

Housing is Fundamental

City & County of Peterborough | A report to the community from the Affordable Housing Action Committee



2015
10th Edition

In 1989, prior to his retirement, Ed Broadbent rose in the House of Commons in a bid to eradicate child poverty in Canada. In the same year the United Nations (with significant Canadian input) proclaimed similar measures to completely eliminate child poverty.

Twenty-five years later, child poverty has actually grown in Canada. In Toronto some are using the term 'epidemic' to describe current levels. One in five children under age six are living in poverty in the Peterborough CMA.

This should come as no surprise to Canadians who are aware of the 'middle-class to minimum-wage' syndrome or this country's growing wealth disparity or the effects of living in an 'economy of extraction'. Successive generations are becoming poorer as elite individuals and corporations become richer and more capable of setting the political and economic agenda. Child poverty is but a symptom of a much greater malaise.

Likewise the overall burden of housing, whether in Peterborough, in Ontario or in all of Canada is a symptom of living decline. One in four households in Canada have unaffordable housing costs while in Peterborough 26.1% of owners and renters are in 'core housing need'. For these households sacrifices of nutrition, medicine, clothing, and social involvement are a way of life. Homelessness is the ultimate outcome for the inability to pay for one's housing.

Peterborough is not that different from other Ontario municipalities or for that matter Canada taken as a whole. The differences are nuances, or small gradations. Nevertheless, the housing condition in Peterborough (and Canada) is problematic having serious social, economic and health consequences.

Canada is the only country in the G8 without a national housing strategy. In short, there is no national prescription that would address issues that impact and, in some cases, threaten the wellbeing of a large portion of the Canadian population. Wherever poverty and income matters are debated, housing is at the forefront of the discussion. But without a comprehensive, national plan, and without adequate federal and provincial funding, the solutions fall significantly short of the need.

As a community we need to understand our housing shortfalls in terms of 'effect'. Housing affordability, homelessness, supportive housing and long-term care shortages, and social housing deficits all suffer from social policy and funding failures, and economic pressures beyond our jurisdiction. In short, the factors are more global and less local. The problems aren't created in Peterborough.

That isn't a signal for ambivalence. And complacency has never been the case in Peterborough. Municipal incentives, social outreach programs and well-administered funding have continually made a difference. Non-profit and social agencies have made non-stop contributions. Limitations in (federal and provincial) funding have not dampened community resolve and creativity. Local initiatives, both public and private, in the past ten years have clearly made a positive difference.

Paul Armstrong

This edition of Housing is Fundamental is in its tenth year of informing the community on housing issues.



How Do You Quantify Need in the Peterborough Census Metropolitan Area?

- Core Housing Need for renter households stands at 48.1%.
- Housing Resource Centre had 1,200 applicants for Housing Stability Funds in 2014 that were not assisted or denied due to lack of funds or ineligibility under the guidelines.
- The wait list for social housing consistently hovers around the 1,500 mark.
- 29,385 individuals have incomes less than \$15,000 including 4,335 having no income.
- 47,240 individuals have annual incomes below the before-tax median income of \$29,294.
- An affordable rent for a single Ontario Works recipient is \$187.80.
- 2,271 seniors wait for long-term care beds where the licensed capacity is 1,090 beds
- OntarioWorks caseload 3,833 (2014)
- Ontario Disability Support Program caseload 4,644 (2014)
- Emergency shelter average usage per night 61
- Median income of one-maintainer households is \$29,665 – all those below the median cannot rent a one-bedroom apartment affordably
- 25% of our labour force works part-time
- The ratio of earners below \$80,000 to earners above \$80,000 is 7:1
- Over 7,600 assisted with food donations monthly – (2015)
- One in five children aged six or younger live in poverty (using LIM-AT)*
- 13.1% of all households live in poverty (using LIM-AT)

*Note: LIM-AT = Low Income Measure After Tax. This is a measure that suggests those with less than one-half of the after-tax median income live in poverty.

Source: AHAC (from sources in this document)

“HOUSING BURDEN” IN THE PETERBOROUGH CMA...

Peterborough CMA - FALL 2014 Average Private Market Rents & Required Minimum Income

	Rent	Hourly Wage	Annual Wage
Bachelor	\$638	\$13.09	\$25,520
1 Bdrm.	\$803	\$16.47	\$32,120
2 Bdrm.	\$952	\$19.53	\$38,080
3 Bdrm.	\$1,149	\$23.57	\$45,960

Source: Canada Mortgage and Housing Rental Market Report, FALL 2014 (Peterborough CMA) and Custom Calculations (AHAC)

- Market rents may or may not include heat and hydro.
- Rents are 'affordable' (CMHC definition) when wages are at or above the numbers in the chart.
- Rents are deemed affordable when they represent no more than 30% of the gross, combined household income. (CMHC)
- Hourly wage based on an individual working 37.5 hours weekly for a full year (1,950 hrs.)

NOTE: A “Living Wage” for Peterborough was \$16.47 an hour in Dec. 2012. (based on two income earners in a household each earning \$16.47/hr when the household includes two minor dependents)

Source: A.H.A.C.

Rent Increase - Peterborough CMA

Apartment Type	2013	2014	Increase
Bachelor	\$622	\$638	2.6%
One Bedroom	\$778	\$803	3.2%
Two Bedroom	\$915	\$952	4.0%
Three Bedroom	\$1,085	\$1,149	5.9%
Entire Universe (CMA)	\$873	\$904	3.6%

Source: Canada Mortgage and Housing Rental Market Report, FALL 2014 (Peterborough CMA) and Custom Calculations (AHAC)

NOTE: The inflation rate from Oct. 2013 to Oct. 2014 was 2.36% (Source: Bank of Canada Inflation Calculator) The cost of living adjustment (COLA) effective January 1, 2015 was 1.7% (Ontario Teachers' Pension Plan) and 1.56% (Public Service Pension Plan)

O.W. And O.D.S.P. Caseload City and County of Peterborough

	Ontario Works (O.W.)	Ontario Disability Support Program (O.D.S.P.)
2010 (Dec.)	3,680*	3,921
2011 (Dec.)	3,816*	4,154
2012 (Dec.)	3,948*	4,243*
2013 (Dec.)	3,802*	4,452*
2014 (Dec.)	3,833*^	4,644*^

Source: Social Services Division, City of Peterborough; Ontario Disability Support Office, Peterborough

*reflect annual year-to-date averages at year's end

^data for Nov. and Dec. 2014 used to determine annual average are preliminary and not final

O.W. caseloads have **increased** by 0.8% (2013-2014)
O.D.S.P. Caseloads have **increased** by 4.3% (2013-2014)

Imagine this... But it's not make-believe.

Imagine an apartment building with 30 units. Now imagine 100 of those 30-unit buildings. Do the math and you have 3,000 apartments. This large community is the estimated number of households in the Peterborough CMA who spend more than 50% of their total household income on rent and associated housing costs.

Call them housing-poor or in 'severe core housing need', but all these households have limited, life-sustaining money left after their housing costs are paid. This is urban subsistence. Given that each household (on average) has multiple occupants, this is a large group of people making difficult choices in order to live. Health outcomes and longevity in this group are usually below the statistical norm.

These people are usually stuck in circumstances that prohibit additional income, movement to 'affordable' units or a house purchase. If they are to be assisted, it must come in the form of some subsidy that will help reduce the effective cost of renting. A government-sponsored housing benefit could be an effective subsidy. A likewise effective subsidy would see changes in the current income tax structure that would specifically target households in 'severe core housing need'.

In the 2014 City of Peterborough budget, dollars were assigned to an effective subsidy known as "rent supplements". The help provided by this progressive measure should not be underestimated. While reducing the rental cost, it allows households to consume other essentials, to eat better and be healthier. But the benefits can reach well beyond the household where health care providers, social services, law enforcement, and judicial services are less in demand.

AHAC again commends the implementation of municipal rent supplements, but it is essential that annual increments be budgeted in order to expand this benefit to more households.

Source: AHAC

The Housing Resource Centre currently has 670 people on its wait list for rent supplements. 131 of those households are considered in urgent need - are homeless or at imminent risk.

One in Five Children in Poverty - Peterborough CMA

(according to the Low Income Measure – After Tax)

Age groups	Population in private households for income status	In low income using LIM-AT	Prevalence of low income using LIM-AT
Less than 18 years	21,700	3,865	17.80%
Less than 6 years	6,615	1,290	19.50%
18 to 64 years	72,125	9,780	13.60%
65 years and older	20,980	1,365	6.50%
All households	114,810	15,015	13.10%

Source: National Household Survey, Peterborough, CMA, Ontario, 2011

The Low Income Measure – After Tax (LIM-AT) is calculated as living with less than half of the after-tax median income. The LIM-AT for households in the Peterborough CMA is \$26,323 or one-half of the after-tax median household income.

The chart suggests that almost one in five children less than 6 years of age live in poverty in the Peterborough CMA.

No child dreams of growing up to be unemployed, homeless or hungry.

Social Housing Wait List, Greater Peterborough Area

	2009	2010	2011	2012	2013	2014
Number on List	1501	1538	1655	1525	1474	1503

Source: Housing Access Peterborough

Year over year the demand for social housing remains high. Approximately 200 people on the list accept an offer of social housing each year.



SOCIAL HOUSING

Canada: "On the Cusp of an Affordable Housing Crisis"

With "operating agreements" set to expire, Federal investment in affordable housing will fall from \$1.6 billion in 2015 to \$0 in 2040.

Canada has invested very little in building and renewing social housing infrastructure in the last 25 years. CHRA

Funding No Longer Needed Because Mortgages Paid Off? UNTRUE.

Aging buildings require maintenance. Covering the difference between market rent and rent-geared-to-income programs requires funding.

Local solutions cannot compensate for massive withdrawals of federal funding. CHRA

Federal Re-Investment in Affordable Housing Urgently Needed:

- To build new social housing.
- To repair and maintain existing social housing.
- To support current and future rent subsidies.

Adequate, affordable housing means fewer health problems and allocation of more income for food and clothing.

Canadian Medical Association

Source: "Housing For All: Sustaining and Renewing Social Housing for Low-Income Households". Canadian Housing Renewal Association, August 21, 2014

... IS THE RESULT OF A SPECTRUM OF FACTORS...

Peterborough CMA Rental Market (2013 - 2014)

- Vacancy rate moves from 4.8% to 2.9%
- Peterborough CMA sees biggest decline in average vacancy rate among all major centres in Ontario
- 40% decrease in the number of vacant units (strongest tightening of market conditions since 2003)
- Rebound in employment for those age 25 to 44 increases demand for apartments
- 1,800 fewer 15–24 year olds employed – movement to apartments curtailed
- Rental demand from Trent and Fleming students remained strong
- Relocation of Seneca College students also added to rental demand
- Home prices rise - first-time home buyers wait to purchase
- Slower outflow of renters into ownership – apartments not vacated
- Higher cost of condominium rental units
- Residential Tenancies Act allowable increase of 0.8% was a factor in restraining rent increases
- Apartment universe grows by 26 units
- Vacancy rate for 2-bdrm units lowest since 2008
- Rental market eases for lowest priced units

Source: CMHC Rental Market Report (Peterborough), Fall 2014

Private Apartment Vacancy Rate Changes (%)

Peterborough CMA	Bachelor	1 Bdrm	2 Bdrm	3 Bdrm	Total
October 2013	2.0	4.2	5.0	7.0	4.8
October 2014	5.8	3.7	2.3	3.5	2.9

Source: CMHC Rental Market Report (Peterborough), Fall 2014

Peterborough Emergency Shelter Costs

2014	Brock Mission	Cameron House	Youth & Family Emergency Shelter	TOTALS	Difference from 2013
Number of Bed Days	11,733 11,903(2013)	2,748 2,770(2013)	7,673 6,117(2013)	22,154 20,790(2013)	6.6% increase
Base Funding*	\$847,316.50 \$820,734(2013)	\$342,020.50 \$334,228(2013)	\$1,189,337.00 \$1,155,022(2013)	\$1,189,337.00 \$1,155,022(2013)	3.0% increase

Notes: The Brock Mission and Cameron House are operated by one entity or service provider.

*Funding for January to March 2014 was on a per diem basis. Beginning April 1, 2014 a base funding model was used exclusively. Total dollar values for 2014 include per diem and base funding.

Source: Social Services Department, City of Peterborough, April 2015

Average # individuals sheltered per night	
2011	47
2012	57
2013	57
2014	61

Source: Custom Calculations: A.H.A.C.



... THE MOST PROFOUNDLY CAUSAL OF WHICH...

Looking Back Ten Years

(on the occasion of the tenth edition of Housing Is Fundamental)

Henry Clarke (City Councillor)

The provision of almost 500 units of affordable housing is one of our primary accomplishments in the past ten years, but even more has been the heightened awareness of the importance of housing to the quality and enjoyment of life for our citizens. We have better policies, better understanding, and much better commitment to ensuring that people have a safe, decent home. Much remains to be done, but with our sights set firmly ahead, I believe we can and will continue to make a difference.

Lois Harte-Maxwell (volunteer, housing advocate)

We have come such a long way since my involvement began in the early 70s!! Back then, people were being institutionalized and marginalized as being unable to contribute to their communities. Shut-ins, people would say. My response was no, people with disabilities are being shut out!

Wheelchair Accessible housing was unheard of! There were some who thought that parents were the caretakers so what's the problem? They couldn't see into the future. Often a bleak and heartbreaking one at that! However, many individuals gave of their time and energy to change that situation. We said no to those who couldn't imagine people with disabilities having their own home! We said no to those who said we were daydreamers!!

KPP, and Community Living were the challengers of medieval concepts. Today, while there are long wait lists, at least there is hope for the future.

John Martyn (volunteer, housing advocate)

Housing Is Fundamental: Personal Observations on 10 Years of Publication

"Housing Is Fundamental" is the premier publication of Peterborough's Affordable Housing Action/Advisory Committee (AHAC). It provides consistent high quality information about the need for appropriate housing for low income citizens. Recommendations in Housing Is Fundamental give AHAC the agenda it needs to act on its mandate. However, the information in the document speaks to a closed audience. I would urge AHAC to use Housing Is Fundamental for more public promotion of the need for the wide-range of housing needs.

Malcolm Hunt (Director, Planning and Development Services, City of Peterborough)

We are extremely proud of the Community Improvement Plan for affordable housing. The 3 projects we have supported under this initiative so far have helped create about 140 affordable rental units with a municipal stimulus of grants, fee and tax adjustments that total about \$45,000 per unit. We understand it may have been the first such plan created in the Province under unique provisions of the Planning Act.

This past year we finally were able to substantiate a "municipal service standard" for local investment in affordable housing. As a result the newly established Development Charge includes a small contribution to help the City maintain that standard as growth occurs within the City. A small first step but monumental in terms of developer acceptance and municipal policy. In short every new home will contribute roughly \$200 to a dedicated fund for affordable housing.

Housing Stability Fund (HSF)

The Community Start-up and Maintenance Benefit (CSUMB), a mandatory social assistance benefit providing homelessness prevention supports, was terminated at the end of 2012. At the same time funds helping rent and utility arrears (Rent Bank and Emergency Energy Fund) were consolidated into a new provincial fund, the Community Homelessness Prevention Initiative (CHPI). In Peterborough, part of the CHPI funding was allocated to a new Housing Stability Fund to offset the loss of CSUMB. Unfortunately, this has resulted in substantial dollar reductions in available funds.

Housing Stability Requirements in Peterborough

The need for the HSF is high in Peterborough. Here's why:

- Lower incomes
- Higher unemployment
- Higher dependency on social assistance
- Higher 'core housing need'

HSF Goal

The goal is to provide onetime (once in a calendar year) financial assistance to households to reduce their housing-related debts or to re-establish secure housing.

Spending Summary 2014

Funds were administered through the Social Services Division, City of Peterborough for social assistance recipients and the Housing Resource Centre for low income residents not in receipt of social assistance.

HSF SPENDING 2014	Social Services Division	Housing Resource Centre
Total funds administered	\$1,351,043	\$261,235
Average \$ issued per request	\$399	\$715

HSF Outcomes

- 98% of those receiving HSF were able to keep housing, establish new housing or maintain their heat and hydro
- 50% of those cases denied HSF had negative impacts, most frequently unable to secure new housing
- Many expressed housing's link with food as they could not afford both housing and food
- HSF had a positive impact on household debt, mental health and physical health

AHAC Commentary

For most OW, ODSP and low-income households there is no safety net of personal savings. These households perpetually cope in emergency mode while trying to secure necessities with insufficient resources. When crisis strikes, they appeal to their only source of help – the community. The ability of the Housing Stability Fund to meet the actual demand for assistance in this community is grossly inadequate.

Source: Housing Stability Fund, Peterborough Evaluation Report 2014

Dependency on social assistance in Peterborough is 8.66% compared with the provincial average of 6.8%.

Source: City of Peterborough, Social Services Division 2014

... ORIGINATE WELL BEYOND OUR COMMUNITY...

Decline in Employment Quality

According to a CIBC index that measures data on part-time versus full-time work, paid versus self-employment and compensation trends, job quality has fallen to its lowest level in 25 years.

A lack of labour hours, dominance of lower-wage jobs and growing self-employment explain pressure on household budgets and the further growth of debt which is already near record levels. This leaves households vulnerable to any type of economic shock. Each recession contributes permanent damage to employment quality because salaried jobs never fully replenish in the recovery period.

The fastest growing labour sector (part-time workers) is also the sector with the weakest bargaining power. This accounts for the widening income gap, the number one economic, social issue facing the country according to Benjamin Tal, CIBC's deputy chief economist.

Source: CIBC World Markets Inc. Canadian Employment Quality Index - March 5, 2015; The Globe and Mail, Job market quality in decline with lower wages, higher self-employment, Tavia Grant, Bill Curry, David Kennedy, March 5, 2015

AHAC Commentary

Declining employment quality is a good example of an economic process (trend) that originates outside our area but finds its outcome in housing burden.

Too Frequently Heard

"Canada is one of the richest nations on earth. That we currently have a lack of affordable housing and people who are homeless is a national tragedy."

Source: Lanark County and the Town of Smiths Falls, Ten Year Housing and Homelessness Plan 2014-2024 <http://www.lanarkcounty.ca/AssetFactory.aspx?did=5762>

"We need a National Housing Strategy and funding from the senior levels of government before success will be fully achieved."

Source: Lanark County and the Town of Smiths Falls, Ten Year Housing and Homelessness Plan 2014-2024 <http://www.lanarkcounty.ca/AssetFactory.aspx?did=5762>

"It doesn't take much common sense to believe that after the system has spent hundreds of thousands of dollars on my lung transplant that I should be able to find safe and affordable housing, but I can't. I'm experiencing chronic rejection with the transplant and although I have support from the medical field, there is nowhere appropriate for me to live. We need to invest in housing" .



Home Ownership Disparity

Buying a house remains a major long-term investment priority for most Canadians. Starting in 1971, however, home ownership rates have declined among Canada's lowest-income group whereas the rate has increased among higher-income groups.

Source: <http://www.statcan.gc.ca/pub/11-402-x/2011000/chap/fam/fam-eng.htm>

Changing income distribution (i.e. low income levels more populated and income gap widens) and steady increases in home ownership costs can be seen as responsible.

Construction of rental units has not kept pace with construction of ownership units. While one in three Canadians rents, only ten percent of construction in the last fifteen years has been rental housing. (CHRA – Canadian Housing Renewal Association) This has created low vacancy rates, higher demand for apartments and higher rents. As a result low-income households are less likely to become home owners.

Source: <http://www.chra-achru.ca/en/index.php/news-events/news/national-housing-day-infographic/>

What is Housing First?

Housing First is a recovery-oriented approach focused on quickly moving people from homelessness into housing and then providing supports necessary to maintain it (Gaetz, 2013). Rather than requiring homeless people to first resolve the challenges that contributed to their housing instability, including addictions or mental health issues, Housing First approaches emphasize that recovery should begin with stable housing (Stefancic & Tsemberis, 2007; Tsemberis, 2010a, 2010b).

Support for Housing First

When the Government of Canada renewed the Homelessness Partnering Strategy (HPS), it prioritized Housing First as a fundamental strategy in reducing homelessness. Housing First focuses on moving the chronic or episodic homeless from the street or emergency shelters into permanent housing with supports to ensure stability.

Source: Alina Turner, Homeless Hub Paper #8, ISBN:978-1-77221-012-5, copyright2015 The Homeless Hub Press

Food Banks... A Symptom

A 20% spike in first-time food bank users (2013-2014) has been reported by the Ontario Association of Food Banks (OAFB). While usage was marginally lower (2013-2014), the overall number of users is alarming at 770,000 for the year.

Amanda King, spokesperson for the OAFB, speculates that increasing numbers of first-time food bank users is a reflection of the changing employment landscape in Ontario.

"...Currently in Ontario there are 1.7 million jobs that are considered insecure. Of the jobs created in Canada since the 2008 recession, 80 per cent have been temporary positions. That means that people with full-time jobs are still having trouble making ends meet."

If the symptom is food banks, the underlying illness is poverty. Fundamentally people are without the means to afford basic living in Ontario. When social services are inadequate, people look to external sources for their survival.

The OAFB report calls upon the provincial government:

- To implement a monthly Ontario housing benefit for low income tenants based on their rent and income
- To increase payments and updates to Ontario's social assistance programs

Source: <http://toronto.ctvnews.ca/first-time-food-bank-users-increased-by-20-per-cent-in-2014-1.2126803#ixzz3Kg6Pfr4p>

The dilemma of 'housing burden': "I paid the rent; now how do I eat."

Any household spending more than 30% of its total income experiences 'housing burden'.

	Monthly	Annually
Ontario Works (social assistance) Single Allowance (2014)	\$626	\$7,512
"Affordable" rent for single Ontario Works recipient	\$188	\$2,256
Peterborough bachelor apartment Average Rent (Fall 2014)	\$638	\$7,656

Source: The Social Assistance Review; Canada Mortgage and Housing Corporation; AHAC custom calculations
Note: The total O.W. allowance is less than the cost of a bachelor apartment.

... AND SOMETIMES BEYOND OUR NATION...

New in the Last Ten Years

Homelessness Supports

- A municipally-funded, community-run warming room with overnight accommodation
- A municipally sponsored meal program for the homeless and needy (Lighthouse Community Drop In Centre) – social inclusion programs also offered
- Peterborough Homelessness Support Services Coordinating Committee
- Homelessness Coordinating Response Team – a community partners collaborative approach developing coordinated case plans for homeless persons
- Homelessness Partnering Strategy - federal homelessness funding supporting street outreach workers
- Base Funding Model for emergency shelters – provides some stability compared with per diem funding model

Low Income Supports

- Community Start-Up and Maintenance Benefit (CSUMB) replaced by Housing Stability Fund – funding reduced
- Housing Coordinator at FOURCAST
- The Low-Income Energy Assistance Fund – assisting customers at risk of disconnection

New 'Affordable' and 'Supportive' Housing

- The addition of more than 500 affordable rental units
- Addition of 8 semi-independent housing units at Cameron House (transitional housing for women)
- Youth Emergency Shelter transitional housing
- 120 in-home supports for seniors in Peterborough City and County – provided by VON Peterborough County Assisted Living Program
- Municipal Government Provisions
- A municipal Ten Year Housing and Homelessness Plan
- A municipally-funded rent supplement program - 82 low income households with portable rent supplements enabling low income people to better afford market rents
- County of Peterborough Bylaw 2007-80 established a NEW multi-residential tax class (with a tax rate = single family)
- New independent non-profit governance was established for Kawartha and Otonabee Native Housing (2013), Sunshine Homes (2010) and AOTs Chemong Village (2007)
- Selwyn Township passed a CIP (Community Improvement Plan)
- A City of Peterborough Municipal Housing Facilities By-law (12-094) that includes the possibility of property tax exemption for certain projects
- A City of Peterborough DC By-law 14-134 that recognizes 'affordable housing' as a service for which a portion of the Development Charge will apply
- A City of Peterborough Community Improvement Plan Area By-law 11-116 to designate an area in which city incentives may be offered for affordable housing
- A City of Peterborough By-law 11-148 to confirm the City's relationship as sole shareholder and service manager of Peterborough Housing Corporation

Mental Health Supports

- 8 Addiction Supportive Housing units in Peterborough- a partnership between Fourcast and CMHA (8 more to be added in 2015)
- 58 rent supplement Supportive Housing units under the Homelessness Initiative Program
- The Safe Beds program at Four County Crisis

Community Efforts

- Peterborough Poverty Reduction Network
- The Mount Community Centre
- Community Advisory Board for Homelessness Partnering Strategy
- A collaborative of 11 local agencies committed to creating a service hub in at least one County location (Havelock Community Hub)
- A program assisting over 600 local seniors or low income people to cancel long-term energy retailer contracts that increased their costs and decreased their housing stability
- Housing First Working Group (Housing First Program - 2015)

AHAC Commentary

Over the past ten years Peterborough has demonstrated its steadfast commitment to persons and households who experience housing burden in one form or another. This community has come to better understand deficiencies, form collaborations, and innovate to effect tangible benefits. These are proud accomplishments in an environment of restrained funding from senior governments. Congratulations to all who have contributed!

What Isn't Happening? The Forgotten People

Low-income households are severely limited in their ability to sustain their housing affordably. Most usually these households are in 'extreme core housing need'. Options that might bring relief are almost not-existent. For those fortunate enough, social housing yields affordability. But social housing is finite with a perpetually long wait list. So-called 'affordable units' offering 80% of market rents are beyond the financial capability of these households.

Low-income households require assistance to reduce their housing burden. This help could come in the form of rent supplements. Supplements are small, monthly injections of dollars that enable people to pay rent and eat and pay utilities. But rent supplements are extremely limited in respect of the number of households who need them.

Source: Affordable Housing Action Committee

AHAC Commentary

Too little attention is being given to the severe housing affordability needs of low-income households. This is a large portion of our population with significant needs, and health challenges associated with poor nutrition and inadequate income. Because their numbers are large and their plights precarious, this group needs to be served before households with more adequate incomes.

Source: Affordable Housing Action Committee



... AND SOMETIMES RESIDE IN GLOBAL ECONOMIC INTERACTION.

Peterborough's Ten Year Housing and Homelessness Plan

2014 marks the first year of the 10-year Housing and Homelessness Plan. In the next nine years the City will endeavour to build a system to meet community needs. Accountability to the community and the province will be demonstrated in annual Progress Reports.

"The future you see is the future you get. If you don't move on beyond the status quo, you're going to get the status quo."

Malcolm Hunt – Director, Planning and Development Services, City of Peterborough

2014 Progress Report

Being the first year of the 10-year Housing and Homelessness Plan, the Progress Report establishes a 'baseline', a set of statistics for future comparative purposes. Each Progress Report will determine the degree of success in fulfilling the commitments in the Plan.

Highlights of the 2014 Progress Report

- A new 'Housing Choice Rent Supplement' program will support 82 more low-income tenant households.
- The Affordable Housing Community Improvement Plan provides incentives to developers with refunds of development charges and property taxes in exchange for rents lower than average market. 148 new rental units were approved and supported under this plan.
- A "Road Map for Housing Developers" document was developed to assist developers in navigating the complexity of steps leading to building and occupancy.
- The City has added a new 'affordable housing' charge to all new home development. These funds will be dedicated to the creation of future affordable housing.

"That is what this plan is all about, setting some new objectives for the City of Peterborough... for us to achieve within our means."

Malcolm Hunt - Director, Planning and Development Services, City of Peterborough

- In 2013 the Housing Stability Fund (HSF) program provided emergency funding to 2,487 households assisting with last month's rent, rent arrears, energy arrears and moving expenses.
- The Homelessness Coordinated Response Team (HCRT) supported 32 clients with complex challenges who were at risk of homelessness.
- The Community Homelessness Prevention Initiative (CHPI) allocated \$1.5 million to the City and County of Peterborough.
- City staff and other community partners working with the Central East Local Health Integration Network coordinated supports for complex needs clients upon their discharge from hospital.
- City staff worked with correctional facility staff to improve discharge planning from the Central East Correctional Centre.
- The Central East Local Health Integration Network provided 12 new rent supplements for people receiving mental health and addiction services. City staff and community agencies made decisions about the deployment of the funding.
- City staff led a working group developing a local Housing First model. (See Housing First in this newsletter.)
- A working group studied redevelopment of the Brock Mission with specific intention to include transitional housing for men.
- Social Services, shelter and community agency staff worked with individuals staying in the shelter to determine appropriate supports.

Peterborough Ten-Year Housing and Homelessness Plan	Achievement 2014	Target 2024
Rent Supplements	80	100
New Rental Units	148	500
Rental Repair	34	200
Homeowner Repair	47	200
Homeownership Assistance	2	100

LongTerm Care (LTC) – Peterborough CMA

Peterborough has the largest population of seniors in Canada as measured on a proportional basis. At some point in the aging process, many seniors require a level of care not attainable in their homes. The chart demonstrates the level of need in our community in comparison to the availability of beds. The demand for those beds is rising as evidenced by the growing waiting list.

Long-term care facts in our community:

*There are 30 interim LTC beds in Peterborough (which are closing March 31/15): Extendercare Peterborough (2), Fairhaven (3), Peterborough Regional Health Centre (25)

*There are 10 CCP beds at Extendercare Peterborough. (CCP = convalescent care program)

*In 2011 there were 1,360 people on wait lists for long-term care beds in Peterborough County. By 2014 this had risen to 2,271

Total Number of Long-term Care Beds and Wait Lists

All Facilities (8)	Licensed Beds	Wait list for basic room	Wait list for semi-private	Wait list for private	Total 2014
Total	1090	1443	319	509	2271

Source: Central East Community Care Access Centre, November, 2014

According to the Central East Community Care Access Centre, Long-Term Care Homes in the Peterborough have an average wait time of 309 days, meaning that 9 out of 10 people will wait 309 days to be placed into one of these facilities. As of November 2014 there were 1443 names on the waitlist for a basic long-term care bed in the area.

In this community the demand for long-term care is greater than the demand for social housing. There is a significant deficiency in this housing form. For every licensed bed there are more than two people waiting.

Source: Dawn Berry Merriam, M.A., Research & Policy Analyst, Peterborough Social Planning Council (See Quality of Life Report, PSPC)



The Hardest Places to Live in Canada

There is a considerable difference in the quality of life across this country. Seven categories applied to our national map indicate regional variations in the difficulty of living.

Peterborough is in the lowest (most difficult) of these categories and 85th in 117 Canadian Health Regions.

City or Region	Peterborough	Durham	City of Toronto	National Average
Median HH Income	\$55,000	\$77,000	\$60,000	\$60,000
Unemployment Rate	9.1%	9.5%	8.9%	7.0%
Complete Post-Secondary Education Rate	72.1%	73.7%	72.3%	71.8%
Disability Rate	5.2%	2.5%	3.2%	2.5%
Obesity Rate	16.4%	20%	12.2%	17.4%
Poor Mental Health Rate	7.6%	5.4%	6.8%	5.7%
High Stress Rate	18.2%	20.9%	25.8%	22.6%
Food Insecurity Rate	11.9%	6.7%	9.5%	7.8%
Receives Social Assistance Rate	8.5%	3.6%	6.8%	4.5%
Rank	85	17	66	

Source: The Mowat Centre, University of Toronto, May 7, 2015

<http://mowatcentre.ca/where-are-the-hardest-places-to-live-in-canada/>

Excerpts from the Ontario Housing Policy Statement, 2011

- Ontario's vision for affordable housing is to improve access to adequate, suitable and affordable housing, and provide a solid foundation on which to secure employment, raise families and build strong communities.
- The province's Long-Term Affordable Housing Strategy focuses on transforming the way housing and homelessness services are delivered in order to achieve better outcomes for people. The goal of integrated local planning is to create opportunities for people that foster independence and enable participation in the community and economy.
- Strong partnerships and collaboration between the province, Service Managers, municipalities, housing providers and other stakeholders are essential to its implementation.

Source: Ontario Housing Policy Statement, <http://www.mah.gov.on.ca/AssetFactory.aspx?did=9262>

AHAC Commentary

Policy statements hold the suggestion and promise of an improved condition. Achieving this goal requires adequate funding and resources. While the province recognizes that each Service Manager area has unique needs, resources and capacities, which implies inequity, it falls short of appropriately financing for tangible change. In other words, policy statements are soothing, but action is essential.

"I'm a school bus driver. It's hard to find something affordable; rent is too expensive - I pay \$800 a month plus hydro, water and heat - nearly my full salary. We couldn't do it without some extra help."

"Housing is Fundamental" has been produced and published by the Community Education Sub Committee (C.E.S.C.) of the Affordable Housing Action Committee (A.H.A.C.) To quote from or otherwise use the content of this publication, please consult with A.H.A.C. For all inquiries, contact A.H.A.C. at the City of Peterborough, 500 George St. N., Housing Division, 705-742-7771 www.peterborough.ca

Housing Burden: Always About \$Cost

She's currently looking for an apartment for her 19-year-old autistic son. She says he lives on \$863 a month from ODSP and the cheapest bachelor apartment she can find for him costs roughly \$500 a month.

That doesn't include heat and hydro, and [name] wonders how her son could ever afford groceries.

She says she applied for him to get a local rent-geared-to-income apartment, but he's number 711 on the waiting list. They've been told the wait is 7 to 10 years.

"That's not acceptable - it's ridiculous," [name] says, adding that this is what leads young people to homelessness.

"We really need to do something about housing."

Source: joelle.kovach@sunmedia.ca Tuesday, July 29, 2014 11:40:16 EDT PM (REPRINT)

Warming Room

The "warming room" served 189 distinct individuals this past winter averaging 20 persons per night. This facility is operated by St. John's Anglican Church with some funding from the City. Located at Murray St. Baptist Church, the program requires many volunteers and community partnerships to be successful.

Source: Social Services Division, City of Peterborough

When we speak of housing insecurity, we are unavoidably talking about poverty or income insecurity. But these are topics embedded in a broader discussion around inequality in our society, inequality that can only be addressed with targeted attention to areas of need. This always requires a mechanism for the redistribution of wealth.

Paul Armstrong

RECIPE FOR INEQUALITY: Treat everyone equally.

A Basic Income Guarantee (BIG)

Also known as a guaranteed annual income, BIG would ensure that everyone has an income sufficient to meet their basic needs for food, shelter, heat and clothing. The cost of implementing such a program would be significant, but the indirect costs of poverty (e.g. greater use of healthcare, remedial education, crime, social programs, and lost productivity) are likewise immense. BIG is about improving the quality of life and the creation of healthier communities.

"It's definitely time to talk seriously about this BIG idea." Dr. Rosana Pellizzari, Medical Officer of Health, Peterborough City and County

Source: Peterborough Examiner, June 9, 2015