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

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

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

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

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

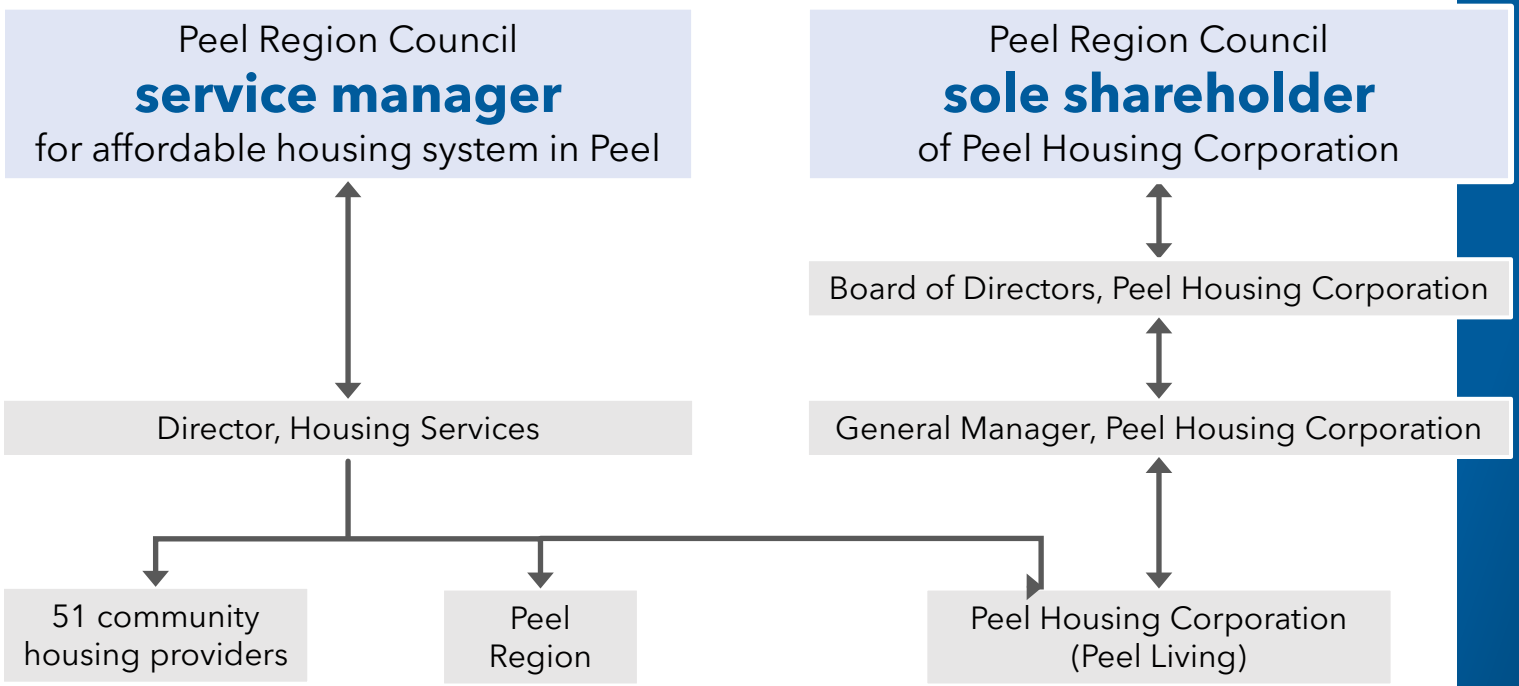
Peel has several roles:

- 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 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**

Continued on next slide

Note: Numbers may not add up due to rounding

Proposed operating 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

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.**

Budget request #72

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.**

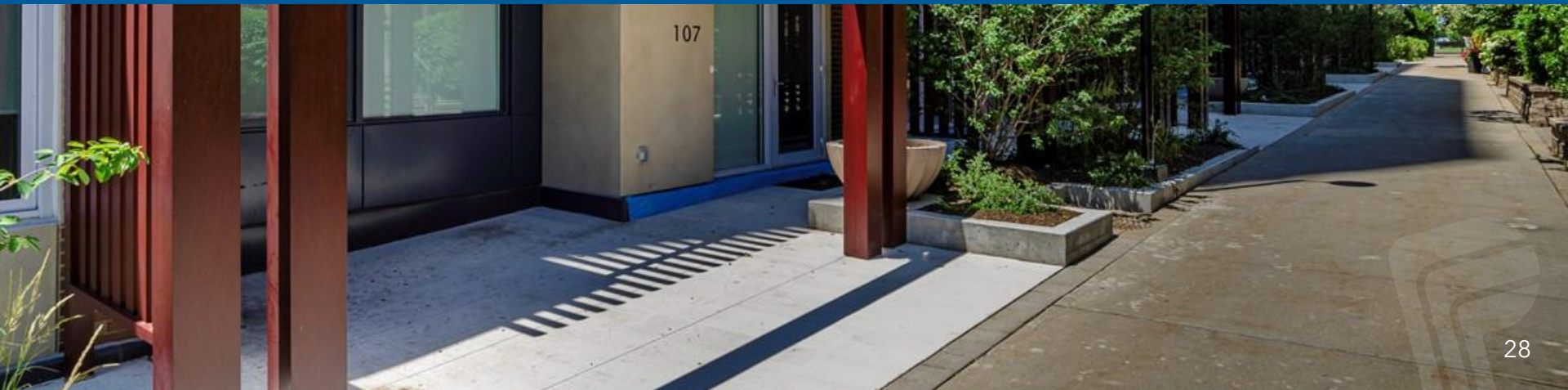
Budget request #94

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.

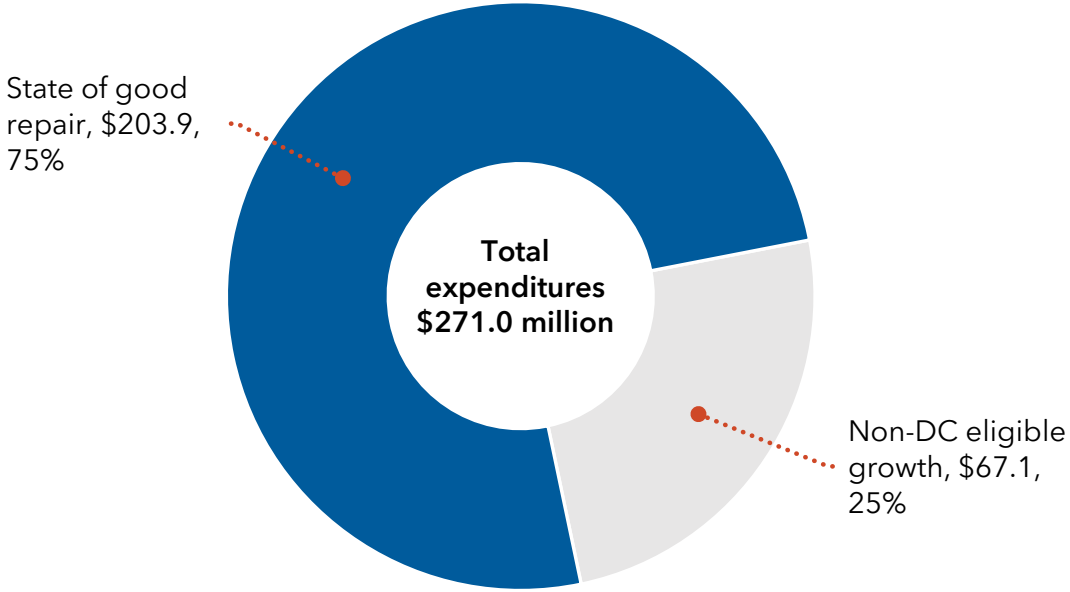
2026 Budget

Capital Budget and Plan



2026 Capital Budget

$271.0 million



Capital Reserves
$271.0 million; 100%

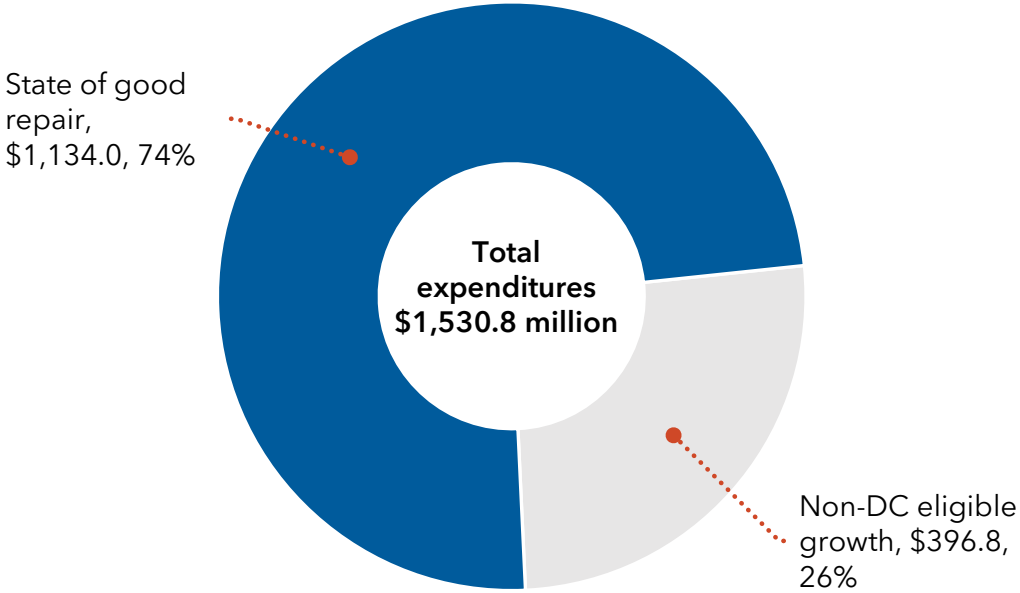
Externally Funded
$0 million; 0%

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
$1,502.8 million; 98%

External
$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	164.0	173.0
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%