ANNUAL REPORT 2021

Peel Living





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



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Message from the Chair

I am pleased to present the 2021 Peel Living Annual Report which outlines the Corporation's activities this past year.

In December 2018, Regional Council established the staff-led Board of Directors and instructed the new Board to develop the corporation's first Business Plan. The four-year Business Plan (2020-2024) was approved by Regional Council in June 2020. Since then, the Board has focused on supporting continuous improvement in the delivery of Peel Living's core operating 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 support continuing improvement in these core areas.

The 2021 Peel Living Annual Report outlines the Corporation's continued delivery of its core operating functions throughout the challenging second year of the pandemic, while also making progress in the implementation of the Business Plan. One of the key achievements in 2021 is the development of the Landlord and Tenant Promise, which is a code of commitment that outlines the roles, responsibilities, rights and expectations of Peel Living and our residents. In the course of development of the Landlord and Tenant Promise, the acronym we C.A.R.E. was created, based on the four cornerstones of this commitment: communication, accountability, respect and equity.

An example of this promise in action is the partnership with Peel Public Health to deliver COVID-19 vaccines through clinics located at 24 Peel Living seniors buildings. This exemplifies our commitment to work with Regional partners and other agencies to support our tenants in an equitable manner, recognizing the particular vulnerability that exists within our tenant community. I look forward to what Peel Living can achieve in the future because we C.A.R.E.

Moving forward, the Board will continue to support Peel Living in fulfilling 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 their ongoing support.

Patricia Caza

Chair, Board of Directors Peel Housing Corporation



Message from the General Manager

COVID-19 continued to make an impact on the operations of Peel Living throughout 2021. While we continued to conduct emergency and urgent repairs, and capital projects that could continue safely, all non-urgent work remained on hold.

That said, by the end of 2021, annual inspections were well underway, with plans to action non-urgent repairs on the horizon as we evolve out of the pandemic response. The pandemic stopped us from doing annual inspections in 2020 but, with the guidance of Public Health and the Region's Health and Safety team, we were happy to be able to get back at it this year.

In addition, Peel Living proudly worked with community partners to support the provincially-funded High Priority Community Strategy. Peel Living welcomed community agencies to promote vaccination education and awareness in our buildings, while abiding by physical-distancing protocols. Peel Living continued to work closely with Housing Services to support temporary shelters as part of the Regional COVID-19 response, including isolation centres and isolation hotels. Staff primarily supported coordinating property management needs, including security and cleaning vendors.

The organization's response to COVID-19 is just one example of what we've captured in our Landlord and Tenant Promise, which encapsulates the cornerstones of our work at Peel Living: Communication, Accountability, Respect and Equity (C.A.R.E.). We demonstrate that we C.A.R.E. through the deliverables in the 2020 – 2024 Business Plan. This report will provide an update on the progress we're making on that Plan, including: creating the landlord and tenant promise, developing a culture and inclusion plan, actioning the Clean Building Initiative, finalizing the review of contract administration and beginning implementation, and more.

Endless thanks go to the dedicated Peel Living staff for continuing to provide quality service during the pandemic.

Enjoy the read.

Andrea Warren

Peel Living General Manager

2021 Board of Directors



Patricia Caza Chair

Director, Legal Services and Deputy Regional Solicitor



Steve Fantin Vice-Chair

Director of Operations Support, Public Works



Sean Baird
Director
FORMER Commissioner,
Digital & Information
Services (Currently
Commissioner of
Human Services)



Aretha Adams Secretary

Deputy Clerk and Manager of Access to Information and Privacy



Anthony Parente Director

General Manager, Water and Wastewater

Peel Living overview

Peel Housing Corporation (PHC), 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 75 sites throughout the Region of Peel which includes high- and low-rise apartments and townhouses. Of those 75 sites, one is a transitional shelter, three are group homes and six are Region of Peel-owned buildings. In total, Peel Living provides housing to almost 17,000 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 1 transitional shelter (48 beds), 3 group homes, and 6 ROP-owned buildings

Peel Living's core functions

Peel Living's goal is to focus operations on the core functions that are vital to ensure success. The 2020-24 Business Plan guides the modernization of Peel Living as the organization positions itself 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 remains high; levels of cleanliness across the portfolio are maintained and consistent; the pest management program stays proactive and responsive; and the security of its tenants and buildings, both inside and out, continues to be a priority.

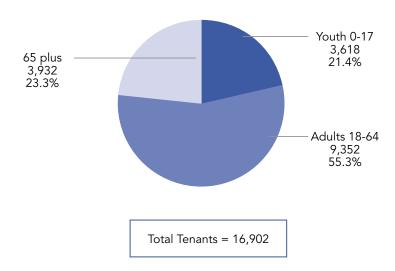
We maintain our portfolio through various programs that ensure our tenants' homes are safe and affordable. This includes the Clean Building Initiative and annual unit inspection program, which maintain enhanced health and safety protocols to protect tenants and staff.

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 connect 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 the challenges facing tenants are increasingly complex.

Throughout the course of 2021, as the pandemic was still with us, Peel Living had to continue to connect with tenants in new and different ways while beginning the reintroduction of community programs.

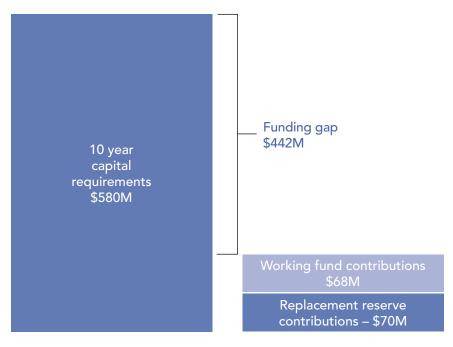
Peel Living's current demographic make-up is as follows:



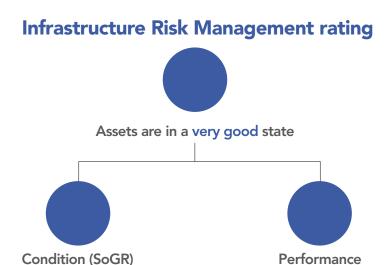
Financial investment and asset management

For Peel Living to continue to provide 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 minimum gap of \$442 million that is unfunded. Peel Living continues to identify funding opportunities to close the growing gap and ensure long term sustainable funding to maintain existing stock. As the building condition assessments are completed at 20 percent annually, additional capital needs are identified, which contributes to the overall funding need growing. In addition, inflation and capital replacements that incorporate climate change goals are also not included.

10 year capital needs funding gap



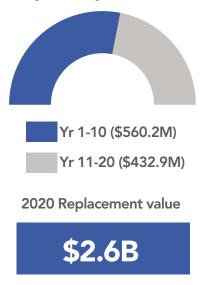








State of Good Repair capital reinvestment outlook

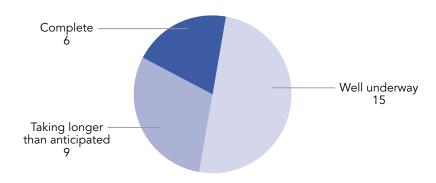


Peel Living is dedicated to ensuring that its operations are fiscally responsible to support operations long term. To do this, staff continue to assess assets annually, as well as the performance of those assets. The chart above outlines that, as of 2021, both the assets condition and performance were in a very good state at the portfolio level. When distributed to individual asset classes, as described in the Condition (SOGR) Score Distribution, approximately half of the infrastructure is in a good state of repair scoring an "A" or "B". The majority of the other half is scoring a "C" or "D", and a very small portion of the infrastructure is scoring "F", indicating the presence of defects and the need for critical repairs. The Condition (SOGR) Scores only represent the physical health of the assets and, unlike the Risk Management Rating, does not consider currently approved funding. There is capital allocated for projects to address state of good repair at some of the facilities scoring "C" and "D", which is expected to improve these scores when the approved SOGR projects are complete. Peel Living continues to work with the Region's Housing Development Office and schedules only critical SOGR work for sites that are already slated for redevelopment to keep them operational until redevelopment. Peel Living also continues to review sites that have major SOGR needs for potential redevelopment.

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 1*. The implementation has continued throughout 2021, however the response to the pandemic continued to take priority. 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. Within the plan, there are 13 strategies with 30 priorities to be implemented to achieve the five goals. Some of the priorities were paused due to the pandemic response. However, the Peel Living team remains committed to achieving the goals of the Business Plan and highlights examples of this success below.

Status of Business Plan Priorities



Set and maintain service standards

Annual Unit Inspections were paused in 2020 due to the pandemic and, therefore, some units had not received an inspection since 2019. Peel Living has a legislative responsibility to ensure that all units are in a state of good repair in order to ensure the health and safety of our tenants. As such, Annual Unit Inspections resumed in May 2021, beginning with a pilot of four sites using a new Annual Unit Inspection form. This allowed Peel Living to identify repairs that were needed, which reduced the pressure on the call centre, and to gather data used to plan resourcing and materials. Looking forward to 2022, staff will be piloting a mobile response team to address the non-urgent repairs identified during the Annual Unit Inspections.

Due to COVID-19 in 2021, Peel Living was still conducting only urgent and emergency work (including pest management) in units. Emergency repair was required when there was a threat to tenant health, safety or essential security, or when immediate action was required to prevent further damage to the unit, building or property. Urgent repair was required for issues causing significant inconvenience or with potential to develop into a health, safety or security risk.

Highlights of building improvements from 2021:

- This year, Peel Living began removing window air conditioner (AC) units and replacing them with floor mounted units. This policy change has been made as window air conditioner units pose a risk of falling.
- Even during the COVID-19 lockdown, Peel Living still conducted emergency pest management treatments.
- The Clean Building Initiative was launched in 2018 and put in place by Peel Living staff in 2019 to assess building cleanliness, state of good repair and health and safety hazards. The goal is to ensure consistency at all Peel Living operated sites. We're happy to report that cleanliness scores have been improving ever since. Throughout the pandemic, Peel Living has ramped up cleaning protocols to focus on high touch points and increase the frequency of cleaning.















Capital projects were completed to support the ongoing state of good repair.

By the end of October, Annual Unit Inspections were complete at all sites. Urgent work was addressed immediately while non-urgent work requests were identified to be actioned by the mobile recovery team. This is a big step forward to resume full operations and to ensure we continue to provide safe, affordable homes for our tenants.

Clear expectations with tenants and service manager



WE C.A.R.E.

The Peel Living Landlord and Tenant Promise

The cornerstones of Communication, Accountability, Respect and Equity are the keys to our successful partnership.



The landlord will:

- Keep you informed of when repairs and/or maintenance are happening in your unit or within the entire building
- Respond to your inquiries and complete repairs in a timely manner
- Provide 24 hours' notice before entering your unit, unless there are special circumstances (ie: an emergency)

The tenant will:

- Inform the landlord of changes to your living situation, including family composition and parking information for all tenants or a change in income for those who received Rent Geared to Income subsidy.
- Provide 60 days' notice if you plan to move out

Together we will:

Communicate with each other clearly, courteously, respectfully and in a timely manner. Mistakes are acknowledged and solutions are found by working together and learning from the experience.

Accountability

The landlord will:

 Be accountable for providing safe affordable, well-maintained homes

The tenant will:

- Pay your rent on time each month
- · Maintain tenant insurance

Together we will:

Positively contribute to the Peel Living community safety commitment by following Peel Living policies and applicable by-laws.

Respect

The landlord will:

- Respect you and work with you to support your successful tenancy
- Show pride of place by providing tenants with clean, safe and affordable housing

The tenant will:

- Respect Peel Living staff, including Superintendents, Tenancy Support Agents, Property Managers and other agents of the Landlord
- Show pride of place by reporting maintenance repairs or problems to Peel Living
- Keep the rented unit clean, maintained and in good condition including appliances and other areas or facilities
- Be a good neighbour, by not interfering with the reasonable enjoyment of the building by other tenants and landlord

Together we will:

Take pride in our physical surroundings by maintaining a state of good repair in the building.

Equity

The landlord will:

- Operate with integrity and transparency to provide service in an unbiased, equitable manner
- Ensure that all members of the community have access to the supports and services that enable them to successfully maintain their tenancy, including providing materials in multiple languages and accessible formats when requested

The tenant will:

 Take responsibility for their actions and the actions of other members of their household, visitors and pets

Together we will:

Find solutions that support the Peel Living tenant and landlord relationship, including connecting with community support partners if additional help is needed.

As a housing provider, Peel Living has obligations under the *Housing Services Act* and the *Residential Tenancy Act*. Our tenants have their obligations with Peel Living as the landlord outlined in their lease. In some instances, this might have been many years ago, and the landlord and tenant relationship could use a refresher of the expectations which can occasionally put tenancies at risk, such as tenants failing to meet their obligations of paying rent or maintaining their unit.

The landlord and tenant promise is a reminder of the obligations that both parties are accountable for and will be used as a tool to aide in discussions as to how Peel Living and tenants can exemplify its values.

Building on the feedback from the Board of Directors, staff and tenants, the Landlord and Tenant Promise is based on four cornerstones: Communication, Accountability, Respect and Equity, which creates the acronym "CARE". Tenant feedback was collected through email newsletter subscribers and at eight sites to ensure that the promise resonated with them. Under each of these cornerstones, we have the responsibilities of the landlord (Peel Living), the tenants and, most importantly, we have a statement about what can be achieved when we are working together.

Working together to implement the Housing and Homelessness Plan



360 City Centre Drive, Mississauga, ON

PHC partners with the Region of Peel to implement the Housing and Homelessness Plan. The Housing Master Plan (HMP) is a long-term plan to guide the development of affordable housing projects on Region of Peel and PHC sites.

The HMP is an action under the 'Build More Affordable Housing' strategy within the Peel Housing and Homelessness Plan. It is a long-term plan that includes 31 projects on Region and PHC sites. If the plan is fully funded and implemented, it will add over 5,650 new affordable rental units/beds, including 226 supportive (beds/units) and 60 emergency shelter beds to the housing stock by 2034.

In January 2021, the first tenants moved into the brand-new building at 360 City Centre Drive in Mississauga. This 174 unit complex is made up of 1-, 2- and 3-bedrooms units. Of that, 166 are apartments, and eight are 3-bedroom, 2-level townhomes. As the finishing touches were put on the building, we were happy to welcome all new tenants.

Chelsea Gardens C is a PHC-owned project under the HMP. Chelsea Gardens is located at Queen St./Central Park Dr. in Brampton, with access to transit and other services. Currently, Chelsea Gardens is a 250-unit PHC residential development made up of two existing 13-storey apartment buildings.

The new development is a third apartment at the location, up to 20 storeys in height. The new tower will house approximately 200 units, resulting in a total of approximately 450 units at Chelsea Gardens.

In May 2021, we began the process to secure planning approvals. Tenant engagement is part of the overall plan to support the existing tenants who live at Chelsea Gardens and the neighbouring community.



Proposed concept rendering of the new tower at Chelsea Gardens, subject to change.

Support and enable staff

Ethnicity, gender, race, age, religion, disability, national origin, sexual orientation, and life experiences provide us with our own unique ways of being in this world. Embracing what makes us unique and creating an environment where all individuals and groups feel welcomed, respected, and supported is what Peel Living strives for. That's why we're embarking on our own Culture and Inclusion journey, which begins with a staff-led working group comprised of our operations staff, tenancy support agents, superintendents and more. The goal in all of this is to better support our team and tenants. As we move forward, staff will work to bring more inclusivity into the work we do daily.

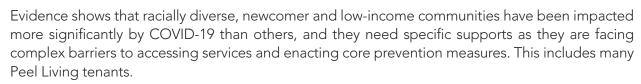
Enhance partnerships that support successful tenancies

Peel Living proudly worked with Public Health to remove any barriers that may have impeded tenants' access to COVID-19 vaccinations. Through a partnership with Public Health and Peel Paramedics, Peel Living was able to bring mobile COVID-19 vaccination clinics to all of our seniors buildings. Thousands of senior tenants were vaccinated at those clinics. We also actively participated in the High Priority Community Strategy by welcoming community agencies to promote vaccination education and awareness in our buildings, while abiding by physical-distancing protocols.

Peel Living partnered with the Region's Community Partnership Division and Peel Public Health to support sites identified in the High Priority Communities Strategy. This is one of many great examples of Peel Living working with internal and external partners to assist tenants, and the broader community, in the fight against COVID-19.

This strategy delivers key interventions for the province's hardest-hit neighbourhoods. The following agencies visited Peel Living locations:

- Wellford
- CMHA
- INDUS
- Dixie Bloor Neighborhood Centre
- Punjabi Community Health Services (PCHS)
- ROOTS



The agencies visited various buildings to connect with tenants, by knocking on their doors and sharing important information on how to protect themselves for the remainder of the pandemic. Tenants were also given information about vaccine availability, options to isolate safely and the benefits of testing.

8.1-15



Selected neighbourhoods (including where some of Peel Living's sites are located) have high-COVID-19 prevalence (current or historical), low testing rates, and sociodemographic barriers to testing and self-isolation.

The high-needs communities identified in Peel include:

- Bramalea
- Brampton
- Southwest Mississauga
- East Mississauga
- Northwest Mississauga
- North Etobicoke
- Malton West (Peel)

The goals of connections through these agencies include: tailored community outreach and engagement to enhance awareness of the services and supports available; increased access to testing, including more locations tailored to the unique needs of Ontario's many and varied communities; transportation assistance; expanded and flexible hours of operation; the use of rapid testing; and wraparound supports using a case management approach to connect individuals and families with available services, such as groceries and essentials, and emergency financial assistance so they can isolate safely at home, in a hotel, or at a designated isolation facility.

Sustainability and climate change response

Peel Living received \$1.2 million in funding through federal and provincial governments' COVID-19 resiliency fund to retrofit common rooms at various Peel Living sites. The funding is supporting multiple projects, including common room retrofits and make-up air equipment which supplies ventilation to common area spaces.

The common room projects (including Ridgewood family and seniors buildings, Chelsea A & B, and Etude) will have their party room spaces retrofitted to improve health and safety, and functionality. Upgrades will include accessible washrooms where possible. The estimated construction will start in Winter 2022 and will continue into Spring/Summer 2023.

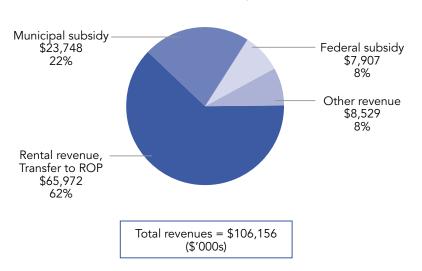
The make-up air equipment replacement (including Confederation, South Common, Summerville Pines) will improve ventilation in the common spaces. Projects have construction contracts in place and work is underway. Installation is expected to be complete by Summer 2022.

Updates to the common rooms will allow programming that will benefit the tenant population of Peel Living, by use of safe and accessible common spaces. This includes access to wellness programs, exercise, and programs that promote food security.

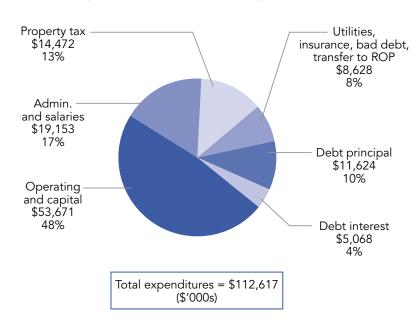
2021 revenues, expenses, reserves, assets

PHC 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 (in \$'000)



Total expenditure by type (in \$'000)



Asset portfolio

- Outstanding mortgages: \$77 million
- Book value of asset: \$377 million
- Replacement value of asset: \$2.5 billion
- Outstanding Long-term debt: \$71.7 million

Reserve contributions

Transfer to Reserves: \$5.86 million



The Auditor's Report is available at: peelregion.ca/council/agendas-and-minutes

VISION

A housing provider contributing to healthy communities in Peel, fostering a sense of pride in those who live there

Quality Housing

Peel Living is well maintained

and contributes to the quality of

life of our tenants

MISSION

Provide housing options that are affordable, sustainable and well-maintained, as well as access to supports and services within the community



CORE FUNCTIONS

Tenant Relations

Peel Living supports its tenants with community partners for successful tenancies

Financial Investment and **Asset Management**

Peel Living manages its assets and investments

2020-2024 Peel Living Business Plan

Five Outcomes



We will set and maintain service standards



We will set clear expectations with our tenants and Service Manager



We will support and enable our staff



We will enhance partnerships that support successful tenancies



Strategies

- Obtain baseline data for building conditions and performance
- Develop and implement service standards that support building cleanliness and operations
- Clearly communicate landlord and tenant expectations
- Improve collaboration with the Service Manager to support client outcomes
- Create a supportive culture for staff to grow and develop
- Develop an approach to utilize analytics to support business decisions
- Implement technology to enable staff perform
- Improve access to Community and Regional Partners to support successful tenancies
- Enhance community partnerships and programs that build community connections
- Enhance safety with community and Regional partners
- Create and implement a Financial Sustainability Plan Develop a robust Asset Management Plan
- Leverage Regional Partners to reduce climate change impact

2020-2024 Peel Living Business Plan & Priorities

Outcomes



We will set and maintain service standards



We will set clear expectations with expectations wit Service Manager



We will support and enable our



We will enhance partnerships that support successful



Priorities:

We will improve our sustainability planning

Strategies and Priorities

Strategy: Obtain baseline data for building conditions and performance

Priorities:

- Execute the 5 year Building Condition Assessment to capture the entire portfolio
- Improve data sharing and reporting mechanisms of capital and operating needs
- Establish service standards

Strategy: Develop and implement service standards that support building cleanliness and operations

Priorities:

- Develop maintenance
- response times Establish Service

Strategy: Clearly communicate landlord and tenant expectations

Priorities:

- Develop a Tenant Engagement Strategy
- Create Tenant Bill of Rights
- Create Landlord Bill of Rights

Strategy: Improve collaboration with the Service Manager to support client outcomes

- Work with the Service Manager to meet or exceed unit allocation for Rent-Geared-to-Income (RGI) units
- (RGI) units Work with Housing Services and Housing Development Office to ensure that Peel Living is a partner in implementing the Peel Housing and Homelessness Plan (PHHP)

Strategy: Create a supportive culture for staff to grow and develop

Priorities:

- · Improve healthy workplace practices to enable staf
- practices to enable staff well-being
 Improve service delivery through training and development in response to increasing complexity of tenant needs

Strategy: Develop a planned approach to utilize analytics to inform business decisions

Priorities: Develop a system and data management plan

Strategy: Implement technology solutions to enable staff performance

Effectively implement and utilize technology and systems (HTI and MegaMations) to support operations

Strategy: Improve access to Community and Regional Partners to support successful tenancies

Priorities:

- Complete Community Partnership Plan
- Develop standardized
- agreements Partner with Housing Services to provide tenants support to maintain successful tenancies

Strategy: Enhance community partnerships and programs that build connections

Priorities:

- Leverage successful partnerships and identify opportunities to improve
- programming
 Enhance safety through
 operations, technology and
 partnerships

Strategy: Enhance safety with community and Regional partners

Priorities:

- Enhance safety through technology solutions
- Complete security camera pilot Develop an enterprise wide safety plan

Establish a 4-year Operating Budget Enhance 10-year Capital Budget planning

Develop a long term financial plan to inform

business planning

Strategy: Create and implement a Financia Sustainability Plan

Review procurement processes and develop a contract

Strategy: Develop a robust Asset Management Plan

Priorities:

- Continue to partner in the
- Continue to partner in the Region's Enterprise Asset Management Strategy
 Monitor and close the gap between the capital budget and executed projects
 Work with Regional partners
- to ensure that our assets are maintained at the set service standard
- Secure sustainable and reliable funding for state of good repair

Strategy: Leverage Regional Partners to reduce climate change impact

Priorities:

riorities:

Partner with the Office of
Climate Change and Energy
Management to reduce
emissions and affect positive
change.



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