

10 Year Housing and Homelessness Plan

Includes:

Final Report

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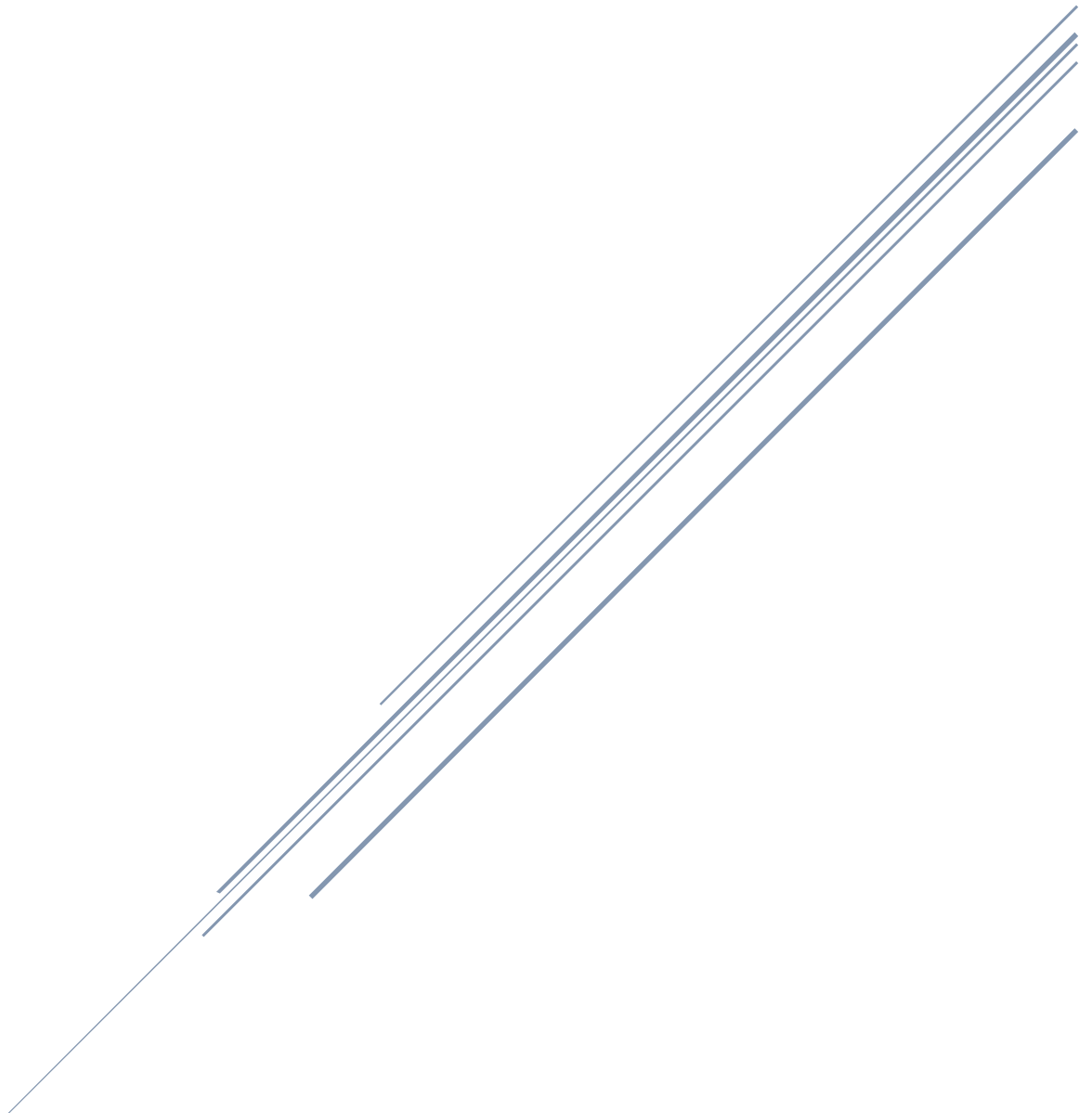
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10 YEAR HOUSING AND HOMELESSNESS PLAN

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1.0 Abstract

This study investigates the knowledge, experience and perceptions existing about the state of the housing market and the housing issues among residents within the Municipality of Peterborough. The other purpose of the research was to create an interview template that can be used for future research on housing and homelessness issues within the region.

2.0 Executive Summary

The main purpose of this project has been to utilize interviews to gauge knowledge, experiences and perceptions existing about the state of housing markets and housing issues among residents within the City of Peterborough. The other goal was to design a research instrument that might serve as a starting point for the development of future interviews/surveys. It should be understood that while the research data is significant, the emphasis that is placed on creating a research instrument is also important as it is the hope of these researchers that it will provide the basis upon which further research can be guided.

The provincial policies provided a foundation understanding of the province's approach to housing and supports, especially the new initiatives that have been proposed. The report also discusses the numerous funding cuts from the provincial government which has placed a higher burden upon the municipal government's resources. The provincial examination discusses the current policies that the municipal government must adhere to, while providing an insight into the constraints placed upon the municipalities as a result. Furthermore, municipal housing reports are discussed, more specifically 'Housing is Fundamental' compiled by AHAC. It discusses the core definitions within housing literature, in addition to current statistics and issues that are surrounding housing that are specific to Peterborough City and County. The provincial policies and municipal reports provide a preliminary and valuable foundation upon which the rest of the report is based on.

The interview findings were divided into four subcategories of: the knowledge of the housing environment, factors affecting housing security, knowledge and perceptions of housing barriers and housing responsibility. In addition, while there was agreement regarding some of the factors that contribute to core housing need as well as the factors that are barriers to housing for some there were some differences of opinion, especially in regards to race,

gender and poor life choices. Also, in terms of people's knowledge of housing supports, it was found that the majority of people had a slight awareness of the housing services/supports available within Peterborough.

3.0 Introduction

3.1 Background of the Report

Adequate, suitable, and affordable housing is a fundamental human need and a vital component of healthy, secure livelihoods. Housing is the foothold from which people raise families, attend schools and participate in the job market, but it is essential to sustainable economic growth. The support systems which increase access to adequate, suitable and affordable housing are necessary in creating strong communities. Unfortunately, within the City of Peterborough the struggle against housing insecurity remains ever prevalent.

According to the Canadian Mortgage and Housing Association, an “adequate house is one that does not require major repairs, a suitable house is one that has enough bedrooms for the size of the household and an affordable house is one where the rent does not exceed thirty percent of your income before taxes” (Ling, 2008). According to Statistics Canada in 2006 there were over fifty percent of renter households within the Peterborough area that were identified as facing core housing need (Statistics Canada, 2006). It was also noted that almost half of these households were spending over fifty percent of their income on housing costs; which made Peterborough's numbers the highest proportions across all Census Metropolitan Area's in the country (Statistics Canada, 2011).

Within Peterborough the level of housing need is quite substantial, but due to federal and provincial cutbacks the initiatives combating homelessness and affordable housing has diminished. The federal government in 1993 backed out of providing a national housing policy making it the provinces/territories responsibility, and then in 1995 the responsibility was passed onto the municipal government (Shapcott, 2002). Even though there has been numerous cuts to the government's role in providing a policy pertaining to homelessness and affordable housing, the provincial government has made a long term commitment to

continuing funding and transforming housing among the forty-seven Service Managers.

In 2010 the province released the document 'Long Term Affordable Housing Strategy,' which was a detailed analysis of the ongoing efforts of the provincial government. The main statement of the document is the consolidation and restructuring of housing and homelessness support systems within the Service Managers.

3.2 Organization of the Report

This report begins with the discussion of the research issues and questions, followed by the study area and the location of research. The next section examines a literature review of the current material and trends within the field of affordable housing and homelessness. Following the literature review, the methodology involved in our study is described; followed by interview analysis and results. Lastly, an overview of the project and its limitations as well as provide conclusions, which includes future recommendations and next steps.

3.3 Objectives

The first task was to conduct research for the Housing Division of the City of Peterborough as part of their efforts to engage and determine people's perceptions and experiences in regards to their housing and homelessness plan. A consultancy firm was already facilitating consultations, especially with those populations that have lived experience with housing insecurity. In order not to duplicate the information the City of Peterborough already has in regards to housing insecurity, they asked the research to involve the general public's experiences and perceptions pertaining to the topic. Hence, the key research question has been:

What knowledge, experiences and perceptions exist about the state of housing markets and housing issues among varying members of the public within the City of Peterborough?

3.4 Study Area

The City of Peterborough is the study area used in this study. Peterborough is located in the province of Ontario and in Peterborough County. Originally, Peterborough was called Scott's Plains and was renamed in 1827 after Peter Robinson who fought in the war of 1812. It was named and incorporated as a city on July 1st, 1905. Peterborough's latitude and longitude coordinates are 44 degrees and 18 seconds North, and 78 degrees and 19 seconds west. It is located in the Eastern Time Zone and the 11N UTM grid coordinates. Peterborough is roughly 1600 km squared; this includes the urban, rural and metro areas that subdivide the City of Peterborough. The population of Peterborough is just under 79,000 people and the population density is roughly 1200 people per square kilometers (Adams, 2008)

Within Peterborough, there is a municipal government whose office is located on George Street. The City Hall is a service manager for the housing within the City of Peterborough and the County of Peterborough. This said, for this study, only the city is being examined. The housing department deals with many things including but not limited to low-income, rental housing in Peterborough and the rent paid for each unit.

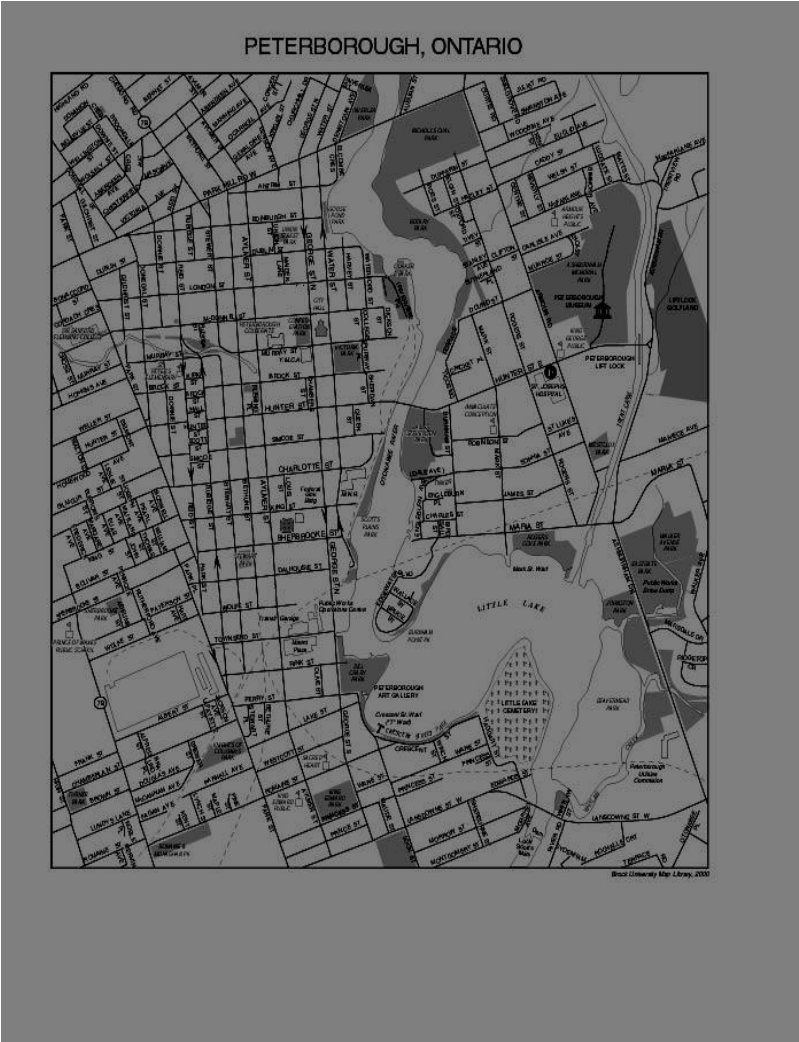


Figure 1: Map of Peterborough (Public Interest, 2013)

4.0 Literature Review

Researchers such as David Rodda have argued that affordable housing is caused by income inequality. In many instances individuals seeking low-income housing unfortunately do not have a choice, due to unemployment, single parent households or housing located near amenities such as work. Also, in many instances the issue of low-income housing relates to the process of gentrification or student housing. For gentrification many landlords are upgrading their rental properties to draw a higher quality of renters, which unfortunately leaves many lower income families without rental units. The other social aspect of developing low-income housing is the concept of student housing, due to the high student population within the City of Peterborough. Many students commonly look for locations that are close to amenities but also are in the cheaper range of rental opportunities. This provides an additional challenge to the City of Peterborough to offer cheaper rental units/rent to geared income; but also to provide stipulations that prevent individuals not needing these residences' access.

Social housing is providing low rents to individuals who are in need/struggling with their current housing costs. Affordable housing became a wide known phenomenon in the 1980s within Europe and North America, which is supplied by local councils and not-for-profit organizations within local municipalities. The definition of affordable housing according to the Housing Affordability Index is “reasonably adequate in standard and location for lower or middle income households and does not cost so much that a household is unlikely to be able to meet other basic needs on a sustainable basis” (Ling, 2008). Within North America housing choices are related to economic, social and psychological impulses; also, the issue of individuals being able to spend a set portion of their income on housing without jeopardizing other basic needs. The standard guideline is that housing costs do not exceed the thirty

percent of a household's gross income.

During the 1970s, Canada created national programs to provide affordable housing units and to combat the rising issue related to homelessness. Unfortunately, the cuts to social spending during the “1990s dramatically reduced the level of government support, such as Canada's National Affordable Housing Program which was stopped in 1993” (Shapcott, 2002). Within the past few decades the government have taken a more “crisis management approach” to combating the overall issue of reducing homelessness and helping lower-income individuals keep a roof over their heads. According to various studies Canada needs housing initiatives that are targeted to the most vulnerable populations within society; but also to realize that it is not up to the market alone to provide adequate housing and to guard against homelessness.

Geography related to Low-Income Housing

Within rural areas in Canada there are numerous factors which reduce the number of affordable housing units. Some of these factors include restriction to transportation, limited access to contractors, and poor housing conditions. Another major disadvantage within rural areas is the level of income many rural residents possess, which is quite lower than their urban counterparts especially with rural areas having large influxes of retirees and immigration (Skinner, 2013). The typical rural dwelling are commonly single-family homes, low-rise apartment buildings, semi-detached homes and sometimes mobile establishments. According to various studies it has been found “the housing markets within these communities do not generally support the construction of new affordable housing units and housing markets are heavily influenced by economic development in their respective communities” (Government of Ontario, 2010). The structure of the local economy is important when examining rural housing issues due to the impact of seasonable employment on the ability of

residents to afford adequate year-round housing (Skinner, 2013).

The main concept many urban planners and geographers are trying to address when planning for urban growth is the Smart Growth plan. This plan addresses creating housing choices that are more affordable than the older types of plans that many cities are visibly addressing. The Smart Growth plan includes: “make better use of existing land and buildings (for example, by filling in vacant lots and allowing homes to be built over stores); allow a mix of home types in every neighbourhood, like secondary suites, granny flats, and single- and multifamily dwellings; provide a mix of homes with commercial in the same neighbourhood; carefully add new homes in existing neighbourhoods, such as units in the basement or above the garage (to increase rental supply and provide extra income to help with the mortgage); and provide easy access to jobs and transportation choices, so households can save on transportation costs” (Kelsey).

Within both Canada and the United States it has been determined that many affordable housing units are placed in neighbourhoods that are deemed unsafe, both to the mental and physical wellbeing of its residents. According to various studies there is an increasing spatial segregation of households based on income levels, race, ethnicity and/or social class. This affects many individuals from getting approved into the affordable housing sector within their municipality; and unfortunately it raises their housing budget because it takes from other basic necessities such as food and medical expenses (Donovan, 2014). In the United States they have a program called the Section 8 Rental Voucher Program, which allows the government to provide rental payment to private landlords on behalf of low-income individuals (Donovan, 2014). This program has reduced the level of housing insecurity and also helped to deter many individuals from residing in unsafe neighbourhoods. A similar program exists in Canada but unfortunately there is a huge waitlist for affordable housing units, because the government

does not provide rental subsidies to private landlords (Donovon, 2014). These waitlists can be upwards of ten years before individuals are relocated to units due to a lack of supply and overall numbers of governmental subsidized homes, unless there is a history of violence or you have a family.

Within Canada there has been an increasing number of seniors facing housing accommodation barriers. Many seniors are still living in their homes but are having trouble affording them, due to rising housing costs. Due to the rising housing costs there are special funds for the government to provide funding, but many seniors are unaware of the governmental funding. For many seniors they are being relocated to urban centers for nursing and retirement homes, which is putting extra burden on the current infrastructure and governmental funding for operation. Within many areas there is little accommodation being created pertaining to the rising issue of senior housing, which is adding to the affordable housing burden the government is already facing, when it comes to individuals and families?

Provincial Policies

The policy document which frames the 10 Year Housing and Homelessness project is Ontario's 'Long Term Affordable Housing Strategy'. In 2009 the Ministry of Municipal Affairs and Housing were holding public relation meetings, then in 2010 they issued the policy. The policy is meant to ensure that housing resources are being properly and effectively distributed. The four main priorities for the restructuring of Ontario's housing system include: “putting people first, creating strong partnerships, supporting affordable options and accountability” (Government of Ontario, 2010).

In order to achieve these priorities the province has outlined numerous strategies and frameworks to help restructure housing policies. The most important strategy will be to consolidate current funding and programs that are already being allotted for housing

(Government of Ontario, 2010). The consolidation process will “eliminate roughly twenty housing programs, which will be replaced with a central housing service located at the municipal level” (Government of Ontario, 2010). According to provincial debates they believe that these Service Managers will provide more flexibility over the funding and a more client centered approach focusing on specific needs rather than the current broad approach to housing (AHAC).

The policy's outline clearly states the provincial restructuring of the current housing system in regards to legislative initiatives by provincial and municipal government. The province will be responsible for: “setting the overall vision and policy framework for housing, funding programs and ensuring financial accountability, providing annual provincial progress reports and engaging with the federal government” (Government of Ontario, 2010). Service Managers will be responsible for: “establishing local visions for housing, engaging the local communities to discover housing needs and priorities, developing and implementing the local housing and homelessness plans within the broader provincial framework, contributing to and coordinating funding, and monitoring and reporting on progress” (Government of Ontario, 2010).

The 'Ontario Housing Services Act' and the 'Ontario Housing Policy Statement' were issued by the provincial government in 2011. These policy documents identified a time-line for Service Managers to produce the 10 Year Housing and Homelessness Plan; which consists of provincial guidelines containing set deadlines and housing initiatives for the municipal level to follow. The 10 Year Housing and Homelessness Plan is the document in which the City of Peterborough is conducting interviews to receive the public's perception and experiences pertaining to local housing needs/issues.

Housing Research Reports

The research reports given by the housing department of Peterborough was the initial basis for understanding housing issues and needs within Peterborough. The 'Housing is Fundamental' document was produced in 2012, which explains “Peterborough's deepening housing insecurity and provide some suggestions for the future” (AHAC). The beginning of the document discusses Ontario's level of housing need compared to the overall level of poverty and income inequality amongst all of Canada. The authors of AHAC make a point of “demonstrating the extraordinary measures taken to address poverty and inequality; which then demonstrate the huge role that housing support plays in tackling these issues” (AHAC).

The 'Housing is Fundamental' document clearly emphasizes how Peterborough's employment rate and the falling rate of pay are directly impacting the abnormally high level of housing needs (Government of Ontario, 2011). In 2011 Peterborough demonstrated one of the “highest unemployment figures within Ontario, which also related to having the highest wage hours needed in order to afford the rent on a two bedroom apartment” (Public Interest, 2013). According to a study conducted amongst metropolitan areas, Peterborough had the “lowest average hourly wage; this is due to the continuing elimination of middle-income jobs being replaced with fewer and lower income jobs” (Public Interest, 2013). The authors of the report comment that |the absence of a satisfactory living wage is exacerbated by a dwindling supply of adequate and affordable housing stock, which results in an increase of core housing need” (Public Interest, 2013). AHAC has noted that over the next three years many of the current supplement programs are set to retire, leaving many individuals in more drastic circumstances regarding to housing.

5.0 Methods

There are over one million individuals and families needing affordable housing situations in the City and County of Peterborough. Due to this high number, low-income individuals play an important part in the housing sector. Unfortunately, the data on low-income housing is very limited within the scopes of Peterborough, which makes it difficult to address the wide range of material needed to understand the diversity. It is imperative to determine the best methods to measure the impact that affordable housing has on the rental market in Peterborough, Ontario through the use of intercept interviews.

Based on the size and stratification within the target population, the determination of a practical and suitable number of participants is highly important and carefully analyzed. In a utilization-focused survey the hosts goals are vitally important, which makes the sample size varied and inclusive in order for the researcher to capture a range of data. Through various meetings with the host it was noted that there has been past and current consultancy efforts done by the City of Peterborough's Housing Division. Also, the host reminded me that they did not want to see a repeat of data that previous studies have located based on the housing and homelessness initiatives, or to over-analyze marginalized populations such as individuals who have experienced housing insecurity.

Within Peterborough there were five specific locations that were chosen based on level of education, income type and demographic, but also to decrease the degree of “self-selection error which is present in other modes of surveying” (Dillman & Salant). These

locations were Foodland in East City, Walmart on Lansdowne, YMCA, Peterborough Square and George Street United; within each of these locations the third individual was asked to participate in the survey totaling six surveys per location. The individuals were asked to fill out the interview based on their own perceptions and knowledge of the local housing market in relation to themselves but also their general knowledge pertaining to affordable housing options or local organizations that promote housing towards lower income individuals.

Even though the host only asked for twenty surveys in total to be completed, I thought it was crucial to include individuals that are directly related to the housing sector within Peterborough. There were four surveys completed by landlords/homeowners through a random selection process of four postal codes. Within the City of Peterborough. The landlords were selected in four separate areas of Peterborough that were student housing, apartment rentals, house rentals and individuals associated with housing accommodations. These individuals were asked to fill out the survey but to provide more detailed information in the open-ended questions to determine if their knowledge base was more complex compared to the average homeowner/renter.

The survey format followed a logical “funnel sequence; the questioning process began with plain and forthright inquiries and moved towards increasingly abstract or sensitive topics, in order to maximize the quantity and quality of information obtained” (Peterson). When analyzing all of this data, the survey results were compared by inputting the responses of each question into Microsoft Excel. The open-ended questions asked to individuals were coded using manifest context analysis. This allowed us to find similar themes within the 34 responses, and also to determine the overall knowledge and perceptions of Peterborough citizens. Using graphs, each question was plotted individually to determine any trends.

6.0 Results and Discussion

6.1 Results

This section of the report presents the findings of the data gathered through the interviews which are meant to illustrate the range of knowledge and perceptions about housing that was gathered and assessed.

6.2 Discussion

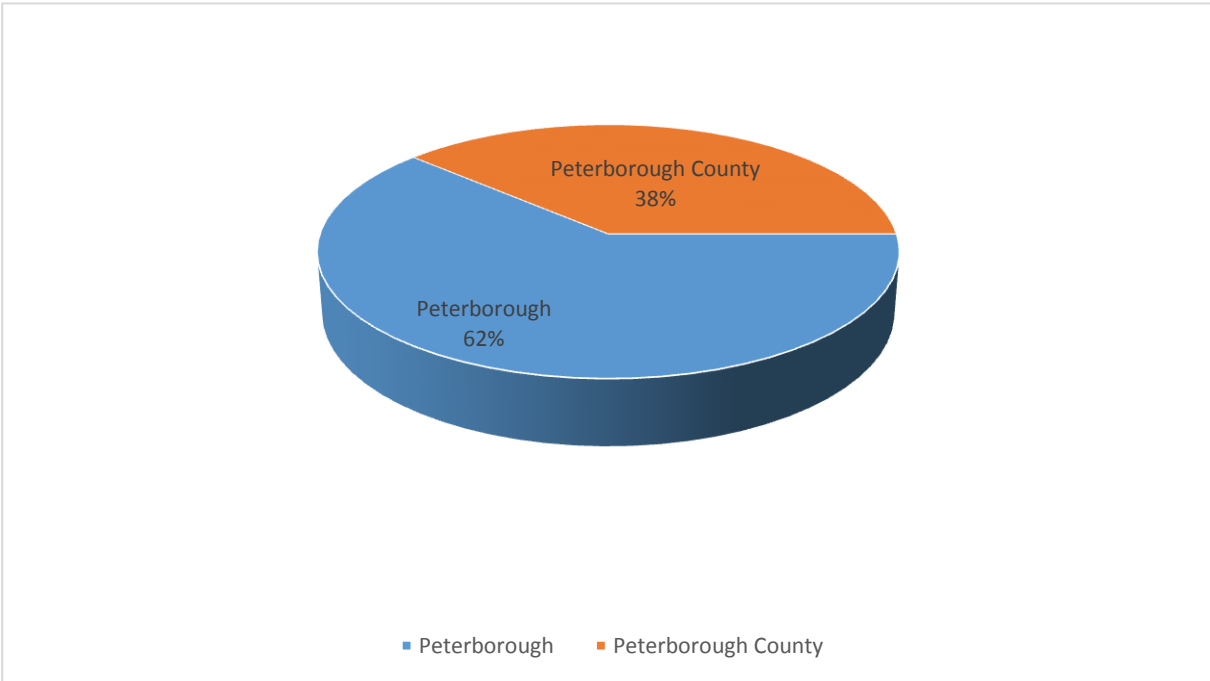


Figure 1: The Percentage of Residents Residing in Peterborough versus Peterborough County

Do you live in Peterborough or Peterborough County? According to the participants there was a considerable amount that live within the city boundaries of Peterborough, with 62%. The other portion of participants identified that they lived in one of the eight townships,

at 38%. This difference between participants allowed a further investigation to understand a small portion of the housing market in the entire Municipality of Peterborough.

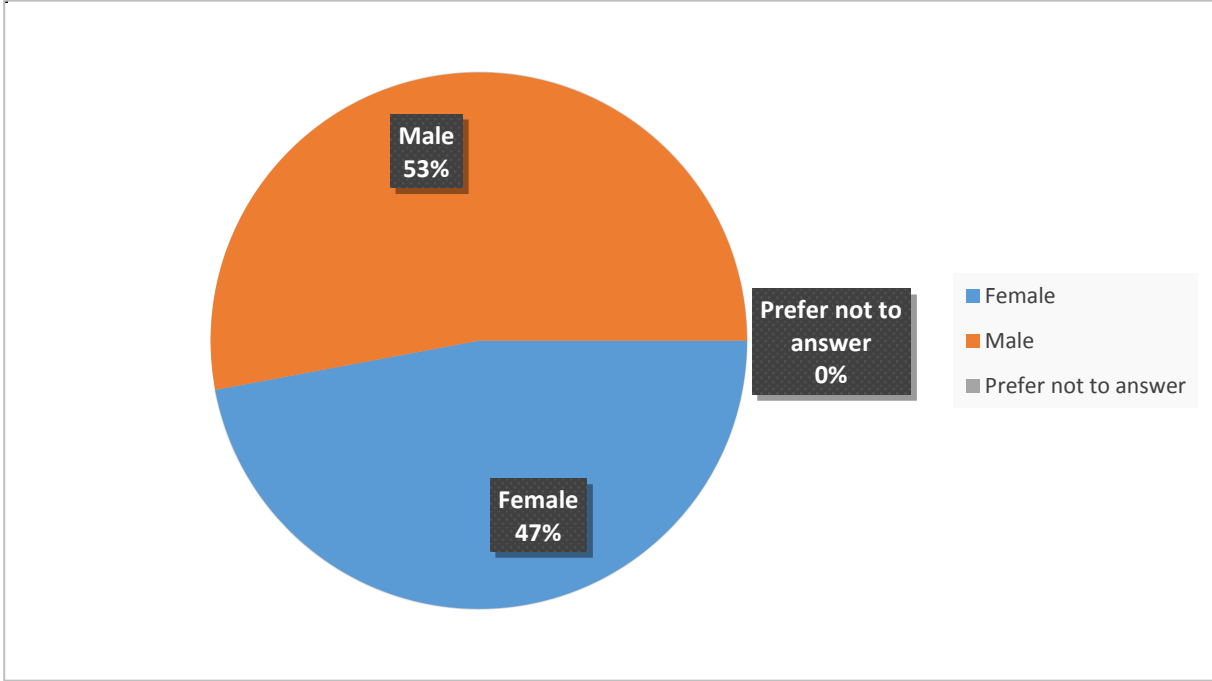
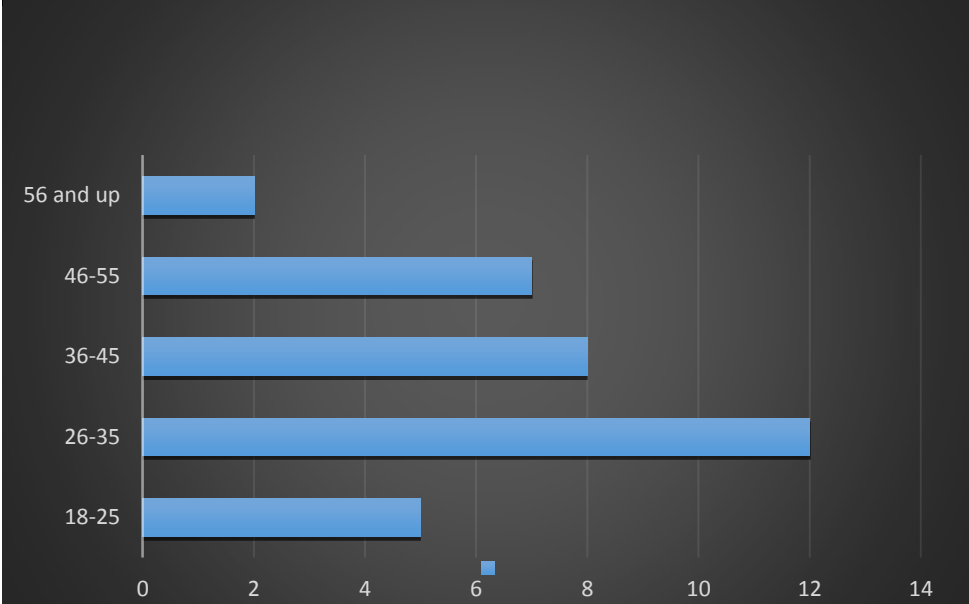


Figure 2: The Percentage of Female versus Male Participants

Are you male, female or not identified? According to the thirty-four respondents the majority of respondents identified as female, at 53%. The other respondents identified as male, which was 47%. According to the data there was no respondents that did not wish to



identify as either gender.

Figure 3: The Number of Participants within each Age Group

The interview asked participants to identify their age range to understand their position in the housing market within the Municipality of Peterborough. According to the respondents there were a large number of people in the age range of 26-35, with 12 people identifying themselves in this group. The next highest category was 36-45, with 8 respondents; and the third highest group was 46-55, with 7 respondents. The two lowest categories were 18-25 with 5 people identifying and the last category was 55 plus which only had 2 respondents. This data is important to understanding how the respondents directly or indirectly affect the overall housing market in Peterborough, which will be necessary in drawing conclusions based on the implementation of the 10 Year Housing and Homelessness Plan.

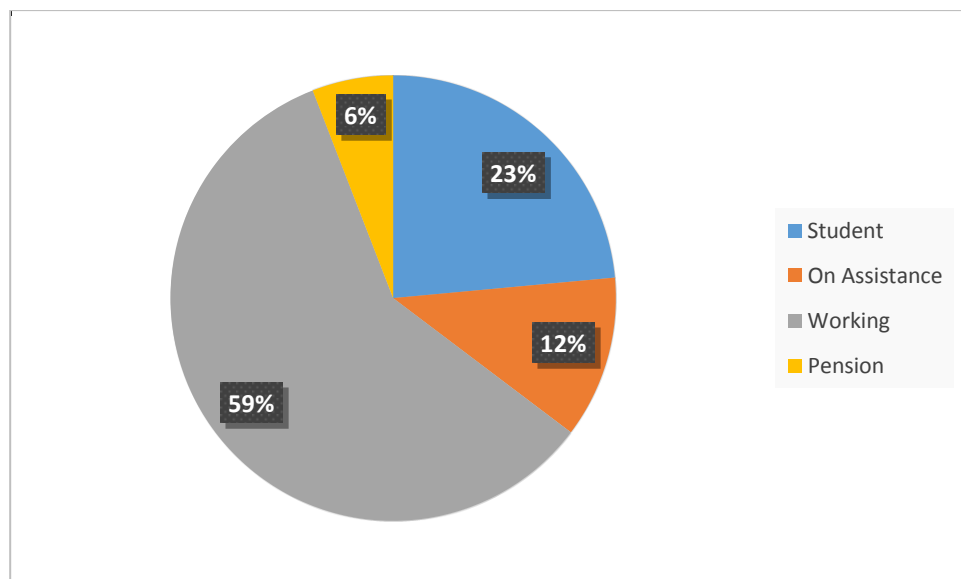


Figure 4: The Percentage of Participants Based on Socio-Economic Background

Are you a student, on assistance (ODSP or Ontario Works), working or on a pension? The majority of the respondents identified themselves as in the working sector of Peterborough at 59%. The second highest category was people who identified as students either in high school or at two of the cities institutions, at 23%. The number of respondents

either on ODSP or Ontario Works is at 12%, and there were 6% of respondents identifying themselves as pension receivers.

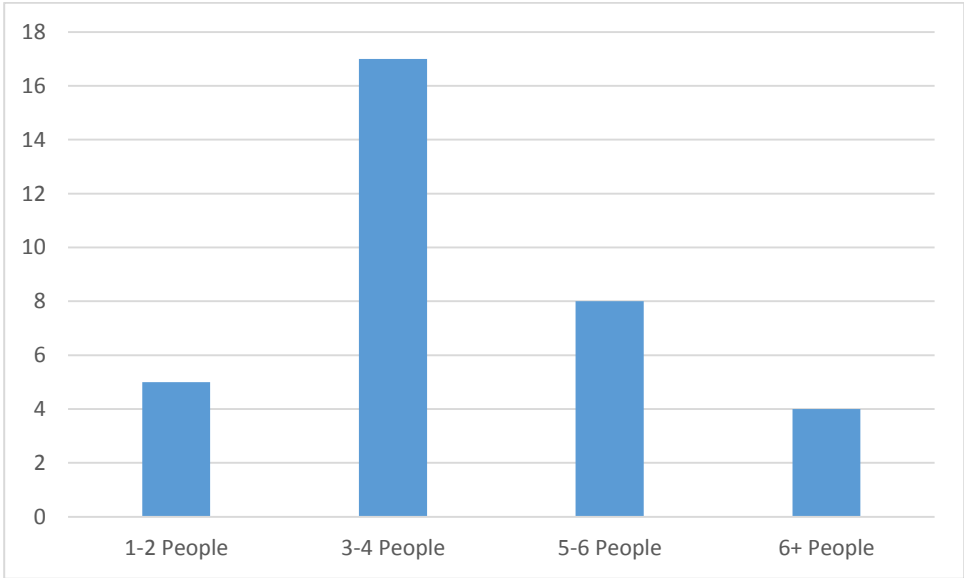


Figure 5: The Number of People Residing in a Home

How many people reside in your residence? Based on the thirty-four interviews the majority of respondents claimed there were a high number of people residing in their residences. This could be due to the high percentage of renters within Peterborough, which was 59%. The data shows that there are a large majority of three to four people in a location, which is at 17 respondents. The next highest category was five to six people at 8 respondents, with the next category at one to two people at 5 people. The lowest category based on the data was six or more people in a residence at 4 people.

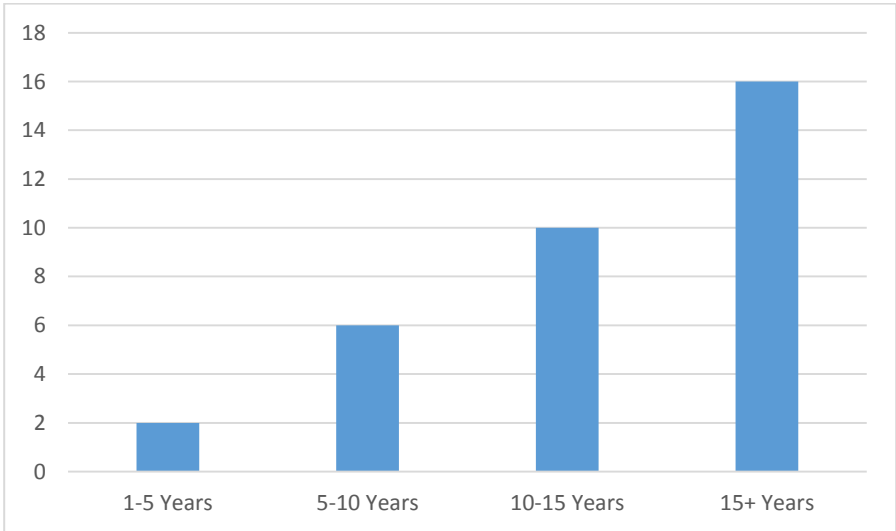


Figure 6: The Number of Years Participants Have Been in the Municipality of Peterborough

How many years have you lived in the County or City of Peterborough? According to the data there was a high collection of individuals claiming they have resided in the municipality for over fifteen or more years, at 16 respondents. The category of ten to fifteen years had 10 respondents, the five to ten category had 6 respondents and the lowest category was one to five years with 2 respondents. This collaborates the other data collection that the majority of the participants were working individuals, they had high numbers of individuals in their homes and also the high number of individuals in the upper age ranges.

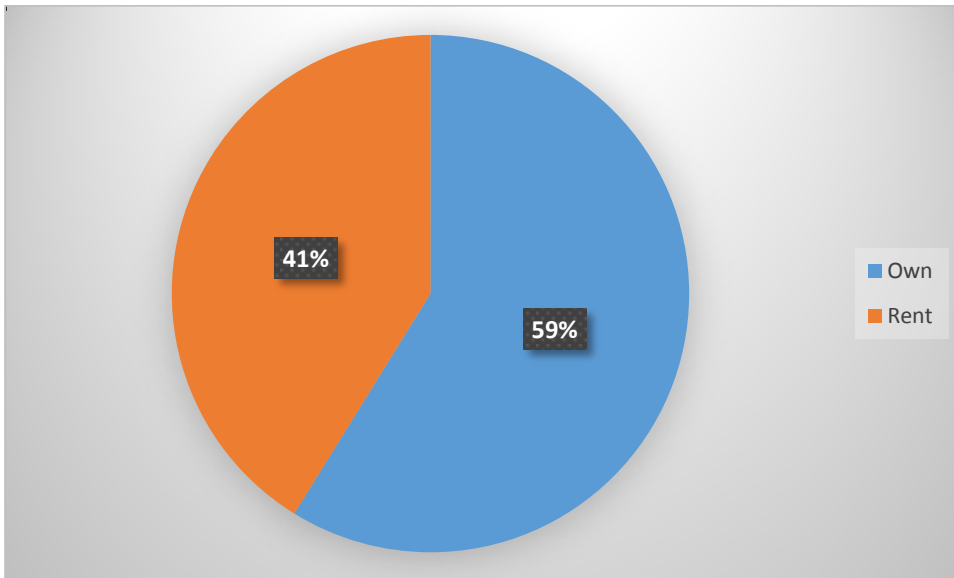


Figure 7: The Percentage of Home Owners versus Renters

Within the City or County of Peterborough do you own or rent your own home? According to the thirty-four interviews there was an almost even display of owners versus renters within Peterborough. According to the participants there were 59% that identified as owning a home, and the other 41% identified as renting from a landlord. This shows a great correlation behind understanding the motivation on how easily accessible obtaining accommodation

How affordable is the City or County of Peterborough to live in? Do you believe you spend the maximum amount of your income on your living accommodations?

According to the thirty-four participants the majority believed that Peterborough is an affordable city to reside. But, they believe that the high cost of accommodation can be costly towards individuals who are starting out or single parent households. The respondents believed that middle and upper socio-economic individuals have the upper hand in finding accommodation within their budget, but accommodation is expensive for the lower socio-economic category of society.

How hard was it to find housing accommodations within the County or City of Peterborough?

Based on the data it was determined that the majority of the participants believed that finding housing accommodation is very simple, based on the one word answers they recorded. There were sixty percent of participants claiming the word easy in regards to finding housing accommodations, which were also related to them stating it is because they are from a middle class income. The only problem was that over fifty percent also stated that it would be harder to find accommodation if their income was in the lower spectrum.

Do you know of any housing programs within the City or County that helps individuals find accommodations or temporary shelter?

The thirty-four participants indicated yes they knew of housing problems within Peterborough that help individuals find residences and/or organizations that provide shelter. Even though they indicated they knew there were housing organizations within Peterborough, the majority of the respondents were unable to list any specific names, except for the warming houses which are available during the winter months.

7.0 Conclusion

The Municipality of Peterborough faces a complex set of challenges in addressing housing insecurity amongst funding cutbacks. Despite these adversities, the development of the Ten Year Housing and Homelessness Plan represents an encouraging opportunity to re-focus and reform Peterborough's housing system in a manner that is better suited to caring for the specific needs of our population. This research has been a modest contribution towards that effort.

Through the data collection and analysis procedures it was found that the research was able to express many examples of the knowledge, experiences and perceptions existing about the state of housing markets and housing issues among varying members of the Municipality of Peterborough. These findings confirmed the documented research from the AHAC and Public Interest. Unfortunately, the research was only a small glimpse of Peterborough's total population and that means that the findings cannot be generalized to represent the public of Peterborough's opinion.

After completing the research it was noticed that there needs to be collaboration amongst organizations to address the overall issue of housing, to encourage public engagement. This is especially important because many of the members of Peterborough were found to not be interested in the overall issue because they believe they are removed from the housing insecurity issue within the region. Furthermore, it will be necessary to thoroughly acknowledge and raise awareness about the interconnection of other issues affecting housing insecurity, such as poverty, job insecurity and health related issues.

7.1 Limits

The methodological mechanism errors relates to the ways in which the data is collected and analyzed. The availability and participation rate of individuals plays a key role in the overall success of the research. These three errors relates directly to my research because the topic is overly sensitive which may make individuals reluctant to answer truthfully or at all. Also, these errors can be overcome by briefing the individuals on the necessity of them completing the interview in order for the City of Peterborough to actively change/revamp the current phenomenon of the housing market.

Measurement Error:

“Deviations of the respondents’ answers from their true value of measurement” (Patton). This is present in terms of degree of “truth” portrayed by respondents as a consequence of the uncomfortable or sensitive topic.

Selection Error:

“Respondents decide whether they are to participate or not, based on a personal decision making process” (Patton). Generally, a respondent's propensity for participating in the research is “correlated with the particular topic of research and self-selection bias will be present in the resulting data” (Patton & Groves).

Non-response Error:

“Caused when a portion of the sample population with particular characteristics do not respond to a survey” (Patton & Groves). Unlike selection error, this is concerned primarily with size of sample and the relative inaccuracy that non-response can generate.

Another limitation to the survey was ensuring that people would want to become participants in the intercept survey. It was hard to ensure that people were willing to complete the interview, when asking everyone in three people. Even though the interviews were

completed in person, it was not feasible or necessary to offer incentives to participants in order to ensure their participation. In order to ensure participation it was emphasized how important their input was for the City of Peterborough.

Due to the interviews being completed in person, an obstacle related to the obtaining of personal information from the participants. When the test interview was completed, it was noted that the participants were reluctant to complete personalized information including their postal code or income level. This made it harder to gauge respondent's affluence within the community, to determine how their experience and knowledge of the housing market relates to the overall picture. Even when the four interviews were received, only fifty percent of the respondents indicated at the top if they were homeowners, landlords or renters within the community.

A couple possible suggestions for the survey would include asking these additional questions:

- Do many people feel that housing is an individual responsibility or is it a community responsibility? More emphasis needs to be placed on understanding how the public views the growing issue of housing insecurity within the region.
- A number of supports and services were mentioned in the qualitative data that were not asked about in the survey. Perhaps there is a more open-ended question that can be asked about which housing services/supports people think are most useful?

7.2 Future Recommendations

While there has been a small participation rate from residents within the region of Peterborough, it must be realized that this project is unable to be completed in a one-year window. There needs to be more data collected pertaining to the knowledge, experience and participation within the housing market. This type of research needs to incorporate more people

who feel separated from the housing insecurity issue that is plaguing many metropolitan cities in North America.

One of the suggestions for future research would be for the Affordable Housing Action Committee to gather more qualitative research on housing issues, through a community conversation technique. The suggestion for the technique would be to organize a short presentation that is accompanied with discussion questions to engage participants. According to various research they state that the key to active participation is a “strong emphasis on a ‘new’ discussion approach that integrates any community member in a meaningful way; this is done through the careful design of open-ended and non-judgmental questions” ().

Also, the community conversation technique can be used to generate meaningful data for a small number of participants. But, if the model is going to be applied within Peterborough there needs to be more promotion within the city and county at large; because according to various meetings the turnout has been quite small compared to the projected turnout. Through targeting specific groups of people may in fact be beneficial in obtaining a higher participation rate at the meetings, such as at local events or downtown promotions.

At these community meetings the City of Peterborough could also hand out an interview, similar to the one used in this research project. This would gather more quantitative and qualitative data pertaining to the knowledge, experience and perceptions amongst the general public within Peterborough. That way the information that was gathered in this report could be collaborated with more data, to make an informed decision using a large data sample. That way, this data can be adequately reflective of the overall situation and help to create a more detailed analysis pertaining to the 10 Year Housing and Homelessness Plan.

7.3 Final Remarks

The Municipality of Peterborough is home to approximately twelve thousand individuals

who are living below the line of poverty. Many of these individuals are on assistance or individuals known as the “working poor.” The “working poor” are individuals who work fulltime at minimum wage jobs that cannot meet the cost of basic needs. As the numbers grow for low-income individuals Peterborough has to figure out ways to combat the rising issues of homelessness and individuals not being able to afford housing accommodations.

Another issue the city has to consider pertaining to the 10 Year Housing and Homelessness Plan is related to landlords. Many landlords are using gentrification processes which are inflating rental prices, redesigning homes and targeting students to rent their units, instead of families. This presents added challenges because income families and/or families needing subsidized housing are no longer having access to affordable rental homes.

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