



City of
Peterborough

TO: Members of the Joint Services Steering Committee

FROM: Malcolm Hunt, Director of Planning and Development Services

MEETING DATE: October 10, 2013

SUBJECT: Report PLHDJSSC13-003
Housing is Fundamental 2013 – Information Report

PURPOSE

A report to provide information regarding “*Housing is Fundamental*” 2013, which is an annual publication of the Affordable Housing Action Committee (AHAC).

RECOMMENDATION

That Joint Services Steering Committee endorse the recommendation outlined in Report PLHDJSSC13-003 dated October 10, 2013, of the Director of Planning and Development Services, as follows:

That the presentation and report *Housing is Fundamental* 2013 of the Affordable Housing Action Committee (AHAC) be received for information.

BUDGET AND FINANCIAL IMPLICATIONS

There are no budget and financial implications arising from this recommendation.

BACKGROUND

Housing is Fundamental is published annually by the Affordable Housing Action Committee (AHAC) and is compiled by the Community Education Sub-Committee of AHAC. This is the eighth year of publication.

The 2013 edition focuses on the “flip side” of the housing affordability issue in Peterborough. It incorporates employment, income and broader earning and wealth trend information to better understand how low incomes affect our local economy.

Distribution of *Housing is Fundamental* 2013 will be primarily through a targeted mailing and City meetings with community partners. The document will be sent to other municipalities, the provincial and the federal governments, and will also be available online. In addition, AHAC members will present the publication at various meetings.

***Housing is Fundamental* 2013 Focus**

A summary of the focus of *Housing is Fundamental* 2013 includes the following points:

- Income in relation to rent costs in Peterborough;
- A description of a “living wage” for Peterborough, which is calculated to determine the income required to support a family of four;
- Rent supplements as a solution to creating housing affordability in the local rental market;
- Reporting on Peterborough rental costs, Social Assistance rates, and other related data; and
- A statement that the Canadian Consumer Debt Load average is \$27,485 (2012), up 6% from 2011 - the significance of this being that as debt levels increase, people become more vulnerable to experiencing housing disruption, e.g. homelessness.

AHAC Recommendations

‘Housing affordability’ is an evaluation of the ratio of housing costs (price of housing or the cost of rent) to gross household income. By exploring whether rents are too high or if household incomes are too low in Peterborough, AHAC makes the following recommendations:

- Make rent supplementation a priority in any plans for housing affordability;
- Take action on the commitments of the Housing and Homelessness Plan;
- Ensure that savings resulting from the Provincial upload of social assistance are used in support of social needs;
- Ensure that a ‘housing first’ approach is understood and becomes the guiding principle for reducing chronic homelessness; and
- Encourage an environment where incomes meet needs and allow participation in the community.

The Community Education Sub-Committee of the Affordable Housing Action Committee will continue its work to provide factual information and to follow housing trends and indicators. AHAC served as a “community sounding board” throughout the development of the 10-year Housing and Homelessness Plan (“Plan”) for Peterborough. AHAC has indicated that committee members will collaborate on the implementation of the commitments in the Plan, where possible.

Submitted by,

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Prepared by,

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Attachment:
Appendix A – Housing is Fundamental 2013