Peel Region

Community Investment

2026–2029 Business Plan
and 2026 Budget

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Executive Summary

Mission: Community Investment enables the community and internal Peel Region partners to effectively plan and implement equitable solutions that contribute to improved outcomes for Peel's vulnerable populations. We work together to reduce and mitigate poverty in Peel while also amplifying the voices of equity-deserving residents (including those living in poverty, newcomers and vulnerable residents) and funding, connecting, and collaborating with the agencies that serve them.

Services We Provide

- Provide equitable funding for Peel community, not-for-profit organizations that reach vulnerable residents, and to deliver quality programs and services.
- Implementing the Anti-Human Sex Trafficking Program that prevents and reduces victimization through awareness campaigns and helps survivors recover their dignity and well-being by connecting them with dedicated services.
- Leading the implementation of the Peel Poverty Reduction Strategy (2018–2028) to: raise awareness of anti-poverty advocacy positions through campaigns and community collaboration; empower and enable people with lived experience of poverty; and to mitigate the effects of poverty and reduce its prevalence among residents in Peel.
- Developing community partnerships and providing centralized support for Human Services engagement activities and strategies to continually adapt service delivery to meet the evolving needs of residents in Peel.
- Delivering the Affordable Transit Program to improve access to transportation for low-income individuals in Peel Region.

Interesting Facts About this Service

- Approximately 23% of Peel residents were impacted by some level of food insecurity.
- 13% of Peel's population, or approximately 198,930 residents live in poverty.
- A total of $3.25 million was invested in food insecurity in 2024. The fund was instrumental in addressing immediate and systemic food insecurity challenges, supporting expansion, operations, transportation and distribution solutions. The funding contributed to the procurement of approximately 35% more pounds of food in 2024 compared to 2023, serving 117,574 Peel residents.

- Provided discounted transit for more than 8000 residents that live at or below the low-income measure through the Affordable Transit Program ("ATP").
- Provided more than $15.5 million in funding to support community agencies.
- Enabled 1.84 million service interactions through agencies funded by the Community Investment Program in 2024.
- Invested $0.6 million in the Region's first Black funding framework that was co-designed with 12 Black Peel Executive Directors ensuring accountability and accessibility while advancing equity and addressing systemic discrimination in Peel.
- Supported more than 307 victims, survivors, and those at-risk of being sex trafficked through support services provided through the Anti-Human Sex Trafficking Program – the first municipal program of its kind.

Highlights of the Business Plan

- 43 B3 (Black-led, Black-serving, Black-focused) agencies who serve over 600,000 Peel residents were funded in 2024-2025. 37% of B3 agencies funded were new agencies to the Peel Region.
- The 2025 Food Security Fund invested $4.34 million in Peel's food sector to improve access to emergency food, support growth of community capacity, and address structurally systemic issues underlying food security.
- Launched the Youth in Poverty Research Project. The project will examine how the changing nature of poverty in Peel impacts diverse youth (ages 15-24) and how local institutions and organizations can adapt to better meet the needs of youth, promote growth and reduce poverty.
- Carried out a comprehensive review of the Affordable Transit Program to increase accessibility to transit subsidies, reduce barriers to essential services and supports for low-income individuals in Peel and improve the efficiency and effectiveness of how the program is administered.
- The Region's Anti-Human Sex Trafficking program will continue to support awareness and coordination of services to victims, survivors, and those at risk of sex trafficking.

Table 1. Budget Summary

	2026	2027	2028	2029
Operating Net Investment (in $ thousands)	19,032	22,650	24,889	25,130
Capital Net Investment (in $ thousands)		–	–	–
Full Time Equivalents	35.8	41.8	41.8	41.8

Core Services

Vision, Mission, Goals of Service and Service Delivery Model

Vision

Working with the community to reduce poverty, strengthen services, and build inclusive, resilient communities.

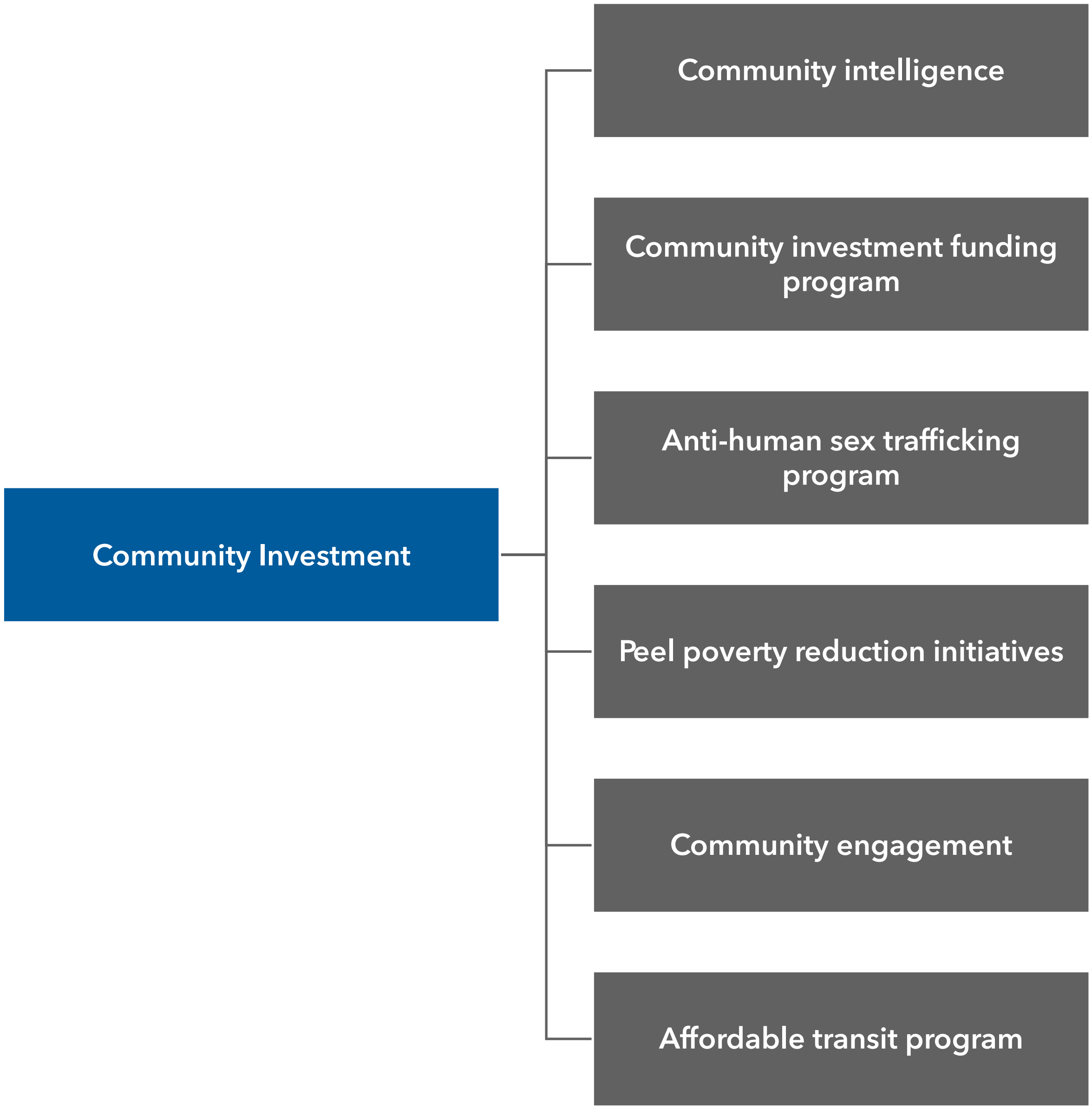
Mission

Community Investment enables the community and internal Peel Region partners to effectively plan and implement equitable solutions that contribute to improved outcomes for Peel's vulnerable populations. We work together to reduce and mitigate poverty in Peel while also amplifying the voices of equity-deserving residents (including those living in poverty, newcomers and vulnerable residents) and funding, connecting, and collaborating with the agencies that serve them.

Goals of Service

1. Build the capacity of Peel's non-profit sector and co-design equitable funding models with community agencies, ensuring that fund design and delivery are responsive to the emerging needs of Peel's most vulnerable populations through direct, accessible, and community-informed funding.
2. Preventing human sex trafficking in Peel through increased awareness, education, service excellence, and system-level coordination.
3. Co-leading the local immigration partnership by coordinating immigration and refugee settlement with the Peel Newcomer Strategy Group that includes over 200 local service providers.
4. Developing community engagement supports for Human Services to strengthen inclusive engagement activities and amplify the voices of equity-deserving residents including those living in poverty, newcomers, and vulnerable residents and connecting and collaborating with the agencies that serve them.
5. Mitigating poverty in Peel by convening community agencies to implement the Peel Poverty Reduction Strategy and working collaboratively to improve the well-being of Peel's most vulnerable.
6. Administering the Affordable Transit Program which supports access to employment, training, food supports, health and social services to help residents rise out of poverty.

Service Delivery Model



Service Levels and Trends

Service Levels

Community Investment Grant Program

- Community Investment is focused on strengthening the social safety net by supporting not-for-profit and community agencies to build safe, livable communities for Peel's most vulnerable residents.
- Peel first Black funding framework guides decisions and processes when working with Peel B3 organizations by: a) Addressing systemic discrimination by supporting policies and equitable access to funding faced by Black not-for-profit organizations in Peel and b) Improving organizational capacity to better support the needs of Black communities in Peel.
- Address food insecurity in Peel by providing advocacy and funding to support emergency food relief and build community and individual capacity to reduce barriers to food security.

Anti-Human Sex Trafficking

- Increase awareness and coordinated access for dedicated and dignified services to victims, survivors, and those at-risk of sex trafficking in Peel.

Food Insecurity

- Increase coordination, community level intelligence, and advocacy working through a whole of regional approach (income and social support, housing, government relations, poverty, early childcare, health, community safety and wellbeing, climate change, public works, food sovereignty and justice), with a poverty reduction lens to address food insecurity in Peel.

Settlement

- Increase coordination, advocacy, community level intelligence and equity for the successful settlement of newcomers in Peel.

Poverty Reduction and Mitigation through Peel Poverty Reduction Committee

- Implementation of the Peel Poverty Reduction Strategy to address ongoing and emerging challenges faced by the growing number of Peel residents living in poverty as well as the many residents experiencing more recent challenges with affordability.

Community Engagement

- Applying an equity lens, facilitate the collection of community intelligence, improved coordination, collective decision-making, improved service delivery and engaging with community agencies.
- Supporting effective community engagement with residents by creating resources, sharing best practices, developing resources, tools, and community engagement strategies.
- Facilitating lived experience roundtables to amplify the voices of the community, especially those living in poverty, youth and equity-deserving residents.

Affordable Transit

- Exploring opportunities to increase accessibility to transit subsidies and reduce barriers to essential services and supports for low-income individuals in Peel.

Trends

Inflation

Although inflation slowed in 2023, it remained elevated globally and has continued to erode affordability of basic needs for Peel residents. There has been a gradual decline in the real value of money due to inflation and rising interest rates, for example, $1,000 in January 2022 is equivalent to $882 in June 2025, as a result residents of Peel require more money to buy the same basket of goods and services.

Rise of Food Insecurity

13% (198,930) of Peel's population lives in poverty, including 9.5% (27,900) of children ages 0 to 17 years. Poverty and insufficient financial resources have been directly linked to food insecurity, however, in 2023, approximately 23% of Peel residents were impacted by some level of food insecurity. The difference in the rates of poverty and food insecurity reveal an alarming trend that food insecurity in Peel is experienced by residents both above and below the official poverty rate with more than 1 in 5 households experiencing food insecurity.

Food inflation rates of 3—5% have pushed the average family's 2025 annual food bill to $16,834 — an increase of $801.56 compared to 2024. In 2024, food providers reported increased service demand of 40–60% compared to the previous year. These trends suggest that food insecurity is no longer cyclical but rather a structural feature in Peel. Food Banks Mississauga reports serving 1 of 13 residents in Mississauga, Knights Table reports serving 1 of 16 residents in Brampton and Caledon. The Exchange food bank is reporting a 43% increase with 27% being first time users.

Unemployment

Recent trending data indicates that unemployment in Peel is continuing to rise. By the end of 2024, the unemployment rate in Peel was at 9.5%, the highest quarterly rate since 2020. In 2025, this trend continued to climb to 10.9% in the second quarter. Youth unemployment is a more pressing concern, increasing by approximately 5% per year since 2022 and reaching 20.2% at the end of 2024. In 2024, Peel's labour force grew by 6.9% to 937,500 people, while the employed labour force increased by only 4.3% to 854,100 people. This imbalance has resulted in a sharp rise in unemployed residents, with 83,400 people unemployed in 2024, representing a 43.8% increase in the number of jobless residents compared to the previous year.

As unemployment rises, the pressure on human services will likely increase, particularly in areas such as affordable housing and income support where demand is already high and projected to grow further. Addressing these challenges will require increased community investment with targeted efforts to support residents facing barriers to employment.

State of Peel's Not-for-Profit Sector

The Ontario Nonprofit Network's ("ONN") 2024 Report highlights the difficulties facing not-for-profits in Ontario. Across the board increases in service demand coupled with declining financial resources, increases in reserve usage, and declining or stagnant government investment are all factors adversely impacting the health of Ontario's non-for-profit sector. Not-for-profits reported a 70% year-over-year increase in demand for services with the largest increases reported by community development and housing organizations. While expenses continue to increase, not-for-profit revenue sources, particularly funding from government and corporations, has declined. As a result, many not-for-profits reported that they have had to utilize reserve funding to cover their expenses with 31% of organizations reporting they had to use reserve funding in 2024, almost mirroring pandemic-era levels. 39% of non-for-profits assessed themselves at a significant risk for not existing in the next three years.

Growing Awareness and Interventions for Human Sex Trafficking

The Region's Anti-Human Sex Trafficking Program continues to disrupt sex trafficking in Peel and support victims and survivors. In 2024, the AHST Program team trained over 700 members of Peel Regional Paramedic Services in addition to client-facing staff in ISS, Housing Services, and EYCC as part of prevention and awareness efforts. Human trafficking awareness events experienced a 125% year-over-year increase in the number of sessions delivered and a 267% year-over-year increase in the number of participants who attended. In 2024, the AHST Program secured funding from the Province to support Peel's first-ever Human Trafficking Youth-In-Transition Worker whose goal is to support entrenched youth to connect to existing supports and resources in Peel as they transition out of care.

Clients accessing wrap-around services and supports at the integrated services hub have increased by 87% when compared to the previous year. Collectively, the Safe House and Transition House experienced a 12% year-over-year increase in the number of clients served while community partners reported a significant increase in clients presenting with complex needs.

Increase in Non-Permanent Residents

It is estimated that the current population of non-permanent residents in Peel is about 235,000. This is down from a peak of 250,000 in October 2024. The influx of non-permanent residents in Peel, particularly international students and asylum claimants, has contributed to significant stresses on our homeless shelters, food banks (60–80% increase) and an 84% rise in the demand for not-for-profits' services and supports. An increase in funding is essential for Peel to better support the influx of non-permanent residents and maintain the social services ecosystem.

Asylum claimants have continued to grow over the past year, hitting an estimated 40,000 in Peel as of April 1, 2025. This is up from 31,000 in April, 2024. Despite this increase, the growth in Asylum Claimants has begun to slow, increasing 2% in the latest quarter, compared to quarterly growth in the range of 5–10% in prior quarters. Claims themselves have started to decline since late 2024, likely influenced by the IRCC announcements and the border restrictions implemented in the United States.

Performance Measures and Results

Community investment aligns with Peel Region's community investment service outcome: Community groups in need have support to deliver services to Peel residents. Peel Region is committed to delivering services economically and efficiently. The Region's performance measures are used to help assess how well we are doing at achieving our goals and where we need to improve operations. The results also inform decision-making and strengthen accountability.

Financial Measure

Total Grants Allocated

- **Total community investment program grants allocated per year to Peel residents through programs and services.** In 2024, $15.5 million was allocated through 195 contracts.

Percentage of Funding to New Agencies

Total Community Investment Program funding provided to new community agencies with a target of 10% every year. In 2022, 12% was provided to new agencies. In 2023, 33% was provided to new agencies. In 2024, 37% was provided to new agencies.

Percentage of Funding to Equity-Seeking Groups

Total Community Investment Program funding provided to Black-led, serving, mandated (B3); Indigenous led, informed, benefitting, or partnering (I4); and or other racialized agencies, with a target of 10% each year. In 2022, 11% of funding was provided to B3, I4 and racialized agencies. In 2023, 20% of funding was provided to B3 and racialized agencies. In 2024, 37% of funding was provided to B3 and racialized agencies.

Total Enrollments in the Affordable Transit Program

The total number of residents who applied to the Affordable Transit Program and requested a discount increased to 7,996 in 2024, up from 5,964 in 2023, representing a 34.05% annual increase in demand.

Funding Allocated for the Peel *Anti-Human Sex Trafficking Program*

$2.3 million ($1.5 million Regional funds from Housing Services: $750,000 for operation of the Safe House, $750,000 for operation of the Transition House; $825,000 from MCCSS) to support Peel's three-pronged approach – Prevention, Intervention, Exits/Housing.

Customer Measure

Client Satisfaction — GovGrants

Total client satisfaction with the alignment of Community Investment Program Funds allocated to support Peel not-for-profits. In 2023, 83% of not-for-profits responded positively. In 2024, 79% of not-for-profits responded positively.

Client Satisfaction — Team Support

Total client satisfaction of the Community Investment Program team response to resolve GovGrants issues in a timely manner. In 2022, 82% responded positively. In 2023, 86% responded positively. In 2024, 80% responded positively.

Community Services Connections — nCourage Hub

Percentage of clients who feel more connected to the community services they need. In 2024, 100% of clients who accessed services at the Anti-Human Sex Trafficking Integrated Services Hub (nCourage) hub felt more connected.

Business Process Measure

Total Number Served — nCourage Hub

Total number of victims, survivors, and individuals at-risk that obtained services through the Anti-Human Sex Trafficking Integrated Services Hub (nCourage) annually. In 2024, 307 victims, survivors, and individuals at-risk were served representing an 87% year-over-year increase. 57% of hub clients identified as residents of Peel while 54% of clients identified as racialized.

Total Housed — Safe and Transition Houses

Total number of victims, survivors, and individuals at-risk housed in the Anti-Human Sex Trafficking Safe and Transition Houses annually. In 2024, the Safe House received 39 referrals and housed 15 clients while the Transition House received 12 referrals and housed 13 clients. Clients at the houses have increasingly been presenting with acute complexities resulting in longer durations of stay.

Training Frontline Staff

Total number of Regional frontline staff to receive virtual and in-person training on Human Sex Trafficking Awareness. In 2024, 957 Regional frontline staff were trained representing a 157% year-over-year increase.

Lived Experience Participants and Engagement

In 2024, the Peel Poverty Reduction Committee hosted seven Lived Experience Roundtable meetings. During these sessions 10—12 residents with lived and living experience of poverty provided valuable feedback on Regional services as well as proposed program and policy changes. They also received training and provided insights and guidance for the 2024-2026 priorities for the Peel Poverty Reduction Committee. In 2024, we also recruited 16 youth for the Youth Advisory Table that is guiding the work on the Youth and Poverty Research project.

Awards and Achievements

2023 Community for Life Award — B3 Fund

In 2024, for the first time in Peel, Black-led, Black-focused, and Black-serving (B3) agencies have access to dedicated funds to address historical funding inequities and capacity challenges experienced by Peel's Black communities. Peel's B3 Funding team received the Community for Life Award because of this innovative funding initiative.

2024 OMSSA Local Municipal Champion Award — Stability Supports Program

A collaboration between Income and Social Supports and Community Investment Program along with 30-plus community agencies to co-design the launch of two impactful program funds: the Wellness Response Assistance Program ("WRAP") and Digital Literacy Program. Over 12,000 Peel residents have accessed supports through WRAP while more than 900 residents have benefitted from Digital Literacy programming. This collaborative approach not only addresses immediate needs but also empowers the community through enhanced access to vital resources.

2025 CAO Award of Excellence — Asylum Claimant Response

Staff from Community Investment were part of the team that supported the launch of a new program to respond to the tremendous increase in asylum claimants in Peel's shelter system. They helped convene settlement services to deliver culturally appropriate services and supports to support their settlement journey in Canada. The cross functional team that worked on this important project recently won the Peel Region CAO Award of Excellence

- **Anti-human sex trafficking program**. In 2024, the Peel Anti-Human Sex Trafficking Program was successful in its funding application to the Province and received annualized funding in the amount of $75,000 to support Peel's first Human Trafficking Youth-In-Transition Worker.
- **Peel youth and poverty research project**. Poverty Reduction Initiatives staff, on behalf of the Peel Poverty Reduction Committee, successfully recruited and launched the Youth Advisory Table, a group of more than 15 youth from diverse backgrounds to inform the Youth and Poverty Project. They have also collaborated with a wide variety of youth-serving agencies to facilitate expert interviews and development of a comprehensive survey. To date, 28 youth-serving providers have been interviewed.

The 2026–2029 Business Plan Outlook

Planning for the Future

Mitigating Poverty

Poverty will continue to be an important and evolving issue in Peel. To ensure the Peel Poverty Reduction Strategy is evidence based, strategic and driven in partnership with community, gaps and opportunities an analysis will be undertaken to shape a refreshed strategy that is responsive and agile.

Peel Youth and Poverty Research Project

The Peel Poverty Reduction Committee will continue its work on the Youth and Poverty research project in partnership with University of Toronto and United Way Greater Toronto and Family and Child Health Initiative. This project will help us to better understand the system gaps and barriers that impact young people in Peel who are living in poverty and inform improved services and supports as well as advocacy.

Service Delivery

Future investment in providing grants to the not-for-profit ecosystem will be required to address the disproportionate impacts and demand in Peel and further the Region's human services, social and economic strategies, and key policies.

Continued collaboration with the community and social service sector will be essential to provide an equitable, sustainable, coordinated approach to streamline supports and housing to reduce the negative impacts for victims, survivors, and the larger community.

Demand for the Affordable Transit Program continues to grow. Staff have proposed ways to improve the accessibility, effectiveness and efficiency of this important program to ensure that Peel residents living in poverty can access employment, training, food supports, health and social services that help them to rise out of poverty.

Connecting with Communities

The work of not-for-profits and community agencies will remain critical in the delivery of services in Peel through 2023–2026. It will be significant to channel community intelligence and community voices to play an active role in the development of evidence informed decision making to drive accountability, develop public policy, increase economic strength, and stabilize communities. The Region will continue to advocate for the co-creation and application of a diversity, equity, inclusion, and intersectional lens with community, to address barriers to serving vulnerable residents in Peel.

Not-for-Profit Funding

Peel not for profits continue to face ongoing challenges in securing sustainable funding to support vital work and necessitating a shift towards diversified revenue streams and strategic financial planning. Peel not-for- profits are encouraged to explore social finance tools, asset ownership, and investment readiness to move beyond traditional grant dependency. The Region is facilitating a growing emphasis on collaboration, cross-sectoral partnerships, and leveraging digital technologies to enhance efficiency and impact.

Finding Efficiencies

Continuous Improvement

The objective of the Region's Continuous Improvement Program is to optimize service delivery and maximize value for tax dollars spent. The completion of continuous improvement initiatives positively impacts client experience, employee engagement, cost savings and cost avoidance.

Highlights of the many projects include:

Community Investment Grant Cycle

Over the past 4 years (2020–2024), Community Investment grant contracts have increased by 151%. Continue to identify efficiencies to decrease the grant cycle time through the modernization of the grant allocation process to distribute funding to community agencies in a faster and more efficient manner.

Non-Profit Organizations Capacity Instrument

Identify agency surplus funds to reinvest to new funded agencies and or regional and community priorities.

Affordable Transit Program Review

Staff have recently completed a comprehensive review of the Affordable Transit Program from three dimensions:

- Looking at best practices from other similar programs to enhance the program's administration.
- Gathering feedback from current and potential affordable transit users to improve the user experience.
- Explore ways to make the program more efficient, accessible and effective.

Proposed improvements will be brought to council in fall of 2025 including the introduction of a discount on single fare rides. These changes will help us serve more people with the same budget investment.

Transforming Our Business with Technology

GovGrants Technology

Community Investment utilizes an online grant portal, GovGrants, to automate and streamline the funding application process, contract management, funding payment schedules, and reporting. This technology provides Peel not-for-profits and community agencies a one-stop portal to apply, manage, store, and reconcile agency information and contracts within a shorter timeline, with the capability of leveraging granting outcomes for additional funding.

Human Service Community Engagement Tracking Tool and Database for Community Contacts

Community Engagement staff have developed and will begin implementing a Human Services Community Engagement Tracking Tool to capture engagement details, prevent duplication, promote internal collaboration, and reduce the risk of over-engaging the same community partners and residents. The centralized database for community contacts will also be implemented to streamline communication and enhance collaboration among team members and external partners.

Affordable Transit Program Improvements

The Affordable Transit Program ("ATP") team collaborated with Service Experience, Service Peel, Strategic Planning, Management and Evaluation, and Business Support and Development to modernize the ATP application process through the MyPeel Portal in alignment with Digital Peel standards. These improvements enhance the online customer experience, enabling applicants to apply from any device, access PRESTO's mobile wallet, and receive proactive updates on their application status. The changes will reduce calls, emails, incomplete and duplicate applications, streamline renewals, improve administrative efficiency, and significantly reduce staff workload and costs.

Proposed Operating Budget

This section sets out the financial resources required to deliver the proposed 2026—2029 Business Plan. Information is provided by major expenditures and revenue. The costs to maintain existing service levels and operationalize prior decisions are identified in the base budget changes separately from proposed changes. The net budget for 2025 was $18.8 million and the proposed budget for 2026 is $19.0 million.

Net Expenditures: $19.0 million **Total Expenditures:** $23.6 million

Description (in $ thousands)	2024 Actuals	2025 Approved Budget	2026 Proposed Budget	$ Change Over 2025	% Change Over 2025
Operating costs	267	303	290	(12)	(4.1)%
Labour costs	4,099	4,741	5,075	333	7.0%
Reserve contributions	–	–	–	–	–
Debt charges	–	–	–	–	–
Grant payments	15,509	17,604	17,341	(263)	(1.5)%
Facility, IT, HR and other support costs	1,644	1,808	1,890	82	4.5%
Recoveries	(1,046)	(949)	(962)	(13)	(1.4%)
Total Expenditures	**20,472**	**23,508**	**23,633**	**126**	**0.5%**
Grants and subsidies	(743)	(258)	(202)	56	(21.7)%
Supplementary taxes	–	–	–	–	–
Fees and services charges	(4)	–	–	–	–
Transfer from development charges	–	–	–	–	–
Contributions from reserves	(2,321)	(4,450)	(4,400)	50	(1.1)%
Total Revenues	**(3,068)**	**(4,708)**	**(4,602)**	**106**	**(2.2)%**
Total Net Expenditure	**$17,404**	**$18,800**	**$19,032**	**$232**	**1.2%**

Note: May not add up due to rounding.

2026 Operating Budget Pressures

Service (in $ thousands)	Total Expenditures	Total Revenue	Net Cost 2026 vs 2025	
2025 Revised Cost of Service	$23,508	$4,708	$18,800	%
Cost of Living/Inflation				
Labour costs	219	–	219	
Goods and services	75		75	
Base Subsidy/Recoveries[1]				
Council Report# 2024–862. Removal of metamorphosis funding	(50)	50		
Removal of Youth in Transition worker program beyond March 31, 2026	(56)	56		
Cost Containment[2]				
Efficiencies identified from operational cost reviews	(170)	–	(170)	
Base Budget Changes Subtotal	**19**		**125**	
Service Level Demand[3]				
BR# 55. Increase Staffing to Community Investment Program	107		107	
Service Level Changes Subtotal	**107**		**107**	
Total 2026 Budget Change	**126**	**106**	**232**	
2026 Proposed Budget	$23,634	$4,602	$19,032	1.2%

Note: may not add up due to rounding.

Operating Budget Pressure Notes

[1] Base Subsidy/Recoveries

- **CR# 2024–862 Planned Reduction of metamorphosis funding.** Adjust expense and funding from $450,000 in 2025 to $400,000 in 2026 as per Council Resolution
- **Removal of Youth in Transition worker program beyond March 31, 2026.** Remove expense and funding associated with the Youth and Transition worker program due to no commitment of funding beyond March 31, 2026 from the Ministry of Children, Community and Social Services ("MCCSS").

[2]Cost containment

- Miscellaneous savings of $170,000 resulting from departmental realignment; these reductions will not impact service levels.

[3]Service level demand

- **BR # 55.** $0.1 million for 1 full time staff to support the increase budget, contracts and oversight of the Community Investment Program

Staffing Resources

Table 2 provides a summary of the staffing resources by Sub-Service (as identified in the Core Services) for the budget year, forecast years and the prior year. The prior year reflects FTE changes approved by Council during the prior year.

Table 2. Staffing Resources to Achieve Level of Service

Sub-Service	2025	2026	2027	2028	2029
Peel poverty reduction initiatives	3.6	3.5	4.5	4.5	4.5
Community investment funding program	11.7	12.9	13.9	13.9	13.9
Anti-human sex trafficking program	2.4	2.4	2.4	2.4	2.4
Community intelligence	3.6	3.5	4.5	4.5	4.5
Community engagement	12.2	12.2	14.2	14.2	14.2
Affordable transit program	1.3	1.3	2.3	2.3	2.3
Total	**34.8**	**35.8**	**41.8**	**41.8**	**41.8**

Note: Staffing resources are regular positions (Full Time Equivalent, FTE).

2026 Total Expenditures and Funding Sources

Figure 1. 2026 Total Expenditures (in $ millions)

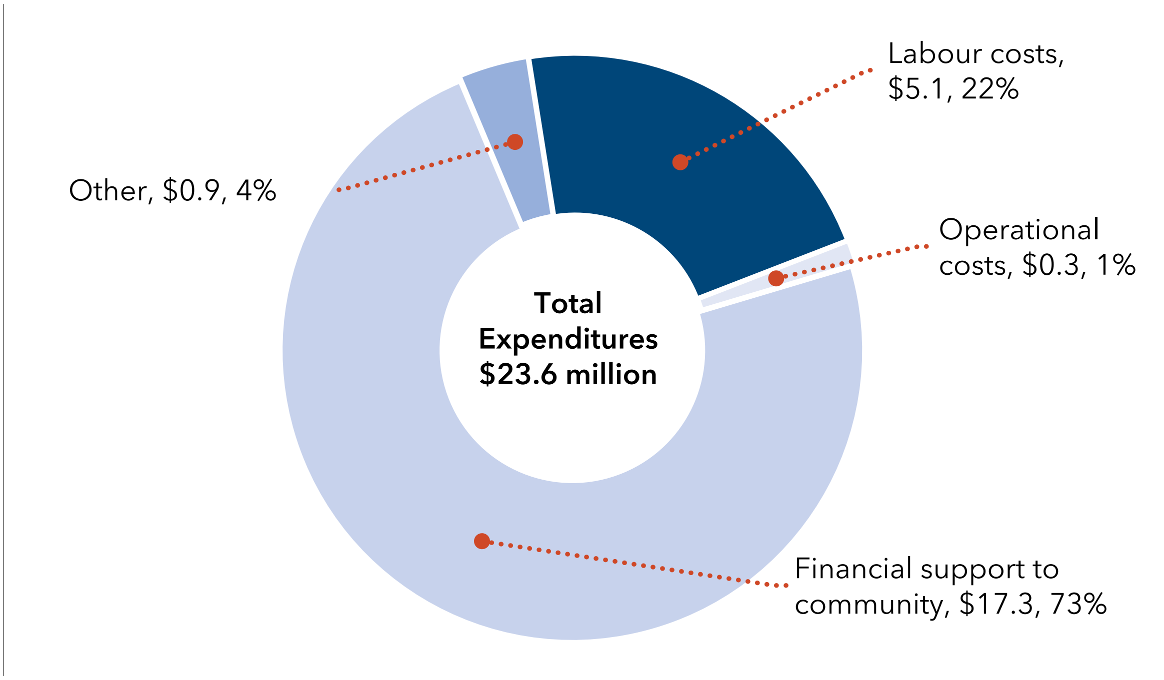
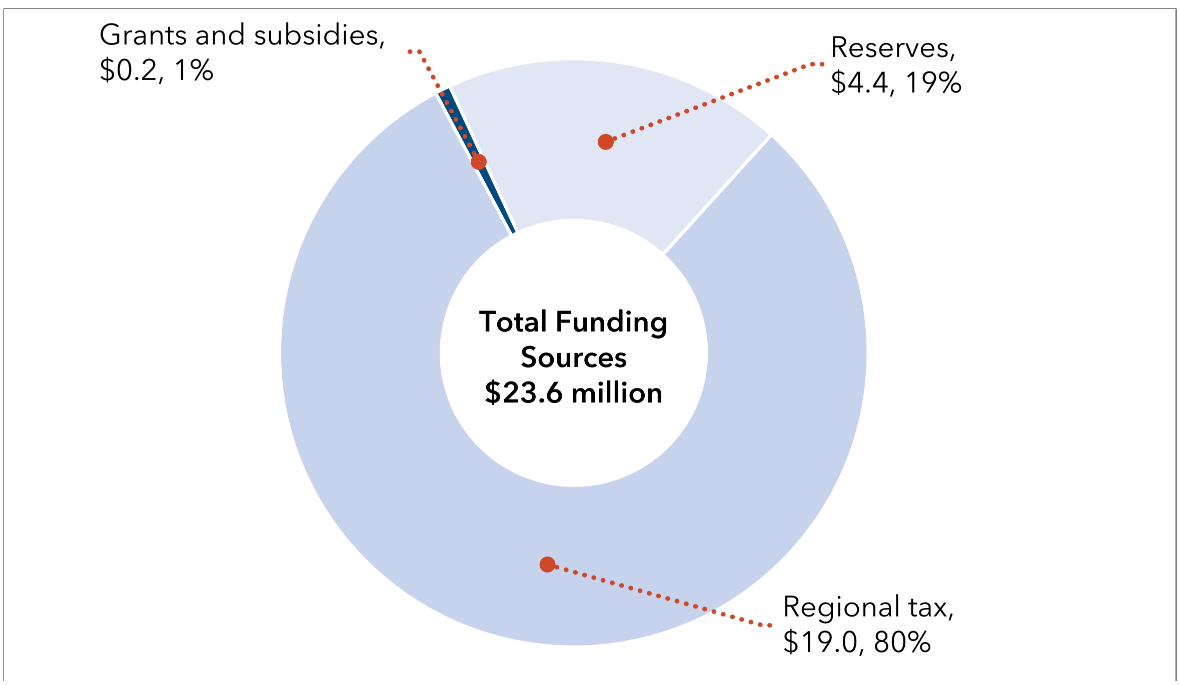


Figure 2. 2026 Total Funding Sources (in $ millions)



2026 Budget Risks

- Increase demand for funding from the not-for-profit sector due to the disproportionate impact of the pandemic on Peel's most vulnerable populations.
- Reduction in the grant program would result in negative impacts to the sector and Peel residents as the service demand will not be met.
- Demand for the Affordable Transit Program continues to grow in 2025. Proposed changes to the program will allow us to serve more people with the same budget, but demand may outpace savings by the end of 2026.

2027–2029 Operating Forecast

Table 3. Budget (in $ thousands)

	2025	2026	
Total Expenditure	23,508	23,634	0.5%
Total Revenue	(4,708)	(4,602)	(2.2)%
Net Expenditure	18,800	19,032	1.2%

Table 4. Forecast (in $ thousands)

	2027		2028		2029	
Total Expenditure	24,650	4.3%	24,889	1.0%	25,130	1.0%
Total Revenue	(2,000)	(56.5)%	–	(100.0)%	–	0.0%
Net Expenditure	22,650	19.0%	24,889	9.9%	25,130	1.0%

Note: May not add up due to rounding.

- Anti-Human Sex Trafficking Hub provincial funding ending in March 2026, program to become permanent fully tax-supported in 2027.
- $4.0 million in grant funding in 2025 and 2026 for Non-Profit agencies are funded through the Tax Rate Stabilization Reserve, approved through 2025 BR 23. The forecast includes the continuation of the $4.0 million in grant funding in 2027 and beyond. Funding for the grant to be phased into the tax base over a two-year period at $2 million in 2027 and $2 million in 2028 to transition the grant as a base budget expense. This request will go through the 2027 budget process.

Proposed Capital Budget

Capital Budget: None (**10-year Plan:** $0.2 million)

2026 Capital Budget Overview

Table 5 provides a summary of Community Investment planned capital project activity for 2026, including funding sources for both new capital project requests in 2026 and projects carried forward to 2026.

Table 5. Capital Plan by Funding Sources (in $ thousands)

	Carry Forward from Prior Years (WIP)	2026 Capital Budget	Total Capital in 2026
DC Growth	—	—	—
Externally Funded	—	—	—
Non-DC Internal	10,619	—	10,619
Total Expenditures	**$10,619**	**–**	**$10,619**
# of Projects	3	–	3

Existing Capital Projects – $10.6 million

Key highlights:

- $10.5 million for Community Hub development
- $0.1 million for Community Investment Partnership Grants Management.

2026 Capital Budget

- Community Investment has no capital budget request for 2026

Proposed Capital Plan

2026–2035 10-year Capital Plan: $0.2 million

By Project Classification

State of Good Repair	DC Funded Growth	Non-DC Funded Growth and Other
$0.0 million	$0.0 million	$0.2 million

Key Highlights

- $0.2 million to support with technical and program specific enhancements for the Community Investment Partnership Grants Management system.

See Appendix I for details.

Budget Requests

This table presents the costs by Budget Request for proposed new initiatives. Each BR is numbered. Detailed descriptions of the budget requests can be found in the pages following Table 6.

Table 6. Budget Request Listing

Proposed Initiative	Division	Budget Req #	FTEs Req	Contract FTE Req	Net Operating Impact	Capital
Increase staffing to community investment program	Social Development, Planning and Partnerships	55	1.0	–	107,350	–
Total		**55**	**1.0**	**–**	**$107,350**	**–**

Budget Request #: 55

Proposed Initiative	Department	Division	Service Area
Increase staffing to community investment program	Human Services	Social Development, Planning and Partnerships	Community Investment

Description of Budget Request

To increase staff to support the increased budget (107%), volume of contracts (80%), and new released funding through a community-based approach to granting (food insecurity, equity funding). This will support Regional divisions during the granting process (35% workload increase) in the Community Investment Program while also mitigating risk, e.g., increase management, stewardship, and compliance levers of Regional grants to support financial oversight, regular auditing/monitoring, capacity building, and program evaluation.

Required Annual Operating Investment

Impacts	2026	2027	2028	2029
Gross expenditures	107,350	36,857	–	–
Less: internal and capital recovery	–	–	–	–
Total Expense	**107,350**	**36,857**	**–**	**–**
Rate stabilization reserve	–	–	–	–
External funding	–	–	–	–
Other revenue	–	–	–	–
Total Revenue	**–**	**–**	**–**	**–**
Net Impact – Tax	107,350	36,857	–	–
Net Impact – Utility Rate	–	–	–	–
FTEs	1.0	–	–	–

Required Capital Investment

	2026
Total Expenditures	–
Capital reserve	–
Development charges	–
External funding	–
Debt	–
Total Funding	–

Why Staff Recommend this Initiative

Peel's not-for-profits continue to face increased demand (70%) for programs and services. To support this demand the Community Investment Program has increased the budget by 107% ($7 million in 2019 vs $14 million in 2025), increasing grant contracts by 80%, introducing new business through emerging community-based grants (food insecurity, B3), and streamlining grant supports to cross-divisional teams and other areas of the Region. With the increases there is a need for additional staff to address oversight and risk.

Details of Service Change

In the past five years the Community Investment Program's budget oversight has grown by 115%, increasing from $13 million in 2019 (Grants/Capital) to $28 million (Grants/Capital) in 2025. New funding streams (Food Equity, Community Hubs) as well as new business working with cross-divisional teams in streamlining granting, compliance, and evaluation resulted in processing an additional $3.3 million through GovGrants.

A total of $3.25 million was invested in food insecurity in 2024. The fund was instrumental in addressing immediate and systemic food insecurity challenges, supporting expansion, operations, transportation and distribution solutions. The funding contributed to the procurement of approximately 35% more pounds of food in 2024 compared to 2023, serving 117,574 Peel residents. The 2025 Food Security Fund invested $4.34 million in Peel's food sector to improve access to emergency food, support growth of community capacity, and address structurally systemic issues underlying food security.

As a result, staff workload has increased by 35% including longer application processing times, higher customer service volume, and more extensive oversight to ensure compliance and organizational health. One permanent staff is critical to support compliance levers for increased agency funding contracts ensuring maximum value and return on investment of tax dollars are aligned to effective mitigation strategies that address reputational and financial risks.

Service Impact

The addition of one staff will provide stewardship and compliance for over 200 contracts, thorough reviews of grant applications, risk assessment of finances, sustainability of not-for-profits, and evaluation of performance delivery.

They will ensure reputational and financial risks are mitigated through effective grant oversight, e.g., implementation of program controls/compliance levers through an outcome-based accountability framework by completing agency audits, corrective action plans, and reviews to ensure funds are used responsibly and grant recipients are accountable.

Appendix I

Table 7. 2026 10-year Combined Capital Program (in $ thousands)

Project	Name	Description	2026	2027	2028	2029	2030	Yrs 6-10	Gross
270305	CIP Grants Managements	Grants Management system enhancements	–	200	–	–	–	–	200
Community Investment Total				**$200**					**$200**