



Peterborough
10-year housing & homelessness plan
Progress Report

2024



JOINT MESSAGE FROM CITY OF PETERBOROUGH MAYOR AND COUNTY OF PETERBOROUGH WARDEN

As we conclude the 10-year Housing and Homelessness Plan (2014 to 2024), the City and County of Peterborough remain committed to improving housing stability and reducing homelessness across our region. This year's progress reflects the dedication of staff, community partners, and all levels of government in responding to increasing needs with compassion and innovation.

In 2024, key achievements included:

- 211 shifts from homelessness to housing, supported through coordinated community efforts
- The addition of 53 new affordable housing units on Monaghan Road, including 10 units dedicated to individuals from the homelessness system
- An expansion of financial support with 192 new municipal rent supplements and 60 new Canada Ontario Housing Benefit applications
- The Housing Stability Fund provided 1,413 supports to help prevent evictions and housing loss for more than 1,100 individuals
- 8 families, totaling 27 people, moved from homelessness into transition in place housing through an innovative partnership between the Peterborough Housing Corporation, YES Shelter for Youth and Families, and the City of Peterborough

At the same time, demand for affordable housing continues to rise. The centralized waitlist grew to 2,044 households, and affordability remains a critical issue. We know there is still work ahead.

We thank City and County Councils, service providers, and frontline staff for their unwavering efforts to support individuals and families in our community. Together, we are building the foundation for a more inclusive, stable, and resilient housing system.

As we transition into the next Housing and Homelessness Plan for 2025 - 2034, we remain focused on solutions that meet the needs of our most vulnerable residents. We are optimistic about the future and confident that through continued collaboration, innovation, and community engagement, we can build on this progress. We thank the provincial and federal governments for their continued investments and partnership in supporting housing solutions in our region. Together, we can create a housing system that is equitable, resilient, and responsive, ensuring that everyone in the City and County of Peterborough has the opportunity for a safe and stable home.



Jeff Leal
Mayor, City of Peterborough



Bonnie Clark
Warden, Peterborough County



HIGHLIGHTS AND KEY STATISTICS



Reducing Homelessness and Staying Housed

In 2024, **211** shifts from homelessness to housing occurred.



Building Housing

To meet all housing needs in Peterborough City and County by 2029 we need:

580

RGI Supportive Housing units (homelessness),

2,680

new affordable rental units,

796

affordable homeownership units.

In 2024 we added:

53

affordable housing units on Monaghan Road for the City's most vulnerable groups. These units were supported with a rent supplement or portable housing benefit and 10 units were dedicated to individuals from the homelessness system.

969

applicants to the Centralized Waitlist (comprised of both the Rent-Geared-to-Income and Affordable waitlists).

8

families (a total of 27 people) moved from homelessness to transition in place housing via an innovative partnership with Peterborough Housing Corporation (PHC), YES Shelter for Youth and Families and the City of Peterborough.



We also added **60** Canada-Ontario Housing Benefit (COHB) applications and **192** new municipal rent supplements to the system.

Housing Stability Funds

There were **1,413** HSF issuances to **1,132** unique individuals in 2024. While this is a decrease in the number of issuances compared to last year, there has been an increase in the amount of funding provided to individuals as their level of financial need has significantly increased.

RENTING AND HOME OWNERSHIP IN PETERBOROUGH

Renting or purchasing a home in the Peterborough area remains expensive. Renters, especially those in the lowest income brackets, face challenges finding housing that is affordable relative to their income.

Vacancy Rate

3.3%

In the Peterborough Census Metropolitan Area (CMA), the Vacancy Rate rose from 1.1% in 2023 marking a notable shift in the local housing landscape.

3-5%

is what experts consider to be a healthy rental vacancy rate.

Average Market Rent

The cost of rental housing has also increased. In October of 2024, the Average Market Rent (AMR) in the City of Peterborough was:

2024	Bachelor \$956 per month	1-bedroom \$1,207 per month	2-bedroom \$1,498 per month	3-bedroom \$1,657 per month
2023	Bachelor \$873 per month	1-bedroom \$1,090 per month	2-bedroom \$1,339 per month	3-bedroom \$1,517 per month

Average Resale Home Price (City and County of Peterborough)

In regard to resale homes, according to Central Lakes Area of Realtors' December Year-to-Date Market Report, the average home price decreased in Peterborough.



Social Housing

The waitlist for Social Housing (Community Housing) remains long, reflecting a broader provincial trend. As of 2024, Peterborough had 2,044 households on the waitlist, approximately 1 in every 40 residents. Provincially, 1 in every 20 households in Ontario is waiting for rent-geared-to-income (RGI) housing, with 232,419 households on the waitlist in 2024. While Peterborough's rate is slightly lower, the demand remains significant for a community of its size.

In 2024

34

households moved into Rent-Geared-to-Income (RGI) social housing.

13

households moved into PHC Affordable Housing (the affordable Waitlist was added as of April 1, 2024).

The number of households waiting on the Centralized Waitlist for Community Housing (RGI and Affordable) has increased by 6% from 2023 to 2024.



Average Wait Time on the Centralized Waitlist

In 2024, the average wait time for Rent-Geared-to-Income (RGI) housing through the Centralized Waitlist was **6 years and 11 months**, with **20** individuals housed.

As of April 1, 2024, Peterborough Housing Corporation's (PHC) Affordable Housing waitlist was integrated into the City's Centralized Waitlist. The average wait time for these affordable units was **3 years and 3 months**, with **13** individuals housed.

For applicants with Special Priority Policy (SPP) status, the average wait time for RGI housing was **2 years and 2 months**, with **14** individuals housed in 2024.

GOALS - REDUCING HOMELESSNESS AND STAYING HOUSED

2014 GOAL

Goal: Performance Framework

Reducing Chronic Homelessness is a monumental task. To get there, the City will need to work collaboratively among community partners. The Plan commits that all relevant partners will be engaged in implementing a performance framework with:

- a shared vision of success,
- shared principles,
- standard operating procedures, and
- a dedication to continuous improvement.

Progress in 2024: Transitional housing partners working group

Transitional housing partners with resources dedicated to Peterborough's Coordinated Access system demonstrated their ongoing commitment to housing people experiencing homelessness in our community, especially those experiencing chronic homelessness. This working group operates with shared principles and a dedication to continuous improvement, striving to address service gaps and system effectiveness.



Goal: Housing-Focused Service

Resources will be dedicated to getting people housed and engaging landlords.

Progress in 2024: Health Care Navigation

The Registered Social Worker with Peterborough Family Health Team, alongside Brock Mission housing support workers, continued to support transitional housing participants with health care navigation and housing readiness stabilization.



Progress in 2024: Housing Resource Centre

From January to December 2024, the Housing Resource Centre (HRC) recorded **4,193** total interactions with individuals seeking housing-related assistance. Of those:

- **160** individuals received Eviction Prevention Case Management, and
- **282** individuals received Housing Loss Prevention Case Management.

Eviction Prevention services are provided to households with formal eviction notices or who face immediate threats of eviction. Housing Loss Prevention services support individuals experiencing housing instability that, while not yet resulting in eviction, may lead to housing loss without timely intervention.

In 2024, the City of Peterborough provided just over **50%** of HRC's funding. Additional funding came from two Reaching Home grants, a Trillium grant (each supporting a full-time direct service staff), and contributions from United Way. HRC also benefited from the support of several full-time placement students who assisted with client intake.

Goal: Youth Homelessness

Goals and targets will be developed dedicated to youth homelessness.

Progress in 2024: YES

The YES Family Support Worker supported **22** families living in the community to maintain their housing. **14** new families experiencing homelessness moved into housing.



Goal: Coordinated Access System and By-Name Data

An effective Coordinated Access System and By-Name Data will ensure that the needs of the most vulnerable are prioritized for the right help first, and that planning for supports is based on evidence and a Housing First approach.

Progress in 2024: HIFIS

The Homeless Individual and Families Information System (HIFIS) database allows partner organizations to intake, document, assess, and refer people experiencing homelessness to appropriate supports through Coordinated Access. An updated version of HIFIS with greater integrity and security was implemented. This includes additional modules and demographic information with enhanced data to support policy improvement and development.

Goal: Financial Supports

2014 GOAL

Supports for stable and successful housing will be reviewed to provide the right supports to the people who need them most.

There are many different types of financial supports, and each program has its own rules and requirements.

Goal: Homelessness Priority

2014 GOAL

People who are homeless will be prioritized for housing options. We will establish a community wide system for prioritizing people experiencing homelessness. This will be based on evidence and best practices from other communities.

Progress in 2024

Operational review of the Housing Stability Fund was started to ensure the fund is supporting as many clients as possible while meeting each individual's unique needs. Review will continue into 2025.

Municipal rent supplements were prioritized for units with attached supports, step-down placements from supportive or transitional housing, shelter exits, community housing partnerships with on-site supports, and individuals in unaffordable housing requiring assistance to maintain reasonable accommodations.

Added in 2024

10

affordable units at 681 Monaghan Road were dedicated to individuals from the homelessness system.

60

Canada-Ontario Housing Benefit (COHB) applications.

192

new Municipal Rent supplements.

GOALS - BUILDING HOUSING

2014 GOAL

Goal: Successful Tenancies

We will match new housing development and financial subsidy with support and accessibility considerations that will lead to better outcomes for residents.

Progress in 2024

Note: Only units that are for people experiencing homelessness will count towards the target of 580 RGI Supportive units included in the Plan.

2023

Supportive Housing units added in Peterborough City and County in the following programs and agencies:

114

people experiencing homelessness, at risk of homelessness, asylum seekers and/or people fleeing domestic violence were granted portable rent subsidies through the Canada-Ontario Housing Benefit (COHB) program.

20

people from By-Name Priority List were selected to move into permanent RGI housing. They are supported by health-funded agencies and connected to rent subsidies.

2024

Supportive Housing units added in Peterborough City and County in the following programs and agencies:

60

people including those experiencing homelessness, asylum seekers and/or people fleeing domestic violence were granted portable rent subsidies through the Canada-Ontario Housing Benefit (COHB) program.

56

households were supported to move into housing through Peterborough's Coordinated Access System. Types of housing includes permanent housing, transitional housing and transition in place – where clients are supported through occupancy agreements to achieve a level of stability to sign leases with landlord after a 10-12 month period. They are supported by Peterborough's Coordinated Access partner organizations and connected to rent subsidies.

Goals:

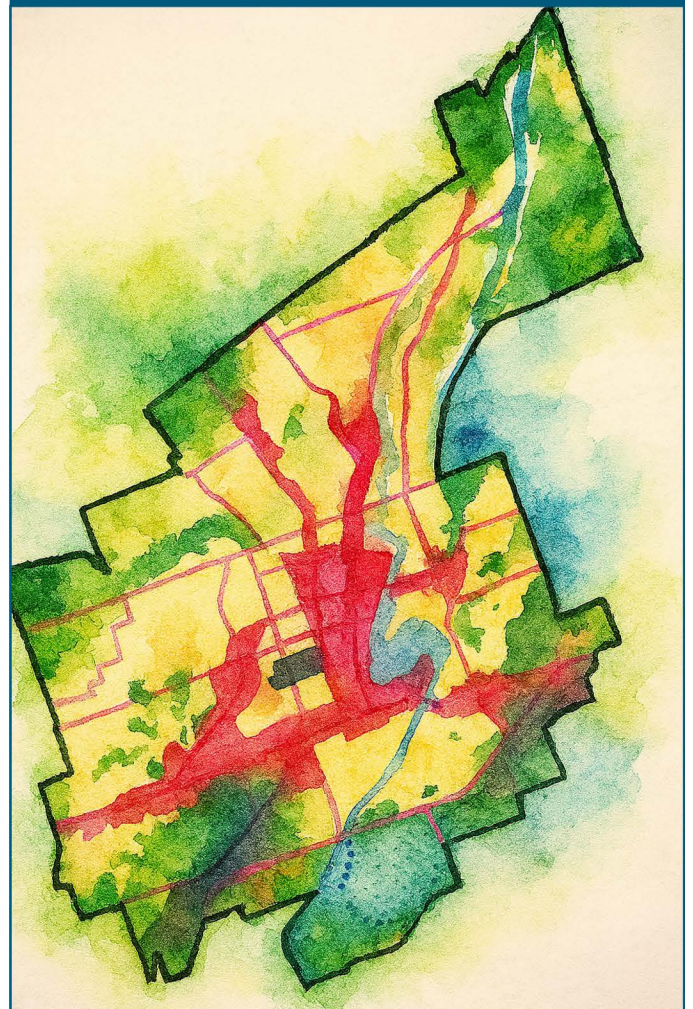
- Long-term affordable housing planning in alignment with the Official Plans of Peterborough City, County and townships.
- Establishing partnerships with private and non-profit sector developers and landlords to explore innovative ways to integrate affordable housing into new and existing developments.
- Providing attractive incentives for developers.

We will create new affordable housing opportunities in accordance with the official plan and in partnership with developers and non-profit organizations.

Progress in 2024

In 2024, the City of Peterborough modernized the Affordable Housing Community Improvement Plan (AHCIP) and introduced new incentives for affordable developers and non profit organizations to build much needed affordable housing.

The AHCIP Program Area was expanded to the City's boundary to capture the Strategic Growth Areas in the Official Plan.



Goal: Prevention

A proactive eviction prevention strategy will be launched that includes best practices in eviction prevention, including:

- Financial and legal supports.
- Communication support.
- Outreach case management support.
- Early detection and intervention for those at-risk of eviction.
- Education and information.

Progress in 2024

There were **1,413** issuances of Housing Stability Fund to **1,132** unique individuals. This included payments of rent arrears, utility arrears, last month's rent and other housing costs.

Social Services administers rent supplement or portable housing benefit programs that assist **over 944 households** to pay their rent every month. Funding for these programs comes from all three levels of government.

Goal: Looking to the Future of Community Housing

City of Peterborough staff will work with Community Housing providers to protect and regenerate existing Community Housing units for current and future residents.

City of Peterborough will develop a Strategic Plan for the end of Community Housing operating agreements and mortgages. The Strategic Plan will help to ensure that Community Housing is available for the people who need it.

Staff will work with Community Housing Providers to improve the accessibility, and financial and environmental sustainability of their assets. City staff will support improvements to energy efficiency and climate resiliency. City of Peterborough will look for opportunities to leverage resources within our community housing portfolio to create new housing opportunities.

Progress in 2024

In 2024, the City of Peterborough signed **4** of 5 interim Service agreements pending negotiation of new service agreements with Community Housing Providers after End of Mortgage.

Goal: Building Housing to End Homelessness

We will leverage funding to create new housing that is dedicated to the By-Name Priority List. This includes:

2,680

new affordable rental units and

580

new Rent Geared to Income supportive housing units.

Progress in 2023

5

two-bedroom affordable housing units (from the Centralized Waitlist) at 555 Bonaccord Street, Peterborough.

9

fully supported affordable housing units at 191 Rink Street Peterborough, two units were accessible.

20

Rent Supplements added at 555 Bonaccord Street, Peterborough.

170

municipal rent supplements with a enrollment date of 2023.

114

COHB applications were approved.

435

units issued building permits.

12

new affordable homeownership units were created.

20

RGI Permanent Supportive Housing units.

50

transitional housing units in the Modular Bridge Housing Community.

Progress in 2024

53

affordable housing units on Monaghan Road.

192

new Rent Supplements added.

8

families moved along the continuum from transitional into permanent housing.

294

units issued building permits.

LOCAL CONTEXT

Experiencing Homelessness

In 2024, **804** people spent at least one night in an emergency shelter or an overnight program in Peterborough.

In 2024, The Overnight Winter Response Program was extended to an all-year overnight program, adding **45** overnight beds to the homelessness shelter system.

In 2024, the Modular Housing Program successfully transitioned **3** residents into permanent housing. The program also supported broader stability and goal attainment, including reconnection with family, participation in onsite employment and volunteer activities, and transitions to ODSP for income stabilization. A re-entry pathway was introduced for former residents seeking to re-engage.

Additional supports included access to medical care, resolution of justice issues, banking and ID services, and life skills development through certifications like Food Handlers and cooking classes. As one resident shared,

“as time goes on and you start to feel better, you realize you will not always need this place or something like it... Then you start getting things in order for yourself. This is a good first start and programs like this are needed to give you the place to get it together so you can move forward.”

This perspective highlights the program’s critical role in helping residents stabilize, recover, and progress toward permanent housing.

For more information:

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www.peterborough.ca/socialservices



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