

Assessment of Student Housing

Includes:
Final Report

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Student Housing and its Impact on the Peterborough Rental Market
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1.0 Abstract

This study investigates the reasons why students in Peterborough, Ontario rent houses off-campus, as well as the reasons in which landlords prefer renting to students. Peterborough is an ideal place to study the topic because it houses two post-secondary institutions, Trent University and Fleming College,. The study constructs a profile of Trent University student housing, based upon information gathered in a survey of approximately post-secondary students.

Students were surveyed concerning their reasons for living in certain areas, or with certain utilities, as well as their understanding of what makes a house marketable. Landlord case studies provided by the City of Peterborough's Housing Department were also explored, These case studies focus upon landlord's needs, as well as what they offer when renting, and why, and work to supplement the student data.

2.0 Introduction

2.1 Background of Report

Peterborough, Ontario is home to two post-secondary institutions: Fleming College, and Trent University. These two institutions have an overall population of 13,000 students combined. This study investigates the extent to which student housing impacts the Peterborough's rental market. It assesses student housing demand to gain more information about students' accommodations when they choose to not live in residence at post-secondary institutions. The goal of this, this study is to provide a student housing profile that can be used to determine the influences of the student housing market on the 'mainstream' rental market. The intention of the research is not, however, to provide definitive statistics about the student housing market, but rather, to provide a descriptive profile of the market, and its impact within the broader housing market. In undertaking this project, the study also explores the experience of landlords renting to students, and the challenges they face in doing so,.

Students involved in this study worked with staff at Peterborough's City Hall, who act as the service manager for the housing within the City of Peterborough. The housing department is responsible for low-income rental housing in Peterborough

2.2 Organization of the Report

This report begins with discussion of the study area an location of research, followed by discussion of the research issues and questions. In the next section a review of literature summaries current research trends in this field. Following the literature review, the methodology involved in our study is described; followed by case study, survey analysis and results. Lastly, we discuss the project and its limits as well as provide conclusions, which include future recommendations and possible next steps.

2.3 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.

The educational institutions within the City of Peterborough consist of many elementary schools and high schools as well two post-secondary institutions: Trent University and Fleming College. Fleming College has 6,000 full time students, 10,000 part-time students; and Trent University has roughly 7,000 students as a whole. This research project discusses the places in which these students live and their effect on the overall rental market within Peterborough.

The City of Peterborough is divided up into five wards. Each of these wards holds a certain percentage of students, this research report determines where the majority live and why

they choose to live there. Every ward has certain amenities, some more crucial to students than to families or other types of renters. Figuring out which amenities are valued most for student renters helps determine where students choose to live and why they choose to live there. This is important for landlords, as well as the City of Peterborough when assessing the lower-income housing and prices for renting – as it has said to interfere with rent-geared-to-income housing.



Figure 1: Map of Peterborough. Fleming College located in the South-West, and Trent University in the North-East

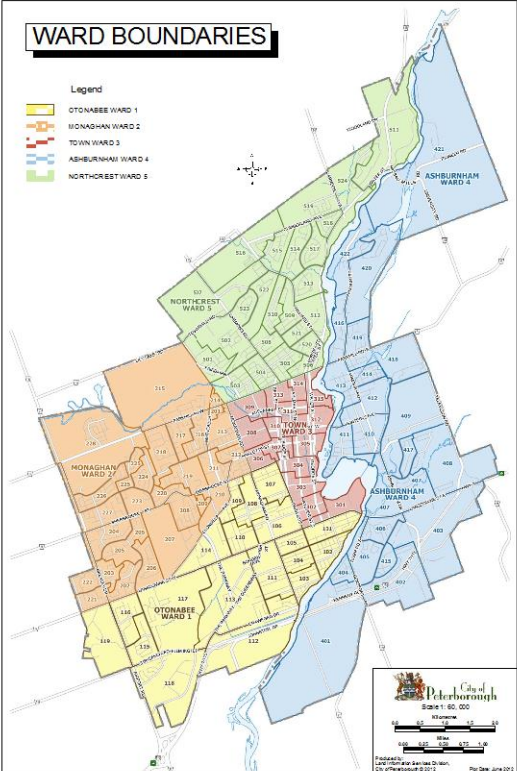


Figure 2: Map of Municipal Wards in Peterborough

2.4 Relevant issues and debates discussed in this report

One of the main concerns for Peterborough is the increasing need for affordable housing available to all of the population. Affordable housing in Peterborough is a key concern for the city, as well as Peterborough as a whole. The impacts on low income housing concerns go beyond strictly economic impacts but also to social impacts.

2.4.1 Economic Impacts

The increase of affordable housing can help bridge a gap between the rich and the less fortunate. Although students are constantly looking for affordable houses for themselves, it has become a concern as to where students are settling in the city. Another concern is if students are basing their housing choice purely on cost and taking from the populations greatly in need. In order to understand where students are choosing to reside, it is important to understand what draws them into the location (this includes proximity to services, such as bus, grocery, downtown etc.), but more than this, are students willing to compromise the service proximity of their future housing in order to save a small amount of money? These implications for the population bring in issues with where low-income houses can be located, and how to avoid the student populations from accessing these houses. It is also important to understand the needs of students, and where they are generally located before going through with the installation of more low-income houses, in order to protect the area from abuse by students looking to have cheap rent. Rent-geared-to-income housing is a separate entity, which understands the need for housing for low-income recipients. This type of subsidized housing bases rent costs on the tenants income - 30 percent of the gross monthly household income should be spent on rent (Affordable Housing Actions Committee, 2012).

2.4.2 Social impacts

Houses are chosen by students with the ideas of amenities in the area, as well as proximity to larger items, such as the bus routes, stores, but in some cases, their friends. The influx of students all living within one certain area creates a social dynamic, which cannot be matched throughout the city in an essence of dynamics and norms. However, it is crucial to incorporate students into the city itself, without too much segregation in order to help protect all

aspects of the community itself, and maintain positive relationships through the area (Canada Mortgage and Housing Corporation (2005).

There are levels in which student housing is being taken into consideration; first, Kingston, Ontario and Queen's University are under scrutiny of the "student ghetto". This "student ghetto" is located just northwest of the main campus, where students are in such a small centre; issues, such as the Queen's Homecoming occur, where damages are done. This one instance of student housing is based around the centralization of students. On the other end of the spectrum, Trent University and the University of Ontario Institute of Technology (UOIT) in Oshawa, Ontario students are under scrutiny of Oshawa's bylaws stating that any rental house within the vicinity of either school must be applied for and licensed by the city, thus enabling the city to refuse any rental house unable to pass inspection of maintenance as well as standards as a rental house. Another issue with this is the fact that the city is able to limit the number of rental (student and main rental) housing within one area to virtually nothing, as it is under the cities discretion to approve or deny any housing opportunities. Peterborough is currently in the middle of both spectrums, with allowing the freedom of students, while still remaining to few student intensive areas (Fox, 2008).

In 2012, Peterborough City Hall released *Housing is Fundamental* in order to address issues throughout the city, directly reporting to the Affordable Housing Action Committee (Affordable Housing Action Committee, 2012). Throughout this document, great insight is provided concerning the current housing conditions of Peterborough, Ontario, with a specific look at the low-income housing needs throughout the city. The low and impoverished communities of Peterborough are examined in this document, which understands the need for affordable housing in the city. It closely investigates this need through wages earned and the

costs for rental housing. In 2010, Peterborough had the highest number of residents under the “core housing need”, and “severe core housing needs”, amplifying the need for housing and the payment of income on rental property under thirty percent and fifty percent respectively. However, this is not the case. Peterborough has a great need of economic assistance. In part, the City’s wage and rent levels can be attributed to the student housing market. *Housing is Fundamental* indicates that income levels have dropped 1.7% on the average SINCE WHE???, while the rental prices have grown by magnitude that requires many residents to work upwards of 5.6 extra hours per week in order to make payments (of the standard 30% working income) in order to cover rental costs. The ability for Peterborough’s housing department to compare other similar cities to that of its own is important, especially when examining the prices and labour requirement for working at a wage to then be able to acquire a rental house based on the core housing need (Affordable Housing Action Committee, 2012). This document is an excellent start for understanding the need for affordable housing in Peterborough, both for students and for low-income, non-student needs.

At the same time that low income residents struggle to find affordable housing, Peterborough, Ontario is undergoing a great deal of “studentification”, meaning that populations of students throughout the city growing rate, and there is potential for over-populating areas that may have been previously have been dedicated to low income residents. Little information exists, as yet, about this relationship. The Canadian Mortgage and Housing Corporation has yet to conduct research on the impacts of student living conditions on Peterborough’s general market. The utilization of surveys throughout the city encourage residents who are in both of the student proportion, as well as that of the general public. With the utilization of surveys, although not all participants will be reliant on for the return of surveys, we can anticipate a return of a lower

portion of the surveys back to us. In other similar surveys conducted around student housing, the return of surveys was under half of given surveys returned. In the case of Peterborough, similar results can be achieved through means dictated in the methodology (Jones, et. al., 2001).

3.0 Literature Review

In order to understand the impacts of the student population on the city, this study examined the scholarly literature which describes the potential and impacts of students on neighbourhoods and housing markets.. Major issues identified in the literature were the social impacts of students on neighbourhood cohesion, including negative disruptions to neighbours, the impact of students on housing availability, and the impacts of students on the stability or urban housing markets. The impacts that students have on the area can encourage other segments of urban populations locate, or to deterred from living in an area that is of high student density (Hubbard, 2009). Student presence can influence local residents, not only in terms of the way that they relate to one another, but the relationships of students and local, long-term residents. For example, some of the negative perceived activities that students undertake generally include trends of drinking in excess, and noisy or destructive behaviours. This sometimes leads to a heavier police presence (Page & O'Hegarty, 2006). This image and perception of student neighbourhoods as disamentities may deter non-students from locating nearby. Thus, the introduction of a student population to neighbourhoods is the secondary impact that affects the area (source). Moreover, as students move to on-campus living arrangements, or residence as it may be more commonly called, this localized and high-density concentration of students affects the area by bringing students of similar ages and motives bring issues for the surrounding community.

In the City of Waterloo, Ontario, for example, students compose twenty-five percent of the city's entire population (Fox, 2008). There is constant annual turn-over, as an older student

population moves out, and new ones arrive. In the areas of the City that have large turnovers of student houses, initiatives are being explored to help protect the local area from the consequences of irrational student thought and practices. Fox (2008) explains that students are approached by university administration, as well as student associations in order to help foster what may be deemed as appropriate behaviour and events in order to protect the community from rambunctious actions by students. Students are approached during the early part of the school year in order to help protect the community by allowing them to know and understand what it takes to create a positive atmosphere and to help the creation and retention of a community. Students are also asked to participate in open, public forums concerning the issues that they may face when dealing with 'town and gown' areas, and how the city and schools can work to overcome these. With conjunction of student and administration alike, work can be done in order to help protect the interactions with students and the community members at large (Fox, 2008).

Such interventions are based on the problem that student neighbourhoods can prove to be disamenity for the community. One notorious student neighbourhood, for example, is located in Kingston, Ontario. The student neighbourhoods here have seen unruly bouts of behaviours surrounding the gathering of students during the annual Queens University 'homecoming'. One particularly bad homecoming event lead to 138 arrests, and 619 tickets for provincial offences during one night (source). This gathering resulted in a two year ban for homecoming parties on campus and surrounding neighbourhoods, leading to large protests and "faux-coming" by students to overcome the universities decisions to ban it (MacLean's Magazine, 2012). This example of student desire and pressure to continue such neighbourhood traditions, each one bigger and more destructive than the year previous, has created issues for the City of

Kingston, and has resulted in its spending of thousands of dollars for the protection of its citizens and its reputation from destruction student gatherings. Although recently, Queen's University has reinstated their homecoming traditions for the fall 2013 (with the understanding that Queen's students will remain as "responsible" members of the community), it will be with an increasing focus on the protection of the community with force (Queens University, 2012).

Like Queen's University, students at Fanshawe College in London, Ontario have found themselves in a similar situation during the St. Patrick's Day, 2012. With crowds of one thousand or more students in a predominantly student neighbourhood, most inebriated, twenty-five students had been charged with the willful destruction of a local news truck, as well as vandalism to the surrounding houses (MacLean's Magazine, 2012). Although these two examples are arguably, extreme cases, it is important to understand fully the impacts that students have on any area; whether it be small or large, university organized, or student organized. This has implications for how and where Peterborough might protect itself and its neighbourhoods, especially during heavily attended traditions, such as Head of The Trent, an annual homecoming for Trent University.

Destructive behaviours and disamenity are not the only problems. The literature suggests that students living in an area for a limited time can create issues on the city by their constant relocation. The student population attends school for roughly eight months of the year, at which point, while some may continue to study throughout the summer, others depart. This means that many cities and towns are heavily influenced by an annual influx of students in the fall: the result is a "Town and Gown" centre, divided and oriented towards separate student and permanent resident cycles (Fox, 2008). Moreover, over 150 communities directly affected by highly seasonal and highly mobile student populations, Undergraduate university students account for

roughly 645,000 people, while college students account for 410,000 students (sources). Just over one million in size, commonalities can be drawn with understandings of how students are, for the most part relocating themselves for education in large numbers over fairly regular cycles.

Student populations may have some surprisingly positive impacts upon neighbourhood, however. Student populations have an opportunity to aid in the gentrification of an area, and in one case, the University of Winnipeg was able to acquire an abandoned social housing project, to turn it into affordable student housing for the remainder of the campus (source). This project, which involved bringing students back into the community, was jointly undertaken between the university and Winnipeg's City Council, with the knowing that returning students to an urban core neighbourhood would be able to help foster positive changes in the evolution of neighbourhoods within the city (sources). Crandall (1969) argues that the reintroduction of a large portion of emerging youth invigorates the cities development by allowing a strong connection with social, economic and cultural ties (sources?). While cities that are home to students find themselves with a "student ghetto" for students; allowing them to choose housing dependent on cheap rent, local amenities, and neighbouring friends; the increasing number of students in the area can help foster growth, as well as benefit students themselves (Crandall, 1969).

The issue surrounding the importance of mixing the general public and the students is discussed by Gumprecht's (2006), who identified the need for the community and the students to live harmoniously. For this to occur, it is important to take into consideration the different types of neighbourhoods exist. In Ithaca, New York, for example, there are three separate living arrangements– a Greek-Housing district, known as "fraternity row", a student rental district, known as the "student ghetto", as well as the faculty enclave. These three separate so-called

districts are analyzed to understand the settling patterns of students on them, and why they are chosen in the first place.

According to Grumprecht,(sources), while fraternities and sororities have been a long-standing tradition throughout the United States, Canadian universities have a very strict limitations on these associations,. for reasons of problems with their inclusiveness, propensity for illegal activities, and misrepresentation of the school. Though Trent University nor Fleming College have school-endorsed fraternities and sororities, it is imperative to understand how these student associations function. Fraternities and sororities have been sanctioned by the schools in order to keep students close together, as well as close to the school, and to better build relationships. In this sense, the fraternities and sororities have become long-standing traditionalist residences for student association .

Although the association for young students to a fraternity or sorority was once seen as a strong attraction to the school, between 1990 and 2000, American student's involvement in membership has fallen thirty percent (Gumprecht, 2006). This rising propensity for individualism in housing, evident throughout the United States can be used to better understand the growing need for apartments throughout the student ghetto / rental share locations.

All of these influences means that the student rental market or “student ghetto” is an almost unavoidable location at any post-secondary institutional town. The student rental market neighbourhoods are areas of the town, which house large number of students at reasonably cheap levels of rent. For Grumprecht (2006), the origins of these areas can be traced back; in terms of places like Ithaca in the northeast U.S.; to the original housing of mill workers before the post-secondary school existed. These cheap houses and properties had been individually owned, but filtered down the housing chain, as they were deemed unfeasible for a growing city. When the

post-secondary institution opened in Ithaca, it was within a lower end residential area, this led to an increase in the available area for living situation directly surrounding the school (Gumprecht, 2006).

Gumprecht's article also investigates the need for a faculty enclave in the city. It examines how many of the school staff were located and housed as a result of institutional pressures. In the city of Ithaca, for example, university staff have been situating themselves throughout one neighbourhood, reminiscent to the "American Dream" with tree-lined roads, fences throughout the properties, and separation from the remainder of the student population. The differential housing for the professors and staff members is an important aspect of living and the separation of both students and professors. We have focused so far on Peterborough, Ontario and North American cities. But it is also important to gain an understanding of how other areas are taking student housing into consideration as they examine the role that poverty and social assistance programs play have on the city. Rugg, Rhodes, & Jones (2002), look in-depth, at the segregated nature of student housing in the United Kingdom (UK). In the case of the UK, upwards of twelve percent of the entire population in the country is living within the confines of a rental share in the housing market. With roughly an eighth of the population living in rental housing, the UK situation can be compared with that of Peterborough, where the student population represents upwards of 12,000 students in the city of 78,000 residents, or approximately fifteen percent of the city. This said, it is unknown which portion of the student population in Peterborough is reliant on rental units, rather than living with parents/guardians, or even, over the course of their schooling career, striving for home ownership (Rugg, et al., 2002).

Students are a large proponent of the UK rental market because of their "life-staging" categorization, which is used to describe those who are leaving home (with that of their

parents/guardians) for the first time. The student share of the rental market has increased 138 percent over the years from 1988 to 1999 in the UK, which has created a large burden on the local community when attempting to accommodate the student populations. In order to care for the growing student population, much of the housing that was previously intended for long-stay residents and low-income families was diverted to those of students needs. This becomes an issue for residents looking for apartments and houses to support a family. Roughly eighty percent of the waiting families in the study areas for Rugg, et al. (2002) were looking for two or three bedroom accommodations able to house a growing family.

Although the United Kingdom is far from Peterborough, Ontario, their study suggests that there are similar parallels in which residents are reliant on low-rent priced housing, and students are able to take these houses without consequence, especially those for the rent-g geared-to-income residents (Rugg, et al., 2002). Indeed, another aspect of this area is the interactions of landlords and students, and how some landlords in the area have been able to strictly dedicate themselves to cater to student housing. The landlords in the area have been defunct to catering towards students by having the area which properties they own as a student predominant area, and in most cases, this is due to nearby amenities, proximity to the school, and local pubs and bars.

Rugg et. all suggest that the landlords that have been servicing students have experienced issues that are normally associated with student living conditions, mainly that houses are dirty and cheap. Students may not be expecting much of their own units and the conditions in which students live and leave their properties have created issues in the past. Still, even though this is an income that requires very limited involvement from the landlords, property owners have shown willingness to deal with the issues at hand (source).

Comparisons may be possible with the Peterborough situation. While there is a pressing need for more student housing, as Trent University is looking to expand (Trent University, 2013), but without the construction of new residences. This could create significant low-income housing scarcity issues in the city by encouraging students to have a direct impact on the city by taking bedrooms.

The use of off-campus housing in any school environment is a beneficial aspect for the community as an economic driver, as well as less of a burden on the school as the cost of building new, on-campus residences can be a large cost. One issue arose that Hubbard (2009) investigated is the construction of new on-campus living accommodations for students in order to consider the recent influxes of students into post-secondary education. The cost of upkeep and the constant maintenance of the aging infrastructure is a large cost for the schools, and to compensate for this, schools have begun selling stock of many buildings to independent commercial operations, this can account for £80 million in 2005/2006 in the UK. This sale of university owned property into the hands of a commercial group lead to the increase in on-campus, privately owned housing alternatives for students not looking to have a place of their own over the course of their university career. This privatization in the UK is similar to that of what Trent University is doing and Fleming College has done with the sale of buildings and land to a private firm for the development of on, or near campus living quarters for students. The reutilization of this land, and gentrification can bring more development and housing options for incoming students, as well as the transformation of community by allowing housing to return to a campus oriented locations, rather than being solely “student ghetto” locales (Hubbard, 2009).

Though these on-campus accommodations for students have been contested, with the thought of students requiring themselves to pay for a lease or commitment for the academic year,

rather than a yearly lease in the heart of the student ghetto and city. This change of habits on how students are to settle in the city creates issues with the dynamics of the cities, and how they may cope with students moving in and out of a community. Issues with the movement and migration of students on a yearly basis can be troublesome for the community as previously discussed with constant influxes of new students. Rent levels for student residences on campus were generally cheaper than that of a full term lease in an independent house off-campus and locally owned by landlords. The differences between the university accommodations and the independent can range from £5037, while the on-campus residence range from £3790 for the privatized residence, to £3215 for the university owned residence hall. Although the university owned student residence is significantly cheaper, the lease term is roughly five weeks shorter than that of the privatized residences (Duke-Williams, 2009).

Hubbard's (2009) article investigates the need for on-campus residences, being that of either the privatized residences that some universities have begun to develop, or the university owned residences. Through the expansion of many universities and colleges, there is a need for housing for the incoming students in many of these institutions, and with limited involvement by the university and the community, little can be done in order to help in the housing market throughout the city and to accommodate students as well as local residents (Hubbard, 2009).

As previously discussed, the importance of student neighbourhoods and "studentification" as well as the roles they play within the local community is important for the betterment and changing of the community. As Duke (2009) discusses, trends among students show that in student centric cities or, "town and gown" areas, students do seek out housing in central areas to create a dense student living area. The impacts that students have on the market are immense, and the migration of students from area to area has shown to impact the community, as well as

the growth of post-secondary education schools. The impacts that the students in the United Kingdom have on the cities can be attributed to that of Peterborough, as well as a broader understanding in Ontario. The United Kingdom is undergoing a large influx in students attending post-secondary education, and with this knowledge, parallels can be drawn to Peterborough, Ontario with the relatively new schools of Trent University and Fleming College. Understanding the reasons that students settle, under what conditions students settle and if there are conditions that urge the movement and relocation of students is important for this study. When examining the impacts that students have on the migration habits into and out of cities, Duke (2009) understood that people aged 16-25 were the highest demographic, not only for immigration, but migrant outflow. These migratory patterns in the U.K. indicate that though students settle in a city, not all are willing to remain within the area, and will relocate. Student relocation will either involve moving back with parents/guardians, to a job, or a separate area for other draws. The movement of students into and out of an area is an issue that must be undertaken for the bettering by the city and schools in the area (Duke, 2009).

Duke (2009) explores the migration patterns of students throughout their career while at university or college. This can be similar to Peterborough as jobs are available in the city, but generally won't be for all students, and some will have to relocate. Another burden on the students is the financial impacts of having to rent or own their own home, rather than being supported by student loans or other means. The movement of students into a city is an important aspect to understand, as if student housing is to then become general, professional housing after the point of leaving post-secondary education.

For Peterborough to understand the full impact of the student share on the housing market, it is important to obtain and compare housing data with the retention rates of Trent University

and Fleming College. In addition, it is important to understand the student share on the housing market to determine the impacts that students have on low income and rent-geared-to-income subsidized housing. Moreover, although there is the need for investigation to be done in Peterborough, to understand what is happening with the student housing market, it is important to understand how other communities are taking care of the housing market and what steps are being taken by the community and schools to better the housing of students.

Crandall (1969) discussed the understanding of the way that separate student demographics are living around the world. This can be attributed to the way that students are settling and living within Peterborough. Crandall's paper discussed the options of students living within a region, and how other aspects of the population may have had impacts on where students may settle. In the case of this area in the United Kingdom, students have regularly been settling in one certain area; however, when new residents move in, at what point do students have the "upper hand" when it comes to the market shares. It was understood that students do not have as large of an impact on the rental market share within the city, as compared to working professionals, who have a better chance with settling into accommodations. Some of the reasons for this can be the landlord/rental offices trustworthiness in working professionals rather than that of students, who have a larger chance of destruction and incompetence in caring for apartments. The issues surrounding the relocation of students, with the working professionals and others moving in, can be put back on the areas that residents in the city are looking to locate themselves. The relocation of students can push the populations out of certain areas which have been previously located, causing issues with the ever-changing demographics in city areas, as with always new student populations can cause issues for the previously discussed impacts that housing has had on the social, and economic geographies throughout the area. When examining

the University of York (in the United Kingdom), there is an understanding of how student demographics have become an ever expanding and changing area with focuses on how students cause problems with the local geography as noted previously, attaining to the social and economic issues.

4.0 Methodology

There are over one million students enrolled in post-secondary institutions throughout Canada. Due to this high number, students have a substantial impact on the housing market. This said, it is difficult to measure the impact because information on the student housing market is limited (Canada Mortgage and Housing Corporation, 2005). It is imperative to determine the best methods to measure the impact that students have on the rental market in Peterborough, Ontario through the use of a survey.

The online host for the survey was *www.eSurveysPro.com* and the link was distributed via student e-mail accounts and online through their classes. Trent students were contacted through the Geography department and in certain classes (within the Geography department and outside of it). Since the purpose of this survey was to gain information regarding student housing in all of Peterborough, it was also important to gain information from Fleming College as well as Trent University.

Through the student surveys it was important to gather specific data pertaining to where students live and the approximate size, type and cost of each unit. It was also important to gain information on why students decide to live on or off campus, factors influencing their decision to live somewhere (location, cost, amenities provided by the landlord, etc.) and how they find their living arrangement/who their landlord is. Since most students do not know the actual square footage of their house or apartment, the survey asked questions pertaining to the number of rooms in the house (bedrooms, bathrooms, living/common rooms and kitchens). This gave insight into average sizes of student rental houses in Peterborough.

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 students were coded using manifest context analysis. This allowed us to find similar themes within the

responses and helps determine the overall opinions of the students (Hay, 2010; Jackson, 2001). Using graphs, each question was plotted individually to determine any trends.

The addresses of student rental houses were also obtained through our student surveys and interviews with landlords were mapped using GIS applications to help understand where student accommodation areas are, and where they are not, in Peterborough.

This study focuses on obtaining qualitative and quantitative data through student completed surveys and analysis of landlord case studies and forums. The surveys consist of eighteen questions - open, closed and combination - that students complete online (see *Appendix C* for the Student Housing Survey). To obtain statistically valid results, 199 surveys were completed between the two post-secondary institutions. This was an attainable goal because there is a combined 13,000 students between the two schools. These surveys were conducted until February 15, 2013.

Landlord case studies were used as a supplement and solution for being unable to conduct and complete interviews with Landlords in person. A forum where landlords can discuss issues as well as ideas, questions and advice was used to gain a better understanding of landlord needs and wants through the overall Peterborough Rental Market.

The remainder of the data for this study was collected through an analysis of landlord case studies and forums as provided by our host, the City of Peterborough Housing Division. There are a couple of case studies which were coded for information regarding the relationship between the student population of post-secondary institutions and its effect within the overall rental market. It was also important to look at why landlords choose to rent to students specifically. Coding was used to summarize data and find similar trends and themes throughout the case studies and surveys. Key phrases and common terms are analyzed to reduce the volume

of data based on frequency, correlation and variation (Hay, 2010; Jackson, 2001; Valentine, 2005).

5.0 Results and Discussion

5.1 Results

Through the 198 survey results collected among the Student Housing survey, there was considerable involvement through the student bodies at both institutions. Of the 198 collected survey results, 182 surveys returned were from Trent University students, and 16 were returned from Fleming College (second-hand survey collection). Limits to our results consisted of only having 154 surveys returned completed fully, with 44 incomplete. As discussed in the methodology, these surveys were distributed online to students, through e-mail lists from departments within the school, as well as through class talks to many classes ranging in disciplines, as well as years of study.

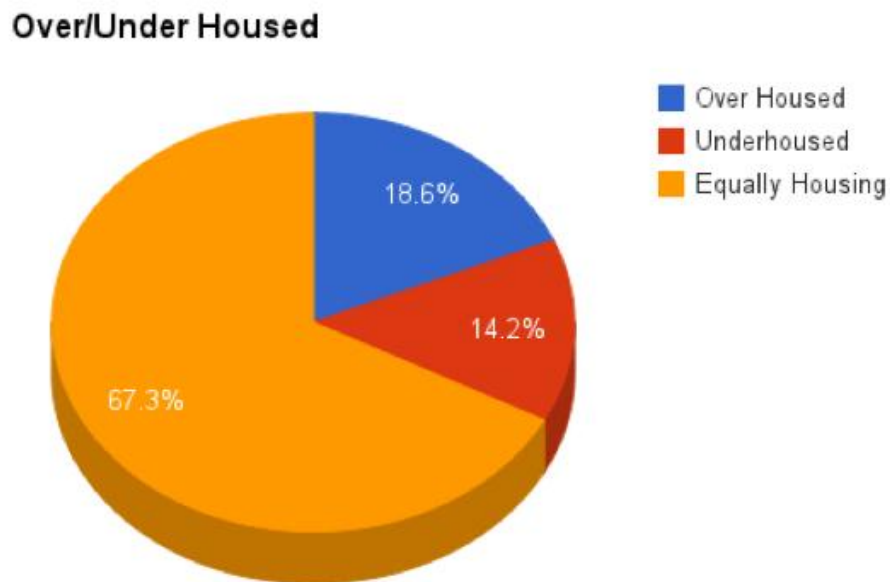


Figure 3: Chart of over and under housing in Peterborough. Found from student surveys.

The breakdown of the survey respondents ranged greatly between years of study, with 86 (43.43%) representative of the first year class, and of these 86 respondents, 26 (32.10%)

represented those living off campus in their first year of study. Apart from the first year class, respondents varied upon their year at Trent, with 13.19% second year, 14.84% third year, 22.53% in fourth year, and 2.75% were graduate students. The remaining 2.2% (4 respondents) were representative of students who had answered that they were in either fifth year, listed as a part time student, or college transfer students. This variation of years of study is slightly heavy on two years of study, both first and fourth, these numbers do not seem to correspond with Trent's current enrollment.

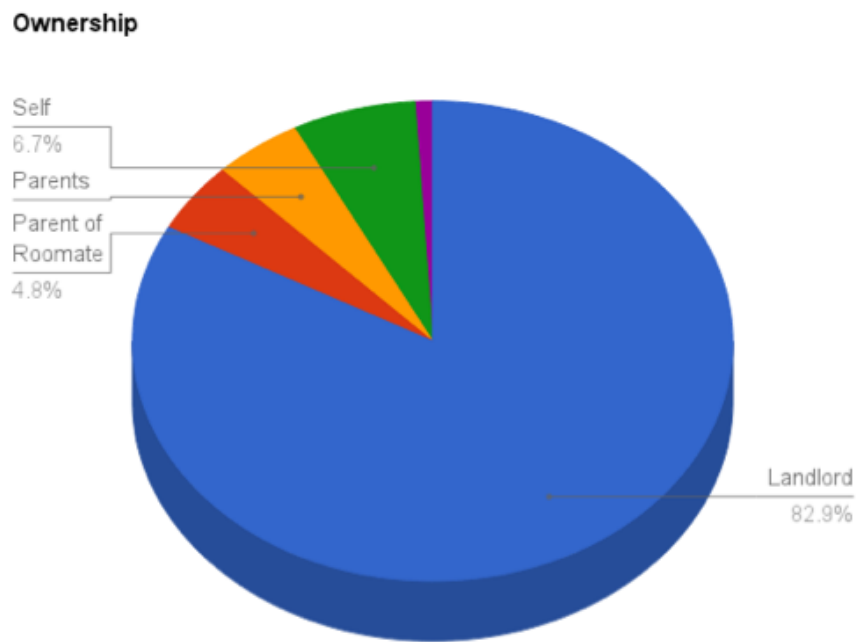


Figure 4: The breakdown of ownership of residences within the student rental market in Peterborough.

Early analysis of the rental costs show that the average student (not differentiating between those who are paying rent inclusively with utilities, or other amenities) results to \$474.69 per student, per month. This number does not include the differences to those paying for

a house rental intended for families, having only one person paying rent in a house (could be the case of partners living together).

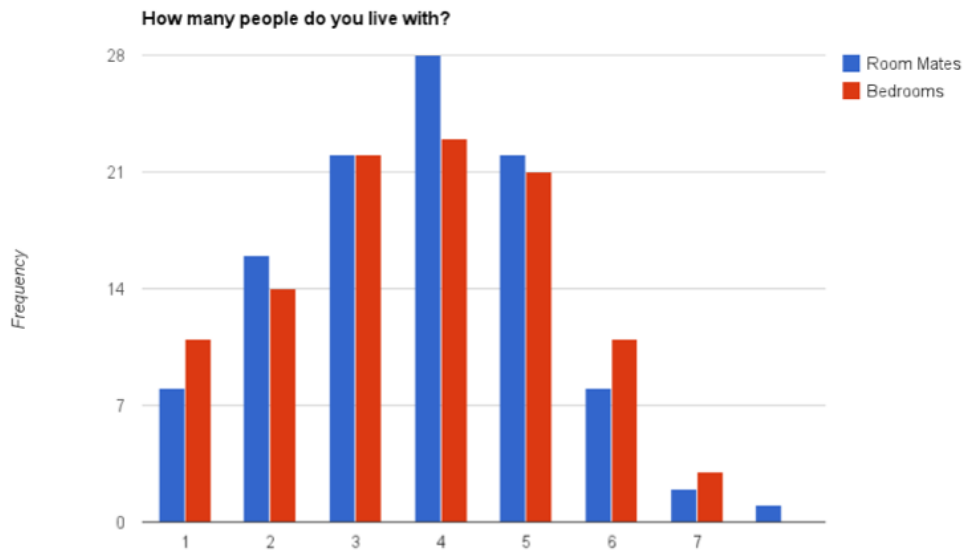


Figure 5: Number of people vs. number of rooms available in a rented residence in Peterborough.

Rent Costs

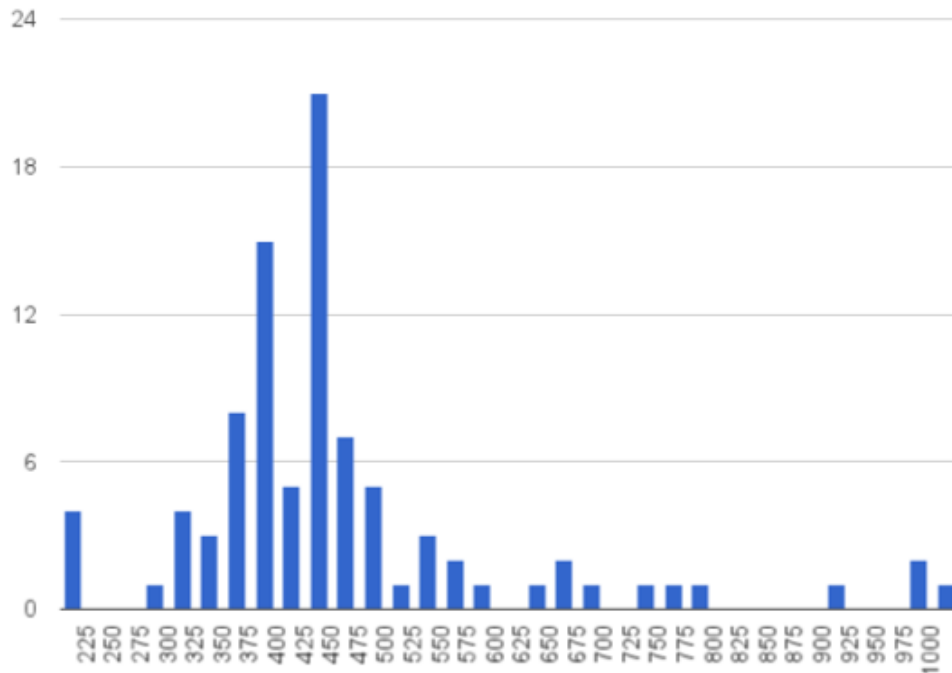


Figure 6: Rent Costs in Peterborough for a student house. Rent costs on the bottom with frequency on the side.

There was some hesitation of students filling out some information of the survey, this can be mainly due to privacy concerns of handing over information such as their address', costs of rent, and what is included. Many of the incomplete surveys may be attributed to this lack of data and privacy concerns. This will be later discussed in the next steps, and recommendations for the upcoming years of investigation on both post-secondary institutions throughout Peterborough.

What type of unit do you live in?

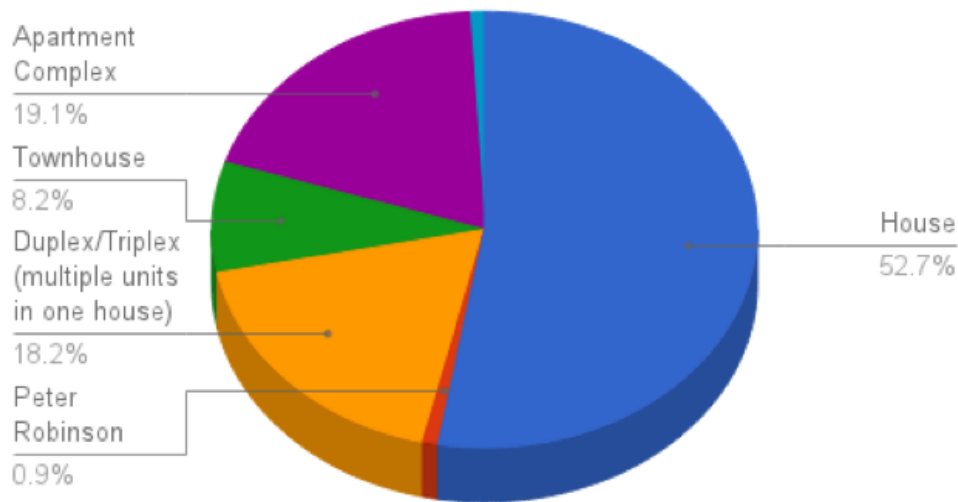


Figure 7: Breakdown on the type of unit students live in within the student rental market in Peterborough.

For a complete breakdown of the data collected throughout the surveys based on each question, see Appendix D.

Case studies and online forums were investigated; many themes, recurring ideas, and advice became apparent: landlords want to rent to the student body. As the average price of a student unit within a dwelling was roughly \$475, landlords could easily make profit if there are more than three or four students living in a house. Along with this, students are only to stay renting within Peterborough in the same house for approximately four or five years maximum. From this short living span, it is easier to lower the standard of living for students wanting to live in Peterborough. By doing this, landlords can create a larger profit margin by saving the money used to keep up the house and keeping it as profit.

Table 1: Summary Table and breakdown of over and under student houses, ownership, unit type and average rent.

Summary Table

Over/Under Housed	
Over Housed	18.6%
Under Housed	14.2%
Equal Housing	67.2%
Ownership	
Landlord	82.9%
Student/Self	6.7%
Parent	4.7%
Parent of Roommate	4.7%
Other	1.0%
Unit Type	
House	52.9%
Townhouse	8.6%
Apartment Complex	19.3%
Duplex/Triplex	18.3%
Other	0.9%
Average Rent	\$450

5.2 Discussion

The surveys that were collected represented a well-rounded demographic of the Trent University student population for this year, and with further insight, it is possible to expand and continue to investigate the impacts of student housing on Peterborough. Through the 182 surveys that were completed from Trent University, it is apparent that students are choosing to rent units from landlords in efforts to help keep costs and responsibilities to a minimum. There is limited information on the rental trends in Peterborough, and how the prices are fluctuating, which is why this research is necessary. This said, when assessing the Ontario Landlord Tenant Act, a landlord can only increase rent once annual by three percent, unless a new service, infrastructure improvement, or property taxes have increased significantly. With a vacant unit, there is no limit

on the amount that a landlord is allowed to increase the rent by, thus creating a market driven rental price.

Through the implementation of the survey, it was found that students are renting from individual landlords more often than parents, friends, or owning themselves. These findings did not come as a surprise in the research, as home ownership can be a difficult concept for a university student expected to maintain the property, as well as have a significant upfront investment to act as a down payment upon a mortgage. Although students are renting mainly from independent landlords and companies, the second most common housing option for students was self-ownership. The changing way which students are going about securing their housing priorities can affect the Peterborough housing market by creating a difference in the student markets and new niche markets for home owners who may then decide to rent out their house in order to maintain and continue to retain some income order to aid in the cost and payment of their monthly mortgage payments. This home ownership can be understood as to why students may have decided upon their ownership rather than rental by preparing themselves for the long-term commitment, due to their very own family life, if that includes children, partners, or planning to remain in the city years down the road. On the inverse, students deciding to rather rent their units from landlords may choose to do this in order to decrease the responsibilities on themselves, as well as the ability to leave only within 60 days notice. The popular ways in which students are settling upon their own houses and rentals can have impacts on where others are settling throughout Peterborough, as well as what types of units are available.

Another question that was faced upon the creation of the project and survey is the cost of rent, and to which extent does this get impacted on a unit, due to amenities, location, etc. The investigation of rent was slightly skewed originally due to the rental cost of some individuals

claiming rent that every well may have been intended to be split among a couple (ex., \$1200 living in a house with one other room mate with utilities included, however, through this survey it was unknown if all room mates paid the same rent. Although when examining the rental prices, it is imperative the difference between rents are mainly based on the amenities, it is clear that those who pay for rent along with utilities together in a package set out by their landlord are paying, on average \$494.50 a month, per student. The cost of utilities impacts the rental costs on students in Peterborough, this is seen by the cost of rent without utilities included at \$422.40 a month, per student. This separation in rental costs of \$72.10 accounts for an average price spent on the rental costs of heating and cooling a unit throughout the year. This cost of \$72.10 then translates to a yearly price of \$865.20, which can then help the landlord plan accordingly for the conservation of energy and the spending of the yearly utility bills.

The conditions that students are living in is another aspect that the City of Peterborough is interested in understanding, although students are not knowing of their house sizes in square feet, the size was asked through means of bedrooms, bathrooms, kitchens, and common areas were within a house. The average number of bedrooms in student housing was 3.71, while the average roommate was 3.68. This discrepancy of rooms to roommates is relative the under- and over-housed situations through student housing will be described below. The average number of bathrooms was just above 1.63 per household, leading to an understanding that per 2.24 people, there is, on average, one bathroom. Of the kitchens, there was only one respondent that answered that there were two kitchens; they were in a house of 6 bedrooms, and 6 people (including themselves). Although there was one outlier, the average kitchen per house was 1.01, leading to (on average), one kitchen per 3.64 people, obviously one of the least sought after amenities in Peterborough when searching for houses. The average number of common areas (including

living rooms, great rooms, TV rooms, etc.) is 1.21 per house, resulting in one per 3.03 residents in a house. These findings can help the City (and landlords) understand what students are looking for in a house, and are able to settle into.

The final issue that faced the research questions when undertaking this project was the issue of students being under or over housed. Over housed is a term coined by housing is fundamental in order to describe the condition of students living in a house, apartment, or any type of residence with an abundance of rooms – for example, a student who is living in a house with 4 room mates, but there is a total of 6 bed rooms, there are too many bed rooms to properly house the students. The inverse is true for under housed students, living in a condition, which is creating students to share rooms, which can be beneficial in the case of couples and partners living together. Through comparison of residents and number of rooms in a house, it was found that 16 student houses are listed as over-housed, and 15 are listed as under housed. The limited variance on the over- and under-housed situations through Peterborough do not take away housing opportunities from those who are actively seeking, as the number of students surveyed balance out in the end with the number of rooms available in the city.

The findings of this survey created a good understanding of the amenities that students are looking for when searching for housing in the upcoming year. As seen in Appendix D, students mainly look for housing options that are convenient for them to both amenities, public transportation (City of Peterborough buses), and to a lesser extent, on-site laundry and included utilities. These findings can be used by landlords to better suit their apartments and houses to that of what students have been found to like and look for in a place. The characteristics can be used by landlords and developers alike to better cater their own properties to the liking of students, and their best interests.

Through the analysis of the findings from this survey, it is apparent that the majority of students are renting from landlords, are equally housed (living with the same number of people originally allocated to live in the house), and prefer to have their houses located among many amenities and through the major routes of public transportation. These characteristics are able to be met with the working of landlords and developers in order to purchase plots of land, and help develop the area in order to better cater to the needs of students, when taking into consideration the overall feel and liking of the area. Although there is still work to be done in the Fleming College atmosphere, much can be learned and understood of the Trent University, Peterborough students and the housing habits that are being undertaken and sought after for the housing of the academic year.

Case studies and online forums were investigated; many themes, recurring ideas, and advice became apparent: landlords want to rent to the student body. As the average price of a student unit within a dwelling was roughly \$450, landlords could easily make profit if there are more than three or four student living in a house. Along with this, students are only to stay renting within Peterborough in the same house for approximately four or five years maximum. From this short living span, it is easier to lower the standard of living for students wanting to live in Peterborough. By doing this, landlords can create a larger profit margin by saving the money used to keep up the house and keeping it as profit.

When investigating the reasons in which landlords don't rent out to families as often, many other themes and issues became prevalent. In a family, there are normally two or one persons making income that is geared for rent, unlike in a student house where each student is responsible for maintaining and keeping up with rent. In this, students only pay for themselves whereas in families two to five (approximately) people are living under one or two paycheck(s).

For landlords, this means reducing rent in a way where it is affordable for families to cover the cost of rent as well as food or other amenities. By renting to families, landlords are relying on one person to cover the cost of a whole house, as well as not making the same amount of money if they were to rent to more 'reliable' sources such as students.

Overall, it was evident that landlords choose to rent to students because they can make more money - who wouldn't do this? - and because of this low-income families are having a hard time finding places to live where the standard of living is relatively adequate, and the rent price is affordable, which is a major concern and problem that Peterborough now must face. In future years, the hope is to be able to lower rent prices for these families who need someplace to live comfortably while also still managing to rent to the amount of students who need places to live during the school year.

6.0 Conclusion

Through case studies and forums, it was found that most landlords prefer to renting to students rather than low-income families. This is associated with amount of inputs a landlord must do to each rental unit he or she owns, relative to how much profit they are making: what their output is. In renting to students, the standard of living is lowered due to short living periods, responsibility to up-keeping the house and lack of knowledge on what a safe and livable house contains. Most students when looking to rent, do not know the types of questions to ask in order to generate answers that may impact their living situation in the future. Some of these impacts include but are not limited to roofing, mold and overall house cleanliness. These are topics which most students do not address and therefore, due to lack of interest and time landlords do not pay attention to either.

In the topic of students as renters, they are also seen by landlords as a more trustworthy source of income since every unit pays for themselves, rather than one person paying for three or four units - as is the case for most families, lower income or not. As students pay for themselves, most look at the cost per unit rather than the total rent for the entire building, like families do. When the number of students within one dwelling increases through complication or division of the house, landlords are gaining much more profit here than they would by renting out one full house to a low income family. In most cases students said they resided within a 'house' - a single unit that is not split or divided amongst more than one group of students. This percentage was just over half with 52.7%. The next most popular dwelling student chose to live was apartment complexes at 19.1%. At 18.2% the third highest residence students lived in was the duplex/triplex units. This is when one house or unit is divided into separate entities; separate groups of students live in each. The last and lowest percentage in choosing a dwelling to live in was townhouse at 9.1%. Due to the availability and the quantity of each type of unit, sometimes

students are forced to share living arrangements or choose a place that is not their first choice. It is these two main reasons why landlords in Peterborough choose to rent to students. In future studies it may be interesting to see what type of unit students prefer to live in and why; this would be useful on landlord forums and advice sites where new landlords could go to see what kind of units they should be buying and renting in the first place to make their unit most marketable to students.

There are many stakeholders involved in the student housing market in Peterborough. Because of the impacts the student housing market has on the overall rental market, the citizens of Peterborough are affected in many ways. Not only are they affected by student populations invading their neighbourhoods, but also lower income families are losing access to affordable housing. The City of Peterborough itself is affected, and especially the housing department because they have to try to accommodate the needs of the residents and aid in policy development. Trent University and Fleming College are also impacted by student housing as they are the source of the students. These two post-secondary institutions are what draw in the students to Peterborough and are the reason that students need housing.

Lastly, one of the greatest stakeholders are landlords. At 82.3% they hold the highest percentage of ownership within the Peterborough rental market. A 'landlord' in this sense means that they are not affiliated with the renters, other than in owning the unit itself. Although every person who rents out to others is technically a 'landlord', in this set of questions a landlord was described as either freelance or part of the landlords association in Peterborough. From our results, besides landlords, 6.7% of students own their own home or unit, 6.2% have one of their parents as a landlord and 4.8% of students have their room/housemates parent as their landlord. It is interesting to note that students themselves own and operate a unit by him or herself rather

than rent from a landlord. Many students who have already lived with their parents before coming to university may have stated that their parents were their landlords, as they owned the house. When noting the amount of people who said their rent was zero dollars (meaning they do not pay for rent at the dwelling they reside in) or did not answer, it is close to the 6.2% that was calculated (regarding parental ownership). Not every student who lives with their parent rents out to other students, however, there are some parents who will purchase a home for their son or daughter and rent to them and their roommates. There are several types of landlords within the Peterborough community, and the choices many students make depend on affordability of buying a house within popular student-based Wards, how much rent is when looking for a place, accessibility, locations and many other factors that students look for when searching for the perfect place to live.

In the student rental market profile obtained from Trent University students, it was shown that 67.3% of students lived in a house that held equal bedroom to person ratio. It was also found that 18.6% of students lived in a house that held more rooms than students and 14.2% of students lived with more people than bedrooms. Most landlords, when renting a house or complex, find groups of students who are willing to live together at the equal number of room to person ratio. These groups of students are probably leaving residence and have a set number in mind for the number of people for a house. Generally, when looking for a new place to live it is common that renters will find the appropriate amount of people to fill each room. However, as students finish their degree, or change their minds, and therefore their living arrangements, it is no longer the students job to look for possible roommates to fill the empty rooms. This is usually when over-housing becomes a problem for landlords. On the other hand, a probable reason for under housing deals with when partners live together while still being students. This allows for more

than one person in a room, hence, the term under housing as there are not enough 'rooms' for people. The issue of over and under housing continues to be a problem for landlords, however, with it being the landlords job to fill vacant rooms not much can be done to help the situation.

As discussed above, through the Trent University student housing profile/survey and analysis of case studies and landlord forums, there is a strong connection between the impacts student housing has on the overall market and how landlords are affecting the housing market.

6.1 Limits

The limits with this study were: Fleming College student involvement, overall survey participation, privacy issues and landlord contact. Though there were difficulties collecting responses from Fleming College, the quantity of data collected from Trent University is a reasonable amount and was not an issue for that institution. The limitation with Fleming College was the overall number of responses gathered from Fleming College students as well as the lack of time to gain ethics approval. Having ethics approval from the Fleming College Research Ethics Board would have allowed us to advertise and speak to Fleming College students more openly.

Another limit to the study was ensuring people would want to participate in our research. It was not necessary or feasible for us to offer incentives to participants so it was important for us to highlight the importance of this research and how the participants may benefit. Students participating in the research used the survey hosting website eSurveysPro.com. The host website (*eSurveysPro.com*) counted the incomplete surveys as those which did not have the last question completed, in the case of this, some surveys had been completed with a majority of the questions, however, did not complete the entirety of the survey. While the survey may have been completed,

the final question was “What services do you expect when renting from a landlord?”, a respondent was asked to input qualitative information concerning what was expected from a landlord when renting. This limitation to the final count of unfinished survey results put an initial limit to what was discussed in the early stages of analysis.

An additional obstacle we faced in this type of research relates to privacy issues. In our survey, addresses of participants were asked for; however, not mandatory. This meant that we were unable to gather all addresses from all participants. Students who did not wish to give their addresses were able to leave the section blank. This said, this was only an added component to our research project that would be helpful and not mandatory. The map was as successful as it could be with the amount of addresses provided.

We had hoped to interview landlords; however, we were unable to do so due to over-communication and involvement with the City of Peterborough Housing Department and with the tenure housing impact already. Instead, we looked at specific landlord case studies and forums. The limits with the case studies and forums is that they place constraints on the type and amount of information we could gather.

6.2 Future Recommendations

For future projects being undertaken in conjunction with the City of Peterborough Housing Department, it is crucial to follow the following steps to fulfill a complete analysis of the impacts of student housing on the overall rental market in Peterborough:

- In order to undertake the online surveys, ethics approval must be completed as soon as the project agreement has been finalized. The issue of Fleming’s Research Ethics Board, which had set back the project, was that their approval took substantially. In addition to

this, there were multiple people involved in the process which made communication troublesome.

- Though the ethics approval was timely and inconvenient, contact should be made with the host at the City of Peterborough Housing Department, prior to contacting Fleming College's Research Ethics Board. In addition, Fleming College is now aware of this project, so future research there should be more convenient.
- To maximize participation among all of the Trent and Fleming population, release the survey as soon as possible, ideally during, or at the end of the Fall semester.
- To ensure that surveys are completed fully, student numbers can be asked for of participants as an extra stage of verification that they are in fact a Trent University or Fleming College student.
- Work on better publicizing in order to gain more participation of students at large. There are many ways to publicize the collection of data, this could be anything from posterizing, to advertisements on the Internet, to utilizing the *MyTrent* homepage (and Fleming equivalent).
 - In order to foster better participation in the survey, incentives may be offered.

6.3 Next Steps

While there has been substantial participation and data collection from the Trent University students, data collected from Fleming College is too small of a sample size to create any type of data analysis. With this, it is important to understand that this project is unable to be completed in a one-year window, there must be continuation and carry-over for this project to attain all goals as laid out in the original Project Agreement.

Additional data collection must be completely focused on the Fleming College student population to create good parallels between both post secondary institutions, and their impacts on Peterborough as a whole. Following the collection of data from Fleming College, both student-housing profiles can be used to assess the student rental market's impacts on the greater rental market in Peterborough.

Future goals for the project, as discussed with the host from the City of Peterborough Housing Department include:

- Better understanding how student choose where they live, and how they utilize resources to undertake this process (word of mouth, online resources, newspaper ads, etc.)
- Differentiation between students who are either transfer, or first year from external cities, and students moving within the city and from campus to residential areas - and how these students find accommodation (between word-of-mouth, online listings, or any variation of sort)
- Investigate the need for future student growth through the two institutions in the next ten years, and if there are plans set out in order to accommodate students with on campus, institution owned residences.
- How many students are renting from Fleming College and Trent University in Peterborough? Is this expected to grow in the next ten years? Have a much better government understanding of the policies and practices that are in order, as well as the politics that are involved throughout Peterborough and Fleming about the off-campus housing.
- Where, when, and how are students accessing rental units? Homeownership?

- Fleming profile, comparing Trent and Fleming / compiling, comparing to rental market in Peterborough

7.4 Final Remarks

The City of Peterborough is home to approximately 13,000 students between two post-secondary institutions: Trent University and Fleming College. With such high numbers of students, the student housing market has a direct impact on the overall rental market of Peterborough. Through the development of a Trent University Student Housing Profile and an analysis of Landlord case studies and forums it has be determined that landlords are inflating rental prices, redesigning homes and targeting students to rent their units. Because of this, lower income families and/or families needing subsidized housing no longer have access to affordable rental homes.

Within the years to come the City of Peterborough housing division should develop a Fleming College Student Housing Profile. Upon completion of this profile both student profiles should be compared and analyzed for overall trends throughout the city. After these trends are determined, the City of Peterborough Housing Division can then research how other cities are coping with the impacts of student housing on the overall rental market.

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8.0 Appendices

Appendix A: Project Agreement



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Research Proposal / Project Agreement

Project Title:

Course Code and Name: GEOG 4030Y Community-Based Research in Geography

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Student

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Section B: The Proposed Project

1. Purpose of the Project:

The purpose of this research is to assess the student housing market in Peterborough, to learn more about students' accommodations, when they choose not to live in residence. Specifically, various aspects of the student housing market are to be researched, as well as the influences of the student housing market on the 'mainstream' rental market. The intention of the research is not to provide definitive statistics about the student housing market, but rather, through key informant interviews, provide a descriptive profile of the market, and its impact within the broader housing market.

2. Key Research Question(s):

What is the impact of Peterborough's post-secondary student population on the general housing and rental market? The following sub-research questions will help to answer this main question

- Who are the major stakeholders in the student housing markets? (landlords – individual and corporate, upper year students, homeowners with secondary suites, students who are also landlords)
- What is the profile of the student housing market in Peterborough (City and County)? Including estimated size, neighbourhood location(s), type (house vs. apartment), average length of tenure, suitability, cost, and availability.
- How many students are renting from Fleming and Trent in Peterborough? Is this expected to grow in the next ten years?
- Average number of students per household? Per Apartment?
- What is the breakdown of household size, unit size?
- Are students over/under housed? (i.e. number of students compared with number of rooms)
- What is the proportion of students that have seasonal (Sept. – April) versus yearlong rental agreements?
- What proportion of the private rental market do students comprise?
- Are students or parents purchasing homes for use by students?
- Where, when, and how are students accessing rental units? Homeownership?
- Does student housing influence the housing and homelessness statistics in Peterborough or in other college and university towns?
- How might student populations be a factor when comparing the housing market in Peterborough to other municipalities?
- What influence does student housing have on the private rental market in Peterborough? e.g. vacancy rates, rent levels, condition of housing stock

3. Key Research Terms:

AHAC - Affordable Housing Action Committee - The purpose of AHAC, as explained by the peterborough.ca website, is to identify needs for affordable housing, to increase awareness of affordable housing needs and policies as well as constantly improving policy development at all levels of government.

Core Housing Need - Household spending in excess of 30% of gross income

CMA - Census Metropolitan Area - As outlined by Statistics Canada, a CMA is subdivision used by Statistics Canada. The total area is not necessarily an entire city. It must have a total population of 100,000 with 50,000 or more in the urban core.

CMHC - Canadian Mortgage and Housing Corporation - The CMHC is Canada's national housing agency and it provides mortgage loan insurance, policies, programs and research.

Severe Core Housing Need - Household spending in excess of 50% of gross income

Under-housed/Over-housed – The appropriation of rooms available to students within one certain house, (Over-housed – too many rooms for the students living within, under-housed – too little rooms available, utilizing common spaces for sleeping quarters)

4. Relevant Geographical Issues and Debates:

Peterborough is changing at an ever growing rate, in regards to emerging trends of student populations, increasing poverty levels, as well as more. The main concern for Peterborough is the increasing need for affordable housing available to all aspects of the population. Affordable housing in Peterborough is a key concern for the city, as well as Peterborough as a whole, and is taking in great concern within the administrative aspect of the city. The impacts that occur with low income housing concerns go further than a economic impact;

Economic Impacts; the increase of affordable housing can help bridge a gap between the rich and the less fortunate. Although students are constantly looking for affordable houses for themselves, it has become a concern as to where students are settling in the city, and if they are in basing their choice of housing purely on cost and taking from the populations greatly in need. In order to understand where students are choosing to reside, it is important to understand what draws them into the location (this includes proximity to services, such as bus, grocery, downtown etc.), but more than this, are students willing to compromise the service proximity of their future housing in order to save a small amount of money? These implications for the population bring in issues with where low-income houses can be located, and how to avoid the student populations from accessing these houses. It is as well important to understand the needs of students, and where they generally are located before going through with the installation of more low-income houses, in order to protect the area from abuse by students looking to have cheap rent. Rent Geared to Income housing is a separate entity with understands the need for housing for low-income recipients looking at ways that money is being obtained per the individual, and understanding a basic principle of the 30% rule, in which in order to live sustainably, 30% of income must be towards income.

Social impacts: Student housing is chosen by students with ideas of amenities in the area, as well as proximity to larger items, such as the bus routes, stores, but in some cases, friends. The influx of students all living within one certain area creates a social dynamic which cannot be matched throughout the city in an essence of dynamics and norms. However, this said, it is crucial to incorporate students into the city itself, without too much segregation. There are levels in which students housing is being taken into consideration, firstly, Kingston, Ontario and Queen's University are under scrutiny of the "student ghetto", located just north-west of the main campus, where students are in such a small centre, issues, such as the Queen's Homecoming occur, where damages are done. This one instance

of student housing is based around the centralization of students. On the other end of the spectrum, Trent and UOIT in Oshawa, Ontario students are under scrutiny of Oshawa's bylaws stating that any rental house within the vicinity of either school must be applied for and licensed by the city, thus enabling the city to refuse any rental house unable to pass inspection of maintenance as well as standards as a rental house. Another issue with this is the fact that the city is able to limit the number of rental (student and main rental) housing within one area to virtually nothing, as it is under the cities discretion to approve or deny any housing opportunities. Peterborough is currently in the middle of both spectrums, with allowing the freedom of students, while still remaining to few student intensive areas.

5. Relevant Literature

Crandall, R. H. (1969). *A constrained choice model for student housing*. Management Science, 16(2), B-112.

This next article examined is important in order to look at the responsibilities that some university and colleges are taking in order to fully represent students and ensure that students are adequately housed. This article examines that different aspects of the need for housing are represented (Crandall looks at the need for single student first year students, and up to mature students currently in a relationship). These needs for students can be seen as equally important in any jurisdiction, area or school. Trent and Peterborough can examine this model and understand what students need, and how other areas have been able to accomplish these challenges represented with different needs of students.

Duke-Williams, O., *The geographies of student migration in the UK*. Environment and Planning. 2009, (14), 1826-1848

This article looks at the distribution of student houses, the effects of student migration and the increase in student populations/enrollment throughout UK university cities. These are some aspects of research that our host organization would like us to look at for our project. As mentioned in the article, the UK has had rapid growth in student populations in recent years. Similarly, since Trent University is a newer school, its enrollment numbers are growing as well. This article will not only familiarize us with the student housing distributions in cities comparable to Peterborough, but also how to map and measure the distributions.

Gumprecht, B., *Fraternity row, the student ghetto, and the faculty enclave*. 2006, 2(32), 231-273

This article discusses how 'college towns' differ because of their student populations and the social implications that come with the students. The article also looks at the different types of student residential communities that form and the segregation of student communities in college towns.

This article will be helpful for our project because it gives information about college towns, but it also discusses the distribution of student populations which is again

something that we have been asked to look at. It will also be interesting to see if Peterborough has the segregation like the communities in this article. This article will also be helpful when we prepare our methodology to identify student communities.

Hountras, Peter T., and Kenneth R. Brandt. *Relation of student residence to academic performance in college. The Journal of Educational Research*(1970): 351-354.

This article focuses on the importance of being able to have student housing and the effects that it has on the community that the houses are provided for. The preliminary findings stated that college students (in the study area; upper mid-west) had a higher mean grade point averages compared to those off campus, in off-campus housing or at a parent/guardians house. This study can be important to understanding the reasons that students strive to congregate into a specific area. This can better impact Peterborough as to foster a better educated grouping of students, attempting to retain these said students for a long-term careers. This study can be a beginning in the examination of why the understanding of student housing is important to the city. Although students attempt to remain within one area, the draw of jobs remains crucial for students to relocate after their time of study into other cities.

Hubbard, P., *Geographies of studentification and purpose-built student accommodation: Leading separate lives?* Environment and Planning. 2009, (14), 1903-1923

This article discusses off-campus student accommodations in the UK. The article presents a case study based on the university town Loughborough which recently had an expansion to their university. The article also looks at how the increasing demand for student housing has created numerous social and cultural conflicts.

This article could be useful to our project because Peterborough and Loughborough share similar characteristics. The article also looks into policy development and the choices made by students referring to their accommodation decisions. These will be important aspects for us to look at in our research.

Hughes, D., Davis, M., *Student Housing: A cautionary tale of one city.* Journal of Social Welfare and Family Law. 2002, 2(24) ,135-155.

This article deals with the government policies and student accommodation. It focuses on one particular city and it's struggles with student housing, and students abiding by the law in terms of renting and government policies. It also deals with landlord-student relationships throughout the years of the city's story. This article focuses on the developments of the city and student housing over several decades, starting during the 1960's. This article could be useful to our project in terms of understanding government policies and the relationship between students and these policies. There may be similar underlying themes in the Peterborough area that will help us in analyzing the statistics brought in by the City of Peterborough as well as our own surveys. This article may also help us understand the connections between government and landlords (and their policies). This is especially important since there is no previous of background knowledge on this topic. Overall, the article relates to some of the research questions proposed in the

project agreement, which is highly useful.

Landis, J. D., McClure, K., *Rethinking Federal Housing Policy*. Journal of the American Planning Association. 2010, 76 (3). 319-348

This article deals with Federal Housing Policies, the problems, and the conclusions that researchers are making to better housing for low-income areas. This article has methods and ways to go about improving housing policies based on trends and programs. This article will be very useful when looking at the differences between Canadian/Ontario Policies, and American. It can help Peterborough with ideas on how to improve low-income housing, or see what problems are similar and how to change/fix them based on what the article and research suggests.

Macintyre, C. (2003). *New models of student housing and their impact on local communities*. Journal of Higher Education Policy and Management, 25(2), 109-118.

This article touches base on the different models used in associating and utilizing the impact of student housing. This article looks at the impacts that face Student housing and the communities surrounding them. As well, this article looks at the impacts of a privatized residence may have on a city. This privatization of residences impact Peterborough as they may retain students better than a university owned residence. The use of Urban Regeneration comes to term in this article, while trying to understand the importance of keeping an urban area built up and prospering. The ideas of running residence catered to students comes up again within this article, as with the likelihood that an increase of GPA (Grade Point Average) would occur with the high influx of students in a certain area.

McCutcheon, R., *Science, Technology and the State in the Provision of Low-Income Accommodation: The Case of Industrialized House-Building, 1955-77*. Social Studies of Science. 1992, 22(2), 353-371.

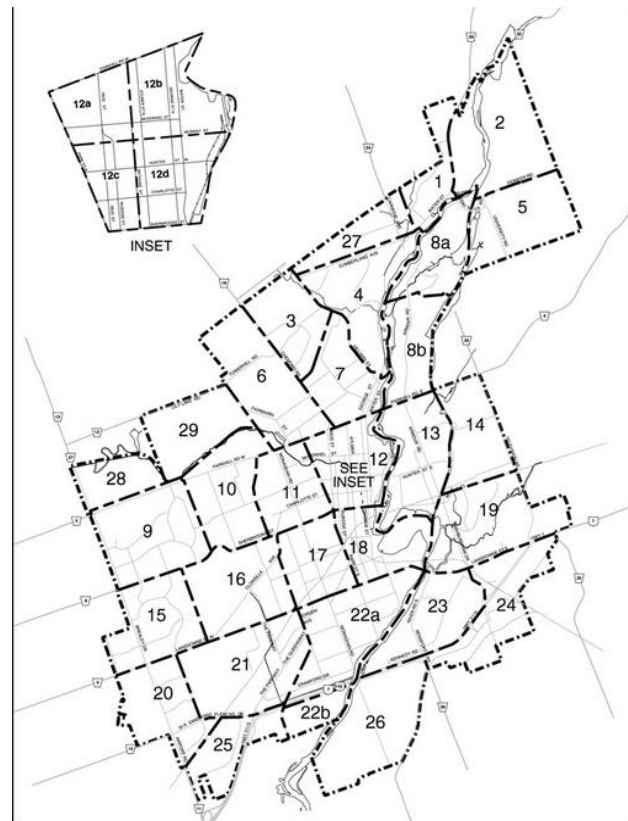
This article demonstrates how science and technology and solid understanding can lead to building low-cost houses, and therefore lead to less rent costs. It specifically focuses on industrialization methods and its advantages and disadvantages. It also speaks to whether or not this method actually works, and what can be done to help this method work more effectively. This article pertains to methods and ways to increase low-income housing that is living quality and it could be useful to our project based on this fact alone. If Peterborough is looking for more ways to increase low-income housing this may have the answer to some do's and don'ts.

6. Study Area:

The City of Peterborough is the study area we will be researching. 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 is located in the province of Ontario and in Peterborough County. It 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. In the City of Peterborough, the Otonabee River runs North-South through the city and is connected to the Trent-Severn Waterway. The City of Peterborough resides in the St. Lawrence Lowlands, and most of the land is relatively flat with the exception of drumlins in the North side of Peterborough City. Since Peterborough is within the Northern Hemisphere it's climate consists of warm summers and cold winters. It is between two areas, the southern area having mild winters and hot summers, whereas the northern area has mild summers and very cold winters.

Within Peterborough, there is a municipal government located on George Street, the City Hall is a service manager for the housing within the city and county for Peterborough and the County of Peterborough, in respect of this project, only the city is being examined. The department of interest deals with low-income housing in Peterborough and the rent paid for each unit. The education within Peterborough consists of many Elementary school, High school as well two post- secondary education institutions within the City of Peterborough. Fleming College has 6,000 full time students, 10,000 part-time students; and Trent University has roughly 7,000 students as a whole. This research project discusses the places in which these students live and their effect on the rental market within Peterborough as a whole.



7. Methodological Approach:

The major steps within our methodology consist of: creating the methodology and submitting it with our literature review, implementing our study/collecting data and lastly analyzing our data. Creating our methodology will involve all group members; it should take approximately 20 hours and is due December 7, 2012. Following that, we will begin to implement our methodology and collect our data. The first part will consist of an online survey for students to complete. In addition to creating the survey we also must complete our ethics forms. All group members will assist in developing the survey and implementing it. We are hoping to have this portion completed by January 11, 2013. Following this, we will complete our first data analysis. This should take approximately 40 hours and we want to have this completed prior to conducting our interviews with landlords. This is because we feel that the responses we get from the students will help generate our questions for the landlords. Our goal is to have part one of the data analysis completed by January 25, 2013. After this we will conduct interviews with landlords over the phone or in person. Generating our questions and completing the interviews will take approximately 20 hours. All group members will also be present and we are hoping to have this portion completed by February 10, 2013, just before our rough draft is due. The final step to our methodology will be our second data analysis. This will be completed by all group members and will not only analyze the interview results but also the data from our student surveys. This second data analysis should take about 50 hours and will be completed by March 10, 2013.

• *the sources and approaches*

We are going to do online surveys through survey monkey to obtain information from students. We plan on using Survey Monkey to host our survey. The link to our survey will be distributed through e-mail to Trent students hopefully via the housing department, TCSA, the individual Colleges and the Geography department. We will also be sending the survey link to Fleming students. We are hoping to do this through their housing department or student union. We are hoping to use our host, Rebecca as a contact to them. In total, we are looking to receive feedback from at the very least, 100 households, this can easily be achieved if we are able to reach out to large aspects of the population – with Trent and Fleming housing departments.

We will also be doing key informant interviews with landlords. These will either be via phone or in person. We will also be using our host Rebecca to get in contact with the landlords. Lastly, we will be obtaining information/research from other cities that we will use to compare with Peterborough. It is important to receive word from the housing departments at both school to understand actions that are being done in order to better cater to students looking for housing.

• *the methods*

To analyze the data obtained the researchers will use statistics such as z-scores, t-tests, and chi-squares to determine relationships and correlations between student housing, tenant numbers, rent based on income etc. Graphs will be used as a visual aid when looking and analyzing data further. Maps will also be made through GIS applications to help understand where student accommodation areas are, and where they are not, in Peterborough. This will hopefully help other researchers and the City of Peterborough identify where low-income housing is and will hopefully help in seeing if rent is geared to

income or not (based on the 30% mentioned in past meetings). Interviews conducted with housing departments and local landlords will be transcribed into text documents easily understood by the remainder of the project group and interested parties at the end of the project. Through the analysis of the surveys and interviews, main themes throughout housing in Peterborough, with conditions that are or are not met. As well, quantitative understandings of the area will be done to understand where people are residing, and how much is being spent on income.

8. Ethics Application:

The project does does not involve human research (i.e., “any person who is a source of raw unformulated data and who is not acting as, or assisting, the principal investigator”, SSHRC).

The researchers will apply to the Department of Geography with a completed survey in order to undertake human research and adhere to all policies and ethical guidelines established by the University.

9. Duration of Project:

The project will begin on October 17, 2012 and end on April 8, 2012 .

10. Project Timeline:

Task, Activity, Meeting	When	Who	Total Hours
Initial host meeting with Rebecca and Marjorie	2012-10-17	All group members	1.5 hours
Project Agreement/Proposal	2012-11-12	All group members	5 hours
Preparation for Presentation	2012-11-19	All group members	3 hours
Meet with Rebecca to discuss methodology and literature findings thus far	2012-12-02	All group members	2 hours
Literature Review	2012-12-14	Ben	20 hours
Methodology	2012-12-14	Madison	20 hours
Creation of Online survey	2013-01-11	All group members	20 hours
Ethics approval	2013-01-20	Administration	0 hours
Implement Survey	2013-01-25	All group members	1 hour
Early Data Analysis	2013-01-25	All group members	20 hours
Conduct Interviews by	2013-02-10	Katelyn	20 hours
Compile information for rough draft	2013-02-11	All group members	5 hours
Data analysis part II	2013-03-10	All group members	50 hours

Prepare for findings seminar	2013-03-14	All group members	5 hours
Discussion/Assess the workability of the methodology/lessons learned	2013-03-31	All group members	15 hours
Compile information for final report	2013-03-25	All group members	10 hours
Prepare poster for TCCBE community poster event	2013-03-25	All group members	5 hours
Revise final report	2013-04-08	All group members	5 hours

11. Total hours required to complete this project:

The total number of hours required to complete this project is estimated at: 226.5 Hours Per Student

12. Project budget and resources required:

As of now, there will be no additional costs. Any surveys we will be conducting will be online. The only possible costs we might occur is we need to print and analyze extensive policies pertaining to other cities. Printing of the final report will be covered by the group members, if other reports are requested by the City, it will be the City's responsibility to print. In addition, we should have no transportation costs.

13. Project Deliverables and Dissemination of Findings:

The City representative wants to understand better whether or not rent is over-prices based on the basic living expenses stating that no more than 30% of income shall be spent on rent. Rebecca would also like to know to what extent Students are being counted in statistics. The final report shall be delivered to a volunteer company, *Housing in Fundamental* in Peterborough of our findings of this study.

Section C: Responsibilities

Responsibilities of All Parties:

1. Each party to this agreement has the right to initiate renegotiation of this agreement if circumstances affecting the project change.
2. Each party has the right to terminate the placement if the conditions of the agreement are not being met. Because of the potential consequences to a student's program of study, a decision to terminate the placement must be made in consultation with TCCBE/U-Links.
3. The student owns the copyright for all work completed as part of his/her project, but the host organization may use all project reports or papers, in whole or in part, as it sees fit as long as the student is duly credited as the author. (If work is completed collaboratively between the student and staff of the host organization, copyright will be jointly held.) A copy of any report or paper completed as part of the project will be

added to the TCCBE Resource Centre, the Haliburton County Collection housed at U-Links, as well to the local public library system to be available to the community.

4. All parties must complete the pertinent section of the form entitled Work/Education Placement Agreement/Post Secondary, to enable the Ministry of Education to purchase workers compensation or private insurance coverage for the student.

Responsibilities of the Student:

1. Undertake the project conscientiously and with due respect to the expectations of the host organization and the University.
2. Keep his/her instructor and TCCBE/U-Links informed of the project's progress and notify them of any concerns about the placement or the host organization in a timely fashion.
3. Attend and participate in all necessary meetings (with his/her instructor, placement supervisor and/or TCCBE/U-Links.)
4. Ensure that the confidentiality of any information acquired in the course of his/her placement is strictly maintained, notwithstanding the host organization's commitment to make the results of the project publicly available.
5. Provide a copy(s) of the final product(s) of the project to the host organization and TCCBE/U-Links.
6. Upon the advice of his/her instructor, comply with ethical guidelines and review procedures.

Responsibilities of the Host Organization:

1. Orient the student to the organization and work site. Ensure the student understands any risks or hazards that may exist and the safety practices followed. Promptly report any incidents to TCCBE/U-Links.
2. Provide adequate direction, ongoing communication and feedback on the quality of work so as to enable the student to complete the project successfully.
3. Supply/provide resources listed above needed to complete the project.
4. Be available for occasional consultation and meetings with TCCBE/U-Links as needed for the purpose of monitoring the placement or refining the Community-Based Education Program. Cooperate in evaluation activities initiated by the instructor or TCCBE/U-Links.
5. Comply with policies and ethical guidelines governing research projects conducted in conjunction with Trent University and TCCBE/U-Links, as advised by TCCBE/U-Links, the instructor or the student.
6. Cover all project related costs such as lab fees, extensive photocopying, office supplies, long distance telephone charges, audio/video tapes and some transportation costs.

Responsibilities of the Instructor:

1. Ensure that the project, as described above, fulfills the requirements of the course listed on page one.
2. Provide guidance of an academic nature, advise on and monitor research methodologies employed. Evaluate the student's learning and grade his/her work.
3. Meet with the student at regular intervals, at least monthly, throughout the term.

4. Inform TCCBE/U-Links promptly of any missed meetings, breakdowns in communication, incomplete research/assignments or other incidents that may affect the success of the project.
5. Determine the need for the research project to be reviewed by the department's ethics committee. Alternatively, the TCCBE/U-Links Joint Ethics Committee may review the project if more appropriate. (Protocol and Application for Ethical Review are available upon request.)

Responsibilities of TCCBE/U-Links:

1. TCCBE/U-Links will endeavor to ensure the instructor, the student and the host organization understand and approve of the nature of the work to be undertaken on the placement.
2. TCCBE/U-Links will serve a liaison function among these parties, will offer advice on best practices in Community-Based Education and assist in overcoming any difficulties throughout the project.
3. Where appropriate, TCCBE/U-Links may form and facilitate peer support and project coordination meetings for students working on projects, to enhance learning and coordinate projects.

Section D: Signatures

By signing below, you are stating that you agree to the above terms regarding this Community-Based Education Project. You have a full understanding of what the project entails and what your responsibilities are for the duration of the project. If any aspect of this agreement is altered, all parties must be notified, the agreement amended and re-signed by all parties involved.

Student(s): _____

Student(s): _____

Student(s): _____
Date Print Name Signature

Instructor: _____
Date Print Name Signature

Host
Organization: _____
Date Print Name Signature

CBE Staff: _____
Date Print Name Signature

Appendix B: Survey Consent

Consent

(Disclaimer on Survey Instrument Implying Consent)

Assessment of Student Housing is an attempt to assess student housing and the student housing rental market in Peterborough. The results of the survey will be used to assess the overall rental market and determine student housing needs. It is being conducted by Trent University and the City of Peterborough Housing Division. Part of the study involves a survey being distributed online to post-secondary students living in Peterborough.

Your participation in this survey is voluntary. This survey should take no more than fifteen minutes. Some questions may ask for personal information, only answer those that you feel comfortable with. Names will not be used in any reports of findings, will not be stored with the raw data and will not be known to researchers. Identifying information such as addresses will not be disclosed and all data will be securely stored and deleted upon completion of the research project.

If you have any questions or concerns please e-mail madisonriddol@trentu.ca; benjaminperry@trentu.ca or katelynwoodma@trentu.ca, or our project supervisor, Professor Heather Nicol at heathernicol@trentu.ca or (705) 748-1011 ext. 7107.

As a participant in the above project, I understand the following:

1. I have been fully informed by the interviewer about the nature of the research and my participation in the project;
2. My participation is entirely voluntary. I may refuse to answer any or all questions and end the interview at any time;
3. The data resulting from the interview will not be used for any commercial purposes and will be strictly used for the advancement of research and social policy applications;
4. The information supplied during the interview will be kept confidential and my identity will not be used in any reports or other publications;
5. The information will be stored responsibly and my participation in the project will be known only to the researchers;
6. Any risks to my participation in the project are unforeseen by the researcher;
7. I have been provided with a copy of this participant consent form for my own records; and
8. I understand that this project has been approved by Trent University's Department of Geography's Research Ethics Committee.

**Completion of the survey implies consent.
Please only continue if you are 18 years of age or older.
Thank you!**

Appendix C: Survey

Survey

Please answer the following questions as detailed as possible and to the best of your ability.

1. Where do you go to school?

- Trent University
- Fleming College
- Other (Please Specify): _____

2. What year of study are you in?

- First
- Second
- Third
- Fourth
- Part-time
- Graduate
- Other (Please Specify): _____

3. Where do you live?

- On campus
- Off campus

****If you live on campus, please skip ahead to question 14.****

4. What is your address? _____

5. What type of unit do you live in?

- House
- Apartment complex
- Townhouse
- Duplex/triplex (multiple units in one house)
- Other (Please Specify): _____

6. How many people do you live with (including yourself)?

- One
- Two
- Three
- Four
- Five
- Six
- Seven
- Seven or more

7. How much do you pay for rent per month? \$_____

8. What is included in YOUR rent? (Please choose all that apply.)

- Heat
- Hydro
- Cable
- Internet
- Telephone
- Laundry
- Parking
- Yard upkeep
- Furnishings
- Other (Please Specify): _____

9. How many bedrooms are in your living arrangement?

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- More than 7

10. How many bathrooms do you have?

- 1
- 2
- 3
- More than 3

11. How many kitchens do you have?

- 1
- 2
- More than 2

12. How many common rooms do you have (e.g. living rooms)?

- 1
- 2
- 3
- More than 3

13. Who owns your living arrangement?

- Landlord
- Your Parent(s) / Guardian(s)
- Parent of your roommate
- Yourself
- Other (Please Specify): _____

****Off campus students, please skip ahead to question 17****

14. How many years have you lived on campus / in residence?

- 1
- 2
- 3
- More than 3

15. What are your reasons for living on campus?

16. Will you be living on campus next school year? Why or why not?

- Yes
- No

Please Explain:

17. What do you look for (or will you look for) when renting a living arrangement? (Please choose all that apply.)

- Utilities (heat and hydro) included
- On-site parking
- Pet accommodation
- Smoking accommodation
- Proximity to friends
- Location
- Proximity to public transportation
- On-site laundry
- Nearby amenities (e.g. grocery store, convenience store, restaurant, etc.)
- Safety of the area
- Fully furnished unit
- Other (Please Specify): _____

18. What services do you expect when renting from a landlord?

Thank you for taking your time to complete this survey!

Sincerely,

Madison Riddolls, Katelyn Woodman, Ben Perry & Peterborough Housing Department

Appendix D: Survey Results per question

Response	1. Where do you go to school?	2. What year of study are you in?	3. Where do you live?	4. What type of unit do you live in?	5. How many people do you live with (including yourself)?	6. How much do you pay for rent per month?	7. What is included in YOUR rent? (Please choose all that apply)	Heat	Hydro	Cable	Internet
1	1 The University	1	4 Off Campus	Apartment Complex	1	465.67					
2	1 The University	1	1 On Campus	House	4	360					
3	1 The University	1	4 Off Campus	House	4	450		1	1		
4	1 The University	1	2 Off Campus	Duplex/Triplex (multiple units in one house)	4	425					
5	1 The University	1	3 Off Campus	House	3	0			1	1	1
6	1 The University	1	1 On Campus	House	3	0					
7	1 The University	1	1 On Campus	House	4	0					
8	1 The University	1	2 Off Campus	House	4	348					
9	1 The University	1	2 Off Campus	House	6	396					
10	1 The University	1	2 Off Campus	Apartment Complex	2	335		1	1		
11	1 The University	1	4 Off Campus	House	2	423					
12	1 The University	1	4 Off Campus	House	1	363					
13	1 The University	1	1 On Campus	House	3	450					
14	1 The University	1	2 Off Campus	Apartment Complex	2	420					
15	1 The University	1	4 Off Campus	Duplex/Triplex (multiple units in one house)	2	500		1	1	1	1
16	1 The University	1	2 Off Campus	House	3	450					
17	1 The University	1	4 Off Campus	House	2	550					
18	1 The University	1	2 Off Campus	House	4	0			1	1	1
19	1 The University	1	1 On Campus	Duplex/Triplex (multiple units in one house)	4	400					
20	1 The University	1	4 Off Campus	House	4	400					
21	1 The University	1	2 Off Campus	House	2	350					
22	1 The University	1	1 On Campus	Apartment Complex	2	375		1	1		
23	1 The University	1	1 On Campus	Apartment Complex	6	520					
24	1 The University	1	4 Off Campus	House	4	400		1	1	1	
25	1 The University	1	4 Off Campus	Duplex/Triplex (multiple units in one house)	4	380					
26	1 The University	1	1 On Campus	House	1	635		1	1	1	1
27	1 The University	1	4 Off Campus	House	3	450					
28	1 The University	1	3 Off Campus	House	4	475					
29	1 The University	1	3 Off Campus	Apartment Complex	3	435					
30	1 The University	1	6 Off Campus	House	6	500					
31	1 The University	1	1 On Campus	House	1	370					
32	1 The University	1	2 Off Campus	Duplex/Triplex (multiple units in one house)	3	275+*					
33	1 The University	1	4 Off Campus	House	5	325					
34	1 The University	1	4 Off Campus	House	6	500					
35	1 The University	1	4 Off Campus	House	5	425		1	1	1	1
36	1 The University	1	3 Off Campus	House	5	450					
37	1 The University	1	4 Off Campus	House	5	450					
38	1 The University	1	4 Off Campus	Duplex/Triplex (multiple units in one house)	2	450					
39	1 The University	1	1 On Campus	House	1	400		1	1	1	1
40	1 The University	1	1 On Campus	House	1	0					
41	1 The University	1	1 On Campus	House	1	400					
42	1 The University	1	2 Off Campus	House	1	475					
43	1 The University	1	1 On Campus	House	1	385					
44	1 The University	1	4 Off Campus	House	6	500					
45	1 The University	1	1 On Campus	House	1	370					
46	1 The University	1	2 Off Campus	Duplex/Triplex (multiple units in one house)	3	275+*					
47	1 The University	1	4 Off Campus	House	5	325					
48	1 The University	1	4 Off Campus	House	6	500					
49	1 The University	1	4 Off Campus	House	5	425		1	1	1	1
50	1 The University	1	3 Off Campus	House	5	450					
51	1 The University	1	4 Off Campus	House	5	450					
52	1 The University	1	4 Off Campus	Duplex/Triplex (multiple units in one house)	2	450					
53	1 The University	1	1 On Campus	House	1	400		1	1	1	1
54	1 The University	1	1 On Campus	House	1	0					
55	1 The University	1	1 On Campus	House	1	400					
56	1 The University	1	2 Off Campus	House	1	475					
57	1 The University	1	3 Off Campus	Apartment Complex	3	435					
58	1 The University	1	6 Off Campus	House	6	500					
59	1 The University	1	1 On Campus	House	1	370					
60	1 The University	1	2 Off Campus	Duplex/Triplex (multiple units in one house)	3	275+*					
61	1 The University	1	4 Off Campus	House	5	325					
62	1 The University	1	4 Off Campus	House	6	500					
63	1 The University	1	4 Off Campus	House	5	425		1	1	1	1
64	1 The University	1	3 Off Campus	House	5	450					
65	1 The University	1	4 Off Campus	House	5	450					
66	1 The University	1	4 Off Campus	Duplex/Triplex (multiple units in one house)	2	450					
67	1 The University	1	1 On Campus	House	1	400		1	1	1	1
68	1 The University	1	1 On Campus	House	1	0					
69	1 The University	1	1 On Campus	House	1	400					
70	1 The University	1	2 Off Campus	House	1	475					
71	1 The University	1	3 Off Campus	Apartment Complex	3	435					
72	1 The University	1	6 Off Campus	House	6	500					
73	1 The University	1	1 On Campus	House	1	370					
74	1 The University	1	2 Off Campus	Duplex/Triplex (multiple units in one house)	3	275+*					
75	1 The University	1	4 Off Campus	House	5	325					
76	1 The University	1	4 Off Campus	House	6	500					
77	1 The University	1	4 Off Campus	House	5	425		1	1	1	1
78	1 The University	1	3 Off Campus	House	5	450					
79	1 The University	1	4 Off Campus	House	5	450					
80	1 The University	1	4 Off Campus	Duplex/Triplex (multiple units in one house)	2	450					
81	1 The University	1	1 On Campus	House	1	400		1	1	1	1
82	1 The University	1	1 On Campus	House	1	0					
83	1 The University	1	1 On Campus	House	1	400					
84	1 The University	1	2 Off Campus	House	1	475					
85	1 The University	1	3 Off Campus	Apartment Complex	3	435					
86	1 The University	1	6 Off Campus	House	6	500					
87	1 The University	1	1 On Campus	Duplex/Triplex (multiple units in one house)	1	675					
88	1 The University	1	1 On Campus	House	1	370					
89	1 The University	1	2 Off Campus	House	3	750					
90	1 The University	1	1 On Campus	House	1	400					
91	1 The University	1	4 Off Campus	House	6	500					
92	1 The University	1	4 Off Campus	Duplex/Triplex (multiple units in one house)	1	675					
93	1 The University	1	1 On Campus	House	1	370					
94	1 The University	1	1 On Campus	House	1	400					
95	1 The University	1	2 Off Campus	Duplex/Triplex (multiple units in one house)	4	400					
96	1 The University	1	1 On Campus	House	4	400					
97	1 The University	1	1 On Campus	House	4	400					
98	1 The University	1	1 On Campus	Duplex/Triplex (multiple units in one house)	3	450					
99	1 The University	1	1 On Campus	Apartment Complex	3	450					
100	1 The University	1	1 On Campus	Apartment Complex	4	620					
101	1 The University	1	1 On Campus	House	2	700					
102	1 The University	1	1 On Campus	Apartment Complex	2	700					
103	1 The University	1	1 On Campus	Apartment Complex	3	1000					
104	1 The University	1	1 On Campus	Apartment Complex	2	1000					
105	1 The University	1	1 On Campus	Duplex/Triplex (multiple units in one house)	2	350					
106	1 The University	1	1 On Campus	Duplex/Triplex (multiple units in one house)	4	350					
107	1 The University	1	1 On Campus	House	1	400					
108	1 The University	1	1 On Campus	Apartment Complex	1	550					
109	1 The University	1	1 On Campus	Apartment Complex	1	580					
110	1 The University	1	1 On Campus	Apartment Complex	2	999					
111	1 The University	1	1 On Campus	House	5	470					
112	1 The University	1	1 On Campus	House	4	450					
113	1 The University	1	1 On Campus	House	5	450					
114	1 The University	1	1 On Campus	House	5	450					
115	1 The University	1	1 On Campus	Duplex/Triplex (multiple units in one house)	3	400					
116	1 The University	1	1 On Campus	Apartment Complex	2	910					
117	1 The University	1	1 On Campus	Apartment Complex	2	910					
118	1 The University	1	1 On Campus	House	1	400					
119	1 The University	1	1 On Campus	House	2	450					
120	1 The University	1	1 On Campus	House	2	425					
121	1 The University	1	1 On Campus	Duplex/Triplex (multiple units in one house)	3	400					
122	1 The University	1	1 On Campus	House	5	675 plus utility					
123	1 The University	1	1 On Campus	House	5	675 plus utility					
124	1 The University	1	1 On Campus	House	5	675 plus utility					
125	1 The University	1	1 On Campus	House	5	675 plus utility					
126	1 The University	1	1 On Campus	House	5	675 plus utility					
127	1 The University	1	1 On Campus	House	5	675 plus utility					
128	1 The University	1	1 On Campus	House	5	675 plus utility					
129	1 The University	1	1 On Campus	House	5	675 plus utility					
130	1 The University	1	1 On Campus	House	5	675 plus utility					
131	1 The University	1	1 On Campus	House	5	675 plus utility					
132	1 The University	1	1 On Campus	House	5	675 plus utility					
133	1 The University	1	1 On Campus	House	5	675 plus utility					
134	1 The University	1	1 On Campus								

Response	Telephone	Laundry	Parking	Yard/Upkeep	Furnishings	Other: Basic Apartment Maintenance	9. How many bedrooms are in your living arrangement?	10. How many bathrooms do you have?	11. How many kitchens do you have?	12. How many of	13. Who owns your living arrangement?
1							3	1		1	Landlord
2							4	2		1	1 Landlord
3							4	2		1	2 Landlord
4							3	1		1	2 Parents
5							4	2		1	2 Landlord
6							4	2		1	2 Landlord
7							4	2		1	2 Landlord
8							4	2		1	2 Landlord
9							4	2		1	2 Landlord
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Response	14. How many years have you lived on campus/residence?	15. What are your reasons for living on campus?
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Response	16. Will you be living on campus next school year? Why or why not?	1. Why?	No, why?
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Response	17. What do you look for (or will you look for) when renting a living arrangement? (Please choose all that apply).	Utilities included (heat and hydro)	On-site parking	Pet Accommodation	Smoking accommodation	Proximity to Friends	Location	Proximity to Public Transportation	On-site Laundry	Neighborhood amenities (e.g. grocery store, convenience store, restaurant, etc.)
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Response	Safety of Area	Fully Furnished Unit	Other
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Safety of Area Fully Furnished Unit Other
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Appendix E: Map of Peterborough

In this map of Peterborough located at the end of Appendix 'E', five different Wards of Peterborough are differentiated through colours and titles. In brief, Ward 3, Town, - colour coded in red - had the highest number and percentage of students living within the area based on survey results. This area is found in the middle of Peterborough, closest to most amenities and transit stations. The second highest was Ward 5, Northcrest Ward, located northwest of the Town Ward 3. These two Wards have connecting borders and also share two main roads in Peterborough: George Street North, and Water Street. Few students were found outside these regions, and some were found to be outside of city limits.

Actual addresses have not been plotted on this map to ensure the privacy needs of all students who completed our survey.

