

Home For All

The Region Of Peel's Housing And Homelessness Plan

2018-2028



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What is the Peel Housing and Homelessness Plan?

The Peel Housing and Homelessness Plan sets the renewed direction for the work of the Region of Peel and its partners over the next 10 years to make affordable housing available and to prevent homelessness for all Peel residents.

As Service Manager for Housing and Homelessness, the Region has an important role to play in creating a sustainable and integrated affordable housing system, but it cannot do this work alone. Making progress on the outcomes contained in the plan will involve coordination with local municipalities, other levels of government, private developers, non-profit housing providers, community agencies and residents.

The 2018 PHHP is a renewal of the 2013 plan and fulfils the Province's requirement for Municipal Service Managers to review their long-term strategies to address affordable housing and homelessness every five years.

The PHHP sets the direction for the work of the Region of Peel and its partners over the next 10 years to make affordable housing available and to prevent homelessness for all Peel residents.

Beyond the provincial requirement, the time was right to review the original plan. Changes in the housing market and economy were making housing less affordable to many households. As well, the new National Housing Strategy and policy changes at the provincial level required the Region to revisit its approach.

This document provides a summary of the needs assessment that informed the review and identifies targets for affordable housing. It also shines a spotlight on the amount of work and resources required over the next 10 years to address housing needs in the community. It then

lays out the outcomes the plan intends to achieve and the strategies that will help achieve them.

The theme, a "Home for All" in Peel, is the keystone that drives this work. It recognizes that affordable housing is the foundation for a strong resilient community, sustainable economy and a place where people can thrive. "Home for All" aligns with the Region's strategic plan, "Community for Life," that focuses on creating a community where people can live and thrive.

For more information on Peel's affordable housing needs assessment, Council reports, programs and initiatives, visit peelregion.ca/housing and peelregion.ca/planning/officialplan/focushousing.htm.



How was the Peel Housing and Homelessness Plan Developed?

The review of the PHHP was conceived as an integrated planning process to meet the Province of Ontario's expectations for Housing and Homelessness Plans laid out in the Housing Services Act, 2011 and the Service Manager Policy Statement released in June 2016. In addition, an updated Regional Housing Strategy was developed consistent with the requirements set out in the Growth Plan for the Greater Golden Horseshoe, 2017. The updated Regional Housing Strategy aligns to the renewed PHHP, with focused consideration for the land use planning context. These documents lay the groundwork for future Regonal Official Plan housing policies, as part of the Peel 2041 Regional official Plan Review.

Study and Plan Reviews

The starting point for the review of the Peel Housing and Homelessness Plan was the annual reports which provided summaries of progress on implementing the original plan. The review was also informed by a thorough review of studies and plans that had been developed since the original plan was developed in 2013. This included work that had been done by and for the Region of Peel such as Understanding the Homeless Serving System in Peel and the Supportive Housing Demand Study and Action Plan. These plans included significant consultation with stakeholders including service providers, residents and people with experience of homelessness. The review also included plans developed by local municipalities such as the City of Mississauga's Affordable Housing Strategy "Making Room for the Middle."

Needs Assessment

A thorough needs assessment was undertaken with the assistance of SHS Consulting. The needs assessment included analysis of census data, housing market data from several sources and service delivery data. The data analysis was complemented by consultations that were undertaken by Regional staff with groups such as the Peel Alliance to End Homelessness, Peel Elder Abuse Prevention Network Peel Poverty Action Group and representatives of agencies that serve the indigenous community. A series of workshops were held with representatives from the local municipalities, an array of community agencies, provincial staff, private sector developers and non-profit housing providers.

The resulting needs assessment, working targets, outcomes and strategies were approved by Regional Council on April 5, 2018.

What We Learned – Findings of the Needs Assessment

The targets and strategies identified in this plan were informed by a comprehensive assessment of the affordable housing needs across the housing continuum, ranging from emergency and temporary housing to affordable permanent housing.

Data

This plan incorporates quantitative data from the most reliable and relevant sources available. Some of the data sources used include: Statistics Canada Census custom tabulation data and Census Profiles for Peel Region, CMHC Housing in Canada Online and Housing Market Information Portal, Canadian Observatory on Homelessness, Peel Data Centre, and the Toronto Real Estate Board. The tables and figures in this report contain source citations to indicate the relevant sources attributed to each finding.

Changes in Peel

- Between 2011–2016, Peel's population grew by 6.5%. A significant part of this growth was driven by immigration.
- Between 2011–2016, the number of households living with low income grew by 8%.
- The residential rental vacancy rate fell to 1% in 2017, down from 1.4% in 2016 (compared to a healthy vacancy rate of 3%).
- Average market rent increased by 3% from \$1,175 in 2015 to \$1,211 in 2016.
- Average resale home price in Peel Region remained high at \$722,428, up 17.2 per cent from the previous year. Only 31% of new ownership housing stock created in Peel by the private market between 2011 to 2016 was affordable for middle and low income families.

Populations – Specific Responses

The province has identified populations of specific interest. These include people experiencing chronic homelessness, indigenous communities, survivors of domestic violence, people transitioning from provincial institutions and youth. The needs of these groups were considered in the development of the strategies and actions. In some cases, such as survivors of domestic violence and indigenous communities, available data was limited. Efforts will continue to engage with these populations to better understand their needs in Peel.

Emergency Housing Needs

The needs assessment confirmed growing levels of unmet need for emergency shelter, affordable housing for low and middle income households and for supportive housing. The assessment noted some gaps in emergency and transitional housing for several groups. It highlighted the needs of youth for emergency shelter and transitional housing as well as the family shelter functioning in overflow. Victims of Human Trafficking are also noted as a group whose needs are not currently being met. Emergency shelters are frequently in overflow, which highlighted the need to work with people experiencing chronic homelessness to end their homelessness.

Affordable Housing Needs

Census data was analyzed for low income households (deciles* one to three) and middle income households (deciles* four to six). The largest gap exists for low-income households or households that earn \$59,156 per year or less. Seventy per cent (70%) of these households (just over 90,000 households in Peel) are living in housing that is not affordable, i.e., housing that costs less than 30 per cent (30%) of their income. A relatively smaller gap exists for middle income households. Twenty-nine per cent (29%) of these households, defined as households that earn \$59,156 - \$106,002 per year, are living in housing that is not affordable. The existing supply of supportive housing meets just 50 per cent (50%) of the demand for this housing type. Emergency shelters, which serve a smaller population, are often in overflow.

Only one third of new ownership housing stock created in Peel by the private market between 2011 to 2016 was affordable for middle and low income families.

The results of the needs assessment are summarized below. The detailed needs assessment appears in SHS Consulting's report at http://www.peelregion.ca/planning/officialplan/focus-housing.htm

Housing Needs

		Affordable Permanent Housing			
	Emergency/ Temporary Housing	Low Income (Households with earnings of \$59,156 or less)	Middle Income (Households with earnings of \$59,157 – 106,002)	Supportive	
Who they are	Households / persons without permanent housing	129,054 households in 2016 (income deciles* 1 – 3)	129,054** households in 2016 (income deciles* 4 – 6)	Households / persons with need for permanent supportive housing	
What is the need	 26.9% shelter use increase Shelters at capacity Insufficient beds for Victims of Family Violence and no beds for Victims of Human Trafficking Lack of upfront diversion / prevention Lack of transitional support for Youth / Victims of Family Violence 	70% of households are in housing that is unaffordable • Larger households • Multiple family households • Couples with children / lone parent families • Immigrant households • Youth households • Seniors • Person living alone • 2 or more unrelated people living together • People with a disability	29% of households are in housing that is unaffordable • Homeowners • Larger households • Couples with children • Multiple family households • Immigrant households	 50% of demand unmet Mental illness (4 times more people on waitlist than units) Physical disabilities Acquired brain injury Intellectual disabilities Autism spectrum Frail health Substance abuse - addictions 	
Type of housing required	 Safe, stable temporary housing to address immediate needs Quicker access to permanent housing Transitional units for youth and Victims of Family Violence 	 Rental housing which costs \$1,259 or less per month*** Home ownership no more than \$235,291**** 1 and 2 bedroom units for smaller households 3+ bedroom units for larger households 	 Rental housing which costs no more than \$2,650 per month*** Home ownership which costs no more than \$421,617**** Units with 3+ bedrooms for larger households 	Affordable supportive Housing units	

^{*} Deciles were created by dividing Peel's population into 10 equal groups based on income.

Source: Statistics Canada Custom Tabulation data, 2001, 2006, 2011, 2016; and Peel Region estimates based on the CPI growth rate for Canada from 2015-2017

^{**} Low income and moderate income households are based on 3 income deciles, therefore they have the same amount of households in each income group

^{***} Based on 30% of monthly estimated average household income (2017) for households within this earnings segment and other housing cost factors

^{****} Based on 30% of maximum expenditure on ownership housing for households within this earnings segment

Intentional Changes

- Address housing needs of low and middle-income households
- Adopt new approach to development
- Leverage private housing stock
- Transform Service
- Build housing provider capacity to increase supply

This renewed Peel Housing and Homelessness Plan, Home for All, lays out a strategic roadmap for fundamental change to housing and homelessness in Peel. Through the planning process, it became apparent that many services are not meeting needs as they are currently structured. These intentional changes reflect the Region's new directions:

- Address housing needs of low and middle-income households The Region of Peel will enhance its focus on the affordable housing needs of households with low-incomes to include middle-income households experiencing affordability challenges. While households with low-incomes remain the primary focus, there is an important role for the Region to work with the private sector and local municipalities to meet the housing needs of middle income households.
- New development approach The Region is taking a new approach to affordable housing development through longer range planning and increased use of public land for development.

- Optimize Existing Stock The plan recognizes that more needs to be done to leverage the existing private housing stock which means working with private home owners and private landlords on home sharing, creative development of second units, and other approaches.
- Transform Service Transformation is needed –
 incremental improvement is not enough! We
 need to work differently with clients to better
 understand their needs and help those at the
 greatest risk access services quickly.
- Housing Providers Build capacity for development and shift from rules-based to an outcomes-focused, modern system.



Housing Targets 2018 – 2028

7,500 new units annually

- 2,000 affordable units
 - 1,000 for low income households
 - 1,000 for middle income households
- 5,500 market units
 - for middle income households and greater

The plan includes a set of affordable housing targets that identify the number and type of affordable housing units needed to support Peel's population growth over the next 10 years

and aligns to the results within the Region's updated 2018 Housing Strategy. The alignment between the PHHP and Updated Housing Strategy satisfy the requirements of the Growth Plan for the Greater Golden Horseshoe, 2017. The targets will also inform a future Regional Official Plan Amendment.

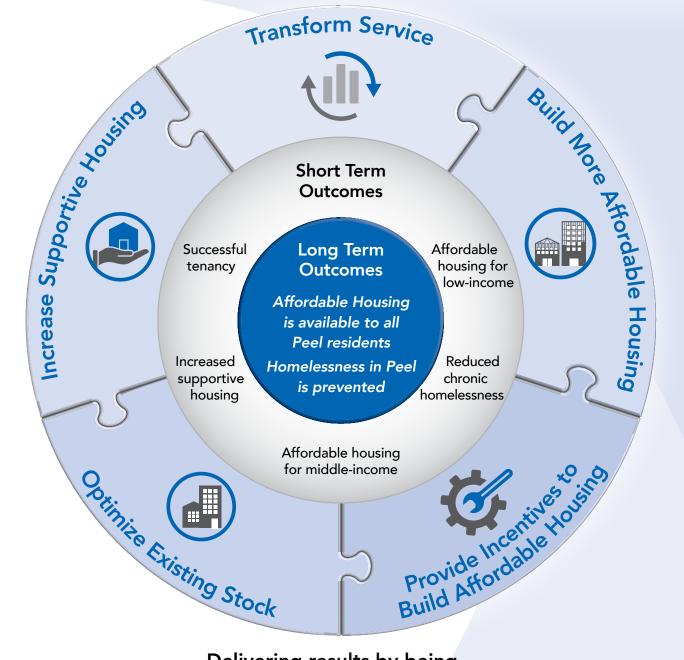
Partnering to Achieve Targets

These targets are only achievable with funding and policy support from all levels of government as well as participation from private developers, non-profit housing providers, community agencies and residents.

Annual Housing Targets

Overall Housing Stock	7,500 new housing units annually in Peel: 2000 affordable units, 5500 middle income and greater (private sector) - 25% of all new housing development is rental - 50% of all new housing development is medium or high density				
Segment	Emergency Temporary / Transitional Housing	Low Income	Middle Income	Middle Income and greater	Supportive Housing
Provider	Public, Nonprofit	Public, Nonprofit, Private Sector	Nonprofit, Private Sector	Private Sector	Public, Nonprofit
Average # of units /year	30	770	1,000	5,500	200
Mississauga	10	400	520	2,860	104
Brampton	18	316	410	2,255	82
Caledon	2	54	70	385	14

Outcomes, Strategies



Delivering results by being...

- System focused
- Data driven
- Innovative
- Collaborative

The revised Peel Housing and Homelessness Plan is designed to align to the Region of Peel's Integrated Planning Framework and Region of Peel's 20-Year Strategic Plan, "Community for Life." The PHHP's Long Term Outcomes are the service outcomes for Housing Support and Homelessness Support services.



Long Term Outcomes

- Affordable housing is available to all Peel residents
- Homelessness in Peel is prevented

Short Term Outcomes

Each outcome has a set of definitive strategies and actions to achieving the desired results. The outcomes include:

- Increased availability of affordable housing for low-income residents
- Increased availability of affordable housing for middle-income residents
- Increased successful tenancies; supports to maintain housing and prevent eviction
- Increased availability of supportive housing
- Reduced chronic homelessness.



Five Strategies

We have identified five Complete Solutions to make progress on our targets



Each strategy has a set of actions that shape our work



These include immediate actions and longer term fundamental changes

The strategies and actions align with the Region's Official Plan to manage our community's growth while creating connected and inclusive communities, working with the Cities of Brampton and Mississauga and the Town of Caledon to:

- ensure efficient use of existing infrastructure
- create densities that support transit and affordable housing
- minimize financial impact to residents and businesses
- protect environmental and agricultural resources
- develop a long-term employment strategy

Our five strategies describe how we will make progress on our short term outcomes to achieve our housing targets.

Short Term Outcomes	Strategies
 Increased successful tenancies; supports to 	 Transform Service Transform the delivery of programming through a new service model to prevent homelessness, divert people from shelters and match them with the right services Increase supports to existing tenants
maintain housing and prevent eviction	Build More Affordable Housing
Reduced chronic homelessness	Increase capacity for affordable housing development and reduce costs of development
 Increased availability of affordable housing for low-income residents 	Provide Building Incentives • Encourage the market to produce purpose-built rental and affordable home ownership through a program of incentives and tools
 Increased availability of affordable housing for middle-income residents Increased availability of 	Optimize Existing Stock • Maintain existing social and affordable housing stock • Leverage existing private stock to create more and varied affordable housing
supportive housing	Increase Supportive Housing • Expand the supply of supportive housing • Increase supports provided to existing tenants

Five Strategies to Achieve our Outcomes

Immediate Actions and Longer-Term Fundamental Changes

STRATEGY 1

Transform Service

Transform the delivery of programming through the creation of a new service model to prevent homelessness, divert people from shelters and match people with the right service.

The current service model focuses largely on the Centralized Wait List and determining eligibility. Transformation will focus on better assessing clients' needs and triaging those who are high priority with the right service in a timely manner. This includes improving transitions for people leaving provincial systems.

This strategy focuses on improved housing outcomes and prevention by better assisting people who are at risk of homelessness to maintain their existing housing.

Developing and implementing a Housing First approach to serving people experiencing chronic homelessness will be critical to success, including the assessment, prioritization and targeting of services. Where program flexibility exists, such as rent supplement and housing allowances, the shift will be to one of greater emphasis on portability so the financial support follows the person and is not tied to the unit.

Technology will be critical as this type of service coordination requires increased ability for various programs internal and external to the Region, to share information. Initiatives such as coordinated intake will be helpful in working with partners to better support people transitioning from provincially-funded systems to avoid homelessness.





Transform the delivery of programming through the creation of a new service model to prevent homelessness, diverting people from shelters and matching people with the right service.

	Immediate Actions		Fundamental Changes	
1.1	Begin implementation of an Action Plan Toward Ending Youth Homelessness pending Council approval on March 29, 2018.	1.6	Build emergency shelter and transitional beds for families, youth and victims of huma trafficking to meet the targets beginning with the replacement of the temporary 40 bed	
1.2	By summer 2018, undertake enumeration of the homeless population in Peel to better		Regional Youth Shelter in Brampton.	
	understand the extent of homelessness and their needs.	1.7	Convene a table consisting of community providers of homelessness services to plan a coordinate services and address system gaps	
1.3	By fall 2018, implement a by-name list of		coordinate services and address system gaps	٥.
	homeless clients to prioritize them for the highest intensity of services.	1.8	Redesign and implement a new model for clients accessing housing and homelessness	
1.4	By the end of 2018, bring forward an action plan on human trafficking in Peel Region.		services to better help clients avoid homelessness, achieve stable housing, or increased income.	
1.5	By summer 2019, house 50 people experiencing chronic homelessness through the Home for Good Housing First program.	1.9	Reorient services and policies to reflect a Housing First approach	
		1.10	Redirect a larger share of Rent Supplement and Housing Allowance funding to support the homeless population and/or those in crisis.	

STRATEGY 2

Build More Affordable Housing

Increase capacity for affordable housing development and reduce costs of development.

Key components of this strategy are as follows:

- Focusing on Regional/Peel Housing Corporation (PHC) land, and surplus land from other levels of government/non-profit organizations.
- Building the capacity and readiness within the non-profit sector to grow the affordable housing stock.
- Changing the model, approach and structure for housing development, learning from leading practices around the world.
- Introducing innovative financing and investment strategies.

The Region is making progress in the development of affordable housing; however, significantly increasing the annual amount of affordable housing produced will require a new approach.

This includes strategies such as exploring how to expand the Region's capacity for affordable housing development, focusing more development on PHC's lands, starting with a number of priority sites identified by the PHC Board, and building the capacity of other non-profit housing providers to become active in the development of new affordable housing.

Developing a Housing Master Plan will help ensure that what we are developing meets community needs. The needs assessment identifies a variety of specific needs that should be addressed through particular housing forms.

Harmonization with the local municipalities will be important to ensure that land use planning policies and processes support these goals.





Increase capacity for affordable housing development and reduce costs of development.

Immediate Actions

- 2.1 By the end of 2018, proceed with predevelopment planning of Peel Housing Corporation's East Avenue property in Mississauga.
- 2.2 By summer 2019, host an Innovation Lab in partnership with the University of Toronto Mississauga's Masters of Public Policy Program, to develop innovative approaches to creating and financing affordable home ownership for low income individuals and families.
- 2.3 By the end of 2019, work with local municipalities to rezone PHC's seven priority sites and Twin Pines for Redevelopment.
- 2.4 Provide program design and evaluation support to the SHIP/TRCA Tiny Housing Village at Innovation Park.

Fundamental Changes

- 2.5 Work with PHC to regenerate/repurpose its seven priority sites.
- 2.6 Identify and build the capacity of two or three non-profit housing providers to become adept in the development of new affordable rental housing for households with low- incomes in Peel.
- 2.7 Prepare and implement a Housing Master Plan and financing strategy that describes how and where emergency shelter, transitional, supportive and affordable housing development.
- 2.8 Bring forward recommendations to Council about the preferred model/structure for housing development in Peel.



The Region of Peel's affordable housing community on Rugby Road, Mississauga

STRATEGY 3

Provide Incentives to Build Affordable Housing

Encourage the private market to produce affordable rental and affordable home ownership through a targeted and modest program of tools and incentives.

Increasing the amount of affordable housing developed annually must be supported by coordinated application of land use planning tools and incentives for private and non-profit organizations wanting to build new affordable units.

Coordinating land use planning tools will require collaboration with the local municipalities and engagement with developers to ensure the tools are appropriate to Peel's context.

Financial incentives will need to be carefully targeted, so that the funding is focused on units that would not have otherwise been produced by the market.

Full disclosure as to the cost of the incentives is necessary to understand the impact of foregoing property tax revenue or development charges, thereby enabling the calculation of an accurate return on investment.



The Region of Peel's new affordable housing project in Mississauga: In partnership with Daniels

Encourage the market to produce purpose built rental and affordable home ownership through a modest program of tools and incentives.

	Immediate Actions		Fundamental Changes
3.1	in principle for a Community Improvement Plan (CIP) to direct and stimulate private-sector investment in affordable housing through an incentive-based program.		Work with local municipalities to develop a modest program of land use planning tools and financial incentives to support the development of affordable housing. Work with local municipalities to develop Official Plan policies that support the development of affordable rental and diverse
			housing types.
		3.4	Work with local municipalities to review and revise zoning by-laws to align with targeted corridors, strategic growth areas, and other areas identified for intensification.
		3.5	Work with local municipalities to review and apply land use planning tools to rezone, and ensure development readiness, opportune areas for affordable housing such as for surplus lands, Peel Living and other appropriate sites.
		3.6	Develop a Region-wide approach to securing land for affordable housing development including exploring a policy to give priority to affordable housing development in the disposition of surplus land and land banking.
		3.7	Collaborate with local municipalities to evaluate emerging Inclusionary Zoning regulations to determine appropriateness for future use.

STRATEGY 4

Optimize Existing Stock

Maintaining existing social and affordable housing stock and leveraging existing private stock to create more and varied affordable housing options.

Maximizing opportunities to maintain social and affordable housing while increasing affordable units within existing private stock is essential to providing Peel residents with increased housing options.

This includes exploring new approaches such as creating innovative second unit designs, home sharing, co-housing and other approaches.

This represents a shift for Peel as these strategies are relatively new and challenge assumptions about community density and valuing independence.

It is critical for the Region to strengthen relationships with the non-profit and private sector. The Region, as Service Manager, cannot mandate that non-profit housing providers remain within the social housing system once operating agreements end. Further, many rent supplement and housing allowance programs rely on private landlords. Increased efforts will be required to appeal to existing and new landlords.

In addition, taking advantage of innovative programs such as home sharing and new approaches to second units is essential, but it will not happen if attitudes are not supportive. Skillful marketing of these programs will be required to bridge some of these concerns.



The Region of Peel's affordable housing community on Glenn Hawthorne Blvd., Mississauga



Maintaining existing social and affordable housing stock and leveraging existing private stock to create more and varied affordable housing options.

Immediate Actions

- 4.1 By summer 2018, deliver information to Regional Council regarding State of Good Repair for the social housing system.
- 4.2 By summer 2018, explore purchase and repurposing of several Peel Children's Aid Society properties for use as transitional housing.
- 4.3 By spring 2019, review evidence and best practices in order to identify opportunities to maximize existing stock including homesharing, cohousing and creating additional second units in Peel designs.

Fundamental Changes

- 4.4 Collaborate with non-profit housing providers and cooperatives as operating agreements and mortgages expire to develop a new Partnership Framework and agreements to replace existing Operating Agreements.
- 4.5 Examine the current criteria for Peel Renovates and explore options to expand the program to fund private landlords to improve safety, accessibility, energy efficiency and creation of second units.
- 4.6 Work with the local municipalities to adopt Official plan policies and zoning changes to support diverse housing types (co-housing, home-sharing, etc.).
- 4.7 Develop programs to create movement through the affordable housing stock by supporting those who are "over housed" to move to alternative accommodations and helping people to improve employment opportunities.



STRATEGY 5

Increase Supportive Housing

Expand the supply of supportive housing and supports provided to existing tenants.

Supportive Housing is a critical intersection between affordable housing and the permanent supports needed to maintain housing and achieve a high quality of life for our most vulnerable residents.

Many systems, including hospitals and the emergency shelter system, experience capacity issues because appropriate Supportive Housing is not available.

A coordinated approach needs to be taken with the Ministry of Health and the Local Health Integration Networks to ensure that capital funding can be aligned with support funding. Supportive Housing systems currently function in silos with each responding to its own funders' mandates.

It is important to build on the initial coordination efforts that have already been undertaken to develop concrete commitments for the Local Health Integration Networks, community agencies and the Region to plan together.





Expand the supply of supportive housing and supports provided to existing tenants.



The Hansen Project – Partnership between the Region of Peel and Services and Housing in the Province (SHIP).

Immediate Actions - 2018

The plan includes a number of actions that are being taken within the first year of the plan. These actions have been prioritized because they lay the ground work for future components of the plan:

- On April 5, 2018 Council approved an Action Plan Towards Ending Youth Homelessness.
 The Action Plan is one of the first deliverables of the new Peel Housing and Homelessness Plan and embodies many of the plan's new directions.
- Everyone Counts, the required enumeration of people experiencing homelessness was completed in April, 2018.

Future actions in 2018 include:

- An initiative on anti-human trafficking in Peel Region.
- A proposal to establish a Community Improvement Plan and program of incentives to support the development of affordable housing.
- By the end of 2018, 50 people experiencing chronic homelessness will be housed through the Home for Good Housing First Program.
- A report will be brought to Council outlining the capital needs to maintain social housing units.

Implementation Supports

To support the required work in this plan, Regional staff have begun to develop:

- a full implementation plan
- governance structure
- a complete set of performance metrics
- a structure for governing the work moving forward

Communication

Implementing the plan and achieving its outcomes will require the participation of all levels of government and all stakeholders in the housing system. It is important that everyone is aware of the plan and especially the changes it contains for how the Region will work. The Region has communicated with partners through the planning process. Communication efforts will continue including updating the Region's website and creating annual updates.



Community For Life

Where people have affordable housing and do not experience homelessness

The renewed 10-year Peel Housing and Homelessness Plan sets the foundation for the Region's directions and strategies to create a housing and homelessness system in which people have access to affordable housing, and homelessness is prevented.

The renewed plan is also tied into the Region's broader vision for a Community for Life, and makes efforts to coordinate with other components of the system that affect people's well-being (e.g. employment, child care).

A Place to Thrive

Only with a home that is affordable can people thrive. Having an affordable place to live significantly contributes to an individual's peace of mind and sense of place and belonging.

The actions in this plan, when accomplished, will represent major milestones to creating that sense of place for many individuals and families in Peel.

A Community for Life is the Region of Peel's vision for creating such a place. A place with adequate affordable housing and supports where no one needs to be homelessness. A place where people can live and thrive.

For more information on Peel's affordable housing needs and initiatives, visit peelregion.ca/housing



peelregion.ca

