Budget 2026

Housing Support

Well-maintained emergency and affordable housing and supports to residents who are homeless, unstably housed and unable to afford housing in the private market.

Core service

- Oversee Peel's affordable housing system
- Together with Peel Housing Corporation, build, fund, own and operate emergency, transitional, subsidized and affordable rental housing
- Administer housing subsidies and financial assistance
- Deliver homelessness prevention supports
- Provide emergency/crisis interventions and supports

Interesting facts about this service

16,476
Households live in Peel's community housing system

381
New emergency, transitional, supportive and affordable units completed (2024)

46,970
Total households supported in 2024 with housing and supports

$3.4 billion
Worth of housing assets owned by Peel Housing Corporation

Achievements

Increased access to emergency/crisis supports

- Emergency shelter to **over 4,200** Peel clients and **over 4,300** asylum claimants
- **More than 14,850** Outreach interactions with clients

Enhanced service offerings

- Eviction prevention and secure housing funds to **over 9,600** households
- Case management to **over 9,000** clients
- **10% growth** PHC partnerships & programs
- **99.9% Tenancy Success** for PHC tenants

New development

- **381** New emergency, transitional, supportive and affordable units completed (2024)
- **9** fully funded projects
- **959** new beds/units under development

Innovative programs

- Needs-based allocation of portable subsidies
- Community Agency Subsidy Program
- Sustainable asylum claimant response model
- PHC Tenant Engagement Fund

Service delivery model

How do we do it

Peel has several roles:

- Service manager
- Primary funder
- New supply producer
- Community housing provider
- Service provider
- Sole shareholder of Peel Housing Corporation

Housing Support

- System oversight, strategic planning and advocacy
- Financial assistance and case management
- Emergency shelter and homelessness supports
- Transitional housing operations and maintenance
- Affordable and subsidized rental housing operations and maintenance
- Programs to increase affordable supply

Service manager and Peel Housing Corporation

Peel Region Council
service manager
for affordable housing system in Peel

Director, Housing Services

51 community housing providers

Peel Region

Peel Region Council
sole shareholder
of Peel Housing Corporation

Board of Directors, Peel Housing Corporation

General Manager, Peel Housing Corporation

Peel Housing Corporation (Peel Living)

Peel Housing Corporation: Core Services

Quality housing: Peel Living is well maintained and contributes to the quality of life for our tenants

Tenant relations: Peel Living supports its tenants with specialized staff, community partners for successful tenancies

Financial investment and asset management: Peel Living manages its $3.4 billion of assets and investments

Service levels and trends

101,516
Peel households in core housing need

Gap between current service levels and need is large and growing.

<17%
Of need being met

Constrained system capacity.

18%
Year-over-year increase in service requests

Demand for service is increasing.

44%
Increase in shelter occupancy

Significant growth in persons experiencing homelessness.

Business plan outlook

Planning for the future

- Service transformation to improve housing stability
- Enhancing homelessness supports
- Improving health and housing systems integration
- Community housing end of mortgage and state of good repair
- Building more community & supportive housing
- Advocacy
- Alignment with local municipal housing priorities

Performance measures and results

553
Households provided with a portable subsidy

72%
Of community housing stock is in a good state of repair

98.4%
Occupancy rate demonstrates that PHC is a landlord of choice

381
New units/beds completed

...but current service levels meet less than

17%
of need

2026 Budget

Operating Budget

Cost containment

Finding efficiencies in the 2026 Budget (in $ millions)

	Cost savings	Cost avoidance
Efficiencies identified from operational cost reviews	$0.1	-
My Home 2nd Units	$1.3	-
TOTAL	**$1.4**	**-**

Proposed operating budget

Items	In $ millions
2025 Net Base Budget	**$219.1**
Cost to maintain 2025 service level	
Inflation: Labour costs/Goods and services	1.5
Inflation: Subsidy for community housing providers and other subsidy	1.9
Inflation: Agency payment	1.5
Annualization costs from the 2025 budget requests	0.6
Cost containment	(1.4)
Private and Portable Subsidy	2.3
Community Housing Provider Subsidy	0.1
Peel-owned buildings, operations	(0.7)
Funding changes (UHEI, COCHI, ETF, Reaching Home)	-
Phase out of tax rate stabilization reserve	2.8
Sub-total: Cost to maintain 2025 service level	**$8.7**

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Note: Numbers may not add up due to rounding

Proposed operating budget

Housing Support

2026 Budget

Items	In $ millions
2026 Service demand	
BR # 56 - Increasing shelter capacity	1.4
BR # 57 - Effectively managing homeless encampment protocols (4 FTE)	7.6
BR # 58 - Measuring impact, enhancing risk management and compliance in Housing Services (4 FTE)	0.4
BR # 60 - Creating a sustainable community housing system through end of mortgage agreements (3 FTE)	2.5
BR # 61 - Supporting homeless asylum claimants in their settlement journey (18 contract)	-
BR # 62,63,64,68,70 - Peel Housing Corporation's (PHC) staffing resources requests (9 FTE, 15 contract)	-
BR # 71 - Capital - Peel Community Housing development program (1 contract)	-
BR # 74 - Capital - transitional housing for encampment clients, a more effective and sustainable solution (1 contract)	-
BR # 94 - Replacement of the federal-provincial funding for community housing providers	4.0
Sub-total: 2026 service demand	**$15.9**
2026 Proposed net budget change from 2025	**$24.6**
Proposed Total 2026 Net Budget	**$243.8**

Note: Numbers may not add up due to rounding

2026 Budget

Budget Requests

Budget request #56

Increasing shelter capacity

Service Pressure	Investment		Service Outcome
In 2024, **occupancy** in Peel's homeless shelters **grew by 44%**. Peel has a **no turn-away policy** for Peel residents needing emergency shelter.	**Increasing** shelter bed capacity at existing site to **decrease** costs associated with overflow shelter hotels	+$1.4 million **Operating**	**Increased emergency shelter service capacity** and decreased reliance on overflow hotels.

Budget request #57

Effectively managing homeless encampments: Implementing the encampment policy and protocols

Service Pressure	Investment		Service Outcome
Increased operational costs and required resources to provide overflow shelter accommodations to **encampment residents.**	**4 permanent** staff, **municipal resources** and funding for **encampment shelter accommodations**	+$7.6 million **Operating**	Appropriate operational funding and resources to **implement the encampment policy & protocols.**

Budget request #58

Measuring impact, enhancing risk management and compliance

Service Pressure	Investment		Service Outcome
Need to secure appropriate resources to mitigate **risk**, ensure quality **reporting** and manage the growing **volume of complex work.**	**4 permanent** staff to manage **growing** volume of **complex** work and increased **reporting** requirements	+$0.4 million **Operating**	**Appropriate resources** in place to reduce staff turnover and **ensure quality reporting** and oversight.

Budget request #60

Creating a sustainable community housing system through end of mortgage agreements

Service Pressure	Investment		Service Outcome
Need to ensure **community housing providers** are **financially** and operationally **viable** and **remain in our system.**	**3 permanent** staff and increased sustainable **operational funding** for community housing providers	+$2.5 million **Operating**	Enabling community housing providers to **remain in our system** and be **sustainable into the future.**

Budget request #61

Supporting homeless asylum claimants in their settlement journey

Service Pressure

Provision of **appropriate**, uninterrupted **sustainable supports for asylum claimants** at Peel's Reception Centre.

Investment

18 contract staff and continued **operational funding** for **Peel's asylum claimant Reception Centre**

+$0 million **Operating** (Gross cost funded by external funding and Reserves)

Service Outcome

Enabling the **continuation of** culturally-responsive **sustainable supports for asylum claimants.**

Budget request #62*

Peel Housing Corporation's staffing resources requests

Service Pressure	Investment		Service Outcome
Delivering multiple **services and operations needs** across **PHC** that impacts sites, tenants, technology, services, and operations.	**9 permanent** staff and **15 contract** staff	+$0.0 million **Operating**	**Support tenants, projects** and business needs from start to finish and ensure high-quality and **efficient service delivery** today and in the future.

Includes PHC budget requests: #62, 63, 64, 68, 70 of $1.7 million recovered through PHC operating/capital for net impact of $0

Budget request #71

Peel community housing development program, capital budget increase

Service Pressure	Investment		Service Outcome
Insufficient **capital budget** to complete **Springbrook House** (youth shelter) and **Basswood Senior Residences** project.	**1 contract** staff and increased capital **funding to complete** two **projects under development**	+$0.0 million **Operating** ($0.3 million funded from capital) +$15.0M **Capital**	**Complete the development** of two new projects and provide a **critical procurement resource.**

Improving services through modern technology

Service Pressure	Investment		Service Outcome
Investing in **modern technology** is **vital to transforming** Peel Region's **housing services.**	**Investment** that enable **tech-driven**, **person-centred service delivery** with integrated supports	+$4.3 million **Capital**	**Enhanced** data analytics, **service quality**, accessibility, improved **staff efficiency**, and a better **client experience.**

Budget request #74

Transitional housing for encampment clients: A more effective and sustainable solution

Service Pressure

Peel requires a **more sustainable** and **cost effective** supportive transitional **housing solution** for homeless **encampment clients.**

Investment

1 contract staff and funding for the **acquisition and renovation** of a project

+$0.0 million **Operating** (Gross cost - $0.5 million funded from capital)
+$43.5M **Capital**

Service Outcome

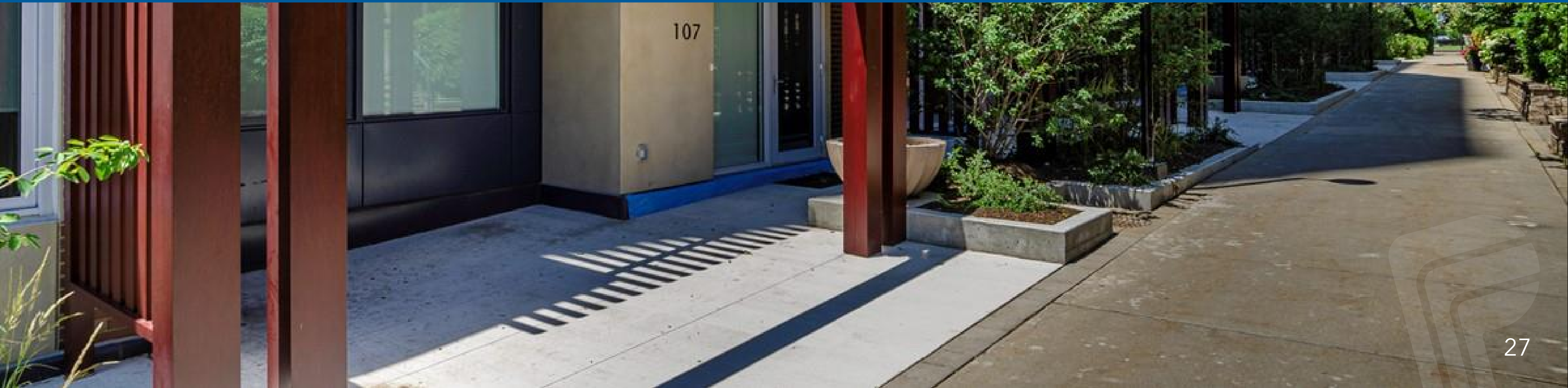
Provide **housing** and case management to stabilize **encampment clients** so they can move **from homelessness to permanent housing.**

Replacement of the federal-provincial funding for community housing providers

Service Pressure	Investment		Service Outcome
Need to ensure community housing providers are **financially viable** and **remain in our system.**	**Replacement** of lost federal **funding** for community housing providers	+$4.0 million **Operating**	Enabling community housing providers to **remain in our system** and continue to provide subsidized and affordable housing units.

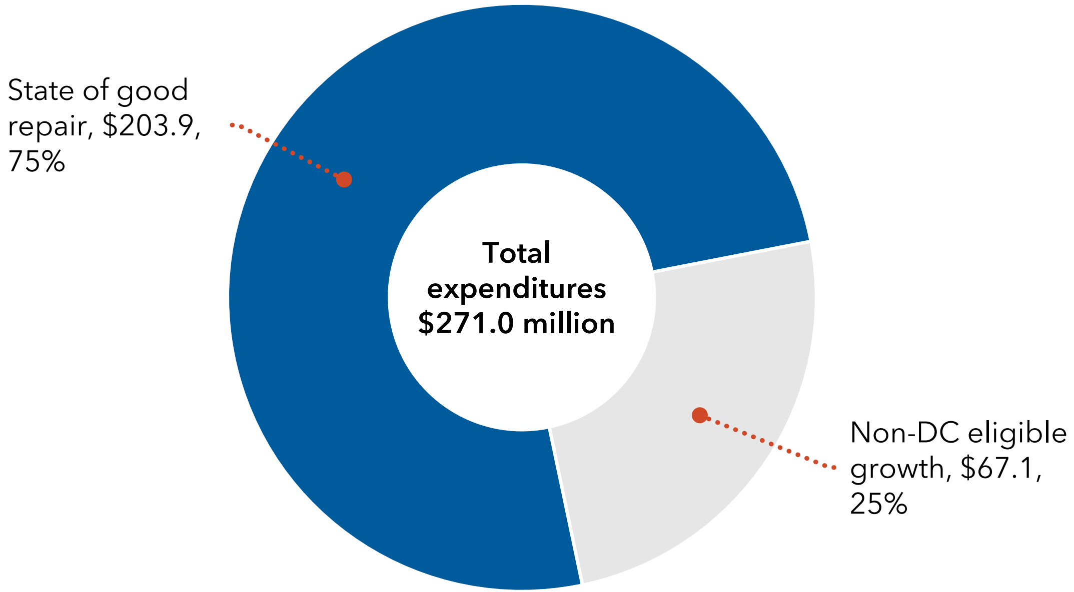
2026 Budget

Capital Budget and Plan



2026 Capital Budget

$271.0 million



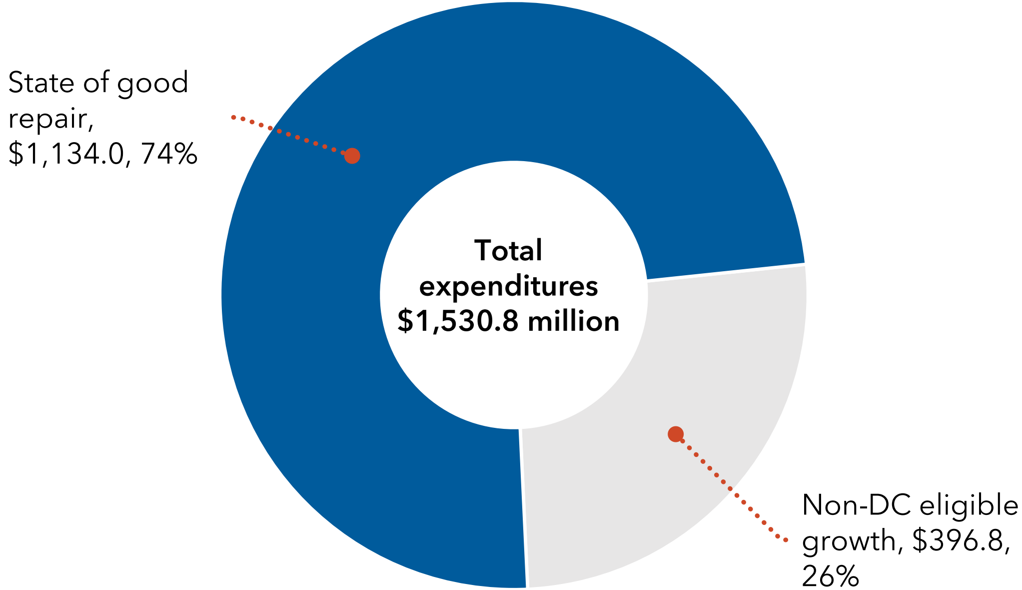
Capital Reserves	**Externally Funded**
$271.0 million; 100%	$0 million; 0%

Key highlights

- **$160.3** million Peel Living state of good repair
- **$44.0** million transitional housing for encampment (BR #74)
- **$44.4** million for state of good repair for Community Housing Providers loans, Peel owned shelters and buildings.
- **$16.5** million Peel community housing development program
- **$5.8** million technology enhancements for Human Services

2026 10-year Capital Plan

$1,530.8 million



Capital Reserves	**External**
$1,502.8 million; 98%	$28.0 million; 2%

Key highlights

- **$979.4** million Peel Living state of good repair
- **$333.8** million Peel community housing development program
- **$104.5** million loans for community housing provider state of good repair
- **$51.8** million Peel owned housing and shelters state of good repair
- **$48.5** million housing redevelopment initiatives
- **$12.8** million technology enhancements for Human Services

Summary of key financial information

Resources to achieve level of service (in $ millions)

	2025	2026
Total expenditures	$390.8	$402.4
Total revenues	$171.7	$158.7
Net expenditures	$219.1	$243.8
Full-time staffing resources	210.9	221.9
Full-time staffing resources Peel Living	163.0	172.0
Capital investment	-	$271.0
10-year capital investment	-	$1,530.8

Outlook years (in $ millions)

	2027	2028	2029
Net increase	$51.3	$29.3	$2.3
% Increase	21.0%	9.9%	0.7%