

ANNUAL REPORT 2020

Peel Living



Cover image: 360 City Centre Drive, Mississauga, ON

Quality Housing. Tenant Relations. Financial Investment. Asset Management.

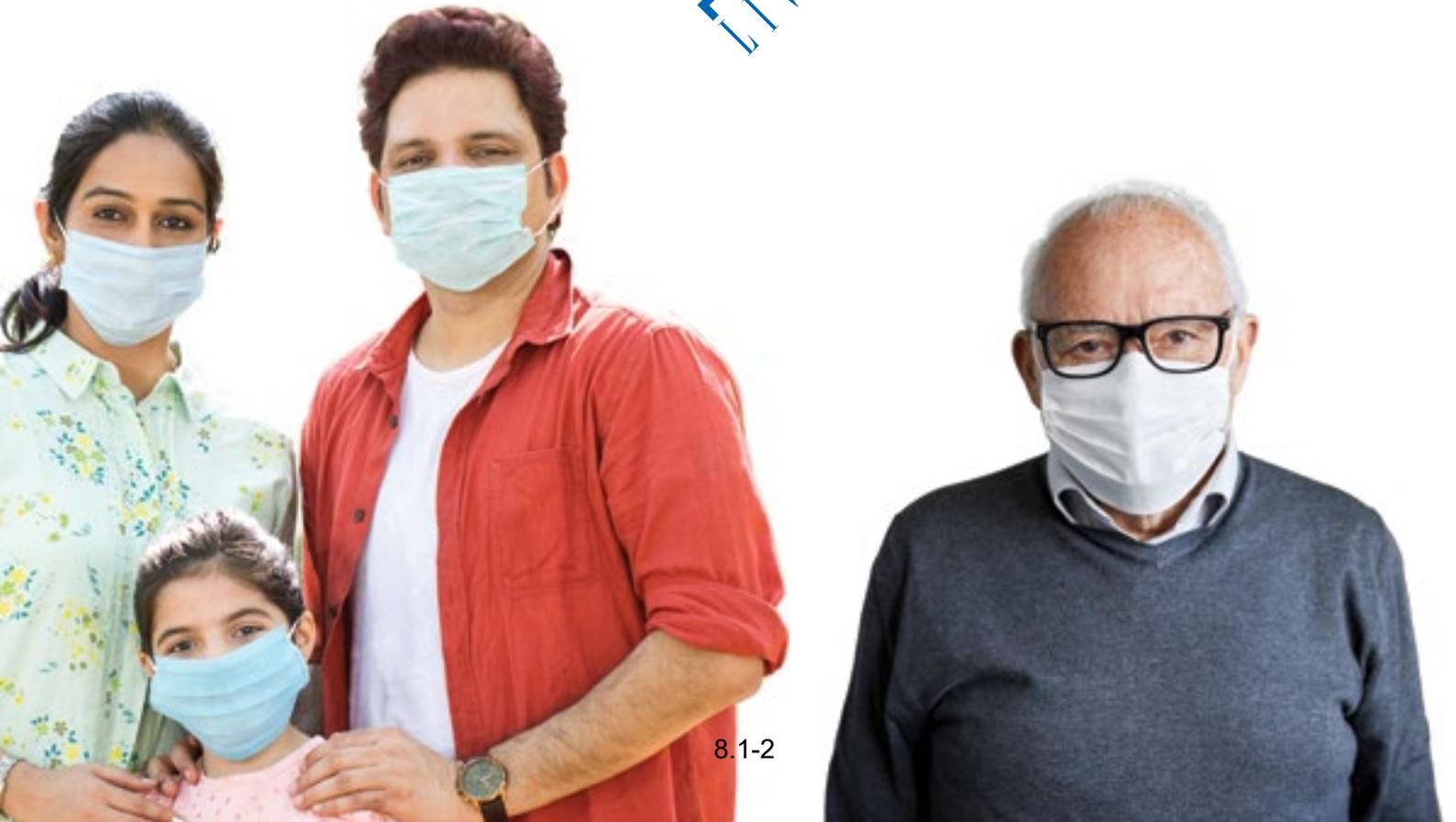


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Message from the Chair

I am pleased to present the 2020 Peel Living Annual Report which outlines the Corporation's activities this past year.

In December 2018, Regional Council instructed the newly formed Board of Directors to develop a four-year Business Plan and, in June 2020, the Plan was officially endorsed. The Business Plan focuses on Peel Living's core functions: providing quality housing; ensuring supportive tenant relations; and managing the Corporation's finances and assets responsibly. Each year, we will report on the progress made towards the achievement of key outcomes identified under the Business Plan that are intended to guide operations to support continuing improvement in these core areas. The 2020 Peel Living Annual Report represents our first progress report under the new Business Plan. Although 2020 was an unusual and challenging year due to the impacts of the COVID-19 pandemic, progress under the Business Plan continued to be achieved.

The Board will continue to work with Peel Living staff to support the achievement of outcomes that will enable the Corporation to continue to fulfill its vision and mission of providing affordable, sustainable and well-maintained housing that contributes to healthy communities, provides access to community supports and services, and contributes to the quality of life of our tenants.

On behalf of the Board of Directors, I would like to thank Peel Living staff for their dedication to this valuable work. I would also like to thank members of Peel Regional Council for your ongoing support. Together, we are making a difference in our community.

A handwritten signature in black ink that reads "Patricia Caza".

Patricia Caza
Chair, Board of Directors
Peel Housing Corporation



Message

from the General Manager

It's impossible to discuss 2020 without reflecting on the impacts of the COVID-19 pandemic. Long term, Peel Living's greatest challenge remains ensuring our fiscal sustainability and securing funding for our state of good repair program. However the COVID-19 response occupied and, in many ways, dictated Peel Living's operations and tenant relations this year. With Peel Public Health's guidance, we were able to adapt to make safety the priority in the new COVID-19 reality.

Taking care of our most vulnerable tenants was of utmost importance. Enhanced health and safety protocols were established including extra cleaning on high touch points and limiting interactions with staff and tenants to those which are urgent or emergency in nature. Staff rallied to ensure that every senior tenant was phoned, that their wellbeing was gauged, and support services were shared if needed. In partnership with the Region of Peel's volunteer services, Peel Living set up on-site ambassador lobby pop-ups to provide immediate answers to tenants with pressing questions about COVID-19 closures, safety measures and more. Peel Living staff found ways to maintain COVID-19 physical-distancing safety protocols to carry on with community gardening in the buildings with plots, and offer the welcome relief of cooling rooms during the hot summer months.

Every step taken and every lesson learned is being documented in a real-time pandemic plan that will serve as a playbook for staff to follow in the event of another public health emergency.

The dedication of staff and the cooperation of tenants has positioned us to cope with the challenges of today to the very best of our ability. My personal thanks to everyone for all that you do.

Sincerely

A handwritten signature in black ink that reads "Andrea Warren". The signature is fluid and cursive, with a long horizontal stroke at the end.

Andrea Warren
Peel Living General Manager

2020 Board of Directors



Patricia Caza
Chair

Director, Legal Services
and Deputy Regional
Solicitor



Steve Fantin
Vice-Chair

Director of Operations
Support, Public Works



Kathryn Lockyer
Secretary

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Director of Clerk's
Division



Sean Baird
Director

Commissioner,
Service Excellence
and Innovation



Cathy Granger
Director

Director, Health
Services Response
and Wellness

Peel Living overview

Peel Housing Corporation, also known as Peel Living, was established in 1976 and is a not-for-profit housing provider owned by the Region of Peel. Peel Living provides safe, affordable housing options to low- and moderate-income earners in Peel Region. Peel Living is committed to fulfilling its vision and mission to support members of the community in their time of need.

The Peel Living portfolio has 69 buildings throughout the Region of Peel which includes high- and low-rise apartments and townhouses. Peel Living also manages six regionally-owned buildings, two transitional housing properties, three shelters and one youth shelter. In total, Peel Living provides housing to more than 16,000 individuals, families and seniors.

Vision statement

Peel Living is a housing provider contributing to healthy communities in Peel by fostering a sense of pride in those who live there.

Mission statement

Peel Living provides housing options that are affordable, sustainable and well-maintained. Peel Living also provides access to supports and services within the community.



* includes 2 transitional shelters (68 beds) and 3 group homes

Peel Living's core functions

In 2020 Peel Living updated its vision and mission. The goal was to focus operations on the core functions that are vital to ensure success. The Business Plan endorsed last year at the Annual General Meeting will help Peel Living modernize to better serve the tenant community and the residents of the Region of Peel as a whole.

Quality housing

Peel Living continues to ensure that: the performance of its buildings remain high; levels of cleanliness across the portfolio are maintained and consistent; the pest management program has stayed proactive and responsive; and the security of its tenants and buildings, both inside and out, continue to be a priority.

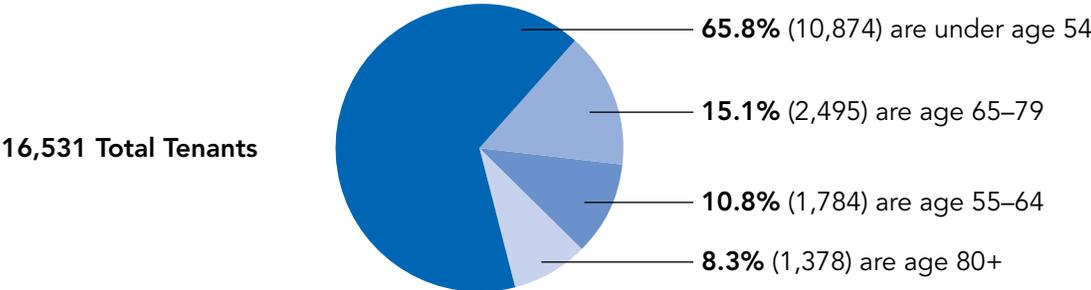
Peel Living is proud to partner with the Region of Peel to support the operations of 360 City Centre Drive in Mississauga. The 174 unit complex is made up of 1-, 2- and 3-bedrooms. Of that, 166 are apartments, and eight are 3-bedroom, 2-level townhomes. This project was a first of its kind affordable housing development in Peel in that four levels of government (Federal, Provincial, Regional, Municipal) and the Daniels Corporation collaborated to bring more affordable housing to Peel residents. Construction began in Spring 2018 and it is now fully rented.

Tenant relations

While safety, cleanliness and affordability are foundational to the responsibilities of a landlord, Peel Living works to exceed the traditional landlord role by taking a compassionate approach to the way it does business. Peel Living staff connected tenants to services and supports in the community so that they are able to live independently. Peel Living's tenant demographics have changed over the years, and challenges facing tenants are increasingly complex.

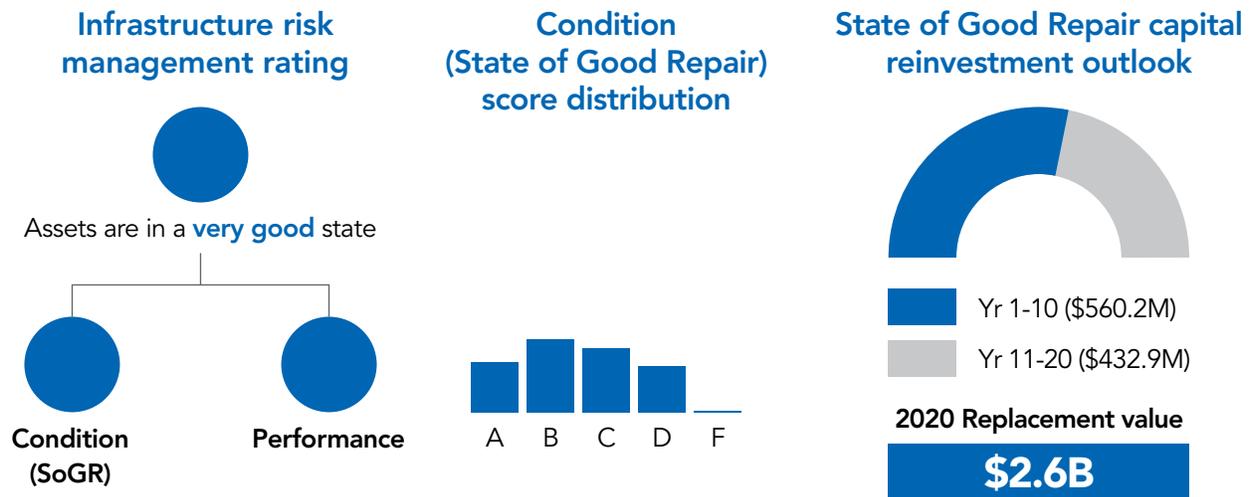
Through the course of 2020, Peel Living has had to connect to tenants in new and different ways. Read more about the programming created to support tenants in the COVID-19 Pandemic Response section on page 9.

Peel Living's current demographic make-up is as follows:



Financial investment and asset management

For Peel Living to continue providing quality affordable housing, a long-term financial sustainability and robust asset management plan need to be in place to support our current housing stock and future housing development. Peel Living’s 10-year Capital State of Good Repair requirements are not fully funded and there is a gap of \$293 million that is unfunded. Peel Living will continue to identify funding opportunities to ensure that its housing options remain affordable and well maintained.



Peel Living is dedicated to ensuring that our operations are fiscally responsible to support operations long term. To do this, staff continue to develop the Financial Sustainability plan, as outlined in the Business Plan.

Arrears strategy

Through 2020, Peel Living saw an increase in outstanding arrears because of the pandemic. Initially in response to the pandemic, collection efforts for former tenant arrears and current tenant arrears were paused. In addition, the Government of Ontario limited the Landlord and Tenant Board Tribunal, which impacted the Corporation’s ability to enforce arrears and eviction. In response, Peel Living piloted a collaborative arrears strategy with partners from the Region of Peel who provide collection services.

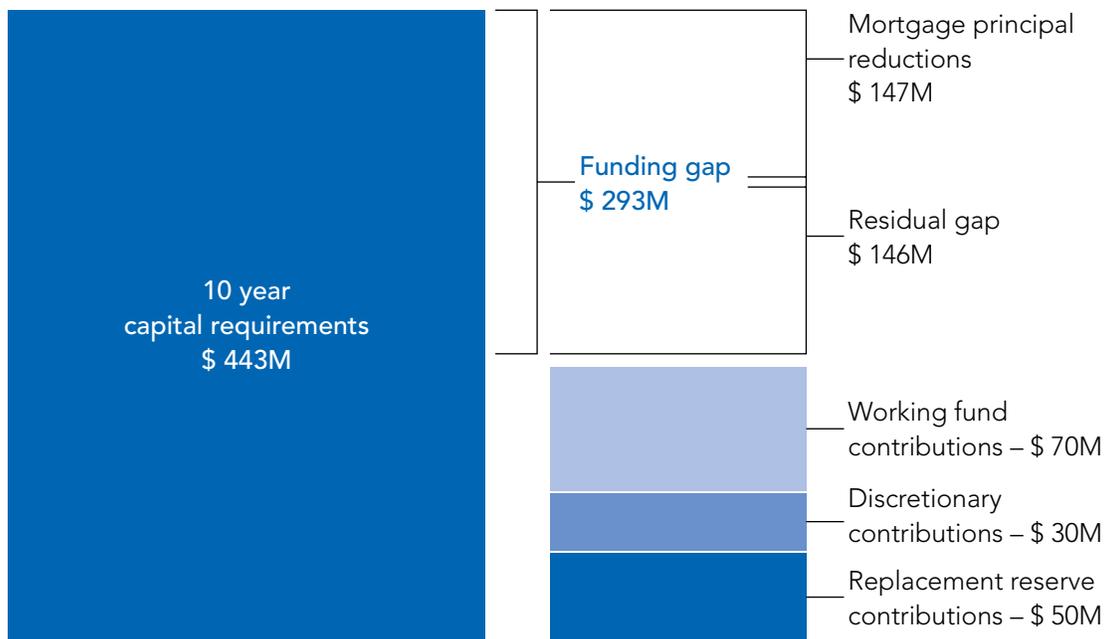
The arrears strategy included outbound calls to provide supports, such as providing information and links to the Canada Emergency Response Benefit (CERB). Peel Living also developed rent repayment plans which offer tenants flexibility to select repayment options based on the tenant’s financial situation. Rent deferral plans were also offered to tenants who were experiencing financial hardship. Peel Living issued a monthly statement of accounts to those in rent arrears to keep tenants updated on their tenancy financials. In 2020, repayment plans were made with 363 tenants. Overall the total percentage of arrears to annual revenue at the end of 2020 was 2.3% or \$1,530,000 in dollar value. Staff will continue to assist tenants through programs, such as repayment schedules and rent relief, while ensuring that tenancy obligations are met, including payment of rent.

Assesst management strategy

Peel Living’s assets are reported as a part of the Region’s long-term asset management vision. The corporate strategy will help Peel Living develop a robust asset management program so that we can have the infrastructure required to support the community. The current infrastructure management rating has Peel Living assets in a good state. However, it also states that the 10 year capital reinvestment outlook is \$443 million for state of good repair work. This outlook is a result of identified needs for critical building systems and structures, as well as larger scale replacements for aging building finishes and fixtures. When combined with rising construction costs across various sectors of the construction industry, it has amounted to a significant financial need to support the existing infrastructure. Staff expect the upward trend to continue, as critical repair work is identified through condition assessments across the remainder of the portfolio.

Peel Living continues to plan for our future capital needs. The program looks at the capital needs for 10 years.

10 year capital needs funding gap*



* This figure reflects 2020 data and the funding gap figures will be updated during the budget cycles.

As Peel Living works towards the completion of our building condition assessments and long term financial sustainability plan, we are working with the Region’s Housing Services System Manager to find alternative funding options to support the State of Good Repair Program. Peel Living is committed to responsibly manage its assets and investments to ensure its financial sustainability and reduce our greenhouse gas emissions.

COVID-19 response

The COVID-19 pandemic prompted Peel Living staff to turn their minds to operational continuity and maintaining its core functions during an emergency to ensure the appropriate resources and information was available to support the health and safety of Peel Living staff, tenants and partners. This operational plan was created in real-time in accordance with Public Health guidelines, and is a central repository of key efforts and considerations that have been addressed in response to the pandemic.

Ontario's colour coded [Covid-19 response framework](#) to the pandemic and recovery planning will be used as a guide to decide on appropriate Peel Living service levels. Peel Living has adapted a similar pandemic response and recovery roadmap to identify service levels, aligned as best as possible to the provincial response framework.

Enhanced Tenant Outreach and Safety

Wellness Checks

In response to the onset of the pandemic, community programming offered in party rooms was paused. Due to this and public health guidance to isolate, staff knew tenants would be feeling lonely and they may not be able to access food and services that allow them to remain independent.

Since Spring 2020, Peel Living staff made 1,967 phone calls to senior tenants, 70 years of age or older, and who did not reside with family members. All of these tenants were called at least three times. The goal of these calls was to inform tenants that services were available through community agencies that could provide prescription renewals or food delivery. Tenants were also offered social support, and Peel Living developed on-going programming based on the success of these calls.





Taking care of all tenants during COVID-19 has been a top priority in 2020. As seen left to right, top to bottom: From delivery of food hampers during the holidays; to providing the gift of essential PPE; keeping community gardens safely open; partnering with local food banks; and deploying Ambassadors to building lobbies; every outreach effort made a positive impact.

Seniors Connect

As noted earlier, tenants expressed appreciation for the Wellness Check phone calls. To allow for ongoing support, Peel Living partnered with the Region’s Volunteer Services to create a program that would connect qualified volunteers to seniors for weekly telephone chats. Since the program started, there have been 42 seniors matched with volunteers.

Ambassador Program

Volunteers set up tables at 6 different sites between July and November 2020, for a total of 524 hours. This program initially offered the same supports that the Senior Connect Program, but was expanded to offer support at some of family buildings that connected tenants to programming offered by local recreation programs, arts activities and provided fun ideas for parents and caregivers to engage with their children while practicing physical distancing.

Mask Policy

In response to the mandatory face covering by-laws at the local level, Peel Living has created a face covering policy requiring staff, tenants and visitors to wear a face covering in common spaces in all of our residential buildings across the Region. The policy is posted in the buildings and has been shared with tenants and staff.

Mask wearing is especially important in situations where it's difficult to maintain physical distance, such as in our hallways or other common areas. Peel Living worked with municipal by-law enforcement to proactively tour buildings and provide education to tenants.

Community gardens

Community Gardens were set up at various Peel Living sites, offering tenants an opportunity to grow food. There are 13 locations that have community gardens, with the vast majority at seniors buildings. With guidance from Public Health, community gardens operated differently in 2020. Enhanced safety measures were added to ensure tenants still had a chance to grow fruits and vegetables while limiting their risk of exposure to COVID-19.

Cooling rooms

Peel Living successfully opened, and continues to run, cooling rooms at six Peel Living senior buildings, providing heat relief to tenants during Environment Canada issued heat warnings. The cooling rooms, which typically operate without staff supervision, were monitored by staff to ensure seniors had heat relief in a safe, physically-distanced space in air-conditioned party room.

Food banks

Food insecurity is a challenge for many tenants. Combined with the pandemic, food security worsened for many who were no longer able to work outside of the home nor transition to working remotely. Through collaboration with the Community Response Table and by fostering supportive relationships with community partners, we were able to link tenants in need with community run food banks.

During the end of 2020, the incredible outreach of these agencies made the holiday season a little brighter.

Isolation centres and shelters

Peel Living supported the Region's pandemic response by assisting with property management and site coordination for the Region's Isolation Centres, which also supported the residents who rely on the shelters to have a safe place to isolate during the last year.

Peel Living also supported the COVID-19 isolation centres, which ensured residents who were COVID-19 positive had a safe space to isolate and recover safely.

The COVID-19 containment and isolation centres played a vital role in supporting the community during the last year. This collaboration to support during this challenging time would not have happened without our Peel Living partnership!

– Beth Storti – Manager, Housing Supply, Region of Peel

2020–24 business plan progress report

The Business Plan was endorsed at the Annual General Meeting in June 2020. An overview of the Business Plan can be found in appendix I. The implementation has continued throughout the remainder of 2020, however the response to the pandemic took priority, to ensure that tenant and staff safety were priorities. Despite delays, staff have been able to make progress to implement the Business Plan and evolve our operations to better support our tenants, more effectively and efficiently.

Set and maintain service standards

As a part of the asset management plan, Peel Living has been conducting building condition assessments as a part of a five year cycle, where 20 percent of the portfolio is completed each year. In 2020, 40 percent of Peel Living's assessments were completed.

Peel Living's asset reporting is included in the Region's infrastructure reporting. Management of the assets continues in partnership with Peel Living staff and the Region's Real Property Asset Management and Enterprise Asset Management. This ensures that services are maximised for both organizations.

Peel Living's Infrastructure Planning and Servicing team ensure that assets are functioning optimally within common areas and in suite. Through the course of the pandemic, maintaining tenant safety was a top priority. In order to limit interactions between staff and tenants, only emergency and urgent workorders were completed. Staff did a full assessment of the types of workorders that are completed - both reactive maintenance and preventative maintenance. When the initial emergency was declared, only emergency workorders were addressed, to ensure that tenant health and safety in their homes and common areas of the buildings continued, but other maintenance was paused. As the pandemic response grew longer, urgent work requests were also actioned. The service standard categories are new to Peel Living and will improve operational recovery as we return to regular business after the pandemic, which will allow for prioritization of emergency and urgent repairs while scheduling regular maintenance to maximize staff efficiency.



All work that could be conducted safely in 2020 continued as planned, including outdoor maintenance and upkeep such as the paving and underground parking garage repairs project at Arcadia Glen.

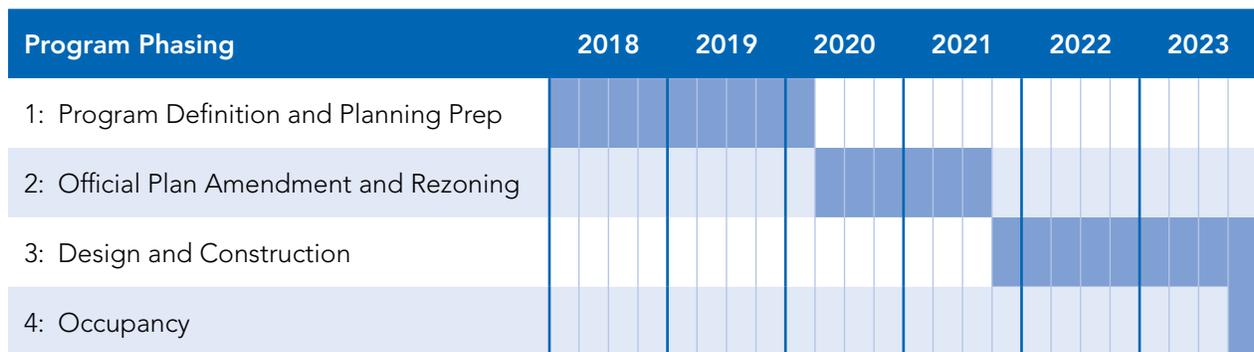
Clear expectations with tenants and service manager

With staff working remotely, and tenants remaining in their homes, Peel Living had to create a new channel for communication. Traditionally information was shared to tenants through building notices and bullet boards. In response to the pandemic, staff developed a newsletter that allowed messages to be communicated and information to be shared with tenants who might not have access to the internet or be aware of programming available by Peel Living or community agencies.

Partnering with the Region to build more affordable housing

Peel Living is proud to partner with the Region to support Peel’s Housing Master Plan. The Region of Peel received a \$276.4 million investment from the Government of Canada to help create more than 2,240 new affordable housing units and shelter beds by 2028. The plan will allow Peel Living and the Region to build more affordable housing that will both be owned and property managed by Peel Living.

In support of the Housing Master Plan, East Avenue is the first Peel Living building to be redeveloped. The site has been decommissioned, and the project is currently in the planning phase, including the Official Plan Amendment and Rezoning. The new site is anticipated to have approximately 150 units and is slated for occupancy in late 2023. The next Peel Housing Corporation development in support of the Housing Master Plan will be an additional tower at Chelsea Gardens, located in Brampton. Currently at the early planning phase to obtain planning approvals.



“On behalf of Peel Regional Council, we are thrilled to partner with the Government of Canada to build much-needed affordable housing in Peel. The pandemic is reinforcing how critical affordable housing is to community well-being and resiliency. We look forward to continuing to work with both our federal and provincial partners to increase urgently needed housing investments in Peel.”

– Nando Iannicca – Region of Peel Chair

Support and enable staff

2020 was also very different for staff. Many Peel Living staff pivoted to work remotely, however a large portion of staff had to remain working on site, to ensure that our buildings continued to be safe homes for the Peel community. In order to do so, staff had to don personal protective equipment (PPE) to protect themselves and tenants. The logistics to ensuring approximately 120 staff had access to PPE when they needed to be onsite was a large task, on top of the teams already full plate. Peel Living staff who were tasked with PPE coordination, quickly learned how to leverage technology to ensure that staff were able to access the PPE when needed.

As mentioned above, many staff began working remotely in 2020. This meant that many processes needed to be updated to enable staff to do their job and support tenants in a virtual environment. This included staff training. In person training sessions were moved online. Staff were able to leverage technology to find creative solutions, including having lease documents signed virtually and conducting meetings with tenants over the phone.

Peel Living partners with Services and Housing In the Province (SHIP) to offer tenants support when their tenancy is in jeopardy. SHIP also provides training sessions to Peel Living staff on ways to deal with tenants who are experiencing complex challenges that are negatively impacting their tenancy. Virtual training sessions have allowed staff to communicate using various forums, including live chat, presentations and discussion to collectively identify solutions that can stabilize the tenancy and connect the tenant to broader supports within the community for long term success.

Peel Living also launched a mobile application for request based maintenance in 2020. The mobile app allows superintendents to update workorders just in time. This reduces downtime where staff



need to return to the office to upload the workorders at the end of the day. Updates to the workorder that may require additional repairs, can be requested quicker, and thus shortening the length of time the complete repair takes.

Enhance partnerships that support successful tenancies

Peel Living created a new position, Maintenance Specialist, that would be dedicated to improve our pest management program in 2019, which now utilizes an integrated pest management approach to address pest concerns in our buildings. The Specialist has been working closely with our vendor, employing industry best practices to treat pests holistically. Similar positions exist at other community housing providers to support the health and safety of tenants and to minimize pest infestations. Tenant education and staff training have also been updated to ensure there is better clarity to treat sites with reoccurrences or widespread infestation. A partnership with Housing Services offering enhanced support to tenants who are experiencing heightened mental health challenges, resulting in pest infestation, has been piloted. A staff working group comprised of frontline staff, technical staff and communications has been developed to ensure consistency of messaging to tenants and increase staff knowledge of best practices regarding treatment practices. However, due to the pandemic, treatment plans, tenant and staff education and inspections have required adjustment based on Provincial and Public Health guidelines. Treatments continue to address resident concerns and improve prevention of pest issues in the future.

Peel Living also lent the Maintenance Specialist responsible for our portfolio's pest management plan to support of the Region's Residential Rat Control Subsidy Pilot Program.

Sustainability and climate change response

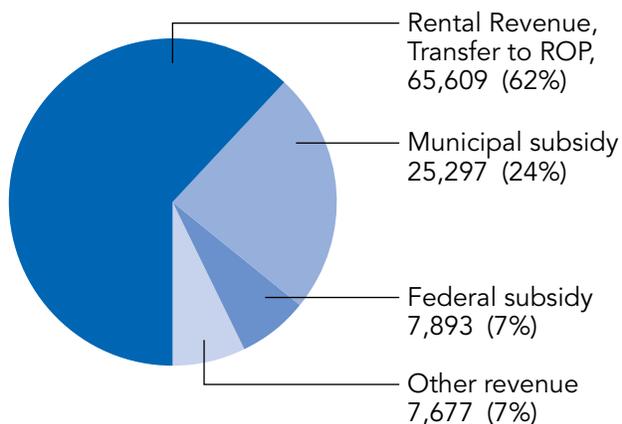
Peel Living continued to partner with Greensaver to give the tenants power bars, energy efficient light bulbs and to assess energy consumption and overall condition of the refrigerator, all at no cost to Peel Living. The program will systematically visit each eligible unit, now including townhouses and walkups, in addition to high-rise in previous years of the program. Tenants were given the above noted items, which will help reduce their personal energy consumption. Peel Living, in partnership with the Region's Office of Climate Change, will continue to monitor energy consumption, and implement measures to reduce consumption.

Peel Living is working with the Region's Office of Climate Change and Energy Management to ensure that Peel Living's assets renewal program supports the goals of the Climate Change Master Plan (CCMP). Currently two net zero emissions feasibility studies are underway on affordable housing properties owned by Peel Living. This includes a retrofit project and one new development. These Pacesetter projects will work as pilots to test retrofit measures and construction techniques that conserve energy, avoid greenhouse gas emissions and make residents' homes more resilient to a changing climate. Learnings will be applied to the future housing developments and retrofit projects. Staff are working to develop a financing strategy to support the implementation of the Pacesetter projects, as well as future financial needs to support the goals of the CCMP.

2020 revenues, expenses, reserves, assets

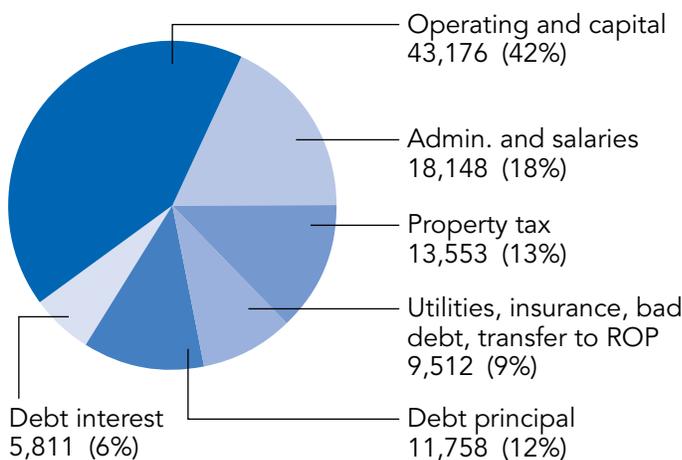
Peel Housing Corporation continues to uphold its commitment to provide quality housing, while supporting tenants through community partnerships and maintaining its assets. The operations continue to generate surpluses annually which have resulted in additional contributions to reserves beyond its mandatory requirements.

Total revenue by type (\$'000s)



Total revenues = \$106,475 (\$'000s)

Total expenditure by type (\$'000s)



Total expenditures = \$102,229 (\$'000s)

Auditors Report is available at: peelregion.ca/housing/peel-living/corporate/annual-reports

Asset portfolio

- Outstanding mortgages: \$96 million
- Book value of asset: \$388 million
- Replacement value of asset: \$2.6 billion
- Outstanding Long-term debt: \$46 million

Reserve contributions

- Transfer to Reserves: \$4.2 million





peelregion.ca/peelliving