



Peterborough

10-year housing & homelessness plan

Progress Report

2025



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

As we finalize the development of our 10-year Housing and Homelessness Plan 2027-2036, the City and County of Peterborough remain firmly committed to improving housing stability and reducing homelessness across our region. This past year reflects continued progress through strong collaboration, targeted investments, and innovative approaches to complex housing challenges.

Building on prior successes, key achievements this year include:

- The successful occupancy of 681 Monaghan Road, with 53 households moving into new affordable units, including individuals transitioning from the homelessness system
- Expansion of the Housing Stability Fund, with 1,897 issuances supporting 1,510 households, reflecting program enhancements to better meet the needs of renters and low-income homeowners
- Strengthening of data-driven decision-making through the launch of a data warehousing initiative, consolidating information across systems and enhancing reporting and analysis for homelessness programs
- Ongoing investment in coordinated access, including new Housing Coordinator and support roles through community partners to improve access, equity, and system navigation
- Sustained emergency response capacity, including maintaining 127 shelter beds and extending the Trinity Overnight Program, ensuring critical supports remained available for those experiencing unsheltered homelessness
- Advancement of new funding opportunities, including successful applications for a Homelessness and Addictions Recovery Treatment (HART) Hub, bringing significant multi-year investment to support integrated health and housing responses

At the same time, the need for affordable housing continues to grow, and pressures across the housing system remain significant. We recognize that while meaningful progress has been made, continued effort and investment are essential.

We thank City and County Councils, service providers, Indigenous partners, and frontline staff for their leadership and dedication. Their work is making a tangible difference in the lives of individuals and families across our communities.

We also acknowledge the ongoing support of provincial and federal partners, whose investments are critical to advancing housing solutions locally.

Together, we remain focused on building a housing system that is equitable, resilient, and responsive. A system that ensures everyone in the City and County of Peterborough has access to a safe and stable place to call home.

Sincerely,

Jeff Leal
Mayor, City of Peterborough



Jeff Leal
Mayor, City of Peterborough

Bonnie Clark
Warden, Peterborough County



Bonnie Clark
Warden, Peterborough County



HIGHLIGHTS AND KEY STATISTICS

Reducing Homelessness and Staying Housed

In 2025, **221** 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 2025 we added:

7

Units at 550 Water Street, supporting permanent transition-in-place housing.

10

Units through Elizabeth Fry Society's new "A New Day" program, connecting people experiencing homelessness to affordable units linked to the Coordinated Access System. Rent subsidies support affordable rents, Elizabeth Fry Society provides staff supports, and Nogojiwanong Friendship Centre connects residents to culturally appropriate supports as applicable.

725

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

Canada-Ontario Housing Benefit

We also added **45** COHB applications and **123** new municipal rent supplements to the system.

Housing Stability Funds

There were **1,897** issuances of Housing Stability Funds through Peterborough Social Services. This includes payments of rent arrears, utility arrears, last month's rent and other housing costs. This is a **6.2%** increase of issuances from 2024.

RENTING AND HOME OWNERSHIP IN PETERBOROUGH

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

Vacancy Rate

3.3%

Vacancy rate in the Peterborough Census Metropolitan Area (CMA) in 2025.

3-5%

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

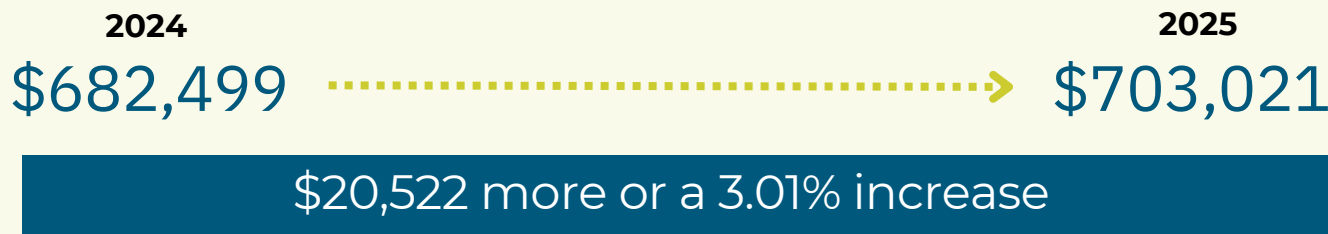
Average Market Rent

The cost of rental housing has also increased. In 2025, the Average Market Rent (AMR) in the City of Peterborough was:

2025	Bachelor \$956 per month	1-bedroom \$1,217 per month	2-bedroom \$1,506 per month	3-bedroom \$1,720 per month
2024	Bachelor \$956 per month	1-bedroom \$1,207 per month	2-bedroom \$1,498 per month	3-bedroom \$1,657 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 increased in Peterborough.



Community Housing

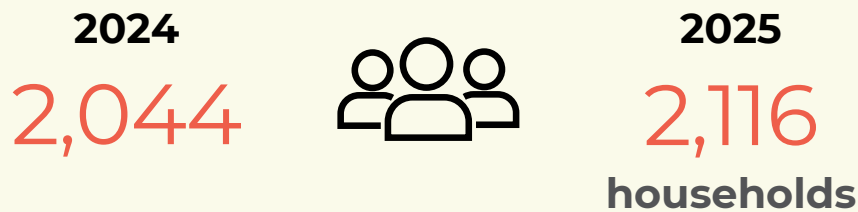
The waitlist for Community Housing remains long, reflecting a broader provincial trend. As of 2025, Peterborough had **2,116** households on the waitlist, continuing to demonstrate significant demand for a community of its size.

In 2025

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

5 Households moved into PHC Affordable Housing.

The number of households waiting on the Centralized Waitlist for Community Housing (RGI and Affordable) has increased by 3.5% from 2024 to 2025.



2025 Average Wait Time on the Centralized Waitlist

- ✓ The average wait for Rent-Geared-to-Income (RGI) housing through the Centralized Waitlist was **6 years and 3 months**, with **45** individuals housed.
- ✓ The average wait for Affordable units was **2 years and 6 months**, with **6** individuals housed.
- ✓ For applicants with Special Priority Policy (SPP) status, the average wait for RGI housing was **1 year and 5 months**, with **38** individuals housed in 2025.

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 2025:



Transitional housing partners working group

Strategic collaboration between transitional housing partners saw reduced wait times and more appropriate program fits through enhanced internal referrals between agencies. This matches people to housing opportunities with greater long-term success and identifies potential for case conferencing and avoidance of eviction.



Coordinated access evaluation

Conducted an evaluation of the coordinated access system with community partners. The review focused on system evaluations, partner implementation challenges and developing a jointly supported improvement plan.



Improved data collection

Improved data collection and reporting by submitting consistent monthly inflow and outflow data to the Canadian Alliance to End Homelessness in 2025, supporting system-level performance measurement and key indicators.



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 2025:



Data warehousing initiative

Launched a data warehousing initiative with a consultant partner to consolidate data from four Social Services systems. The project supports the development of Power BI reports within HIFIS, strengthening data collection, reporting, and evidence-based analysis for homelessness programs.



Data sharing

- Executed data-sharing agreements with new Coordinated Access partners
- Trained and onboarded staff on the HIFIS database system
- Provided coaching on data-driven case documentation practices
- Implemented quality assurance processes
- Delivered the work as part of a multi-year project
- Achieved full implementation and operationalization in 2025



Goal: Housing-Focused Service

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

Progress in 2025:

Housing Resource Centre

From January to December 2025, the Housing Resource Centre (HRC) recorded **4,390** total interactions with individuals seeking housing-related assistance. Of those:

287 households received Eviction Prevention support (111 medium to longer term case management, and 176 short term/drop-in).

882 households received Housing Loss Prevention support (156 medium to longer term case management, and 726 short term/drop-in).

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 2025, 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 and providing drop-in services.

53 Units Occupied

The successful occupancy of Monaghan Road, with 53 households moving into new affordable units, including individuals transitioning from the homelessness system.

Goal: Housing-Focused Service

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

Progress in 2025:

One City

One City delivered an outreach program that facilitated the connection of many people to the Coordinated Access system and to transitional housing and supports dedicated to that system to be delivered in an equitable way.

Wrap Around Support

Provided by the Housing Support Worker, Housing Units Takeovers (HUTs) Case Manager, and Outreach Worker (work supports) through CMHA, CCRC, and One City, collaborative wraparound eviction prevention and housing supports were delivered to individuals involved in a HUT through Federal Reaching Home funding.

Funding Housing Coordination

Supported the enhancement of the coordinated access system by funding a Housing Coordinator at Nogojiwanong Friendship Centre through Federal Reaching Home funding.

Supported the enhancement of the coordinated access system by funding a Housing Coordinator, Cultural Partnerships, and Case Manager roles at Elizabeth Fry Society through Federal Reaching Home Funding.

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.



Progress in 2025

ODSP Rent Supplement Reviews

As part of ongoing program administration, staff completed **215** ODSP eligibility reviews for households receiving rent supplements.

These reviews ensure clients are receiving the correct, updated ODSP entitlement, including any recent increases to ODSP shelter allowance rates. Where a tenant's ODSP amount increases, the gap the City covers through rent supplements narrows accordingly, since the supplement is calculated based on the difference between what a household can pay and market rent.

The result was an annual savings of **\$86,790** in municipal rent supplement costs. This reflects the direct link between accurate, up-to-date provincial benefit administration and the City's own program expenditures: as ODSP rates rise and reviews keep client files current, the burden on the municipal tax base for rent supplements decreases correspondingly.

Canada-Ontario Housing Benefit (COHB) program

45 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.

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.

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 2025

7

Units at 550 Water Street were added, supporting permanent transition-in-place housing.

10

Units added through Elizabeth Fry Society's new "A New Day" program, connecting people experiencing homelessness to affordable units linked to the Coordinated Access System. Rent subsidies support affordable rents, Elizabeth Fry Society provides staff supports, and Nogojiwanong Friendship Centre connects residents to culturally appropriate supports as applicable.

123

New Municipal Rent supplements.

Progress in 2025

In 2025, Housing Stability Fund issuances increased by **6.2%**, rising from **1,787 to 1,897**, while the number of individuals supported grew from **1,415 to 1,510**, reflecting expanded reach and continued demand for housing assistance.

In 2025, Social Services administered rent supplement or portable housing benefit programs that assisted **524** households to pay their rent every month. Funding for these programs comes from all three levels of government.

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 2025

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

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 people 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.

2025

Council approved **\$748,808.00** in Ontario Priorities Housing Initiative (OPHI) Year 7 funding (Report CSSS25-017) to support three affordable housing units within the 19-unit Abbeyfield House project. The project, led by the Abbeyfield House Society of Lakefield, will provide affordable, community-integrated housing for **17** older adults living independently with supportive services, including shared meals and two on-site staff apartments.

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 2025

In 2025, the City of Peterborough supported **3** development projects through signed affordable housing agreements, committing over **\$1.3 million** in incentives to non-profit and private sector developers for the construction of more than **20** affordable housing units.

Council approved the City of Peterborough Housing Partnership Policy for Affordable Residential Development on November 3, 2025 (Report LSRS25-015). The policy directs the City to inventory its surplus and underused land and prioritize affordable housing in decisions about its use or disposition, rather than land going unused or being disposed of without a housing lens. It also establishes a framework for the City to partner with developers and non-profits, enabling affordable housing projects that would not otherwise be financially viable without municipal land or partnership support.

The policy responds to a persistent barrier in affordable housing delivery: land and construction costs that put many projects out of reach without public support. By leveraging City-owned land as a tool, the policy is expected to benefit residents facing housing precarity through increased affordable supply, while giving non-profit and affordable housing developers a clearer path to municipal land and partnership opportunities. The policy includes annual reporting to Council on the land inventory and any dispositions, ensuring ongoing transparency and accountability.

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 2025

New Service Agreements

2

New Service Agreements were signed with two Housing Providers that had mortgages that were expired.

Canada-Ontario Community Housing Initiative

The City distributed Canada-Ontario Community Housing Initiative (COCHI) funding to **6** social housing providers this year, supporting the protection and renewal of community housing stock across the City and County. COCHI funding targets non-profit, co-operative, and municipally administered housing projects facing expiring operating agreements or mortgages, with funds directed toward repairs, renovations, and operating support to sustain long-term affordability. Enhanced capital repair funding was also provided to help social housing providers address capital repairs.

Goal: Building Housing to End Homelessness

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

2,680

new affordable rental units and

580

new Rent Geared to Income supportive housing units.

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.

Progress in 2025

7

Units at 550 Water Street, supporting permanent transition-in-place housing.

123

New Rent Supplements added.

10

Units through Elizabeth Fry Society's new "A New Day" program, connecting people experiencing homelessness to affordable units linked to the Coordinated Access System.

103

Building permits issued resulting in an estimated

995

New units. This total includes one large institutional permit for new student housing.

LOCAL CONTEXT

Experiencing Homelessness

Who experienced homelessness in 2025

At least **932** people experienced homelessness between January 1, 2025 and December 31, 2025, representing a diverse community with complex and interesting needs. The following demographic breakdown helps illustrate who is most affected:

43% of the individuals were newly identified in the system.

53% of them experienced chronic homelessness in 2025.

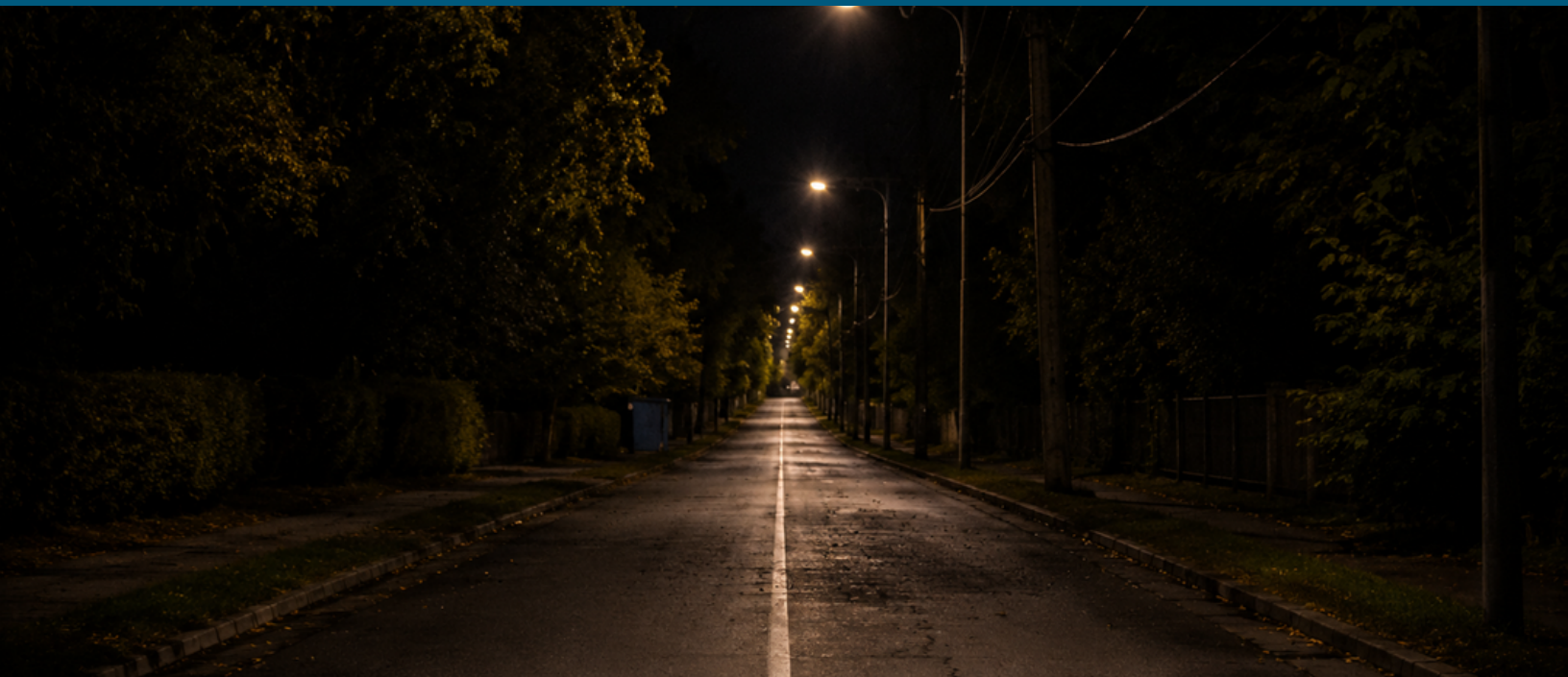
12% of them are Youth.

6% are Seniors.

37% identify as women or gender-diverse group.

27% of the individuals secured private market housing unit.

12% of them secured a transitional housing unit.



LOCAL CONTEXT

Experiencing Homelessness

In 2025, **813** people spent at least one night in an emergency shelter or an overnight program in Peterborough.

The average shelter occupancy rate between January 1 - December 31, 2025 was **93%**.

Staffed and operated a temporary emergency shelter in **March 2025** for a week after a significant Ice Storm where power was out in the City for days.

Successful application for a Health Canada Grant, bringing **\$408,000** into the community to support the purchase of outreach vehicles and supplies and providing training to Social Services staff.

Ensured the capacity of the emergency shelter system stayed at **127** beds by securing the **8** beds that were temporarily added to the men's shelter program.

LOCAL CONTEXT

Experiencing Homelessness

Trinity Overnight Program

Trinity Overnight Program was extended for a period of **2** years and did not face closure in 2026. This Council commitment facilitated a continuation of supports, safe shelter and programming for hundreds of people in the otherwise unsheltered community in Peterborough.

Homelessness and Addictions Recovery Treatment Hub

Supported a successful application with Fourcast for provincial funding for a HART (Homelessness and Addictions Recovery Treatment) Hub, which will bring **\$6 million a year for three years** into the community.

United Way

United Way carried out a one day Point in Time enumeration of homelessness in the community on November 20, 2025. Trained volunteers and community outreach workers conducted visual observation of unsheltered areas and encampments, spoke to shelter and transitional housing providers to better understand homelessness in the region. Total homeless enumeration on this day was **524** people. **125** in outdoor locations, **110** in encampments and sleeping rough, **144** in emergency shelters and **26** at domestic violence shelters, **119** participating in transitional housing spaces which the Federal government defines as homeless, as they would otherwise be if not situated in these locations.

For more information:

Peterborough Social Services

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www.peterborough.ca/socialservices



NOGOJIWANONG