

Affordable housing solutions

Partnering to meet Peel's housing needs

Peel Region values recent provincial investments to help address Peel's housing affordability and homelessness crisis, including:

- \$30 million for emergency shelter, street outreach, and housing-focused case management to help those in crisis have immediate access to services they need.
- \$16.2 million to help residents remain housed by funding rent supplements, eviction prevention, and supportive housing which helps reduce long-term system pressures.
- \$2.3 million for housing administration which helps to deliver efficient program oversight, robust system planning, and better outcomes for residents across Peel.

While recent investments have helped, nearly 97,000 Peel households remain in core housing need, spending over 30% of their income on housing or living in unsafe, overcrowded, or unaffordable conditions. Further, with current resources, fewer than 1 in 5 households in need can access affordable housing assistance.

Meeting core housing need in Peel

Solving this crisis requires more than expanding market supply. Analysis shows that restoring affordability through the private market alone would require a fivefold increase in provincial housing targets — an unrealistic goal as developers across Ontario already struggle to meet current targets.

To help close the gap, Peel Region has launched two key initiatives:

- The Peel Community Housing Development Program (PCHDP), delivering 1,444 new units across 12 projects.
- A Non-Profit Sector Capacity Building Program, aimed at strengthening long-term development and delivery capacity.

Further, 32,000 additional affordable units are needed to reach the OECD benchmark of 7% non-market housing. In addition, while over 2,300 households have received Canada-Ontario Housing Benefit support since 2020, Peel Region faces a \$86.3 million pressure annually to prevent the loss of existing community housing.



Peel's housing situation and challenges

- Peel Housing is the third largest provider of community housing in Ontario. Much of this housing stock was downloaded by the province in 2001 without the necessary long-term funding to support its ongoing maintenance.
- In 2024, Peel Region funded close to 80% of all housing costs from property taxes. This is unsustainable, placing undue pressure on the municipal tax base.



Affordable housing solutions

Peel Region requires sustained investment for capital, operating, and supportive programs including:

- \$86.3 million annually for repairs and to preserve aging housing infrastructure.
- Investment for the PCHDP to deliver new affordable rental housing and shelter spaces.
- Increasing the provincial cost-share of operating costs beyond 13% to support Peel Region's investments, currently at 81%.
- Strengthening Service Managers and non-profit housing providers capacity to meet rising demand.
- Expanding income and social supports to make it easier to carry high housing costs.
- Ensuring homes are lived in by reducing their use for speculative investment.



Encampment response

The 2024 Point-in-Time Count shows:

- 93% increase in homelessness in Peel since 2021, with encampments up 111%.
- Shelters remain over capacity, serving over 8,600 people in 2024, while outreach supported 3,831 individuals across 194 encampments by September 2024.
- Permanent housing remains far more cost-effective than relying on shelters.



Key takeaway

Peel Region will continue to partner with the province to develop and deliver lasting housing solutions.

