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**For Information**

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**REPORT TITLE: The Role of the Region of Peel and Peel Housing Corporation in Peel's Affordable Housing System**

**FROM: Sean Baird, Commissioner of Human Services**

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**OBJECTIVE**

To provide Council with an overview of the role of the Region of Peel and Peel Housing Corporation in the affordable housing system.

**REPORT HIGHLIGHTS**

- The affordable housing system includes a variety of publicly funded housing options and supports to assist the homeless, those at risk of homelessness, and those who cannot afford to live in the private market.
  - In 2021, the affordable housing system in Peel housed or supported 28,793 households.
  - The Region of Peel has several roles within the affordable housing system including service manager, primary funder, new supply producer, housing provider and service provider.
  - Peel Housing Corporation (PHC), operating as Peel Living, is wholly owned by the Region and operates as a community housing provider.
  - PHC is the largest community housing provider in Peel and the third largest in Ontario. It provides subsidized and affordable rental housing to 16,000 tenants in 6,882 units across 69 buildings in Peel.
  - Through the implementation of Peel's 10-year Housing and Homelessness Plan, the Region of Peel, together with other levels of government, Peel Housing Corporation and several other housing providers and community agencies, is helping more residents get and keep housing they can afford. Yet, current service levels are estimated to meet approximately 30 per cent of the need.
  - Staff is currently undertaking an analysis of housing need and current service levels. Recommendations to change and/or enhance service levels will be brought forward to Council in the spring of 2023, to inform 2024 budget discussions.
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**DISCUSSION**

**1. Background**

Most Peel residents own their home or rent in the private market. However, approximately 91,000 Peel households are in core housing need, which means they are spending too much of their household income on housing that is unsuitable. Given that it now takes an average household about 30 years, and a dual income minimum wage household 50 years to save for a down payment and closing costs for an affordable mortgage, more Peel residents are turning to the affordable housing system for housing and other supports to get and keep suitable housing they can afford.

## The Role of the Region of Peel and Peel Housing Corporation in Peel’s Affordable Housing System

This report provides Council with an overview of the role of the Region of Peel and Peel Housing Corporation within Peel’s affordable housing system.

### 2. The Affordable Housing System

In Peel, the affordable housing system includes a variety of publicly funded housing options and supports to assist the homeless, those at risk of homelessness, and those who cannot afford to live in the private market. The affordable housing system is funded by all levels of government and includes private, nonprofit and government service providers, housing providers and housing developers. In 2021, the system in Peel housed or supported 28,793 households.

Type of Support/Intervention	# of households**
Households that live in Community Housing	13073
PHC Affordable	2916
PHC Subsidized	3811
RoP Affordable (includes condos)	497
RoP Subsidized	752
Other providers Affordable	2134
Other providers Subsidized	2963
Households that live in subsidized unit in private market under contract with Region	3878
Supported by outreach / stayed in shelter / transitional housing	3617
Received portable subsidy	1246
Received eviction prevention / other financial supports	2896
Received non-financial supports, referrals and case management	5027

\*\* Reporting period is Jan.1 2021 - Dec.31 2021. Numbers represent households, not individuals.

\*\*Individual interventions will add to more than 28,793 as some clients receive more than one support

There are a variety of housing options within Peel’s affordable housing system. These include emergency, transitional and community (previously known as social) housing. Peel’s housing options are depicted in Appendix I. Community housing is both subsidized and affordable. Peel’s affordable housing system also includes some supportive housing, which is defined as affordable and accessible residential accommodation within an environment that provides individual-based supports and services to persons who require them to live independently. Finally, the system includes rental units in the private market that have become affordable through government funding.

In addition to housing, Peel’s affordable housing system includes the provision of supports that stabilize housing or prevent or end homelessness. Examples include street outreach, drop-in programs, portable subsidies, other financial assistance, referrals to health and other non-financial supports and case management.

Peel’s Affordable Housing System Map can be found in Appendix II.

## **The Role of the Region of Peel and Peel Housing Corporation in Peel's Affordable Housing System**

### **3. Role of the Region**

The Region of Peel has several roles within the affordable housing system. These include service manager, primary funder, new supply producer, community housing provider and service provider.

#### **a) Service Manager**

As per the *Housing Services Act, 2011*, the Region of Peel is one of 47 service managers across Ontario. In Peel, with the exception of certain matters still requiring decisions of Council, the Director of Housing Services has been delegated authority by Council to perform all duties and exercise the powers of a service manager for the Region of Peel.

As service manager, the Region oversees the affordable housing system in Peel. This involves working with stakeholders to develop and implement a 10-year Housing and Homelessness Plan, administering federal and provincial funding programs and advocating to other levels of government for policy and funding changes. As service manager, the Region also ensures that Peel Housing Corporation (PHC) and 51 other community housing providers are operationally viable, and compliant with funding agreements or the requirements of the *Housing Services Act*. A map of all community housing provider locations in Peel can be found on the Region of Peel's website – Peel Region.ca\housing.

Peel's 10-year Housing and Homelessness Plan, approved by Council in April 2018, is organized under 5 pillars: Transform Service, Build More Community Housing, Maximize Planning Tools and Incentives, Optimize Existing Stock and Increase Supportive Housing. As reported to Council in June 2022, the plan is in its fifth year of implementation. Fourteen of 35 actions have been completed, with another 15 actions underway. Complete details can be found on the Region of Peel's website – Peel Region.ca\housing.

#### **b) Primary Funder**

As service manager, the Region of Peel is the primary funder of the affordable housing system in Peel. The 2023 Housing Support total expenditure budget is \$257.1M, which is 60 per cent funded by the Region. The 2023 Housing Support capital budget is \$169.1 million, which is fully funded by the Region's capital reserves.

#### **c) New Supply Producer**

The Region of Peel increases the supply of community and affordable housing in a few ways. The Region of Peel oversees the development and construction of new community housing that is owned by the Region of Peel, Peel Housing Corporation and other nonprofit housing providers. The Region also increases the supply of community housing by administering capital funding programs of other levels of government such as the federal government's Rapid Housing Initiative (RHI).

In addition to increasing the supply of community housing, the Region increases the supply of affordable rental units available through the private market. This is accomplished by working with regional planning and development services and local municipalities to secure affordable units through the housing development process. This

## **The Role of the Region of Peel and Peel Housing Corporation in Peel's Affordable Housing System**

is also accomplished by providing incentives to nonprofit and private developers, and by administering programs such as the Second Units Renovation Assistance program.

Over the previous term of Council, the Region of Peel managed the completion of 4 community housing development projects, which added 392 new homes to the affordable housing system in Peel. An additional 563-613 new homes/shelter spaces are currently underway through 8 fully funded projects. The funding breakdown for these 12 projects is included in Appendix III.

Since 2021, 144 affordable rental units in the private market received incentives through the Affordable Rental Incentives Program (130 units) and the Second units Renovation Assistance Program (14 units).

### **d) Community Housing Provider**

In addition to its role of service manager, primary funder and producer of new supply, the Region of Peel is an emergency, transitional and community housing provider. The Region of Peel owns or is the primary funder of 8 emergency shelters, 4 transitional housing sites and 8 affordable rental housing buildings. The Region also owns 78 condominiums.

These sites provide emergency shelter to over 3600 families, single adults or youth, transitional housing to 141 youth, single adult men and survivors of human sex trafficking, and affordable rental housing to 1249 households.

A listing of Region of Peel sites can be found in Appendix IV.

### **i) Peel Housing Corporation**

The Region of Peel also provides community housing as the sole shareholder of Peel Housing Corporation (PHC), which operates as Peel Living.

Regional Council passed a resolution in November 1975 to incorporate a nonprofit housing organization, Peel Non-Profit Housing Corporation, being a separate entity or governing Board from that of the Regional Municipality of Peel. On January 1, 2003, Peel Regional Housing Corporation (PRHC), formerly the provincially operated Peel Regional Housing Authority (PRHA) which was transferred to the Region of Peel as part of the *Social Housing Reform Act, 2000*, amalgamated with Peel Non-Profit Housing Corporation to form the Peel Housing Corporation (PHC).

PHC is incorporated and governed under Ontario's *Business Corporations Act* (OBCA) and has one issued share which is owned by the Region of Peel. Regional Council, acting in its capacity as decision-maker for the sole shareholder of PHC, provides direction to PHC through a Shareholder Direction. Updates to Regional Council, as sole shareholder, are provided at the Annual General Meeting, which is mandated under the OBCA, and is traditionally held in June. Governance and management oversight are carried out by the Shareholder-appointed Board of Directors. The current Board is comprised of five senior Regional staff. Day-to-day operations are managed by a General Manager who reports to the Commissioner of Human Services.

## **The Role of the Region of Peel and Peel Housing Corporation in Peel's Affordable Housing System**

PHC is the largest community housing provider in Peel and the third largest in Ontario. It provides subsidized and affordable rental housing to 16,000 tenants in 6,882 units across 69 buildings in Peel. Appendix V provides a listing of Peel Housing Corporation properties. The portfolio is aging with an average building age of 37 years old. Buildings are spread across the Region, with 43 sites in Mississauga, 20 in Brampton and 6 in Caledon. Sites are comprised of mid- and high-rise apartments and townhouses. The portfolio also includes three group homes and one transitional shelter.

PHC also operates six Region owned buildings and provides property management support to the Region's shelters.

PHC is funded by rental revenue, operational and rental subsidies from the Region, as Service Manager, and other levels of government, and other revenue including commercial rentals, laundry, and parking. Rental rates include affordable market (80 per cent of average market rent, or 40 to 50 per cent of true market rent) and subsidized based on income. Across the portfolio, 66 percent of units are subsidized, and 34 per cent are affordable market.

Along with the Region of Peel and 51 other community housing providers in Peel, the PHC houses some of our community's most vulnerable residents. PHC takes a compassionate approach and partners with community agencies to support tenants to live independently and age in place at 24 senior sites. Currently PHC has 84 community partners such as March of Dimes, Peel Senior Link and Services and Housing in the Province (SHIP).

PHC is a key partner with Housing Services to deliver the Housing Master Plan and is committed to supporting the goals of the Peel Housing and Homelessness Plan, while providing safe affordable homes to its tenants.

### **e) Service Provider**

The final role of the Region of Peel in the affordable housing system is service provider. As a service provider, the Region of Peel delivers, either directly or through contracts with nonprofit service providers, supports that stabilize housing, and prevent or end homelessness. These include street outreach, portable subsidies and other financial supports, referrals to health and other non-financial supports and case management.

In 2021, the street outreach program interacted 4900 times with approximately 500 homeless residents living on the streets. A total of 1246 households received portable subsidies and 7923 clients were supported with case management, and other financial and non-financial supports.

## **RISK CONSIDERATIONS**

Through the implementation of Peel's 10-year Housing and Homelessness Plan, the Region of Peel, together with other levels of government, Peel Housing Corporation and several other housing providers and community agencies, is helping more residents get and keep housing they can afford. Yet, current service levels are estimated to meet approximately 30 per cent of need and the gap between available resources and need is growing.

## **The Role of the Region of Peel and Peel Housing Corporation in Peel's Affordable Housing System**

As such, staff is currently undertaking an analysis of housing need and current service levels. Recommendations to change and/or enhance service levels will be brought forward to Council in the spring of 2023, to inform 2024 budget discussions.

More operating and capital investments in housing are required to have greater reach and impact.

### **FINANCIAL IMPLICATIONS**

This report has no financial implications. However, as outlined in this report, staff will be returning to Council later this year with service level and funding recommendations that will impact future operating and capital budgets, should they be approved by Council.

### **CONCLUSION**

This report provides Council with an overview of the role of the Region of Peel and Peel Housing Corporation within the affordable housing system.

The affordable housing system includes a variety of publicly funded housing options and supports to assist the homeless, those at risk of homelessness, and those who cannot afford to live in the private market.

Through the implementation of Peel's 10-year Housing and Homelessness Plan, the Region of Peel, together with other levels of government, Peel Housing Corporation and several other housing providers and community agencies, is helping more residents get and keep housing they can afford.

Staff is currently undertaking an analysis of housing need and current service levels. Recommendations to change and/or enhance service levels will be brought forward to Council in the spring of 2023, to inform 2024 budget discussions.

### **APPENDICES**

Appendix I - Housing Options in Peel for Diverse Housing Needs

Appendix II - Peel's Affordable Housing System

Appendix III – Development Projects

Appendix IV - Region of Peel Housing Sites

Appendix V - Peel Housing Corporation Properties

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Sean Baird, Commissioner of Human Services

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