

Ref. 1

Rental Market Highlights

Peterborough Census Metropolitan Area, Fall 2020

only 14% of purpose-built apartments affordable to incomes in range of **\$25,000 to \$36,000**

turnover of long-term tenants allowed **landlords to increase** rents to market levels

average vacancy rate **up to 2.6%** (2.1% in 2019) due to modest demand

in 2020, gap (17.8%) **widened** between average rent of vacant units (\$1,318) and occupied units (\$1,119)

fixed-sample average **rent increased by 4.9%**

rental supply has seen **little change since 2018**

(see: Additions to Rental Apartment Stock)

fourth consecutive year that rent increases exceeded provincial rent review guideline;

turnover rate of **14.6%** in October 2020 (12.8% in October 2019)

Ref. 2

Year-Over-Year Rents Increased

in the Peterborough CMA

Average rents increased by more than the provincial rent review guideline for the fourth consecutive year in a row.

	2019	2020	% Increase
Bachelor	\$785	\$819	4.3%
1 Bedroom	\$942	\$990	5.1%
2 Bedroom	\$1,104	\$1,191	7.9%
3 Bedroom	\$1,347	\$1,427	5.9%

2021

HOUSING IS **16TH** EDITION FUNDAMENTAL

A REPORT TO THE COMMUNITY OF PETERBOROUGH



United Way
Peterborough & District

Principle, Reality and Awareness

We hold dear the ideals of fairness, equality and the promotion of well-being for all persons. Unfortunately this idealism falls short of its intentioned inclusivity. Too many struggle to live with dignity, too many have serious income deficiencies and too many have related health issues. The agents of rebalancing (government programs) keep many barely afloat while failing to save all. The lonely, the least and the left-out are most apparent both in numbers and in condition.

What purpose is served by "equality in principle"?

Does anything characterize our society more than inequality? With mechanisms that benefit some while penalizing others, rewards and hardships are disproportionate.

Identifying our political-economic system as the incubator of inequality is essential for it is here that change must occur.

All the accolades rightly go to those (both public and private) who provide housing or housing assistance. But the need continually outpaces the assistance while the economic system produces more disadvantaged.

Paul Armstrong



Executive Summary - Paul Armstrong

As in most Census Metropolitan Areas (CMA's) in Canada, housing deficits (affordability gaps, low availability, unsafe housing) persist in the Peterborough CMA. Throughout Canada we are losing affordable housing much faster than we are replacing it. The capital-driven private market is not creating affordable units but rather taking them off the market. What is needed is a non-market rental acquisition strategy. A non-market strategy could intervene to preserve rental units that offer below average market rents.

Peterborough's rental market continues to outpace both inflation and wage increases. Average market rent on a two-bedroom unit increased 7.9% year-over-year in 2020. The overall rental market had a one-year increase of 4.9%.

Rents described as "affordable" do not always conform to the conventional meaning. It must be noted that the CMHC definition of "affordability" has not changed. Recently the median household income was introduced and used to calculate so-called affordable rents. If half of Peterborough's households (17,350) have total incomes less than the median household income, it calls into question for whom the new

median-household-income referenced units are affordable.

Housing costs are significant contributors to poverty and the link between poverty and health has been irrefutably established. Nothing so powerfully demonstrates the need for raising incomes than the poverty-triggered, devastating health crisis among lower income people. The cost of alleviating growing poverty and income inequality is relatively smaller than the cost of neglect.

We must see housing in the perspective of health. Coexistent with unaffordable housing costs are preventable health issues. During this pandemic, many low-income households living in substandard accommodations have been unable to live safely and isolate effectively. Higher viral incidence rates have occurred in these situations.

The Financial Accountability Office of Ontario (FAO) questions the ability of federal/provincial funding programs to bring relief to low-income households and the homeless. Understanding funding changes in the wake of the National Housing Strategy deserves our attention.

AFFORDABILITY: Two Contexts

The term “affordable” can be confusing and misleading. It’s commonly and correctly used in one of two contexts:

1. Affordability in the context of the ability of the household to pay their housing costs.

In this context the CMHC definition of “affordable” must be used. (For housing costs to be “affordable” the household spends no more than 30% of its total, before-tax income.) Only this definition can determine true affordability for individual households.

2. Affordability in the context of local ‘average market rents’.

In this context the rent must be less than the ‘average market rent’ (AMR) determined at any given time by Canada Mortgage and Housing Corporation. (example: 90% of AMR) Note that in this context an “affordable” rent may not necessarily be affordable to all households because true affordability is always dependent upon household income.

Context #1

What the sample household can afford

(sample)
\$38,000

Annual Household Income

\$950

Affordable Rent monthly

Context #2

Below current average market rent for a 2-bdrm.
(90% of \$1,191)

\$42,880

Annual Household Income Required for “affordability”

\$1,072

Affordable Rent monthly

When any rent is claimed to be affordable, the question becomes – *for whom is it affordable?*

CONCLUSION: While the rent of \$1,072 can be correctly claimed to be “affordable” because it is below current AMR, the sample household will have to go beyond its “affordability” limit in order to rent it.

Let’s Keep Some Perspective – Compare Ref. 3

Core Housing Need - Spending in excess of 30% of total household income for housing needs.

Household Type (Peterborough City)	Median Household Income	“Affordable Monthly Rent” according to CMHC defn.
One-person household	\$30,632	\$765.80
All households	\$58,127	\$1,453.18

To achieve “affordability” half of the households in Peterborough require a monthly housing **cost lower than \$1,453.18.**

Affordability Challenges Faced by Low-Income Households Ref. 4

(Peterborough CMA)

Rental affordability declines considerably for households in the lower income echelons.

Only 14% of renters with household incomes of **\$25,000 to \$36,000 can rent “affordably”**. This percentage shrinks further in households with incomes **less than \$25,000.**

based on CMHC affordability criteria and average rents

What % of Peterborough households cannot afford the current average market rent (AMR)? Ref. 5

The current AMR for the entire Peterborough rental universe is \$1,124 according to CMHC’s Rental Market Report (Jan. 2021).

Using the Peterborough household income distribution from the last census (2016), 34% of those income households would not be able to afford that monthly rent.

Because the census data is dated and rents have increased by 22% from 2015 to 2020, Housing Is Fundamental suggests that percentage (34%) is lower than the current reality.

How Does Peterborough Compare? Ref. 6

(from the CMHC Rental Market Report January 2021)

City	Peterborough	Kingston	London	Hamilton	Belleville
Vacancy Rate	2.6%	3.2%	3.4%	3.5%	3.0%
Average Rent (\$)	\$1,124	\$1,282	\$1,119	\$1,207	\$1,126
Year Over Year Increase	4.9%	3.1%	7.0%	5.4%	5.5%
Two-Bedroom	\$1,191	\$1,327	\$1,207	\$1,291	\$1,161

Ref. 7

Rent-Geared-to-Income (RGI) Housing

Housing Access Peterborough is now part of Social Services (Peterborough). Clients can now apply for income, childcare and rent-geared-to-income (RGI) housing in one location. An online portal for applying to RGI housing was also put into place for Peterborough City and County in August, 2020.

Stats Description	Number	Time Frame
People on waitlist 2019	1,281	As of Dec. 31, 2019
People on waitlist 2020	1,563	As of Dec. 31, 2020
New 2019 applications	666	Jan. 1, 2019 to Dec. 31, 2019
New 2020 applications	811	Jan. 1, 2020 to Dec. 31, 2020

Ref. 8

Average Private Market Rents & Required Minimum Income

Peterborough CMA - FALL 2020

	Rent	Hourly Wage	Annual Wage
Bachelor	\$819	\$16.80	\$32,760
1 Bedroom	\$990	\$20.31	\$39,600
2 Bedroom	\$1,191	\$24.43	\$47,640
3 Bedroom	\$1,427	\$29.27	\$57,080

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 before tax. (CMHC)

Hourly wage based on an individual working 37.5 hours weekly for a full year (1,950 hrs.)

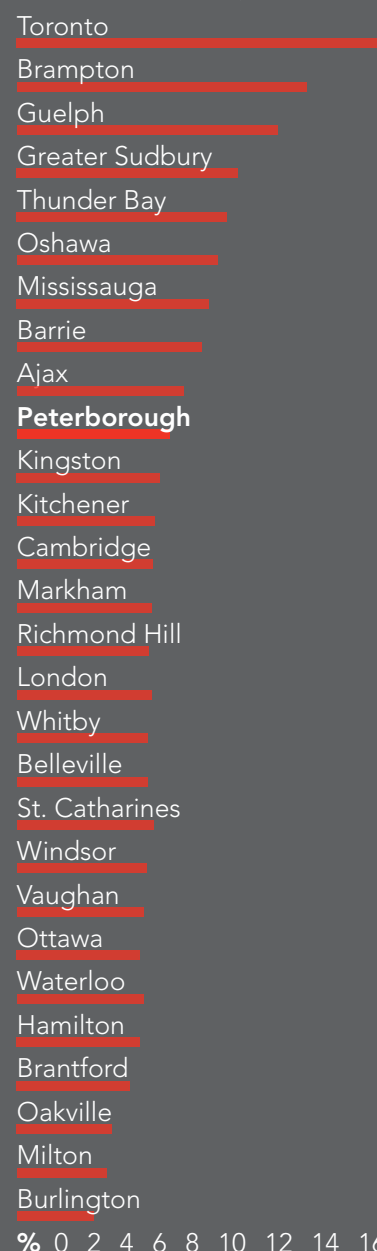
Secondary Suites Ref. 9



Municipalities that tended to have a higher ratio of properties with a secondary unit had a low supply of other rental housing.

Municipalities with low vacancy rates were more likely to have secondary units.

Estimated Percentage of Ground-oriented Properties with a Secondary Unit 2019



Additions to Rental Apartment Stock Ref. 10

Apartment stock in the Peterborough CMA has seen slow growth.

Year	Total Number of Units in Apartment Universe
2018	6,073
2019	6,078
2020	6,087

Evictions: What's New? Ref. 11

Canada Mortgage and Housing Corporation reports evictions have been changing in two main ways:

1. Drivers
from tenant to landlord factors

2. Scale
from individual to mass evictions

Evictions often force households into overspending or possibly homelessness.

Do Incomes Keep Pace With Rental Increases? Ref. 12

Peterborough CMA

2015 | 2020

AVERAGE MARKET RENT
– ALL RENTAL TYPES

\$921 | \$1,124
monthly

INCOME REQUIRED TO RENT "AFFORDABLY"

\$36,840 | \$44,960

INCREASE IN RENT 2015 - 2020

22%

Ref. 13

Will Ontario End Chronic Homelessness by 2025?

The Financial Accountability Office of Ontario (FAO) has concluded that the goal of ending chronic homelessness by 2025 is not likely to be achieved.

Projections and estimates are those of the Financial Accountability Office of Ontario (March 2021).

What about a society where we didn't need food banks? Ref. 14

I dream of a more just Canada, where we all have an unconditional income floor — or basic income — as a right of citizenship, which enables us to meet basic needs including food and housing.

Elaine Powers,
Queens University

In Canada the average of the top 10% of earners is 8.6 times higher than the bottom 10%. The steep rise in earnings of Canadians at the very top of the income distribution has far outpaced that of other income earners over the past three decades.

Ref. 15

Why Canada needs a non-market rental acquisition strategy. Ref. 16

The challenge: Canada is losing affordable housing faster than it can create it.

Between 2011 and 2016:

Lost were 322,600 units affordable to households earning less than \$30,000 annually

Federal/Provincial investments in 'affordable housing' added fewer than 20,000 new 'affordable units'

For every one new affordable unit created, at considerable public cost, fifteen existing private affordable units (rents below \$750) were lost!

What Drives These Losses?

Financialization of rental housing by large capital funds seeking to capitalize on dramatically rising rents

Intensification and redevelopment of sites with older, low-to-moderate rent properties.

These annual losses far outstrip the 150,000 new affordable units planned under the 10-year National Housing Strategy (NHS).



Ref. 17

Social Isolation to Social Connection

Social isolation is a public health crisis that affects approximately 12% of Canadian seniors. Some researchers refer to this loneliness and social isolation as an epidemic. Seniors who are socially isolated are at a higher risk of high blood pressure, depression, cognitive decline, premature mortality, and overall lower quality of life. Research completed by Age-Friendly Peterborough suggests affordable, supportive, communal housing options for vulnerable seniors can mitigate caregiver strain. Examples in our area include: Kawartha Commons Cohousing, HomeShare, Abbeyfield, Trent Seniors Village, Spruce Corners (Apsley), and Bonaccord Transition Facility.

Innovative Housing: Will We Be Ready?

1. What is needed to develop innovative, affordable housing models?
2. Will municipal policies and bylaws be in place to support communal housing projects?

Ref. 18

Governments Support – Governments Fall Short

The Province (Ontario) and federal government jointly fund subsidized housing to eligible moderate-to-low income households in two methods:

“social housing” provides rent-geared-to-income (RGI) housing

“affordable housing” offers below-market rents both through subsidized construction and rent supplements

The Financial Accountability Office of Ontario (FAO) estimated that the gap between affordability and the average household in core housing need was approximately \$4,000 in 2018. In 2018, 31% of renters who received support from government joint funding of housing programs were still in core housing need. (“core housing need” = spending more than 30% of household income on housing)

From 2011 to 2018 (Ontario):

households in core housing need grew by

19.1%

households receiving housing support declined by

4.0%

the wait list for social housing increased by

27%

Projections and estimates are those of the Financial Accountability Office of Ontario (March 2021).

A Hand Up, Not a Handout

Habitat for Humanity is completing its first condominium project.

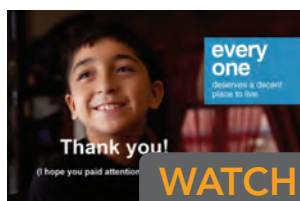
This forty-one unit building uses a new and innovative business model for helping people into the ownership market.

The project incorporates ‘fully universal design’.

Using upscale construction techniques and materials, this project will endure on the Peterborough landscape well into the future.

A phase II will follow with an additional twelve units.

The project truly conforms to standards of “affordability” for households. Mortgage, taxes and management fees will represent no more than 30% of the total household income.



For more details, watch the presentation video: **Rotary presentation 2021** Ref. 19



Losing Affordable Housing Faster Than We Can Create It Ref. 20

The Solution: Preserve Canada's affordable housing stock through a non-market community-based acquisitions strategy.

Community-based non-profit providers would acquire currently affordable-rent properties similar to Real Estate Investment Trusts (REIT) and capital funds that are currently buying underperforming rental buildings.

Non-market acquisitions would shift these assets out of the speculative market and into a non-market environment where these affordable units can be managed and preserved in perpetuity.

In a non-market domain, rents can be controlled either by inflation or rent index ensuring the units remain at or below median market levels.

COMPARISON: Rents, when held to (Consumer-Price-Index) inflation rates, are 25% lower at the end of ten years compared with rents that increased by 5% annually.

Peterborough: One of the Highest Tax Rates in Ontario Ref. 21

Are property taxes a factor in establishing rents?

City (2019)	Property Tax on \$500,000 of Assessed Value	Tax Rate
Toronto (lowest in Province)	\$3,074	0.614770%
Windsor (highest in Province)	\$8,947	1.789394%
Peterborough (7th highest in Province)	\$7,054	1.410742%

Ref. 22

Outlook for Ontario's Housing Programs

The Financial Accountability Office of Ontario declares:

80% of federal-provincially funded housing programs will expire between 2018-19 and 2027-28 replaced by three new programs created under the National Housing Strategy (NHS).

After accounting for expiring funding and new NHS commitments, the Province's annual spending will be lower than 2018-19 levels until 2024-25. The NHS will not make up for lost funding under expiring agreements.

From 2019-20 to 2027-28, average annual spending will be significantly less than average annual spending by the Province from 2014-15 to 2018-19 (\$696 million vs. \$856 million).

Compared with 2018-19 levels, an additional 55,300 households will receive support by 2027-28. These households will benefit from the Canada-Ontario Housing Benefit (COHB) portable rent supplement program, but only half will be removed from "core housing need".

The total number of households in "core housing need" will increase to 815,500 in 2027, an increase of 80,500 from 2018.

Population growth and higher housing costs will more than offset household income growth and incremental support provided by provincial housing programs through the NHS.

Projections and estimates are those of the Financial Accountability Office of Ontario (March 2021).

Ref. 23

At the Root of Food Insecurity - Inadequate Income

Inadequate income is similarly at the root of our housing crisis.

It is the position of Ontario Dietitians in Public Health (ODPH) that food insecurity is an urgent public health problem and a serious human rights and social justice issue.

Food banks and other food-based programs are ineffective responses to food insecurity because they do not address the primary cause: inadequate income. They have been counterproductive because they contribute to enabling governments to abandon their responsibility to ensure income adequacy.

Consider The Real Price

Ref. 24

What bothers me the most about [poverty] is the amount of people whose lives are being wasted because they're caught in a scramble of too many jobs, too little pay, insufficient resources to cover rent, food, transport, clothes. Their kids pay a huge price, and it produces all kinds of difficulties.

Hugh Segal

Ref. 25

Singles Living In Deep Poverty

Anyone living in "deep poverty" is vulnerable to compromised health.

Among all household groups, single persons without dependants are most likely to find themselves in deep poverty and 'core housing need'.

Who Are They?

- **working-age** singles
- the largest proportion of beneficiaries **on social assistance.**
- **three times as likely** to live in poverty as the average Canadian.
- average income is **less than \$10,000** a year including social assistance benefits.
- **largest household group** reported in the census
- have **multiple barriers** to employment
- overlooked in social policy reforms for several decades and in many ways remain the **"forgotten poor."**

Ref. 26

Poverty Is Making Us Sick – Housing Costs Are A Principal Contributor to Poverty

Overspending on housing costs must be seen as detrimental to health. Raising Incomes Is the Best Prescription

"High income does not guarantee good health, but low income almost inevitably ensures poor health and significant health inequity in Canada," Dr. Ernie Lightman. Poverty is triggering a devastating health crisis among lower-income people.

The poorest one-fifth of Canadians, when compared to the richest twenty percent, has:

- nearly **double the rate** of **arthritis or rheumatism**
- a **358%** higher rate of **disability**
- **95%** more **ulcers**
- **128%** more **mental and behavioural disorders**
- **33%** more **circulatory conditions**
- more than double the rate of **diabetes and heart disease**
- a **63%** greater rate of two or more **chronic health conditions**

Increases in income yield substantial increases in health.

- more than **three times the rate** of **bronchitis**

Ref. 27

A Healthy Home Is:

Housing conditions can affect physical and mental health.



Affordable
and offers a
stable and
secure base



Able to provide for
all the house-
hold's needs



A place
where we
feel safe and
comfortable



Connected
to community,
work and
services

Ref. 28

Housing As a Public Health Issue

Housing is as crucial as access to healthcare, social supports and good working conditions.

Lack of affordability, disrepair, crowding, short supply and more contribute to our current housing crisis. We need to put public health back into the equation and address it accordingly.

1.

We need good quality housing, not just more housing.

The roof over one's head must be safe and in good repair.

Many of the purpose-built apartment buildings built sixty years ago could be at risk of catastrophic failure as their natural life span ends. Existing housing must be built to not only accommodate current needs, but also be resilient to age and climate change.

2.

We need a definition of healthy housing and we need a way to measure it.

Right now, the province and municipalities are responsible for building codes and enforcement, but these types of standards are not necessarily based on health evidence or best practices.

3.

We need policies that recognize housing as a public health issue.

Public health must be funded and mandated to resume its role in determining and implementing healthy housing.

Ref. 29

Food Insecurity – A Public Health Crisis

Watch: How to tackle food insecurity in Canada

WATCH



On average
58 individuals
accessed shelters
each night in **2020**.

(includes Brock Mission, Cameron House, Youth and Family Emergency Shelter, and Overflow)



There was an average
of **277 persons per month** who were
homeless in 2020.

Peterborough 10-Year Housing
and Homelessness Plan,
Progress Report 2020



There was a
22% decrease
in homelessness
in Peterborough
and Peterborough
County in 2020.

Peterborough 10-Year Housing
and Homelessness Plan,
Progress Report 2020

Peterborough Emergency Shelter Data

Ref. 30

	Brock Mission	Cameron House	Youth & Family Emergency Shelter	TOTALS	Difference from 2019
2020					
Number of Bed Days	8,314 14,319 (2019)	2,268 3,692 (2019)	6,362 8,702 (2020)	16,944 26,713 (2020)	36.6% Decrease

Cameron House saw a decrease in shelter capacity from mid-March to year's end **due to the pandemic**.

From mid-March to mid-July the Brock Mission was moved to the Sports and Wellness Centre along with the overflow to allow for social distancing. Upon its re-opening it was at **reduced capacity for the remainder of the year**. Shelter occupants were offered space elsewhere during this time.

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

YES Shelter stopped hosting families mid-March and, due to the pandemic, **decreased the number of beds available for youth**. Although the Youth beds increased again, families remained out of the YES shelter for the rest of the year with other arrangements being made for them.

Ref. 31

Average Number Sheltered Per Night	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Peterborough Emergency Shelters	47	57	57	61	63	65	68	70	73	46*
Warming Room	-	-	-	-	-	-	-	33	36	-
Overflow Shelter	-	-	-	-	-	-	-	-	10	12*
TOTALS	47	57	57	61	63	65	68	103	119	58*

*NOTES

The Warming Room **did not operate in 2020**.

Peterborough Emergency Shelters **decreased** their capacity to allow for social distancing to **protect the occupants from COVID-19**. This reduced capacity remained in place for the rest of 2020. This resulted in a drastically lower average number sheltered per night compared to previous years.

To allow for social distancing, shelter beds were made available at the Peterborough Sports and Wellness Centre from mid-March to mid-July. There were an **average of 37 occupants per night**.

The Overflow Shelter **did not operate from mid-March to mid-July**. When it re-opened it was at reduced capacity for the remainder of the year.

Ref. 1

SOURCE: Rental Market Report, Peterborough CMA, Canada Mortgage and Housing Corporation, January 2021

<https://assets.cmhc-schl.gc.ca/sites/cmhc/data-research/publications-reports/rental-market-reports/2020/rental-market-report-69720-2020-en.pdf?rev=be3a15d8-891d-4f56-85fb-f79ae68e93c9>

Ref. 2

SOURCE: Rental Market Report, Peterborough CMA, Canada Mortgage and Housing Corp., January 2020, and January 2021

<https://assets.cmhc-schl.gc.ca/sites/cmhc/data-research/publications-reports/rental-market-reports/2020/rental-market-report-69720-2020-en.pdf?rev=be3a15d8-891d-4f56-85fb-f79ae68e93c9>

Ref. 3

SOURCE: City of Peterborough Census, 2016

<https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CSD&Code1=3515014&Geo2=PR&Code2=35&Data=Count&SearchText=Peterborough&SearchType=Begins&SearchPR=01&B1=Income&TABID=1>

Ref. 4

SOURCE: Rental Market Report, Peterborough CMA, Canada Mortgage and Housing Corporation, January 2021

<https://assets.cmhc-schl.gc.ca/sites/cmhc/data-research/publications-reports/rental-market-reports/2020/rental-market-report-69720-2020-en.pdf?rev=be3a15d8-891d-4f56-85fb-f79ae68e93c9>

Ref. 5

SOURCE: City of Peterborough Census 2016

<https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CSD&Code1=3515014&Geo2=PR&Code2=35&Data=Count&SearchText=Peterborough&SearchType=Begins&SearchPR=01&B1=Income&TABID=1>

SOURCE: CMHC Rental Market Report – Jan. 2021

<https://assets.cmhc-schl.gc.ca/sites/cmhc/data-research/publications-reports/rental-market-reports/2020/rental-market-report-69720-2020-en.pdf?rev=be3a15d8-891d-4f56-85fb-f79ae68e93c9>

Ref. 6

<https://assets.cmhc-schl.gc.ca/sites/cmhc/data-research/publications-reports/rental-market-reports/2020/rental-market-report-69720-2020-en.pdf?rev=be3a15d8-891d-4f56-85fb-f79ae68e93c9>

Ref. 7

SOURCE: Social Services Department, City of Peterborough

Ref. 8

SOURCE: Canada Mortgage and Housing Rental Market Report, January 2021 (Peterborough CMA) and Custom Calculations

Ref. 9

SOURCE: Canada Housing and Mortgage Corporation, 2021

<https://www.cmhc-schl.gc.ca/en/blog/2021/secondary-units-on-municipal-estimates-what-contributes-disparities>

Ref. 10

SOURCE: Rental Market Report, CMHC, January 2021

<https://assets.cmhc-schl.gc.ca/sites/cmhc/data-research/publications-reports/rental-market-reports/2020/rental-market-report-69720-2020-en.pdf?rev=be3a15d8-891d-4f56-85fb-f79ae68e93c9>

Ref. 11

SOURCE: Evictions: New Typologies and Analysis for the Canadian Landscape, CMHC, April 2021

https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/research-reports/housing-needs/research-insight-evictions-new-typologies-analysis-canada?utm_medium=newsletter&utm_source=housing-research-newsletter&utm_campaign=research-insights&utm_content=english

Ref. 12

SOURCE: Rental Market Reports, Canada Mortgage and Housing Corporation

Ref. 13

SOURCE: The Financial Accountability Office of Ontario, March 2021.

<https://www.fao-on.org/web/default/files/publications/FA1906%20Affordable%20Housing/Housing%20and%20Homelessness%20Programs-EN.pdf>

Ref. 14

SOURCE: Food banks do not address issue of inadequate income Published on April 19, 2021 in Opinion by Lindsay Advocate

<https://lindsayadvocate.ca/food-banks-do-not-address-issue-of-inadequate-income/>

Ref. 15

https://www.compareyourincome.org/income_inequality_in_canada

Ref. 16

SOURCE: Steve Pomeroy, May 2020

<http://www.focus-consult.com/why-canada-needs-a-non-market-rental-acquisition-strategy/>

Ref. 17

SOURCE: Social Isolation to Social Connection Project Summary, 2021, Age-friendly Peterborough website

<https://www.canada.ca/en/national-seniors-council/programs/publications-reports/2014/social-isolation-seniors/page05.html>

Ref. 18

SOURCE: The Financial Accountability Office of Ontario, March 2021.

<https://www.fao-on.org/web/default/files/publications/FA1906%20Affordable%20Housing/Housing%20and%20Homelessness%20Programs-EN.pdf>

Ref. 19

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Ref. 20

SOURCE: Steve Pomeroy, May 2020

<http://www.focus-consult.com/why-canada-needs-a-non-market-rental-acquisition-strategy/>

Ref. 21

SOURCE: ZOOCASA.com

<https://loanscanada.ca/mortgage/ontario-cities-with-the-five-lowest-property-tax-rates/#:~:text=Property%20tax%20rates%20vary%20widely%20across%20the%20province%2C,in%20the%20City%20of%20Toronto%20at%20the%20lowest.>

Ref. 22

SOURCE: The Financial Accountability Office of Ontario, March 2021.

<https://www.fao-on.org/web/default/files/publications/FA1906%20Affordable%20Housing/Housing%20and%20Homelessness%20Programs-EN.pdf>

Ref. 23

SOURCE: ODHP Position Statement on Responses to Food Insecurity

<https://www.odph.ca/odph-position-statement-on-responses-to-food-insecurity-1>

Ref. 24

https://www.huffingtonpost.ca/entry/covid-universal-basic-income_ca_5e7e6f54c5b66149226773ba

Ref. 25

SOURCE: Canada's Forgotten Poor: Putting Singles Living in Deep Poverty on the Policy Radar, September 2020,

<https://irpp.org/research-studies/canadas-forgotten-poor-putting-singles-living-in-deep-poverty-on-the-policy-radar/>

Ref. 26

SOURCE: The Wellesley Institute

https://www.wellesleyinstitute.com/publications/poverty_is_making_us_sick_a_comprehensive_survey_of_income_and_health_in_canada/

Ref. 27

SOURCE: The Health Foundation, 2017

<https://www.health.org.uk/infographic/how-does-housing-influence-our-health>

Ref. 28

SOURCE: The Wellesley Institute 2020

<https://www.wellesleyinstitute.com/healthy-communities/housing-and-health-the-two-go-together/>

Ref. 29

<https://www.youtube.com/watch?v=uJHEvo7PZZA>

Ref. 30

SOURCE: Social Services Department, City of Peterborough, May 2021

Ref. 31

SOURCE: Social Services Department, City of Peterborough, May 2021



Affordable Housing is Essential to Well Being

The United Way of Peterborough and District has been building community now for 80 years. We have invested in issues of mental health, literacy, violence against women, welcoming newcomers, helping families and youth thrive, and supporting seniors in place. We have done this with the bedrock belief that everyone has something to contribute, and that a community's compassion is seen in how it treats those that are most vulnerable, or at risk of being vulnerable.

Over the last 10 years we have taken a particular interest in homelessness and housing in our community. We have done this by being the Community Entity for Federal Reaching Home money where we have invested \$ 4.4 million in an effort to address issues of homelessness. We were founding members of our local chapter of Built for Zero with the goal of ending homelessness in Peterborough by 2025. More recently we have sponsored and produced this Housing is Fundamental annual report. Nothing is more fundamental to health and well being than a safe, affordable place to live. However, this report and those preceding once again point to a progressive deterioration where individuals pay an increasing percentage of income on rent, creating a precarity

that at worst could lead to homelessness, and at best create a situation where many are confronted with paying rent or buying groceries.

Any conversation around affordability must focus on income and not markets. Specifically there needs to be more and constant investment in RGI (rent-geared-to-income) stock. Much policy is directed at promoting the development of units at 80% of market rates. While laudable, 80% of current market rates is still out of reach for many in our community, particularly those on OW and ODSP.

Many of us with privilege take for granted safe affordable places to call home. Until everyone in our community has the dignity of safe, affordable housing, our community will not be whole.

Jim Russell B.A.A.S.W., M.S.W.
CEO United Way Peterborough and District



United Way
Peterborough & District



@UnitedWayPtbo

uwpeterborough.ca

United Way
Peterborough
& District
Office

EMAIL
office@uwpeterborough.ca

PHONE
705.742.8839

FAX
705.742.9186

ADDRESS
277 Stewart St,
Peterborough,
ON K9J 3M8