

Affordable Housing in Peterborough County: A Study

Includes:
Final Research Report
Bibliography

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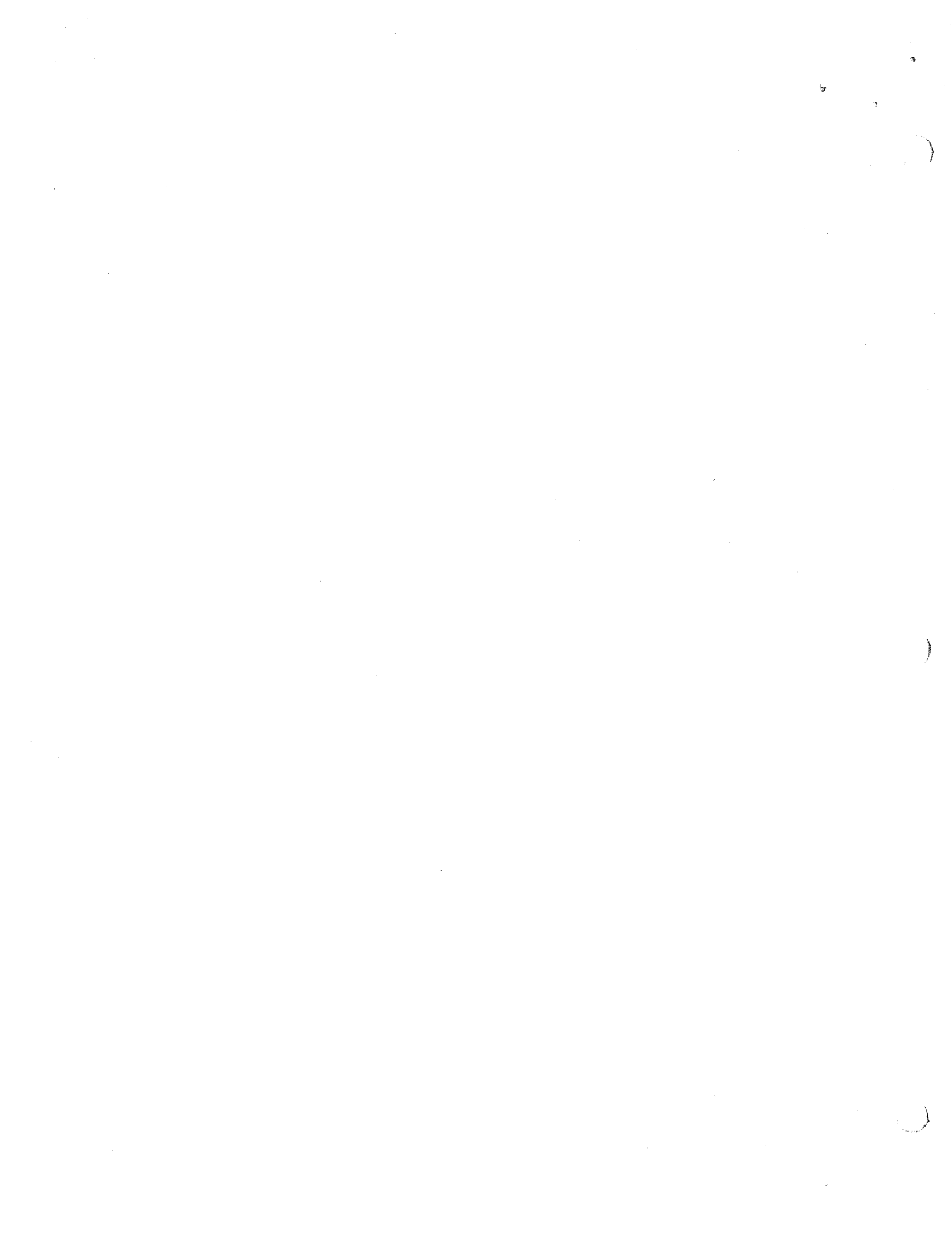
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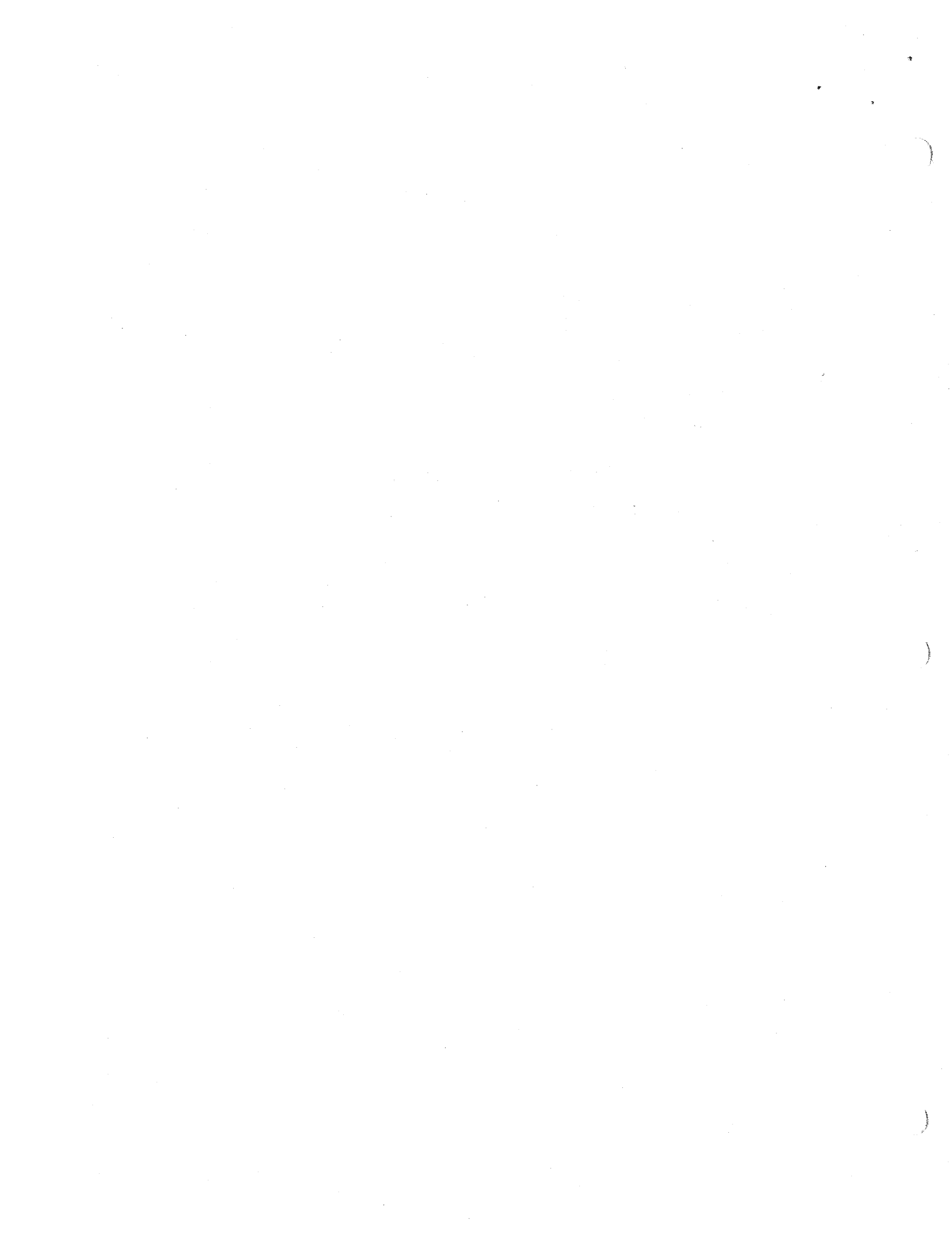
ABSTRACT

The primary purpose of this project was outlined in three parts. First, to outline the County's responsibility for housing. Second, to identify indicators of need for affordable housing in the County and third, to outline recent initiatives which have been useful and best practices which could be useful in addressing that need in the County. The main objective of this report was to seek to propose solutions that are specifically applicable to rural and small urban areas as contained in Peterborough County. An overview of the context is provided as well as current initiatives and best practices.

It was concluded that this project represents a jumping off point for further research, an overview of the challenges and opportunities in developing affordable housing in Peterborough County as well as a collection of strategies. Suggestions include open forums and meetings to discuss the issues, funding a grant writer/partnership developer, and a more extensive inventory of best practices.

KEYWORDS:

Affordable housing, Peterborough County, homelessness, housing insecurity, rural and urban, strategies, initiatives, issues, employment, housing affordability, community.



Introduction

The need for affordable housing is an issue that has plagued areas such as Peterborough County for decades. With an aging and changing population, an insecure economic base, the devolution of government services from federal to provincial to municipal, and an inadequate infrastructure to deal with these challenges effectively, Peterborough County faces significant barriers to providing its low-income residents with adequate access to affordable housing.

While it is acknowledged that Peterborough County faces significant barriers in providing adequate, affordable housing supports for its citizens, there are significant community benefits to developing a sustainable affordable housing system within any municipality. Adequate non-profit housing is cheaper to maintain than emergency shelters to house different constituents.¹ The social cost to citizens losing access to their established supports is also one which cannot be measured in dollars and cents, but which is nonetheless detrimental to the establishment and maintenance of a healthy and sustainable community. Furthermore the unique sense of place, community, cooperation, and volunteerism in the County provides an excellent human resource base on which to build a movement for community-based affordable housing initiatives.

For the purposes of this report, homelessness and housing insecurity retains a definition which includes those who are “visible – sleeping rough or in local shelters, as well as those who may be living in unsafe, overcrowded, illegal, temporary or transient accommodations. Also those who are imminently at risk of losing their housing and

¹ Bruce, David and Sharon Chisholm. *A Primer on Social Housing Policy in Canada*. (Ottawa: Caledon Institute, 2000.) 5.

those who need to migrate in and out of the area searching for housing are included in the definition.”² Given that it is accepted that there is a continuum of need that must be addressed in the County of Peterborough for affordable housing, this paper will continue an ongoing agenda to develop a program that provides for a system that recognizes that continuum and supports those in the many different stages of homelessness or housing insecurity.

Seeing a deficit in approaches to developing housing in Peterborough County, the Peterborough Social Planning Council undertook an initiative to address these issues by interviewing formal and informal service providers in the County, in the City who conducted outreach to the County, County officials, and County residents to identify needs and potential solutions and present them in a public report to various stakeholders. The purposes of this report are threefold:

- To outline the County’s responsibility for housing
- To identify indicators of need for affordable housing in the County
- To outline recent initiatives which have been useful and best practices which could be useful in addressing that need in the County

The County, comprised of 8 townships containing smaller urban and rural areas, faces particular challenges in developing affordable housing above and beyond those faced in larger urban areas such as the City of Peterborough. Ultimately, this report seeks to propose solutions that are specifically applicable to rural and small urban areas as contained in the County.

² Peterborough Social Planning Council. *Crisis of Affordability: A Study of Homelessness and Housing Insecurity in Peterborough City and County*. (Peterborough: Peterborough Social Planning Council, 2000.) 1.

Overview and Context

Rural Idyll/Invisibility

Peterborough County faces different challenges in identifying homeless members of its community. The “dispersed nature of rural homelessness and lack of street homelessness in rural areas makes it less visible, and therefore makes it seem to be a less pressing concern for local, provincial and federal governments.”³ Urban areas encourage the visibility of street homelessness through the presence of shelters, hostels, and drop-ins. Since rural areas do not contain many facilities to alleviate the day-to-day struggles with homelessness, rural homeless are less likely to be visible. Added to this reality is the frequency with which rural homeless sleep rough in “the bush” which is constituted of “hiding places... rather than places for the visible.”⁴ Also, many homeless individuals and families are “hidden homeless”, staying with friends or family, or at imminent risk of losing their shelter, and are not often identified as homeless when policy decisions are made.

Rurality often obscures “problems” of homelessness. Because rural areas are conceptualized as close-knit communities with “beautiful landscapes and idyllic lifestyles it is at times impossible for many middle-class residents, politicians and policy makers to admit that homelessness is an issue in their rural area.”⁵ In many interviews

³ Homeless Poor in Rural Areas, p9

⁴ Cloke, Paul and Paul Milbourne. *The Homeless Poor in Rural Areas: Full Report of Research Activities and Results*. (Britain: np, nd.) 11.

⁵ Cloke, Paul and Paul Milbourne. *The Homeless Poor in Rural Areas: Full Report of Research Activities and Results*. 11

conducted during this research it was admitted several times that individual community pride may result in an unwillingness to identify problem areas in particular townships.

Moreover, many low-income people in rural areas are forced to purchase higher priced housing resulting from restricted supplies of rent-geared-to-income accommodation and strong competition for affordable housing. Also, with a restricted provision of social rental property in rural areas, and a larger proportion of seasonal housing where the tourism and farming sectors remain strong features of the local economy, it is difficult to find affordable housing in the County.⁶

Devolution

Over the past decade social program responsibilities have devolved from Federal to Provincial to Municipal governments. Devolution included such services as social assistance, the existing social housing portfolio, children's services, and land ambulance.

Under the newly devolved model the Ministry is responsible for setting market rent caps (which it currently does not do under the *Tenant Protection Act*) "requiring units [to be] in satisfactory repair, reimbursing service managers for homelessness expenses, and review and approving any variations to alternative delivery models."⁷ The Service Manager is responsible for "approving applications and entering into Rent Supplement Agreements, providing Rent-Geared-to-Income subsidies, ensuring funds are used for targeted households, ensuring units are in satisfactory repair, invoicing the

⁶ Cloke, Paul and Paul Milbourne. *The Homeless Poor in Rural Areas: Full Report of Research Activities and Results*. 8

Ministry, and submitting reports to the Ministry as required with respect to the existing social housing portfolio.”⁸

The County contributes 49.4% of the total funds for housing, and gives the final responsibility for the administration and budget to the Service Manager (City). The local social housing portfolio includes local housing corporations, 21 non-profit providers, one co-operative and commercial rent supplement program, as administered by Peterborough Housing Corporation (PHC), for a total of 2200 units.⁹

Municipalities, with inadequate tax bases to cope with their new load do not have the financial support to sustain or even start initiatives. With respect to housing, municipalities will find it very difficult to create new units and also even to sustain already existing units.¹⁰ With the devolution of services such as housing, communities are finding themselves strapped for resources to identify and cure an increasingly desperate situation for their citizens. Most notably, there is not enough funding for new initiatives, in addition to very little funding for existing services. The lack of government resources and infrastructure are forcing community groups to take action locally and address growing social problems in their own backyards.

Lack of Resources and Infrastructure

With the federal and provincial download, municipalities have been strapped with increasing responsibilities without adequate financial resources. Rural Canada’s

⁷ Redmond, Patti. *Re: Homelessness Rent Supplement Program*. (Toronto: Ministry of Municipal Affairs and Housing, 2002.) 1-2

⁸ Redmond, 1-2.

⁹ Peterborough County and City: *Municipal Social Plan: Phase I*. (Peterborough: Peterborough County and City, 2002.) 55

infrastructure has been eroded as a result of downloading and deep cuts to social programmes. Smaller populations result in a smaller tax base in rural communities and as a result fewer dollars are being dedicated to infrastructure maintenance.¹¹ The decreasing size of the tax base in rural communities has also proven to be a tremendous difficulty in addressing social problems in small communities.¹²

Transportation and telecommunications have experienced particularly aggressive erosion in rural communities.¹³ This erosion makes it difficult for households in rural areas to access services. Poor transportation and limited outreach services are significant barriers particularly given the tendency to locate service facilities in more concentrated and larger centres of population.¹⁴ These challenges translate directly into threats to housing security since these inaccessible services are often housing support services.

Adding to the smaller financial resource base is the limited access that rural communities, such as Peterborough County, have to building and sustaining partnerships. With a small resource base, partnerships often increase pressures on already limited community resource. With governments promoting public/private partnerships as a means of dealing with government downloading, partnerships have become essential in community building, and rural communities are being left out. To

¹⁰ Lakefield and District Affordable Housing Group. *February Newsletter*. (Lakefield: n.p., 2002.) 1

¹¹ Canadian Rural Partnership. *Rural Solutions to Rural Concerns: Final Report*. (Ottawa: Government of Canada, 1998.) 19

¹² *Rural Solutions to Rural Concerns: Final Report*, iii.

¹³ *Rural Solutions to Rural Concerns: Final Report*, iii.

¹⁴ Cloke, Paul and Paul Milbourne. *The Homeless Poor in Rural Areas: Full Report of Research Activities and Results*. 10.

add to these pressures, partnerships are typically not long-term and do not provide particularly sustainable solutions to challenges in supporting low-income citizens.¹⁵

Finally, rural areas such as Peterborough County face infrastructure challenges even after securing land on which to build affordable housing. Water and Sewage pose particular challenges. Insufficient infrastructure exists to build social housing. Even after adequate infrastructure is established and affordable housing is built, it is unclear who takes care of what when renting in terms of water and sewage facilities.¹⁶

Demographic Shifts

In rural areas, such as Peterborough County, the changing nature of residents is impacting the community. Cottagers, when seasonal, create a “seasonal employment” situation for permanent residents. They require more luxury and service-oriented attention rather than essentials like schools for children. They also require emergency services such as ambulance and emergency care. “Permanent cottagers” are often older, wealthier residents and place different demands on the community than local, sometimes less wealthy, residents. They may not be as likely, for example, to support affordable housing initiatives.

Commuters pose similar challenges. They spend less time in and on the community and often get their services where they work. Like cottagers they also require emergency services, but would not be as likely to support community-building

¹⁵ *Rural Solutions to Rural Concerns: Final Report*, i

¹⁶ Frances Adams, November 22, 2002.

initiatives. The increasing number of commuters in a township weakens the demand for strong social infrastructure and takes money out of the community. Commuter homes are being built without adequate infrastructure to support them.¹⁷

Twenty percent of Canada's senior citizens live in rural areas. Peterborough County contains a high percentage of senior residents, and their needs are a particular concern for the development of affordable housing in the County. The development of supportive housing is a particular need for seniors who do not want to leave the supportive links of their small communities. Also, since seniors often own homes in the County, they are a particularly important population to consider when pursuing the zoning changes to allow the development of secondary suites.

Isolation

One of the most often mentioned challenges dealing with housing insecurity in the County was the sense of isolation that many vulnerable residents feel when experiencing housing, food or economic insecurity. Because of high costs of phone, television, and internet, many County residents may not be accessing the services that they need. Access to information on government programs is often inadequate and too complicated to deliver over the phone. Also, although there are some excellent outreach programs that serve the County, it is difficult to reach residents in the direst need. Transportation to the City is very difficult to access, and in some cases, fiscally impossible.

¹⁷ Dawn Berry-Merriam, October 30, 2002.

Residents “who have grown up and have lived in villages or rural areas are extremely distressed by leaving everything familiar – friends, family, schools, churches, an entire way of life. For those most vulnerable – those with disabilities and seniors – being forced to move can be particularly traumatic and unsettling and can cause significant feelings of isolation.”¹⁸ County seniors who require subsidized housing are particularly vulnerable as they may not be able to stay in their own communities, and further “may have difficulty adjusting to a new community without the support networks of their former home.”¹⁹

Inadequate Economic Base

Housing issues do not stand in isolation and thus should not be considered as a single strategy or a single cause of the problem of poverty. Housing insecurity, food insecurity, and economic insecurity are all intricately related and should be treated as such. Often a person does not experience one and not the other. Certainly these issues have complex causes and this must be acknowledged. We cannot simply build housing and expect the homelessness issue to disappear. Affordable housing is just one small part of a larger picture, and although this report will deal primarily with housing issues, infrastructure and systemic causes of low income must not be ignored.

With the decreasing local economic base and increasing number of commuter residents, County residents have less time and resources to devote to their

¹⁸ Lakefield and District Affordable Housing Group, 2.

¹⁹ Peterborough Social Planning Council. *Crisis of Affordability: A Study of Homelessness and Housing Insecurity in Peterborough City and County*. 39.

communities. This can sometimes result in volunteer burnout and a decrease in future leadership in rural communities.

Permanent residents in rural areas also face insecure employment opportunities. With a seasonal labour market residents are often trapped in a cycle in which they are only employed during the tourist season. This situation creates a dependency on Employment Insurance and Ontario Works, further augmenting the housing insecurity in the County.

Compounding some of the challenges of economic renewal is the banks and other financial institutions' reluctance to invest in rural initiatives. This is as a result of a perception of a heightened financial risk in rural areas and lack of understanding of the opportunities in rural communities.²⁰ Moreover, single industry communities are particularly vulnerable to corporate downsizing, particularly employment in primary and resource sectors. This vulnerability is an important factor behind the need for economic diversification in rural communities.²¹

These are some of the challenges that make the development of affordable housing in Peterborough County, or any rural area for that matter, quite difficult. With these challenges, however, it is also clear that there are some strong assets to the County that will facilitate a community approach to developing affordable housing. Ultimately, however, there is a definite need for a holistic strategy to combating housing

²⁰ *Rural Solutions to Rural Concerns: Final Report*, ii.

²¹ *Rural Solutions to Rural Concerns: Final Report*, ii

insecurity in the County, and community groups will most likely be charged with the task of lobbying for and developing adequate housing for their fellow citizens in the County.

Selected Indicators of Need for Affordable Housing in Peterborough County

In the context outlined above, there is a clear need in Peterborough County for further development of affordable housing. With a relative lack of rental units, and a relatively high incidence of households, especially single person households, living with low income, residents of the County are particularly vulnerable to housing insecurity.

Existing Housing Stock

According to the 2001 Assessment, of the 31,963 households in the County, 58.8 percent were permanent households, 5.9 percent were farm households, and 35.3 percent were seasonal households. The number of seasonal residences has gradually decreased, in part due to conversions of cottages to permanent residences. The three townships with the greatest proportion of seasonal residences were North Kawartha (71 percent); Galway-Cavendish-Harvey (65 percent); and Havelock-Belmont-Methuen (52 percent).²²

In total, 89 percent of County residents own their dwellings (please see Table 1 below). The overall percentage of rental dwellings in the County is 11 percent, but the percentage of rental dwellings varies by township, from a high of 18.5 percent in Asphodel-Norwood to a low of 6.7 percent in Galway-Cavendish-Harvey. The three

²² Planning Department, County of Peterborough. Retrieved from www.county.peterborough.on.ca on April 22, 2003.

townships with the highest percentage of rented dwellings (Asphodel-Norwood, Havelock-Belmont-Methuen and North Kawartha) also have the highest percentages of families with low income and tenants paying over 30 percent of their gross income for shelter costs (please see Table 2 below). Asphodel-Norwood and Havelock-Belmont-Methuen also have the highest percentage of unattached individuals living below the low income cut offs.

Across the County, only 10.8 percent of dwellings were constructed within the last ten years. The percentage of newer housing stock varies among the townships, ranging from a low of 6.1 percent in Asphodel-Norwood and 8.6 percent in Havelock-Belmont-Methuen to a high of 14.2 percent in North Kawartha and 14.5 percent in Douro-Dummer (see Table 1).

Ageing housing stock contributes to the higher rate of housing requiring major repairs in the rural areas. According to a study of housing standards in small town and rural Canada, "housing adequacy was the only standard that affected a greater proportion of rural households than urban."²³ Across Canada 10 percent of rural homes required major repairs compared to 7 percent of urban households. In five of the eight townships in Peterborough County, 10 to 12 percent of households were below standard; in Cavan-Millbrook-North Monaghan, North Kawartha and Smith-Ennismore-Lakefield 6 to 8 percent of homes required major repairs.

²³ Statistics Canada (2001). *Rural and Small Town Canada Analysis Bulletin* 2:4, p. 6.

Table 1 County Housing Stock

	Total # of Dwellings	# of Owned Dwellings	Rented Dwellings		Dwellings Constructed 1991-2001	
			Total No.	As % of All Dwellings	Total No.	As % of All Dwellings
County Total (Excl. City)*	20,475	18,175	2,250	11.0%	2,215	10.8%
Asphodel Norwood	1,485	1,210	275	18.5%	90	6.1%
Cavan Millbrook North Monaghan	2,840	2,500	340	12.0%	290	10.2%
Douro-Dummer	2,375	2,135	235	9.9%	345	14.5%
Galway-Cavendish-Harvey	1,860	1,735	125	6.7%	255	13.7%
Havelock-Belmont-Methuen	1,885	1,645	235	12.5%	165	8.6%
North Kawartha	950	835	115	12.1%	135	14.2%
Otonabee-South Monaghan	2,405	2,170	235	9.8%	310	12.9%
Smith-Ennismore-Lakefield	6,195	5,570	630	10.2%	510	8.2%

* Township figures may not add up to County total due to rounding.

Source: Statistics Canada, 2001 Census Community Profiles. Retrieved from www.statcan.ca on April 22, 2003.

Table 2 Selected Income and Housing Indicators by Township (1996 Census)*

	Asphodel Norwood	Cavan Millbrook North Monaghan	Douro Dummer	Galway Cavendish Harvey	Havelock Belmont Methuen	North Kawartha	Otonabee South Monaghan	Smith Ennismore Lakefield
Average Income Husband-Wife Families	\$46,292	\$59,699	\$51,933	\$40,197	\$41,951	\$39,749	\$54,190	\$58,062
Average Income Female Lone Parent Families	\$24,071	\$30,451	\$32,373	\$21,543	\$17,883	\$11,503	\$38,170	\$33,716
Families with Low Income	15%	6%	10%	11%	15%	13%	6%	7%
Unattached Individuals with Low Income	35%	30%	28%	31%	33%	22%	28%	30%
Dwellings Requiring Major Repairs	12%	6%	11%	11%	10%	7%	11%	8%
Average Rent	\$586	\$603	\$734	\$567	\$633	\$442	\$667	\$682
Tenants Paying Over 30% of Gross Income for Shelter Costs	59%	28%	50%	41%	70%	52%	35%	50%
Owners Paying Over 30% of Gross Income for Shelter Costs	18%	16%	13%	21%	19%	26%	16%	18%

*Source: Statistics Canada, 1996 Census. Household income and shelter cost data from the 2001 Census will be available May 13, 2003.

The City of Peterborough as the Service Manager oversees the social housing portfolio for the City and County of Peterborough. The social housing portfolio includes 1,452 rent geared to income units, as well as 49 homelessness rent supplement units and 235 commercial rent supplement units. Of the total portfolio, 194 units are located in the County. These units are reserved for Seniors or people with disabilities. There are no rent supplement units in the county.

As of 31 March 2003, the central waiting list for subsidized housing includes 121 eligible applicants who do not live in the City. Of this total, 81 were Senior applicants, 37 were adults under 65 with no dependents, and 3 were adults with dependents. This total includes all non-City applicants, and thus may not accurately reflect the number of County applicants on the waiting list.²⁴ However, the waiting list is only a partial indicator of need, in that many people who are homeless or housing insecure never apply for subsidized housing.

Income Levels in the County

According to Statistics Canada, for the past three decades families in rural areas have had the lowest average incomes (3). Household income figures have not yet been released for the 2001 Census; however, available data show that average individual incomes in the County were lower than the provincial average in every township. Persons working full time, full year in Peterborough City earned 85.2 percent of the provincial average. With the exception of Otonabee-

South Monaghan and Smith-Ennismore-Lakefield, persons working full time, full year in the townships earned a lower percentage of the provincial average than persons in the City (please see Table 3 below).

According to the 2001 Census, most townships had an unemployment rate of 5 to 6 percent. At 4.4 percent, Otonabee-South Monaghan was the only township to report an unemployment rate of less than 5 percent. Three townships reported unemployment rates over six percent: Smith-Ennismore-Lakefield (6.3 percent); Galway-Cavendish-Harvey (6.8 percent) and Havelock-Belmont-Methuen (8.1 percent). With the exception of Cavan-Millbrook-North Monaghan and Otonabee-South Monaghan, all townships had labour force participation rate below the provincial average of 67.3 percent. Galway-Cavendish-Harvey (52.4 percent), North Kawartha (51.7 percent) and Havelock-Belmont-Methuen (46.7 percent) had the lowest participation rates.

A key issue in the County, as in other rural and small town areas in Canada, is seasonality in employment. A Statistics Canada study of seasonality in employment found that "where the primary sector is agriculture, rural and small town areas have a lower seasonality than larger urban centers; however, where the primary sector is non-agricultural (e.g. forestry, fishing, mining, oil and gas), rural and small town areas experience higher seasonality than larger urban centers."²⁵

²⁴ Lyon, Cheryl. *Email Memo*. April 17, 2003

²⁵ Statistics Canada (2001)

Table 3 Average Earnings in Peterborough County, 2001

Township	All persons with earnings		Persons working full time, full year	
	Average Earnings	% of Ontario Average	Average Earnings	% of Ontario Average
Asphodel-Norwood	\$24,236	68.9 %	\$33,547	71.0 %
Cavan-Millbrook-North Monaghan	\$33,067	94.0 %	\$44,121	93.4 %
Douro-Dummer	\$28,003	79.6 %	\$38,353	81.2 %
Galway-Cavendish-Harvey	\$27,808	79.0 %	\$38,425	81.3 %
Havelock-Belmont-Methuen	\$24,143	68.6 %	\$34,189	72.4 %
North Kawartha	\$23,558	67.0 %	\$32,152	68.1 %
Otonabee-South Monaghan	\$30,405	86.4 %	\$40,262	85.2 %
Smith-Ennismore-Lakefield	\$31,676	90.0 %	\$42,613	90.2 %
City of Peterborough	\$28,574	81.2 %	\$40,527	85.8 %

The most recent low income figures available for Peterborough County are taken from the 1996 Census. At that time, the overall low income rate for families in the County was 9 percent. Asphodel-Norwood (15 percent), Havelock-Belmont-Methuen (15 percent) and North Kawartha (13 percent)

reported higher low income rates. The percentage of unattached individuals in the County who were low income was 30 percent. Again, Asphodel-Norwood and Havelock-Belmont-Methuen reported higher rates (35 percent and 33 percent respectively). These low income rates are based on the Low Income Cut Off measure developed by Statistics Canada. The Low Income Cut Offs (Before Tax) for 2002 are shown in Table 4 below.

Table 4 2002 Low Income Cut Offs (LICOS) for Small Urban and Rural Areas

Low-Income Cut-Offs (LICOs), Before Tax, 2002		
	Population of Community of Residence	
Family Size	Less than 30,000*	Rural Areas
1	\$15,267	\$13,311
2	\$19,083	\$16,639
3	\$23,732	\$20,694
4	\$28,729	\$25,050
5	\$32,113	\$28,002
6	\$35,498	\$30,954
7 +	\$38,882	\$33,907

Notes: This table uses the 1992 base. Income refers to total pre-tax, post-transfer household income. *Includes cities with a population between 15,000 and 30,000 and small urban areas (under 15,000). Source: Statistics Canada (November 2002). *Low-income cutoffs from 1992 to 2001 and low-income measures from 1991 to 2000*. Catalogue #75F0002MIE, 2002, no. 5. Retrieved from www.statcan.ca on April 22, 2003.

Statistics Canada also uses an alternative measure, the Low Income Measure, which ... According to Statistics Canada,

The rate of families in rural areas with incomes below the Low Income Cut Offs has remained steady throughout the 1990s at slightly below 10 percent, whereas the percentage of rural families with incomes below the Low Income Measure has remained around 15 percent (compared to 12 percent in urban areas with a population over 500,000). (p 7-8)

Unfortunately no data is available indicating the percentage of County households which are low income based on the Low Income Measure.

In addition to the rate of low-income, the average depth of low-income (gap between a household's income and the LICO) is an important indicator of the economic status of low-income residents. No data is currently available on the average depth of low-income for Peterborough County-City. The national average poverty gap in 1998 was \$8,219 for families and \$6,154 for individuals.

Low-income intensity (a measure combining depth and rate of low-income) for non-elderly families in Canada rose 9.9% between 1993 and 1997. Rural areas experienced the greatest increase (13.1%) in low-income intensity during this period compared to 11.9% in small/medium urban areas, and 8.0% in large urban areas (*Peterborough County and City Municipal Social Plan, 2002*).

Social assistance rates were cut by 21.6 percent in 1995 and have not increased since, despite increases in the cost of living. The average monthly caseload for Ontario Works in the County in 2002 was 502 cases. The Social Services Department has budgeted for an average of 468 cases per month in the County in 2003, a decrease of 6.8 percent. The total ODSP caseload for the City-County in December 2002 was 2,627 households. Due to problems with a new software system, the Ministry of Children, Family and Community Services has been unable to provide the monthly totals for the ODSP caseload for 2002, and has not reported on the number of cases in the County compared to the City. In 2001, the proportion of ODSP cases in the County ranged from 20 to 25

percent of the total caseload, and thus the number of County ODSP cases in December 2002 could be estimated to range from 525 to 656 cases.

Housing Affordability

According to the Canada Mortgage and Housing Corporation, housing is considered affordable if a household pays 30 percent or less of its gross income for shelter costs (including rent, mortgage, taxes and utilities). With the exception of Cavan-Millbrook-North Monaghan, over a third of tenants in each township live in housing which is not affordable. In four townships, over half of all renters pay more than 30 percent of their gross income for shelter - in Havelock-Belmont-Methuen, 70 percent of tenants are housing insecure.

The percentages of owners who are paying over 30 percent of their income for shelter range between 13 percent in Douro-Dummer and 26 percent in North Kawartha, with most townships reporting between 16 and 19 percent (please see table 2). While the percentage of owners who are housing insecure is lower, given the greater number of home-owners in the County, these figures are significant.

For those County residents who are receiving social assistance, the situation is particularly difficult. The maximum shelter allowances for Ontario Works and ODSP, shown below, are inadequate to meet rental market rates in the County.

Table 5 Ontario Works & ODSP Maximum Shelter Allowances

Household Size	Ontario Works	ODSP
1	\$325	\$414
2	\$511	\$652
3	\$554	\$707
4	\$602	\$768

The above information indicates the vulnerability of many County residents to housing insecurity. Without an aggressive affordable housing action plan, vulnerability will certainly increase, and with it will come the costs associated with high poverty rates in rural areas.

Opportunities

Rural Funding

There has been a lot of discussion around the lack of funding and ability to build and sustain partnerships in rural communities. While this may be partially true, there are some federal funding opportunities, such as *Infrastructure Canada* and the *Canadian Rural Partnership (CRP) Rural Development Initiative*,²⁶ that can be harnessed and used to develop and maintain sustainable partnerships for

²⁶ www.gc.ca

affordable housing in the County. Perhaps the County office would consider hiring a staff person dedicated to finding rural funding opportunities, particularly for affordable housing initiatives.²⁷ This might be a particularly good time for this sort of work, given that the federal government is now feeling the pressure from housing and homelessness groups to put funding into housing its lower-income citizens.

Homes, building, land stock

One of the most difficult barriers to overcome when developing housing is the immense expense of land and other resources. A community that can acquire land and/or building structures free of charge or at a very low cost begins with a significant advantage in the development of affordable housing. Without these often prohibitive barriers, the ability to develop housing that can be sustained at a reasonable rate is vastly increased.

Municipalities, through individual municipal council should have access to houses and other buildings that could be used for affordable housing. This is an especially worthwhile "donation" for municipalities to make especially if the Council does not want to give up ownership.²⁸ Rural areas such as those in Peterborough County should at the very least have access to a good deal of land which could be developed for affordable housing if infrastructure barriers are overcome.

²⁷ Jan Dupuis, November 25, 2002.

²⁸ John Martyn, November 18, 2002.

Official Plans

The main purpose of an official plan (OP) is to make the general land use planning policies public, to guide municipal planning decisions, and to ensure that planning meets the needs of the community.

The County and the individual townships have official plans that guide their decision-making. The County's OP attempts to guide municipal planning with non-binding language such as "may" and "should". It contains broad statements; municipal plans contain statements that are less broad and more binding. Because OP's do not force the municipalities to develop affordable housing, they should be used with the full recognition of what they can do – demonstrate a commitment to the principle of affordable housing, but not represent a guarantee that any will be developed without the active pressure of citizens.

Community

What they may lack in financial resources the townships in Peterborough County gain in a sense of community. There are many community groups in the County attempting to address need in grassroots action. Groups like the Lakefield and District Affordable Housing Group (LDAHG) are citizen groups addressing need in any way that they can and are a powerful tool for change. Groups such as LDAHG should be encouraged and developed in other townships as they provide community based solutions and support for community

challenges. Initiatives undertaken by these groups also allow for a sense of community ownership over projects and initiatives, and enhance pride in the townships.

Current Initiatives

Community Support

Some township-based citizen groups have come together to address local housing issues. These groups have a strong community focus and local expertise invaluable to the development of sustainable affordable housing. Groups such as the Lakefield and District Affordable Housing Group have come together and conducted similar research to that which is contained in this report. Groups such as LDAHG should be of primary importance to the development of affordable housing within the County and should be encouraged to become comfortable with the role of catalyst and facilitator in County-based projects.

The LDAHG is an excellent case study in community initiative taken in affordable housing in the County. Arising out of two public meetings in the Fall of 2001, a working group to be known as the LDAHG was established from community members, many of whom are also involved in social justice work in the City of Peterborough. LDAHG focuses on public education, lobby work, and plans to work with other affordable housing groups such as the Affordable Housing Action Committee (AHAC) and the Peterborough Community Housing

Development Corporation (PCDHC) to develop housing in Lakefield and its surrounding district.²⁹

Peterborough Community Housing Development Corporation (PCHDC)

The PCHDC is a community-based, non-profit charitable organization comprised of volunteers with an Administrator and a Board of Directors with a mandate to convert unused buildings into affordable housing. The PCHDC is very active in the City and has had a great deal of success converting multi-unit rental accommodations.

The PCHDC is very interested in expanding to the County and some of its volunteers have been in discussion with LDAHG in combining efforts.

Habitat for Humanity

Habitat for Humanity is a independent, charitable faith group that provides affordable homeownership for individuals not on social assistance who can put down a modest amount toward a mortgage, and who can contribute "sweat equity". Habitat "builds simple, decent, and affordable houses and provide interest-free mortgages to families who would otherwise not be able to purchase their own home."³⁰

There is a very active Peterborough and District Affiliate of Habitat for Humanity, currently building in the City of Peterborough. They have indicated a

²⁹ Frances Adams, November 22, 2002.

³⁰ www.habitat.ca

strong interest in expanding to the County if there will be a reasonable amount of support and interest there.

Affordable Housing Action Committee (AHAC)

AHAC is a community-based group with a mandate to advise Peterborough City and County Councils on issues related to affordable housing especially with respect to the Federal Supporting Community Partnerships Initiative (SCPI). AHAC deals with matters related to prevention, outreach, emergency, transitional, supportive housing. Its subcommittees consist of: Funding, Supply, Services, Transition, Policy and Issues, and Service Manager's Advisory Committee.

Funding

Funding is a cornerstone of any community development project, but is especially important when developing capital projects such as housing. The Peterborough Affordable Housing Foundation is a federal incorporated agency with charitable status provides a place to donate funds for affordable housing development. As a Public Foundation it provides tax receipts for donations and gifts in kind and helps to provide funding for initiatives.³¹

Public education is a key component to obtaining financial support. By providing public education seminars for financial planners, affordable housing

³¹ AHAC. Quarterly Report :July. (Peterborough: n.p., 2002.) 8

groups can expand their fundraising, lobbying, awareness-raising and education initiatives in one event.³²

Further to this, a funding resources binder for community groups is currently being compiled to aid community groups in their search for much needed financial grants. A resource like this could be developed specifically for rural funding opportunities and partners.³³

Information Services and Outreach

Various agencies in and serving the County have produced resources to help residents find and maintain affordable housing. These resources are not limited to housing in and of itself, but also address issues of food insecurity and economic insecurity. North Kawartha has produced a resource booklet outlining all of the services in that area. Haveloc and Apsley have produced similar publications guiding residents in need to local supports and services.

Building on community initiatives like these, the Housing Resource Centre has undertaken many information and resource initiatives to better educate County residents about supports, opportunities and their housing rights. Providing services such as housing listings, housing support workers, “problem solving” assistance and other initiatives, these resources are often part of a larger outreach program that the HRC coordinates for County citizens. The Community Counselling Resource Centre provides a weekly presence in the

³² AHAC. *Quarterly Report : October*. (Peterborough: n.p., 2002.) 10.

³³ AHAC. *Quarterly Report : October*. 10.

communities of Apsley, Buckhorn and Norwood providing financial counseling, community counseling, and home visits to assist County residents in addressing housing needs as well as combating some of the issues of isolation that citizens living in rural areas may likely encounter when facing challenges.

The Rural Outreach Centre (ROC) builds on HRC's outreach to the County. ROC provides emergency shelter and services for women and their children fleeing abusive relationships but also at times for individuals and families. The Rural Women's Support Program assists abused women in Peterborough County retain and maintain their homes. The program helps women to secure their homes or provide emergency assistance or housing supports for those women not receiving public assistance.³⁴

Emergency Assistance Fund

As an integral component of the continuum of solutions -- prevention, outreach, emergency shelter, transitional housing, support housing, permanent housing – emergency funding provides a key financial support to low income people.³⁵

The Emergency Assistance Fund (EAF), provided through the Housing Resource Centre (HRC) provides financial assistance to people who are literally homeless or at imminent risk of homelessness and to help ensure long term prevention of homelessness by providing or referring people to housing related

³⁴ *Provincial Homeless Initiative Fund: Chart, 2000-1*

³⁵ AHAC Community Plan Steering Committee. *The Community Plan to Address Homelessness and Housing Insecurity in Peterborough City and County.* (Peterborough: np, 2001.) 9

services.³⁶ Although this system has its drawbacks, for example those who are poor have difficulty paying back to the fund, it is essential to those needing additional funds not otherwise available for emergency shelter, transportation, hydro, food, and medical costs.

Best Practices

Acknowledging the strength of local communities within Peterborough County, the practices focused on here often emphasize local solutions driven by local constituents. In fact, some communities, such as Lakefield, already have community groups investigating solutions to the crisis of homelessness and housing insecurity.

The practices outlined here also acknowledge the continuum of need present in the County, and attempts to outline a spectrum of solutions: from increasing resource support in the County to building new affordable housing.

Some of the initiatives outlined here are solutions that have already been implemented in Peterborough City and have some significant potential and application in the broader County.

The following information has been obtained from the Canadian Mortgage and Housing Corporation (CMHC) website.

³⁶ Urgent Needs: Proposal to Supporting Community Partnerships Initiative. (Peterborough: np, 2000.) 3

Acquiring and renovating housing

With a savings opportunity of up to 40% in construction, acquiring and renovating pre-existing housing is a very cost-effective way of developing affordable housing. This method also allows for pre-existing neighbourhoods to be replenished and increases homeownership opportunities in some low-income areas. The federal Residential Rehabilitation Assistance Program (RRAP) has been a long-term source of funding for renovating rental and ownership housing.

Example: Peterborough Community Housing Development Corporation (PCHDC).

Converting non-residential buildings

The reuse of unused buildings such as old schools, hospitals, inns or warehouses for affordable housing is known as converting non-residential buildings. This technique is particularly effective because the building shell is already in place, the building is already serviced and there is usually less neighbourhood resistance. This method typically produces a savings of 5-15% in developing housing. Also, higher ceilings in non-residential buildings allow for greater flexibility in unit layout.

Example: PCHDC

Volunteer Labour

The use of dedicated volunteers in housing development can produce substantial cost savings in creating affordable housing. There are two types of volunteers: skilled professionals and unskilled individuals. The use of each of these types of volunteers can have significant benefits, but also presents some challenges. “While volunteers generally reduce the cost of construction or rehabilitation, there are costs associated with using them such as recruiting, organizing, training and supervising the workers on site and a tendency for higher material costs, due to inexperienced handling.”³⁷

Self-builders comprise one type of volunteer labour and external volunteers provide another. Self-builders construct their own housing. External volunteers, such as church groups, supply labour and assets to a project for another resident. The value of the volunteer work is often called “sweat equity” and can be gained from both external volunteers and self-builders. It can be counted as an equity contribution to the project and thereby often reduces the size of the mortgage. Using volunteers also increases community support for the project. This approach can also create a sense of ownership and pride for self-builders who will later be residents of the project.

Example: Habitat for Humanity and PCHDC.

³⁷ www.cmhc.ca

Flexible Housing

Flexible housing is housing built with the recognition that lifestyle changes often require the adaptation of housing. FlexHousing (a term used to describe all types of flexible housing) is equipped with pre-wiring and plumbing ready for adaptation to allow maximum flexibility. Rooms, and even whole floors can be adapted easily and at low cost, and is particularly accessible for young children, the disabled and the elderly. This strategy allows for second suites to be created, which can provide vulnerable homeowners, such as seniors, to make modifications to their homes and bring in secondary income, while also providing for more affordable housing opportunities for others.

Example: Made-to-Convert Lots in a New Plan of Subdivision — London, Ontario
Goal: To increase the amount of affordable ownership and rental housing in a new subdivision by setting aside lots for Made-to-Convert houses.
Target Group: First time homeowners and older adult homeowners.

Synopsis: In the early 1990's the City of London, Ontario subdivided a 26.3-hectare City-owned site for a new 321-lot subdivision. The City set aside 48 lots in the subdivision for Made-to-Convert houses and amended their Official Plan to accommodate the Made-to-Convert built form. The City promoted the Made-to-Convert concept to homebuilders and the general public, and a model home was created. The Made-to-Convert houses proved to be quite popular among older adults who had adult children returning home. Building a Made-to-Convert house

added \$24,000 onto conventional construction costs; however, the additional cost was more than offset by rental income from the apartment.³⁸

Incremental Housing

Based on a similar concept to flexible housing, incremental housing also increases the affordability of homeownership. Incremental homes are built in stages, beginning with one or two finished floors. Unfinished floors are equipped with necessities for the future such as plumbing, wiring, structural configuration and ductwork. The unfinished floors are subdivided and completed as the financial situation of the homeowners improves and the space requirements of the household increase. Incremental housing is affordable for two main reasons: it starts as a small compact building, with only basic rooms that match the needs of the occupant and, it is built on a small lot.³⁹ Lower taxes, avoidance of moving costs and labour contribution by the owner to upgrades of the house help achieve long term savings.

Example: A well-known incremental house is the Grow Home, with over 10,000 units constructed across North America. Grow Homes in Montreal sell for \$70,000 to \$93,000 (1991 Dollars), while the average selling price for other new homes of comparable size in the City is \$110,000.⁴⁰

³⁸ Example directly from <http://www.cmhc-schl.gc.ca/>.

³⁹ <http://www.cmhc-schl.gc.ca/>.

⁴⁰ Example directly from <http://www.cmhc-schl.gc.ca/>.

Manufactured Housing

Prefabricating housing or housing components in a factory reduces costs significantly when developing affordable housing. Through a combination of quantity purchasing of materials, mass production assembly techniques and the use of less skilled labour, prefabrication may take one of three forms: prefabricated components, modular housing, and manufactured housing.⁴¹

Modular housing includes the development of housing components in a factory, that are then assembled on site. This significantly reduces on-site labour costs and may assist in encouraging volunteer labour, as the assembly often requires workers that may not be as skilled as those constructing a facility “from scratch.”

Manufactured housing is built for that purpose and transported to the site. This method has been growing in popularity in Canada because of its affordability, especially in the Maritimes and high growth areas in Western Canada. In Alberta, for example, a household only requires an annual income of \$27,000 to purchase a 1,200 square foot manufactured home, but \$47,000 to purchase a site-built home of the same size.⁴²

⁴¹ <http://www.cmhc-schl.gc.ca/>.

⁴² Example directly from <http://www.cmhc-schl.gc.ca/>.

Example: West Of Pennsylvania Project - Brooklyn, New York

Goal: To increase the supply of affordable ownership housing through the use of modular housing in infill construction. *Target Group:* Low- and moderate-income households.

Synopsis: West of Pennsylvania is a modular home infill development on a variety of scattered sites in East Brooklyn. Collectively, the development contains 700 units of single-family attached rowhousing. The average price per unit is \$71,000 (US), which is 62% of the reported median in the area. The modular units in the West of Pennsylvania project are specially designed to be 18' feet wide instead of the industry standard 14' wide. This increase in width means that only two modules are needed per home, as opposed to the usual four, a reduction that speeds up both the factory construction and on-site emplacement time. Additional savings in the modular units come from the use of steel frame technology, and complete factory assembly, including interiors, before arrival on site.⁴³

Shared Housing

Designing a house, building or entire community with shared facilities decreases development and/or operating costs. Sharing indoor facilities such as a kitchens and common rooms, ensures that less space is required in each unit. Also the reduction of energy costs can be achieved through shared facilities; and sharing outdoor facilities such as parking and outdoor spaces uses land more

efficiently. The shared facility concept has been applied to: co-housing, Abbeyfield housing, congregate housing, single room occupancy buildings, Feminist housing design and secondary suites. Abbeyfield housing would be particularly relevant to County needs as it could provide further support to senior residents who may require it.

Example: The OWN house in Peterborough is an example of shared housing which accommodates a particular demographic group, older women.

Smaller Units

The affordability of a unit is influenced by size and design; smaller units are often more affordable. Also, combining spaces such as the living and dining room can reduce floor space requirements by 10 to 25%, thereby making smaller units achievable. Using high ceilings in smaller units, such as loft spaces, makes small units more comfortable, as does built-in furniture and compact appliances that help to reduce floor space requirements in smaller rental units.

Example: Garden Cottages - San Francisco and San Rafael, California

Goal: To make homeownership possible through the use of small, simple unit sizes. *Target Group:* First time homeowners

Synopsis: Garden Cottages are an efficient small unit design, featuring two bedrooms, laundry, living room, full bath, kitchen/dining room, deck and mezzanine – all within 900 square feet distributed over four floors. Garden

⁴³ Example directly from <http://www.cmhc-schl.gc.ca/>.

Cottages can be built as an individual building or in a row. They use land efficiently at a density of 60 units per acre. Garden Cottages use simple box structures and require only common “off-the-shelf” materials for construction. In the San Francisco Bay Area, they were sold for 66% of the reported median in the area.⁴⁴

Community Land Trust

A community land trust purchases unused land or a house and its land. Then it develops affordable housing on the land or sells or rents the existing home to a qualified low-income to moderate-income family. The trust maintains ownership of the land, thereby ensuring its affordability in the future.⁴⁵

Example: The Burlington Community Land Trust (BCLT) was incorporated in 1984 with a \$200,000 seed grant from the city and a pledge of continuing support.⁴⁶ It provides alternative forms of housing, as well as the land on which to build it.

Zoning

As mentioned earlier, the provision for secondary suites in a residential area can promote the development of affordable housing both for homeowners requiring extra income, and tenants of the secondary suites. The same principle

⁴⁴ Example directly from <http://www.cmhc-schl.gc.ca/>.

⁴⁵ Example directly from . www.ruralisc.org/bclt.htm.

⁴⁶ Example directly from . www.ruralisc.org/bclt.htm

applies to the development of apartments above commercial developments. Inclusive zoning can facilitate the development of such rental units.

Example: Smith-Ennismore-Lakefield Official Plan is targeted to increase flexibility in government regulations with respect zoning, parking, secondary suites, and basement apartments to increase affordable housing in one area of the County. This lobby effort for more flexibility in how homeowners can share space to develop affordable housing has been undertaken by local citizens and has been quite successful.⁴⁷

The practices outlined above work best when developed to meet the needs of the community, and when different practices are combined. Flexible zoning that allows for secondary suites and flexible housing, for example, compliment each other well, and allow for effective use of resources. It is important to remember that the above practices are simply suggestions for what has worked in the past, and County residents will have to decide for themselves what will work best in the County in developing affordable housing.

⁴⁷ Frances Adams, November 22, 2002.

Conclusions/Next Steps

Much more work on this topic needs to be done to assist politicians, community leaders and citizens in developing a comprehensive strategy to address housing insecurity in Peterborough County. This report represents a jumping off point for further research, an overview of the major challenges and opportunities in developing affordable housing in the County, and a collection of strategies to catalyze community members to action on affordable housing.

Open forums and meetings should be undertaken in the coming months to begin citizen discussions on these issues. With a strong citizen-based, grassroots movement to address these difficult challenges, communities can begin to address some of the problematic issues around rurality and invisibility, and after breaking down some of these barriers, can begin to address supply and outreach strategies.

One possible first step might be for the County to fund a grant writer/partnership developer to look into funding grants and opportunities applicable specifically to rural Canada. With some of the barriers presented by an increasing movement toward public/private partnerships in community initiatives, rural and small town communities such as those in Peterborough County need significant support in finding financial support for community development initiatives.

Directions for further research should include a more extensive inventory of best practices including but not limited to: practice, location, primary features, assets, limitations, cost, how started, community partners and feasibility. Also,

more research should be undertaken to support the indicators put forward in this report. Finally, more extensive input from the County should be solicited, as the lack of such input has been a significant deficit in the research undertaken to complete this report.

Ultimately, however, with the continuing move toward smaller governments with smaller budgets, and local initiatives, it will be increasingly up to private citizens and community groups to come together to develop solutions for increasing poverty in their communities. With the strength of community identity in the County, Peterborough County is well equipped to face the challenges outlined in this paper. Although structural deficits and financial strains may hinder some traditional modes of development, a dedicated group of County citizens, with enough political support, should be well equipped to face these challenges and develop "homegrown solutions" that will assist low income people in their respective communities.

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