



# Housing Support

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2026–2029 Business Plan  
and 2026 Budget

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# Executive Summary

**Mission:** Housing Services collaborates with all levels of government, community partners, and housing providers to provide access to safe, deeply affordable, community, and supportive housing. Through effective system planning, funding and program delivery, we work hard to prevent homelessness and promote long-term housing stability for Peel residents.

## Services We Provide

- Oversee Peel Region’s affordable housing system.
- Along with our community partners, we build, fund, own, and operate emergency, transitional, supportive, subsidized, and affordable rental housing.
- Administer housing subsidies and financial assistance.
- Provide case management supports.
- Provide street outreach to the homeless living rough.

## Interesting Facts About this Service

- In 2024, the affordable housing system provided housing, financial assistance or supports to over 46,970 households in Peel Region.
- Over \$130 million in subsidies were administered in 2024 to over 10,500 households, with more than 35,900 households waiting for subsidized housing in Peel Region.
- 8,600 families, single adults and youth (which includes asylum claimants) were served in an emergency shelter or overflow hotel in 2024.
- Peel Housing Corporation (“PHC”) is Peel Region’s largest affordable housing provider representing almost half of the affordable units across Peel. PHC currently operates over 6800 units in 69 residential properties across Peel Region, maintaining \$3.4 billion of assets.
- Capital investments of over \$1 billion are in the 10-year plan to maintain existing and build new shelters, community and supportive housing.

## Highlights of the Business Plan

Priorities for 2026 include:

- Improving service to residents experiencing homelessness.
- Investing in community housing providers, including PHC to increase capacity and to maintain assets in a state of good repair.
- Completing key capital projects to increase shelter beds, and deeply affordable, subsidized and supportive housing units.

- Investing in people and technology to deliver modern, responsive services at a time when demand is increasing exponentially.

**Table 1. Budget Summary**

	2026	2027	2028	2029
Operating Net Investment (in \$ thousands)	243,777	295,085	324,415	326,748
Capital Net Investment (in \$ thousands)	270,955	133,706	103,680	221,928
Full Time Equivalents	221.9	234.9	245.9	252.9
Full Time Equivalents Peel Living	173.0	187.0	193.0	196.0



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# Core Services

## Vision, Mission, Goals of Service, and Service Delivery Model

### Vision

A community for life where all residents are affordably housed, and chronic homelessness is eliminated.

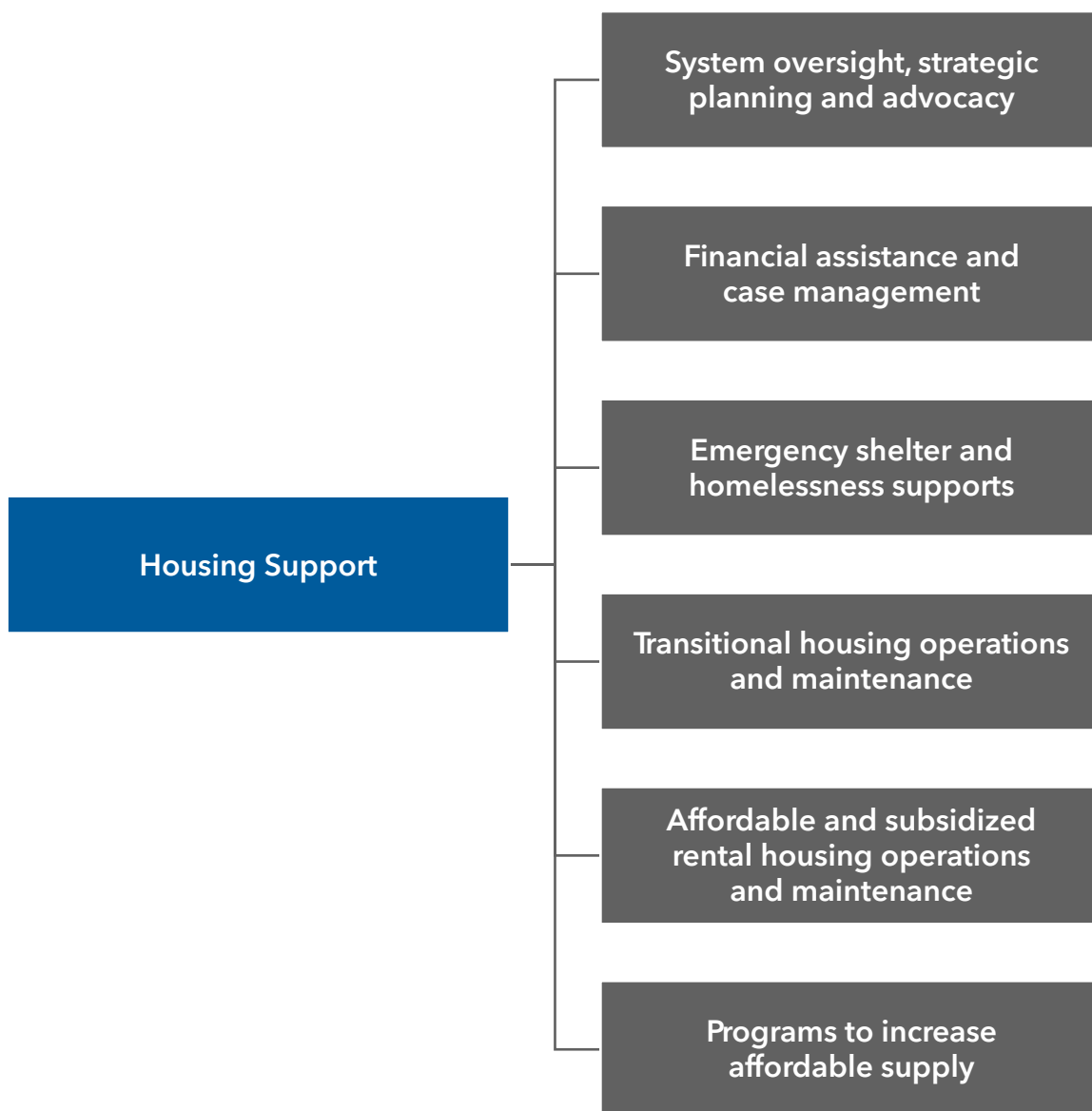
### Mission

Housing Services collaborates with all levels of government, community partners, and housing providers to provide access to safe, deeply affordable, community, and supportive housing. Through effective system planning, funding and program delivery, we work hard to prevent homelessness and promote long-term housing stability for Peel residents.

### Goals of Service

1. Increase the number of Peel residents who are affordably and stably housed through community housing.
2. Prevent homelessness by supporting successful tenancies.
3. Provide effective emergency shelter and homelessness supports.
4. Deliver modern services that all clients and tenants can easily navigate.
5. Maintain assets in a state of good repair, reducing Greenhouse Gas ("GHG") emissions.
6. Cultivate a positive, inclusive culture that attracts and retains talented employees.

## Service Delivery Model



# Service Levels and Trends

## Service Levels

### **System Oversight, Strategic Planning and Advocacy**

As Service Manager, Peel Region oversees Peel’s affordable housing system. In 2024, the system provided housing, financial assistance or supports to 46,970 total households in Peel Region. As Service Manager, our 10-Year Housing and Homelessness Plan strategically responds to Peel’s affordable housing challenges. The current plan, approved by Council in April 2018, has 36 actions, of which 30 are finished with the additional 6 actions underway.

### **Financial Assistance and Case Management**

Peel provides case management supports and financial assistance to households to avoid eviction by paying off arrears and/or to provide low-income households with funding needed to secure new housing. In 2024, over 9,000 households were provided with case management services, and over 9,600 households received financial assistance.

### **Emergency Shelter and Homelessness Supports**

Peel Region manages or funds 8 emergency shelters. In 2024, Peel’s emergency shelter system provided emergency housing and supports to over 8,600 people experiencing homelessness, which included approximately 4,300 asylum claimants. In addition, Peel’s outreach program provided supports to over 1,000 individuals with more than 14,850 interactions for individuals living on the streets.

### **Transitional Housing Operations and Maintenance**

Peel Region provides or funds 5 transitional housing sites. Last year, temporary housing and supports were provided to 211 clients which includes women fleeing domestic violence, youth, survivors of human sex trafficking and men dealing with mental health and addictions challenges.

### **Affordable and Subsidized Rental Housing Operations and Maintenance**

There are over 16,400 affordable rental, transitional, subsidized and supportive housing units in the affordable housing system in Peel. Peel Housing Corporation (“PHC”), which is wholly owned by Peel Region, operates 6,861 of these units, with the Region and 51 other community housing providers and private landlords owning the remaining units. In 2024, 72% of all community housing stock, including transitional housing and emergency shelters that Peel Region or PHC is responsible to maintain is in a good state of repair. The PHC portfolio is approximately 39 years old.

Significant capital investment in state of good repair work is needed to maintain buildings in the PHC portfolio.

### **Programs to Increase Affordable Supply**

Peel Region administers programs to increase the supply of affordable market, community and supportive housing. Peel is building community and supportive housing on lands owned by Peel Region and Peel Housing Corporation (“PHC”). The Peel Community Housing Development Program includes 9 projects that have sufficient funding to proceed.

In 2021, Peel Region launched the Peel Affordable Rental Incentives Program (“PARIP”). PARIP provides grants to private and non-profit developers to add affordable units to their purpose-built rental projects. To date, 176 new affordable rental units for middle- and lower-income households have been funded through this program, with 19 of these units already completed and occupied.

### **Trends**

#### **Large and Growing Gap between Available Funding and Need**

Peel’s affordable housing crisis is deep, enduring, and inequitable. We estimate that current service levels meet less than 17% of need for affordable housing and supports in Peel Region. Peel Region alone cannot solve the affordable housing crisis. Increased funding from both the federal and provincial governments is required to help Peel operate at a scale that better meets our community’s need for community and supportive housing. This includes funding for critical health and social supports required to maintain successful tenancies.

#### **Lack of Affordability**

Higher prices disproportionately impact low-income families and our community’s most vulnerable, increasing demand for housing services and supports.

For Peel Housing Corporation (“PHC”), this means that there is little turnover amongst existing tenants who cannot afford rising market rents, or other supportive housing options suitable for seniors and other vulnerable tenants. PHC occupancy rate is 99%.

Average home prices have more than doubled in real terms since 2005, while inflation-adjusted wages have increased only 16%. Current affordability is worse than during the 1970s-80s interest-rate spikes and the late 1980s housing bubble, marking the poorest conditions since at least 1967.

A middle-class two-earner family would now spend 68% of pretax income on mortgage payments for a typical 2-storey GTA home. A low-income worker

would need to work three full time minimum-wage jobs to be able to afford for current rental rates in Peel region.

### **Complex Inter-Governmental Dynamics**

Addressing Peel’s affordable housing crisis requires increased funding, integrated planning, policy alignment, and collaboration amongst all levels of government, and across various government ministries.

### **More Clients with Complex Health and Other Needs**

We need to continue to prioritize collaboration and integration between the health, social and housing systems in Peel.

This need is evident within PHC, where increasing numbers of tenants require supports to successfully meet their tenancy obligations. Mental health challenges can contribute to issues in maintaining unit conditions, resulting in hoarding and issues with pests. This reality has contributed to staff workload pressures, while tenants wait for support, long-term care or agency programs available through community partners. Increasingly these also include supports for personal care and/or food security.

### **Global Unrest and Migration**

As conflict, poverty and human rights violations escalate in a number of regions across the globe, more people are fleeing to Canada to claim asylum. This is placing unprecedented and unsustainable pressure on Peel’s shelter system and other programs. Continued leadership and funding from the federal and provincial immigration ministries are required to address this growing trend.

## **Performance Measures and Results**

Peel Region is committed to delivering services effectively and efficiently. Peel’s performance measures help assess how well we are doing at achieving our goals and where we need to improve. The results also inform decision-making and strengthen accountability.

### **Customer Measures**

In 2024, Peel’s affordable housing system provided housing, financial assistance or supports to 46,970 households. Of these households, over 16,470 live in the affordable housing system, while an additional 4,017 households benefit from a regional or provincially funded portable housing subsidy. 8,610 families, single adults and youth (which includes asylum claimants) were served in an emergency shelter or overflow hotel in 2024.

Moreover, Peel Region manages an outreach program that provided supports with over 14,850 interactions with approximately 1,000 clients who are experiencing homelessness and living on the streets.

For PHC, the portfolio includes 6,873 owned units with a variety of sizes and building types. 2025 saw a stable occupancy rate of 98.4% highlighting that PHC is a landlord of choice across the sector. Notably, PHC experienced:

- 99.9% eviction avoidance rate when tenants faced arrears since 2024
- A unit vacancy rate of 1.6%, nearly 60% lower than the average rental market vacancy rate for the province (“CMHC”).
- 25.5% less than the average rent price compared to the Ontario Rental Market (“CMHC”).
- 10% increase in agency and Region partnerships that support tenants.

## **Business Process Measures**

Housing Services continues to experience an increase in new service requests from clients. From 2022–2023, service requests increased by 15%.

From 2023–2024, service requests again increased by another 18%. A total of 19,823 requests for service were received in 2024 which continues to impact service response times. Solutions to address demand pressures include ongoing process streamlining and prioritization and new technology solutions.

Across the housing portfolio, building condition assessments (“BCAs”) are completed every 5 years to reflect actual building conditions, up-to-date costing, new building and fire code requirements, and health and safety concerns. All housing provider buildings are included in this cycle, which was most recently completed in 2024. 72% of properties in the community housing system, including Peel Region owned emergency shelters are in a good state of repair; compared to 57% in 2023. Significant continued investment to support capital projects to remain in a state of good repair and avoid a decline is required to ensure a healthy and safe environment for residents.

The PHC Affordable Housing portfolio, valued at \$3.4 billion, remains in good overall condition with strong performance. While most assets are in a good state of repair, targeted reinvestments of \$874.2 million over 10 years are planned to address state of good repair needs, mitigate localized risks in Low-Density Housing and Site Elements, and sustain service delivery.

Approved funding will resolve identified defects, and with full implementation of the Asset Management Investment Plan, the portfolio is forecasted to align with Council approved target levels of service.

## **Employee Measures**

Tailoring divisional level supports and resources and implementing solutions to support employees continues to be a priority. In 2024, ASCEND (Advancing Success through Culture, Equity, Networking, and Development) was created, a volunteer employee committee created to champion and support initiatives and activities aimed at shaping growth in Housing Services culture through a DEI lens.

PHC continues to prioritize employee growth and development. Our dedicated Training and Development team initiated a Core Competency training. This training empowered long-tenured staff in developing leadership and mentorship qualities by training and sharing knowledge with others across PHC in building skills in the trades, operations, and maintenance.

## Awards and Achievements

Guided by Peel’s 10-year housing and homelessness plan, we are improving service and building capacity in the affordable housing system. Over the last year, the below initiatives have been designed or implemented.

- Using data-driven prioritization methods to allocate portable needs-based subsidies to clients, including both homeless and prevention streams.
- Design and development of an End of Mortgage Strategy for Peel’s community housing providers.
- Continuing to make improvements to our Housing Enabling Technology.
- Implementation of a new Community Agency Subsidy Program.

In 2024, 6 new housing projects were completed and opened, adding 381 new beds and homes to Peel’s affordable housing system.

**Table 2. 2024 Housing Projects**

Project	Location	# of Units/rooms	Owner
Surveyor family shelter	Mississauga	107 shelter rooms	Peel Region
Birch Place (formerly 5 Rutherford Road)	Brampton	50 affordable rental units, 17 youth transitional units	Peel Region
Armagh House expansion	Mississauga	10 transitional units	Third-party non-profit
Pathway Arbour Mill expansion	Mississauga	6 affordable rental units	Third-party non-profit
Cornerstone Suites (Indwell Streetsville)	Mississauga	40 supportive rental units	Third-party non-profit
Credit River Way (formerly Port Credit West Village)	Mississauga	150 affordable rental units	Peel Region
<b>Total in 2024</b>		<b>380 units/rooms</b>	

An additional 959 new shelter beds and units are under development.

In addition to the initiatives under Peel’s 10-year Peel Housing and Homelessness Plan, we opened the Peel Reception Centre, the largest shelter facility of its kind in Canada for asylum claimants arriving in Peel Region and the Greater Toronto Area. This culturally responsive model has been

recognized nationally and means less reliance on expensive hotels and better service for local homeless, as we now have some capacity in our emergency shelter system to honour our “do not turn away” policy.

Peel Region also led the creation of a Coordinated Encampment Response Plan in partnership with the Cities of Brampton and Mississauga and the Town of Caledon, Peel Regional Police, and other key stakeholders.

The encampment response includes a human-rights based approach which includes a policy and joint protocols that assesses and mitigates risks to encampment residents and surrounding communities. The policy and protocols incorporated feedback from the Citizens’ Table, as well as people with lived experience of residing in encampments or in shelters.

Over the course of the last year, leaders and staff from Housing Services and Peel Housing Corporation have been recognized and acknowledged locally, provincially and across the country for their work and leadership in the sector.

These acknowledgments include:

- The Ubuntu Leadership Award that recognizes an individual who exemplifies outstanding leadership, integrity, and commitment to service within the broader community.
- The Peel Celebrates Awards and, CAO’s Award for Excellence. This award is given to an individual or team who has demonstrated outstanding achievement, exemplary performance, and exhibits excellence in their work involving people, events, programs, projects, operations and/or teams that make an impact in the workplace or community.
- The Institute of Public Administration of Canada (“IPAC”) award for Established Leader and the Innovation Award.
- The Ontario Non-Profit Housing Association (“ONPHA”) establishment of a new Advisory and Research group and Community Housing Think Tank that includes representation from Peel Housing Corporation.
- Mind Forward, in collaboration with United Health Network, is developing an Acquired Brain Injury (“ABI”) Pathway aimed at supporting individuals throughout their recovery and life journey. This pathway brings together a network of organizations, including PHC.
- The Human Services Commissioner’s Value in Action Award. Awarded to a team who effectively initiates early interventions through personal contact with tenants and provides tailored supports and services to ensure housing stability.
- As a leader in Property Management, PHC presented at the 2025 International Housing Partnership (“IHP”), a virtual peer exchange that focused on advanced strategies for property management. Focused on PHC’s journey to digitize the Annual Unit Inspection forms, we shared our learnings about the transition and expansion of our digitization efforts in managing several types of inspections and reports, leading to improved efficiency, communication, data and quality assurance.

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# The 2026–2029 Business Plan Outlook

## Planning for the Future

The failure of the market to provide affordable housing, continued growth in need and the persistent underfunding of the community housing sector are exaggerating affordability challenges for an unprecedented number of households in Peel. Peel’s affordable housing crisis is deep, enduring and inequitable. The gap between current service levels and need is large and growing. We estimate that current service levels meet less than 17% of need for affordable housing and supports in Peel Region.

As we respond to these pressures by implementing and refreshing Peel Region’s 10-year Housing and Homelessness Plan, more operating and capital investments for permanent housing solutions and supports will be required to prevent overinvesting in urgent emergency and homelessness response programs. The community housing sector, including supportive housing solutions require increased predictable long-term funding to improve housing stability outcomes at an individual and systems level.

Priorities for 2026 include:

### Service Transformation to Improve Housing Stability

Service Transformation is a multi-year initiative to transform how housing and homelessness supports are delivered. This work is referred to as our Client Pathway which is creating modernized, right sized and enhanced service options for our clients, while also improving access. The goal is to help more of our clients get and keep housing they can afford.

### Enhancing Homelessness Supports

Peel Region operates or oversees several programs aimed at preventing and managing chronic homelessness. There are several initiatives underway to respond to growing homelessness which includes enhancements to the outreach program, expanding/improving the shelter system, increasing access to subsidies for persons experiencing homelessness, and implementing the new encampment policy and joint municipal protocols to respectfully respond to the needs of encampment residents. This approach will also protect the safety of Peel residents and encourage the enjoyment and use of public spaces.

### Improving Health and Housing Systems Integration

Improving collaboration and systems integration between housing and health is integral to housing stability for our community’s most vulnerable. It is well documented that housing is a social determinant of health. Personal health

status and access to physical and mental health supports impact the ability for persons experiencing homelessness to remain stably housed.

The introduction of low-barrier options into Peel Region's shelter system and the introduction of increased non-financial supports for persons experiencing homelessness are important priorities for this term of Council.

## **Community Housing End of Mortgage and State of Good Repair**

Under the Housing Services Act, 2011, all community housing providers in Peel are legislatively required to provide subsidized housing as part of their operating agreements. The terms of these operating agreements (aligned with each building's respective mortgages) have been slowly coming to an end since 2015. End of Mortgage ("EOM") is a significant Provincial change. 45 Community Housing Providers in Peel will reach End of Mortgage and End of Operating Agreement ("EOA") by 2032. New agreements must be negotiated to maintain over 14,000 units in the system. Peel Housing Corporation ("PHC") is Peel's largest provider with responsibility for over half the stock. To capitalize on this opportunity Peel Region has developed a strategy, new funding model, a partnership framework and tools to support staff and partners through this process. A new agreement for Peel Housing Corporation is required. They have the oldest stock in the system, have a number of legacy programs and has been the only provider self-subsidizing subsidy for expired buildings since 2015. A framework has been developed to guide this process and negotiations with PHC which will be handled in 2 phases. Ongoing operating subsidies and increased investment to fund state of good repair capital will be required for providers to not only survive but thrive in Peel.

PHC's State of Good Repair program reflects a strong commitment to sustainability, safety, tenant comfort, and long-term asset preservation. Significant progress has been made across the portfolio through structural upgrades, mechanical system replacements, and climate-aligned retrofits. Key work includes building envelope replacements, HVAC and fan coil upgrades, plumbing and access control improvements, and modernization of elevators. These initiatives are complemented by common area enhancements such as new flooring, lighting, and painting, improving both functionality and aesthetics.

## **Building More Community and Supportive Housing**

It is important to understand that there are two housing crises happening simultaneously – a lack of affordable housing in the market for middle income households and a lack of deeply affordable, community and supportive housing for people with low-incomes whose housing stability is impacted by family, physical health and mental health and addictions challenges and trauma. As Service Manager, Peel Region is primarily focused on the second crisis.

Investing in community housing is essential to ensure deeply affordable and supportive housing options are available in our community. Guided by our 10-year Peel Housing and Homelessness Plan, Peel Region will continue to increase and maintain the supply of community and supportive housing in a variety of ways to ensure deeply affordable and supportive housing continues to be available for our community's most vulnerable.

Through 2026–28, we are expecting the addition of 7 new buildings adding 909 units and shelter beds across Peel Region. PHC is identified as the owner of 2 buildings (Chelsea Gardens C and Byngmount Shores). To maintain manageable service levels, provide tenancy and rent up support, and high-quality building operations, Peel will need to proactively hire and prepare our teams to take on these portfolio additions.

Lastly, a request for proposal was issued to allocate \$70 million to the non-profit sector in December 2024. Peel has committed conditional funding to 4 projects that would create a total of a total of 416 new rental units, including 205 affordable, 82 deeply affordable, and 52 supportive housing in Peel Region.

## **Advocacy**

Peel Region cannot solve the affordable housing crisis on its own, nor will relying solely on the market and 'trickle-down economics'.

As such Peel Region Council continuously advocates to the federal and provincial governments seeking policy, program, and funding improvements that:

1. Encourages the use of housing for homes.
2. Increases the supply of new affordable housing in complete communities while ensuring the longevity of existing affordable housing.
3. Expands the scope of social programs to assist families in carrying high housing costs.
4. Strengthens the capacity of the Service Manager and community housing sector to respond to rapidly growing need.

Furthermore, Peel Region supports our community partners who are also actively advocating to the upper levels of government for equal funding for social and health services in Peel.

## **Alignment with Local Municipal Housing Priorities**

The local municipal role in affordable housing and homelessness is changing. We continue to collaborate with our municipal partners to better align and coordinate funding and programming. Examples include working together on rental incentive programs, finding solutions for zoning challenges that allow for more housing options, and types of supports for the homeless.

Joint advocacy with our local municipal partners must also continue.

## Finding Efficiencies

Peel Region is committed to delivering efficient services. Examples of continuous improvement and efficiencies gained are summarized below.

### Continuous Improvement

The objective of Peel 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.

Since late 2023 and over the course of 2024, as part of the Client Pathway changes being implemented a new electronic intake form has allowed for easier identification of priority applicants, which reduces wait times for client responses. Urgent needs are assigned to a housing support worker 80% sooner so that needed services and interventions are provided in a timelier fashion.

Additionally, through the provision of needs-based portable subsidies to clients who are homeless or at risk of homelessness, Peel Region has achieved an approximate net cost avoidance of \$2.48 million by avoiding the cost of housing these clients in shelters or overflow hotels.

Starting in mid-2024, PHC advanced its continuous improvement strategy by introducing specialized teams supporting Tenant Annual Review process and Vacancy Management. In 2025 these teams delivered measurable performance gains and operational efficiencies in core tenancy functions that led to expedited processing, reduction in administrative backlogs while ensuring tenants receive timely and accurate services for maintaining tenancies. Ongoing monitoring of performance indicators, vacancy loss mitigation, and team resourcing will ensure these gains are sustained and expanded over time.

## Transforming our Business with Technology

Housing Services continues to advance its multi-year technology transformation journey, with ongoing efforts focused on modernizing systems, improving service delivery, and enhancing the experience of clients, staff, and service providers. Over the past year, we've deepened our commitment to the strategic roadmap developed in collaboration with Info-Tech Research Group. This work is aligned with Peel Region's Technology Solution Standards and Digital Strategy and reflects our shared vision for a more integrated, responsive, and data-informed service environment.

Current efforts are centered on foundational improvements that support better data management, streamlined workflows, and more accessible digital tools. These enhancements are designed to reduce administrative burden,

improve decision-making, and ensure services are delivered in a timely and equitable manner.

As with any complex transformation, progress has required thoughtful prioritization. While some targeted initiatives have been deferred or adjusted due to resource constraints, the work underway continues to lay critical groundwork for future capabilities. Continued investment remains essential to sustaining momentum and realizing the full potential of our digital strategy.

Our focus remains on building a flexible and sustainable digital infrastructure that empowers staff, supports clients, and strengthens our ability to respond to the growing demand for housing services.

Since 2022, PHC has been developing Housing Technology Integration (“HTI”) of Salesforce to fit our operational needs. This technology is foundational to every aspect of PHC’s business. In 2026 we expect HTI technology program to go live and serve as essential technology for PHC’s business. HTI will serve as the central platform for tenant onboarding, rental management, lease generation, and unit administration, the introduction of this specialized technology marks a pivotal and essential service-level update for PHC.

Alongside HTI, PHC continues to introduce new applications across the business in efforts to streamline processes and enhance information sharing. PHC has initiated the utilization and development of automations and robotics across multiple areas of the business as well.

## **Maintaining our Infrastructure**

Peel Region and Peel Housing Corporation recognize the importance of well-maintained assets.

An important component of the Service Manager role is monitoring and managing the condition of community housing assets. In Peel, this includes the assets owned by Peel Housing Corporation (“PHC”), and the 46 external community housing providers governed by the Housing Services Act, 2011.

Peel Region is also responsible for maintaining the state of good repair across its own housing assets, which include emergency shelters, transitional housing facilities and affordable housing projects owned by Peel Region.

Peel Region owned housing is the newest and requires the least investment over the next 10 years, but critical and functional repairs will be needed to maintain a state of good repair long-term. The external housing providers require more investment, with most repairs being critical to the integrity of the stock. PHC is the largest portfolio, with the oldest buildings, and requires the most significant investment immediately.

The projected gross capital expenditure needs to maintain the state of good repair of the entire housing portfolio which includes Peel Housing

Corporation, 46 external housing providers, Peel Region owned community housing buildings and emergency shelters is over \$1 billion over the next 10 years.

To fund the shortfall in funding, the recommended long-term financing plan for the housing state of good repair liability is through Peel's Infrastructure Levy, with annual capital funding requirements being presented through the budget process. Peel Region will also pursue other funding opportunities through the federal government, including CMHC, and the Province to support both community housing and Peel Region owned housing assets.

Of the \$170 million State of Good Repair budget for PHC in 2026, major projects include:

- \$53.5 million for Structures (roof, windows, kitchen, bathrooms, paving, fencing and playgrounds).
- \$23 million for interior and PHC in-suite investments.
- \$6.5 million for Site investments.
- \$2.3 million for Sub-Structures (foundation and underground parking).
- \$84.3 million for Services (elevators, plumbing, heating and cooling systems, electric panels, fire systems, lighting and generators, low carbon initiatives).
- \$0.2 million for General Requirements (investigations, surveys and contingencies).

In 2026, 5 buildings will see the majority of the investment from the Capital budget. Those include:

- **Derrybrae Place.** \$10.8 million in State of Good Repair, Low Carbon and other investments.
- **Middleton Way.** \$6.47 million in State of Good Repair and other work.
- **Bella Vista Place.** \$6.1 million in State of Good Repair investments.
- **Cliff Road North.** \$5.3 million in State of Good Repair investments.
- **Gran Columbia.** \$4.8 million in interior State of Good Repair.

PHC's Capital and Asset Management teams aim to bundle related projects to reduce disruption and improve cost efficiency. Adopting portfolio-wide standards for finishes, lighting, and security will streamline procurement and accelerate delivery. Continued alignment with climate adaptation strategies will position the portfolio ahead of regulatory requirements while protecting tenants from rising utility costs. Overall, State of Good Repair projects demonstrate meaningful progress toward creating safer, more sustainable, and more tenant-focused communities, with a clear path for continuous improvement in the years ahead.

# 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 cost for the service in 2025 was \$219.1 million and the proposed budget for 2026 is \$243.8 million.

**Net Expenditures:** \$243.8 million (**Total Expenditures:** \$402.4 million)

Description (in \$ thousands)	2024 Actuals	2025 Approved Budget	2026 Proposed Budget	\$ Change over 2025	% Change over 2025
Operating costs	31,545	41,902	37,502	(4,401)	(10.5)%
Labour costs	38,083	42,056	49,902	7,846	18.7%
Reserve contributions	57,244	57,946	59,234	1,288	2.2%
Debt charges	1,808	2,387	1,796	(591)	(24.8)%
Grant payments	249,238	234,159	242,141	7,982	3.4%
Facility, IT, HR and other support costs	29,760	21,057	24,277	3,220	15.3%
Recoveries	(21,084)	(8,688)	(12,408)	(3,720)	42.8%
<b>Total Expenditures</b>	<b>386,594</b>	<b>390,820</b>	<b>402,444</b>	<b>11,625</b>	<b>3.0%</b>
Grants and subsidies	(145,064)	(108,881)	(91,031)	17,850	(16.4)%
Supplementary taxes	—	—	—	—	—
Fees and services charges	(40,377)	(47,293)	(50,547)	(3,253)	6.9%
Transfer from development charges	—	—	—	—	—
Contributions from reserves	(1,500)	(15,500)	(17,090)	(1,590)	10.3%
<b>Total Revenues</b>	<b>(186,941)</b>	<b>(171,674)</b>	<b>(158,667)</b>	<b>13,007</b>	<b>(7.6)%</b>
<b>Total Net Expenditures</b>	<b>\$199,653</b>	<b>\$219,146</b>	<b>\$243,777</b>	<b>\$24,632</b>	<b>11.2%</b>

Note: May not add up due to rounding.

## 2026 Operating Budget Pressures

Service (in \$ thousands)	Total Expenditure s	Total Revenue	Net Cost 2026 vs. 2025	
<b>2025 Revised Cost of Service</b>	<b>\$390,820</b>	<b>\$171,674</b>	<b>\$219,146</b>	<b>%</b>
<b>Cost of Living/Inflation<sup>1</sup></b>				
Labour costs	1,338	–	1,338	
Goods and services	231	135	96	
Community housing provider subsidy	369	(163)	532	
Private and portable subsidy	1,392	–	1,392	
Homelessness agency contracts	1,451	–	1,451	
<b>Annualization</b>				
Annualized costs from the 2025 budget requests	600	–	600	
<b>Base Subsidy/Recoveries<sup>2</sup></b>				
Various funding changes: net zero impact for the Reaching Home, Unsheltered Homelessness and Encampments Initiative (“UHEI”), Emergency Treatment Fund, Canada–Ontario Community Housing Initiative (“COCHI”)	(5,800)	(5,800)	–	
Portable subsidy – maintain	3,195	–	3,195	
Decrease in private subsidy – less units	(851)	–	(851)	
Community Housing Provider Subsidy – new units in non– Housing Services Act (“HAS”)	26	–	26	
Community Housing Provider — RGI Peel Living non–HSA	77	–	77	
Peel–owned buildings, operations	786	1,478	(692)	
Tax rate stabilization reserve phase out for 2024 BR # 111 enhanced housing supports	–	(2,500)	2,500	
Tax rate stabilization reserve phase out for human trafficking program	–	(450)	450	
<b>Cost Containment<sup>3</sup></b>				
Efficiencies identified from operational cost reviews	(111)	–	(111)	
My Home 2nd units ceasing	(1,272)	–	(1,272)	
<b>Base Budget Changes Subtotal</b>	<b>1,432</b>	<b>(7,300)</b>	<b>8,731</b>	
<b>Service Level Demand<sup>4</sup></b>				
<b>BR # 56.</b> Increasing shelter capacity	1,400	–	1,400	
<b>BR # 57.</b> Effectively managing homeless encampments, implementing the encampment policy and protocols (4 FTE)	7,640	–	7,640	
<b>BR # 58.</b> Measuring impact, enhancing risk management and compliance in housing services	437	–	437	

Service (in \$ thousands)	Total Expenditure s	Total Revenue	Net Cost 2026 vs. 2025	
(4 FTE)				
<b>BR # 60.</b> Creating a sustainable community housing system through end of mortgage agreements (3 FTE)	2,453	–	2,453	
<b>BR # 61.</b> Supporting homeless asylum claimants in their settlement journey (18 contracts)	(3,541)	(3,541)	–	
<b>BR # 62.</b> Pest management process and resource enhancement for PHC tenants (1 FTE, 2 contracts)	283	283	–	
<b>BR # 63.</b> Building coverage and tenant support at regional buildings (1 FTE, 7 contracts)	388	388	–	
<b>BR # 64.</b> Business Operations supports required to achieve and support PHC business operations (2 FTE, 3 contracts)	377	377	–	
<b>BR # 68.</b> Essential housing technology and data management resources for tenant and building functions (1 FTE, 3 contracts)	339	339	–	
<b>BR # 70.</b> Rebalancing of portfolio and growth readiness for 600 units opening (4 FTE)	355	355	–	
<b>BR # 71.</b> Capital — Peel community housing development program, capital budget increase (1 contract)	–	–	–	
<b>BR # 74.</b> Capital — transitional housing for encampment clients, a more effective and sustainable solution (1 contract)	–	–	–	
<b>BR # 94.</b> Replacement of the Federal-Provincial Funding for Community Housing Providers	–	(3,969)	3,969	
<b>Service Level Changes Subtotal</b>	<b>10,192</b>	<b>(5,707)</b>	<b>15,900</b>	
<b>Total 2026 Budget Change</b>	<b>11,624</b>	<b>(13,007)</b>	<b>24,631</b>	
<b>2026 Proposed Budget</b>	<b>\$402,444</b>	<b>\$158,667</b>	<b>\$243,777</b>	<b>11.2%</b>

Note: May not add up due to rounding.

## Operating Budget Pressure Notes

<sup>1</sup>Cost of Living/Inflation:

- Market Rent Increase of 2.1% is applied to portable and private subsidies.

- Inflationary increase applied to agency contracts within the Housing Support budget required to provide service delivery in our emergency and overflow shelters and outreach programs.

<sup>2</sup>Base subsidy recoveries:

- Funding reduction of \$5.8 million due to:
- **Unsheltered Homelessness and Encampments Initiative.** \$5.0 million reduction in expense and funding.
- **Canada—Ontario Community Housing Initiative.** \$1.0 million reduction in expense and funding.
- **Emergency Treatment Fund.** \$0.1 million reduction in expense and funding.
- **Reaching Home.** \$0.4 million increase in expense and funding.
- Increased cost to maintain Portable Subsidy of \$3.2 million partially offset by decrease in Private Subsidy cost due to less units for \$0.9 million.
- Tax Rate Stabilization Reserve phase-out for 2024 BR # 111 Enhanced Housing Supports of \$2.5 million.
- Tax Rate Stabilization Reserve Phase Out for Human Trafficking Program of \$0.5 million.

<sup>3</sup>Cost containment

- Efficiencies identified from operational cost reviews.
- Ceasing of My Home 2nd Units program of \$1.3 million as program did not meet the objective of creating affordable stock.

<sup>4</sup>Service level demand

- **BR # 56: Increasing shelter capacity.** 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 an existing site will decrease costs associated with overflow shelter hotels.
- **BR # 57.** Effectively managing homeless encampments, implementing the encampment policy and protocols. Increased operational costs and resources are required to provide overflow shelter accommodations to encampment residents and implement the encampment policy and protocols.
- **BR # 58.** Measuring impact, enhancing risk management and compliance in Housing Services. Need to secure appropriate resources to mitigate risk, ensure quality reporting and manage the growing volume of complex work.
- **BR # 60.** Creating a sustainable community housing system through end of mortgage agreements. Peel needs to ensure community housing providers are financially and operationally viable and remain in our system.

- **BR # 61.** Supporting homeless asylum claimants in their settlement journey. Provision of appropriate, uninterrupted sustainable supports for asylum claimants at Peel’s Reception Centre.
- **BR # 62.** Pest management process and resource enhancement for PHC tenants. A new Pest Control process aiming to connect tenants with additional resources and consistent supports to facilitate early intervention, unit preparation and reducing repeated treatments on focal units.
- **BR # 63.** Building coverage and tenant support at regional buildings. Provide necessary and high-quality building operation management that external contracts have failed to provide at Regional Buildings and Emergency Shelters.
- **BR # 64.** Supports required to achieve and fulfill PHC business operations. These existing roles currently support business operations services focused on tenant arrears, collections, legal hearings, tenant annual reviews, staff training, rent calculation, and technology enhancements.
- **BR # 68.** Essential housing technology and data management resources for tenant and building functions. HTI serves as the central platform for tenant onboarding, rent management, lease generation, and unit administration, the introduction of specialized technology staff marks a pivotal service–level upgrade for PHC, and dedicated roles will enable seamless expansion of business needs.
- **BR # 70.** Rebalancing of portfolio and growth readiness for 600 units opening. PHC continues to grow its portfolio of buildings we operate and support and need to proactively prepare team and balance portfolio to maintain high–quality services.
- **BR # 71.** Capital – Peel Community Housing Development Program, capital budget increase. Funding for a contract procurement resource is critical to ensure appropriate support for the entire Housing Services division due to the increased volume of contracts required.
- **BR # 74.** Capital – Transitional housing for encampment clients. A more effective and sustainable solution. One contract project manager is required to manage the acquisition and renovation of the new transitional housing site for encampment clients.
- **BR # 94:** Federal funding decrease of \$4.0 million due to end of mortgage operating agreement, no change to service levels.

# Staffing Resources

Table 3 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 3. Staffing Resources to Achieve Level of Service**

Sub-service	2025	2026	2027	2028	2029
System oversight, strategic planning and advocacy	61.9	67.9	75.9	78.9	79.9
Financial assistance and case management	86.0	89.0	94.0	100.0	103.0
Emergency shelter and homelessness supports	53.0	57.0	61.0	62.0	67.0
Transitional housing operations and maintenance	10.0	10.0	11.0	12.0	12.0
Affordable and subsidized rental housing operations and maintenance	143.0	151.0	156.0	158.0	159.0
Programs to increase affordable supply	21.0	20.0	24.0	28.0	28.0
<b>Total</b>	<b>374.9</b>	<b>394.9</b>	<b>421.9</b>	<b>438.9</b>	<b>448.9</b>

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



# 2026 Total Expenditures and Funding Sources

Figure 1. 2026 Total Expenditures (in \$ millions)

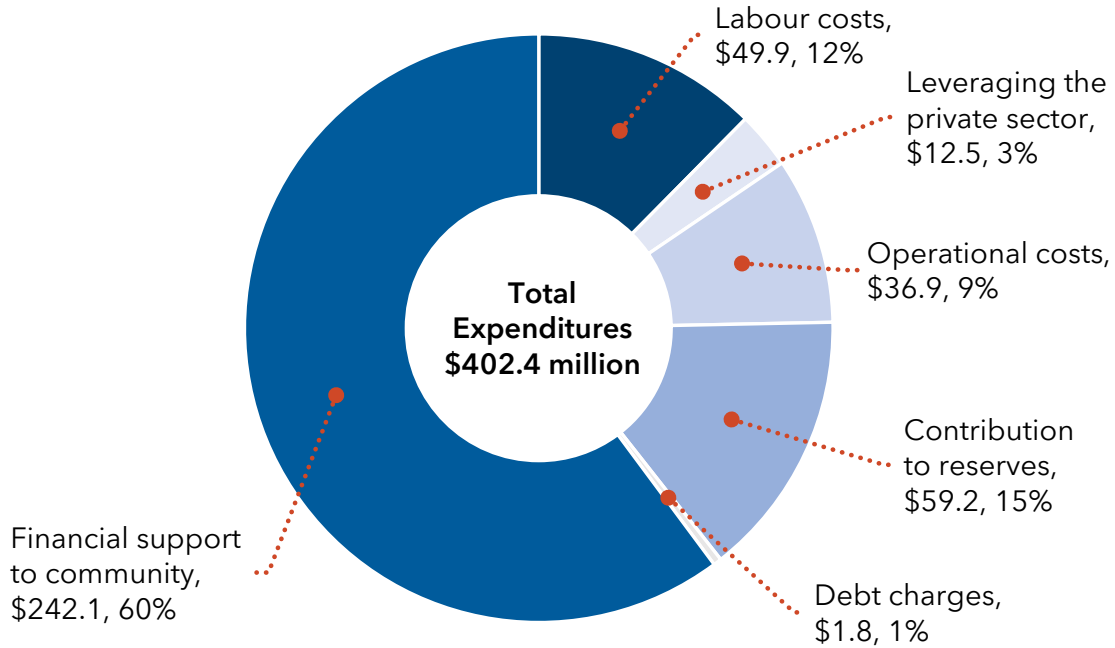
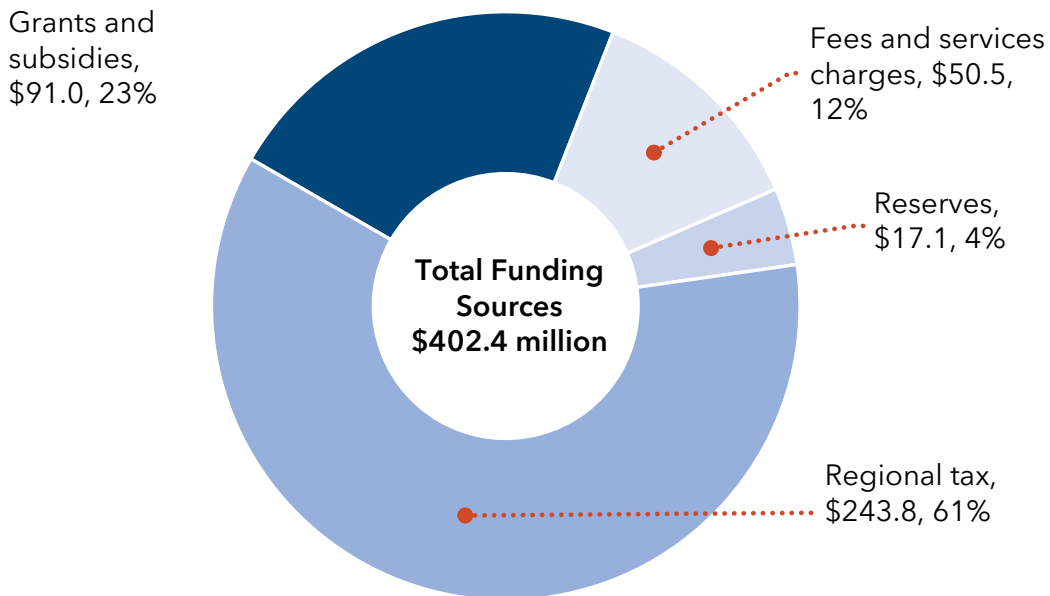


Figure 2. 2026 Total Funding Sources (in \$ millions)



## 2026 Budget Risks

- Unprecedented demand on Community Housing System.
- Lack of funding from federal and provincial governments.
- More clients with complex needs.
- Aging infrastructure.
- Inflation and Affordability challenges.
- Equitable access and inclusive communities.
- Asylum-Seekers and Refugees placing extraordinary pressure on emergency shelter system.

## 2027–2029 Operating Forecast

Table 4. Budget (in \$ thousands)

	2025	2026	
Total Expenditure	390,820	402,444	3.0%
Total Revenue	(171,674)	(158,667)	(7.6)%
Net Expenditure	219,146	243,777	11.2%

Table 5. Forecast (in \$ thousands)

	2027		2028		2029	
Total Expenditure	427,148	6.1%	452,559	5.9%	455,173	0.6%
Total Revenue	(132,063)	(16.8)%	(128,144)	(3.0)%	(128,425)	0.2%
Net Expenditure	295,085	21.0%	324,415	9.9%	326,748	0.7%

Note: May not add up due to rounding.

- **Wilkinson redevelopment.** 2027 (\$3.0 million), 2028 (\$1.2 million), 2029 (\$0.1 million).
- **Brampton youth shelter.** 2027 (\$3.1 million), 2028 (\$0.7 million), 2029 (\$0.2 million).
- **Inflation for agency and overflow contracts.** 2027 (\$1.0 million), 2028 (\$1.0 million), 2029 (\$1.1 million).
- **Overflow increase due to demand.** 2027 (\$2.0 million), 2028 (\$2.0 million), 2029 (\$2.0 million).
- **Increased demand and inflationary increase for Housing Stability Fund (HSF) and Homelessness Prevention Fund (HPF).** 2027 (\$0.9 million), 2028 (\$0.2 million), 2029 (\$0.2 million).
- **Staffing resources to address increased demand for Housing Supports.** 2027 (\$3.4 million, 27 FTEs), 2028 (\$2.2 million, 17 FTEs), 2029 (\$1.1 million, 10 FTEs).
- **Annualization of 2026 approved Resources.** 2027 (\$0.9 million).

- **BR # 60—Sustainable Community Housing System through End of Mortgage Agreements.** 2027 (\$3.5 million), 2028 (\$3.4 million), 2029 (\$3.4 million).
- **BR # 74—Transitional Housing for Encampment Clients: A More Effective and Sustainable Solution.** Operating cost increase in 2028 (\$4.7 million).
- **BR # 57—Effectively Managing Homeless Encampments, Implementing the Encampment Policy and Protocols.** 2027 (\$3.6 million), 2028 (\$3.6 million), 2029 (\$10.8 million).
- **BR # 94—Federal funding.** Decrease 2027 (\$3.1 million), 2028 (\$1.3 million), 2029 (\$0.7 million). Includes Phase out of tax rate stabilization reserve draw 2027 (\$2.0 million)
- **Peel Community Housing Development Program (PCHDP) for subsidy and supports.** 2027 (\$1.3 million), 2028 (\$0.7 million), 2029 (\$0.2 million).
- **Subsidy for new builds, 50 new portable subsidy each year, cost of living increase for portable and private subsidy.** 2027 (\$2.4 million), 2028 (\$2.6 million), 2029 (\$2.5 million).
- **Funding for Homelessness Prevention Program (HPP).** Remains unchanged from 2026 through out forecast years.
- **Reaching Home funding increase.** 2027 (\$0.1 million). Reaching Home is scheduled to end as of March 2028. Forecast assumes continuation of funding at current levels.
- **Funding for Unsheltered Homelessness Encampments Initiative (UHEI).** 2027 (\$1.7 million) with no net impact.
- **Asylum impact.** Operational impact for Spectrum including staffing 2027 (\$14.2 million), 2028 (\$4.4 million).
- **Operational impact from new Asylum family site.** 2027 (\$7.0 million) and 2028 (\$1.8 million).
- **BR # 61—Asylum Claimant response operating impact.** No net impact overall. Reduction in expenses 2027 (\$24.8 million) and 2028 (\$6.5 million), partially offset by loss of IHAP funding in 2027 (\$19.1 million) and 2028 (\$4.9 million) and reduction in regional reserve funding in 2027 (\$5.7 million) and 2028 (\$1.6 million).
- Operating provision may be required for state of good repair requirements on the new buildings in the future.
- Forecast does not include Canada Ontario Housing Initiative (“COCHI”), announced July 17, 2025.

# Proposed Capital Budget

**Capital Budget:** \$271.0 million (**10-year Plan:** \$1,530.8 million)

## 2026 Capital Budget Overview

Table 6 provides a summary of Housing Support Service’s planned capital project activity for 2026, including funding sources for both new capital project requests in 2026 and projects carried forward to 2026.

**Table 6. Capital Plan by Funding Source (in \$ thousands)**

	Carry Forward from Prior Years (WIP)	2026 Capital Budget	Total Capital in 2026
DC Growth	7,866	–	7,866
Externally Funded	41,164	–	41,164
Non-DC Internal	486,008	270,955	756,963
<b>Total Expenditures</b>	<b>\$535,038</b>	<b>\$270,955</b>	<b>\$805,993</b>
<b># of Projects</b>	<b>42</b>	<b>14</b>	<b>56</b>

### Existing Capital Projects – \$535.0 million

Key highlights:

- \$400.4 million for Peel Community Housing Development Program (6 projects).
- \$109.3 million for Housing Development (12 projects).
- \$22.4 million for State of Good Repair (21 projects).
- \$2.9 million for Housing for Other such as technology (3 projects).

### 2026 Capital Budget – \$271.0 million

Key highlights:

- \$103.3 million Peel Living State of Good Repair.
- \$57.0 million Peel Living Decarbonization State of Good Repair, externally funded by the Canada Community Building Fund (CCBF)
- \$44.0 million BR # 74 Transitional Housing for Encampment Clients: A More Effective and Sustainable Solution.
- \$43.5 million Community Housing Providers, Peel Owned Housing and Shelters State of Good Repair.
- \$15.2 million BR # 71 Peel Community Housing Development Program, Capital Budget Increase.
- \$4.3 million BR # 72 Improving Service Through Modern Technology.
- \$1.5 million Digital Services Team for Human Services (approved in 2025 budget 10–year Capital Plan).

- \$1.4 million Housing Development Resources (approved 2024 BR # 113 Peel Community Housing Development Program).
- \$0.8 million Building Condition Assessments.

## 2026 Budget Risks

- The Capital budget has been developed based on cost and inflationary assumptions.
- Increased pressures due to climate change impacts, and aging infrastructure.
- Unknown impacts from Provincial Efficiency Review, which could affect multi-year capital projects and contracts.
- Capital budget does not reflect Ontario Priorities Housing Initiative (“OPHI” and Canada–Ontario Community Housing Initiative (“COCHI”) funding announced July 18<sup>th</sup>, 2025.

## Operating Impact of 2026 Capital Budget

- Operating costs include staffing cost related to Housing Redevelopment Initiative charged to capital.

See Appendix I for details.



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# Proposed Capital Plan

**2026–2035 10-year Capital Plan:** \$1,530.8 million

## By Project Classification

**State of Good Repair**  
**\$1,134.0 million**

**DC Funded Growth**  
**\$0.0 million**

**Non-DC Funded  
Growth and Other**  
**\$396.8 million**

### 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 Region owned Housing and Shelters State of Good Repair.
- \$44.0 million BR # 74 Transitional Housing for Encampment Clients: A More Effective and Sustainable Solution.
- \$12.8 million Digital Services Team and Technology Enhancements for Human Services.
- \$4.5 million resources to facilitate a clear site for supply and affordable housing development Initiative.

See Appendix II for details.

# Budget Requests

This table presents the costs by Budget Request (“BR”) for proposed new initiatives. Each BR is numbered. Detailed descriptions of the budget requests can be found in the pages following Table 7.

**Table 7. Budget Request Listing**

Proposed Initiative	Division	Budget Req #	FTEs Req	Contract FTE Req	Net Operating Impact	Capital
Increasing shelter capacity	Housing Services	56	–	–	1,400,000	–
Effectively managing homeless encampments: implementing the encampment policy and protocols	Housing Services	57	4.0	–	7,639,613	–
Measuring impact, enhancing risk management and compliance in housing services	Housing Services	58	4.0	–	437,397	–
Creating a sustainable community housing system through end of mortgage agreements	Housing Services	60	3.0	–	2,453,489	–
Supporting homeless asylum claimants in their settlement journey	Housing Services	61	–	18.0	–	–
Pest management process and resource enhancement for PHC tenants	Peel Housing Corporation	62	1.0	2.0	–	–
Building coverage and tenant support at regional buildings	Peel Housing Corporation	63	1.0	7.0	–	–

Proposed Initiative	Division	Budget Req #	FTEs Req	Contract FTE Req	Net Operating Impact	Capital
Business supports required to achieve and support PHC business operations	Peel Housing Corporation	64	2.0	3.0	–	–
Essential housing technology integration and data management resources for tenant and building functions	Peel Housing Corporation	68	1.0	3.0	–	–
Rebalancing of portfolio and growth readiness for 600 units opening	Peel Housing Corporation	70	4.0	–	–	–
Peel Community Housing development program, capital budget increase	Housing Services	71	–	1.0	–	15,300,000
Improving services through modern technology	Housing Services	72	–	–	–	4,260,750
Transitional housing for encampment clients: A more effective and sustainable solution	Housing Services	74	–	1.0	–	44,000,000
Replacement of the Federal-Provincial Funding for Community Housing Providers	Housing Services	94	–	–	3,969,163	–
<b>Total</b>			<b>20.0</b>	<b>35.0</b>	<b>\$15,899,662</b>	<b>\$63,560,750</b>

# Budget Request # 56

Proposed Initiative	Department	Division	Service Area
Increasing shelter capacity	Human Services	Housing Services	Housing Support

## Description of Budget Request

This Budget request will enhance service to Peel's local homeless by increasing beds from 105 to 135 at Dundas St. Shelter. The shelter was closed in 2021 when the family shelter moved to the new expanded Surveyor Rd. site and re-opened shortly after to replace the Isolation Hotel at the end of COVID. Since then, it is our site for medical services for the homeless and an emergency shelter for single adults in Peel, taking on the overflow of adults from our Wilkinson and Cawthra shelters.

## Required Annual Operating Investment

Impacts	2026	2027	2028	2029
Gross expenditures	1,400,000	–	–	–
Less: internal and capital recovery	–	–	–	–
<b>Total Expenses</b>	<b>1,400,000</b>	<b>–</b>	<b>–</b>	<b>–</b>
Rate stabilization reserve	–	–	–	–
External funding	–	–	–	–
Other revenue	–	–	–	–
<b>Total Revenue</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
Net impact – tax	1,400,000	–	–	–
Net impact – utility rate	–	–	–	–
<b>FTEs</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>

## Required Capital Investment

	2026
<b>Total Expenditures</b>	<b>–</b>
Capital reserve	–
Development charges	–
External funding	–
Debt	–
<b>Total Funding</b>	<b>–</b>

## Why Staff Recommend this Initiative

In 2024, occupancy in Peel's homeless shelters grew by 44%. Peel has a no turn-away policy for Peel residents needing emergency shelter. Dundas Shelter is the facility that currently supports overflow that Wilkinson and Cawthra shelters can't admit, and in 2024 the shelter's daily occupancy was over 65 individuals. Providing beds at the Dundas Shelter is more cost effective than hotels (\$120,815/room/yr vs. \$50,735/yr at shelter, average). Dundas is also Peel's only site providing medical supports.

## Details of Service Change

As an emergency shelter, Dundas Shelter will be able to increase its bed capacity from 105–135 permanent beds, serving more clients. As capacity increases the shelter will require increased funding for staffing, food, security, cleaning, maintenance, repairs and other basic necessities. The increased beds will allow the shelter to support different clients as well, such as women, seniors and youth. This will lessen our reliance on overflow hotels to support these individuals, which will decrease costs, resulting in a better use of Peel funds and improve permanent housing outcomes and client satisfaction. In anticipation of serving additional client types, staff are working on a plan to adjust the demographics for this shelter to achieve these outcomes and better serve homeless clients.

## Service Impact

Transitioning the Dundas Street Shelter to a larger permanent model means funding needs to align with the level of support needed. This change will result in a decreased reliance on overflow hotels, allow for more structured programming, increase positive housing outcomes, and allow flexibility to support different needs and client types. The shelter is a well-known site and was recently the site of a large encampment. Having available beds will help to manage temptation to set up tents outside. Shelter services would continue to operate 24/7 and Peel Shelter Standards would continue to be observed, with delivery of services according to the Housing First philosophy.

# Budget Request # 57

Proposed Initiative	Department	Division	Service Area
Effectively managing homeless encampments: implementing the encampment policy and protocols	Human Services	Housing Services	Housing Support

## Description of Budget Request

This request seeks \$3.6 million annually (\$10.8 million total over 3 years) to operate the 120 room overflow hotel for encampment and other clients, and \$4.1 million to fully operationalize the new encampment policy and joint protocols – \$484,874 for new Peel Region staff /work, \$300,000 for a peer support 2–year pilot, and \$3.36 million for new staff/work for the Cities of Brampton and Mississauga, which includes a one-time cost of \$106,186 for both Brampton and Mississauga to purchase a vehicle for encampment inspections.

## Required Annual Operating Investment

Impacts	2026	2027	2028	2029
Gross expenditures	7,639,613	3,621,244	3,600,000	(10,800,000)
Less: internal and capital recovery	–	–	–	–
<b>Total Expenses</b>	<b>7,639,613</b>	<b>3,621,244</b>	<b>3,600,000</b>	<b>(10,800,000)</b>
Rate stabilization reserve	–	–	–	–
External funding	–	–	–	–
Other revenue	–	–	–	–
<b>Total Revenue</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
Net Impact – tax	7,639,613	3,621,244	3,600,000	(10,800,000)
Net Impact – utility rate	–	–	–	–
<b>FTEs</b>	<b>4.0</b>	<b>–</b>	<b>–</b>	<b>–</b>

## Required Capital Investment

	2026
<b>Total Expenditures</b>	<b>–</b>
Capital reserve	–
Development charges	–
External funding	–
Debt	–
<b>Total Funding</b>	<b>–</b>

## Why Staff Recommend this Initiative

Improved management of unsheltered homeless, as presented to Regional Council on June 26, 2025, in the report entitled “A Coordinated Encampment Response for Peel Region, the City of Brampton, the City of Mississauga, and the Town of Caledon” (Resolution#2025-499). This initiative includes costs to operationalize the new encampment protocols. This request also includes the cost to continue to operate an overflow hotel in Brampton, opened in winter 2023, in response to Council's ask to find an immediate shelter solution to remove encampment clients from the Etobicoke Creek Trail.

## Details of Service Change

This funding will be used to operate the 120-bed overflow hotel, until a more sustainable solution is found. New services are also being introduced to implement the encampment response plan. Funding requested includes \$4.1 million to fully operationalize the new encampment policy and joint protocols – \$484,874 for new Peel Region staff/work, \$300,000 for a peer support 2-year pilot, and \$3.36 million for new staff/work for the Cities of Brampton and Mississauga, which includes a one-time cost of \$106,186 for both Brampton and Mississauga to purchase a vehicle for encampment inspections.

## Service Impact

The continued operation of the overflow hotel is essential to reducing the number of encampments in Peel. We also expect the new encampment policy and joint protocols will result in improvements in timeliness and number of encampment assessments completed, awareness by partners of the services offered, prompter action on mitigating risks observed in encampments, coordinated responses to requests from Councillors and other escalations, and ability to share better information publicly.

# Budget Request # 58

Proposed Initiative	Department	Division	Service Area
Measuring impact, enhancing risk management and compliance in Housing Services	Human Services	Housing Services	Housing Support

## Description of Budget Request

For the past 8 years, we have been implementing our 10-year housing and homelessness plan, launching new programs to create more affordable housing. New federal and provincial funding programs have also been introduced, resulting in an approximately 30% increase in new contracts and reporting requirements. These additional resources are required to manage the growing volume of work, client service demands, provide quality data for the existing increase in reporting requirements and to be successful in applying for new funding programs. Additional staff are also being requested to manage client, community and political escalations.

## Required Annual Operating Investment

Impacts	2026	2027	2028	2029
Gross expenditures	437,397	333,314	–	–
Less: internal and capital recovery	–	–	–	–
<b>Total Expenses</b>	<b>437,397</b>	<b>333,314</b>	<b>–</b>	<b>–</b>
Rate stabilization reserve	–	–	–	–
External funding	–	–	–	–
Other revenue	–	–	–	–
<b>Total Revenue</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
Net impact – tax	437,397	333,314	–	–
Net impact – utility rate	–	–	–	–
<b>FTEs</b>	<b>4.0</b>	<b>–</b>	<b>–</b>	<b>–</b>

## Required Capital Investment

	2026
<b>Total Expenditures</b>	<b>–</b>
Capital reserve	–
Development charges	–
External funding	–
Debt	–
<b>Total Funding</b>	<b>–</b>

## **Why Staff Recommend this Initiative**

Change is constant in Housing Services, in order to improve outcomes, services and to meet ELT, Council, and community expectations. Current resource levels are not keeping up with the growing and changing demands for agreements and contracts, quality data and analysis, reporting requirements, contract oversight and compliance. Previous years' requests for new staff have focused mainly on our front-line client facing resources. Permanent resources that have expertise in contract management, quality data and analysis for reporting and funding applications and project management are required to reduce turnover, manage workloads and complete the growing volume of work.

## **Details of Service Change**

Having full-time, qualified staff in these important support roles will reduce staff turnover and ensure quality of reporting and oversight is maintained as the volume of work increases. Operational risks will also continue to be properly managed by sustaining strong risk and contract management and operational controls.

## **Service Impact**

This request includes 4 resources, which are all existing contracts with staff. Housing Services will work with HR to transition contract staff to FTE and hire new staff early in 2026. The impact of these staffing changes will be immediate as the workforce will be stabilized, excessive workload demands reduced, and work that is currently delayed due to resource constraints will be completed in a timelier manner.

# Budget Request # 60

Proposed Initiative	Department	Division	Service Area
Creating a sustainable community housing system through end of mortgage agreements	Human Services	Housing Services	Housing Support

## Description of Budget Request

As per Peel Region's strategic agenda, new agreements with community housing providers are needed as mortgages end. Without new agreements, Peel risks losing this affordable stock. Peel's strategic approach to end of mortgage ("EOM") seeks to keep the current level of community housing in our system and make community housing providers more sustainable into the future. This request, in support of Peel's EOM strategy, includes funding for housing providers including PHC to establish more sustainable operations. It also includes funding for new staff required to partially focus on work involved in implementing EOM.

## Required Annual Operating Investment

Impacts	2026	2027	2028	2029
Gross expenditures	2,453,489	3,537,670	3,393,802	3,424,494
Less: internal and capital recovery	–	–	–	–
<b>Total Expenses</b>	<b>2,453,489</b>	<b>3,537,670</b>	<b>3,393,802</b>	<b>3,424,494</b>
Rate stabilization reserve	–	–	–	–
External funding	–	–	–	–
Other revenue	–	–	–	–
<b>Total Revenue</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
Net impact – tax	2,453,489	3,537,670	3,393,802	3,424,494
Net impact – utility rate	–	–	–	–
<b>FTEs</b>	<b>3.0</b>	<b>–</b>	<b>–</b>	<b>–</b>

## Required Capital Investment

	2026
<b>Total Expenditures</b>	<b>–</b>
Capital reserve	–
Development charges	–
External funding	–
Debt	–
<b>Total Funding</b>	<b>–</b>

## Why Staff Recommend this Initiative

The mortgages/agreements of 46 community housing providers, including Peel Housing Corporation (“PHC”), will expire over the next 10 years. Without new agreements, Peel risks losing this affordable stock. As presented to Regional Council on October 23, 2025, in the report entitled “Peel’s Community Housing Sustainability Strategy”, the Service Manager, governed under the Housing Services Act, 2011 (“HAS”), Peel must ensure community housing providers are financially and operationally viable, with assets maintained in a state of good repair, contributing to our climate change master plan goals.

## Details of Service Change

The requested staff will implement the EOM strategy and negotiate new customized agreements and reporting requirements with 46 community housing providers, including PHC. The grants to housing providers including PHC will maintain 14,292 units within the system and introduce more viable, industry leading, and sustainable, financial management practices — including healthier reserve contributions. This in turn will improve SOGR, while achieving an estimated 25% GHG reduction for the portfolio. The requested resources are to ensure providers are supported through this change process, agreements are successfully negotiated, legislative compliance remains a priority, and that loan agreements, capital investments and funding applications for CMHC SOGR funds are completed.

## Service Impact

The goal is to enter into new funding agreements with 46 community housing providers to ensure over 14,000 units of affordable and subsidized stock remain in the system. Subsidy will flow to all housing providers through new agreements and reporting requirements. External providers will access capital funding for SOGR through a newly designed Capital Infrastructure Loan Program (“CIL”). Increased investments in subsidy for PHC will result in more sustainable operations, including increased reserve contributions. This investment is expected to reduce PHC's reliance on Peel Region to fund future capital needs related to SOGR.

# Budget Request # 61

Proposed Initiative	Department	Division	Service Area
Supporting homeless asylum claimants in their settlement journey	Human Services	Housing Services	Housing Support

## Description of Budget Request

This request is for temporary funding for 2026–2027 to continue emergency shelter operations for up to 702 Asylum Claimant (“AC”) households per day within the AC shelter system. Federal funding for this program is announced until March 31, 2027, at a ratio of 75-95% effective January 1, 2025–March 31, 2026, and is reduced April 1, 2026–March 31, 2027, to 50-75%. The funding ratios are based on if activities meet the “sustainable and cost-effective” criteria defined in the Federal Funding directives.

## Required Annual Operating Investment

Impacts	2026	2027	2028	2029
Gross expenditures	(3,540,743)	(24,786,164)	(6,521,443)	–
Less: internal and capital recovery	–	–	–	–
<b>Total Expenses</b>	<b>(3,540,743)</b>	<b>(24,786,164)</b>	<b>(6,521,443)</b>	<b>–</b>
Rate stabilization reserve	4,539,852	(5,703,241)	(1,636,611)	–
External funding	(8,080,595)	(19,082,922)	(4,884,833)	–
Other revenue	–	–	–	–
<b>Total Revenue</b>	<b>(3,540,743)</b>	<b>(24,786,164)</b>	<b>(6,521,443)</b>	<b>–</b>
Net impact – tax	–	–	–	–
Net impact – utility rate	–	–	–	–
<b>FTEs</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>Contracts</b>	<b>18.0</b>	<b>–</b>	<b>–</b>	<b>–</b>

## Required Capital Investment

	2026
<b>Total Expenditures</b>	<b>–</b>
Capital reserve	–
Development charges	–
External funding	–
Debt	–
<b>Total Funding</b>	<b>–</b>

## Why Staff Recommend this Initiative

Since October 2024, Peel's shelter system has been split into separate streams for local homeless residents and asylum claimants. In 2024, approximately 4,200 homeless asylum claimant ("AC") households were served. Without this division, the local system would remain overburdened and risk collapse. This business case includes appropriate staffing for program oversight and client support while ensuring Peel maximizes federal funding for program accommodations and operations.

## Details of Service Change

Peel Region has created a separate shelter system for asylum claimants, recognizing their unique needs, including trauma, legal processes, and cultural barriers. Since 2023, over 6,200 homeless asylum claimants have been served in the shelter system. This change minimizes pressure on the local homeless system, which risks collapse without action. Council endorsed a service level of 702 AC households per day. Continued temporary resources and added financial oversight ensure stability, compliance, and uninterrupted support.

This request reflects Peel's leadership in addressing a national issue with local impact. Asylum claimants require supports that differ from local residents – such as settlement services, legal support, and coordination with immigration systems. Without continued investment, Peel cannot meet this growing demand.

## Service Impact

As presented to Regional Council on September 25, 2025, in the report entitled "Asylum Claimant Response and Interim Housing Assistance Program ("IHAP") Update" (Resolution #2025-648), Peel has been approved for federal Interim Housing Assistance Program ("IHAP") funding to support asylum claimants with housing, employment, and settlement services. These supports address unique needs and help individuals transition to stability, reducing pressure on the local homeless system. The Peel Reception Centre will continue to assist claimants in accessing jobs and housing across Canada and is significantly more cost effective than hotels at an average cost of \$70 per person per day, versus hotels at an average cost of \$335 for accommodations for families at an average of 4 individuals per room per day. The Peel Reception Centre is a permanent sustainable solution based on the IHAP's directive, therefore eligible for the higher reimbursement rate, whereas hotel room costs are allocated the lower reimbursement rate due to being a temporary solution. Continued Peel funding aligned with federal support is necessary to continued operations.

# Budget Request # 62

Proposed Initiative	Department	Division	Service Area
Pest management process and resource enhancement for PHC tenants	Human Services	Peel Housing Corporation	Housing Support

## Description of Budget Request

Facilitate a new Pest Control process aiming to connect tenants with additional resources and consistent supports to facilitate early intervention and unit preparation reducing repeated treatments on focal units. By having these resources, we can ensure service excellence and experience by preparing tenants the first time for pest treatments which would result in fewer delays, while limiting damage and repeated treatments. Aligns to strategic agenda: Housing and social impact, service excellence.

## Required Annual Operating Investment

Impacts	2026	2027	2028	2029
Gross expenditures	282,576	305,440	164,124	–
Less: internal and capital recovery	(282,576)	(305,440)	(164,124)	–
<b>Total Expenses</b>	–	–	–	–
Rate stabilization reserve	–	–	–	–
External funding	–	–	–	–
Other revenue	–	–	–	–
<b>Total Revenue</b>	–	–	–	–
Net impact – tax	–	–	–	–
Net impact – utility rate	–	–	–	–
<b>FTEs</b>	<b>1.0</b>	<b>–</b>	<b>3.0</b>	<b>2.0</b>
<b>Contracts</b>	<b>2.0</b>	<b>2.0</b>	<b>(2.0)</b>	<b>(2.0)</b>

## Required Capital Investment

	2026
<b>Total Expenditures</b>	–
Capital reserve	–
Development charges	–
External funding	–
Debt	–
<b>Total Funding</b>	–

## Why Staff Recommend this Initiative

With 98% occupancy and little turnover, tenants are remaining in units for many years and aging in place bringing many housekeeping challenges. Contracted vendor model is not working as it promotes pay per visit versus quality. Shifting our model to be a blend of inhouse and vendor services over time to better support our tenant needs and ensure tenants are supported from beginning to end in our new process while PHC manages Pest treatments and infestations. Resources are funded through base.

## Details of Service Change

Currently Pest Control is a reactive service for tenants and our units. Our Subject Matter Experts in collaboration with other Housing providers, through research and outcomes in the 2024 pilot, identified new processes that would enhance pest control management across PHC's portfolio. PHC will be trying to implement a Continuous Improvement Process for tenant engagement. This team would facilitate workshops, initiate early intervention and engagement, and support unit preparation with the goal in the reduction of repeated treatments on focal units. These resources will support better service delivery and quality control of pest treatment across the portfolio in reducing infestation, protecting tenants, and overall asset management. Risks of not implementing in-house team would result in delay in treatment/damage to units, unsupported tenants and lack of documentation and data.

## Service Impact

This initiative would support the overall success of Pest management across the portfolio by supporting: the coordination of vendors, staff and tenants; by ensuring consistent and timely multi-building communications. This team would support the end-to-end process for all stakeholders from the preparation of letters, the scheduling of inspections and future monitoring while also delivering vendor oversight and treatment inspection. This team would work in tandem and liaise with internal PHC teams such as the Property Managers, to prepare and read service reports, maintain the timeline management, and complete the invoicing process.

# Budget Request # 63

Proposed Initiative	Department	Division	Service Area
Building coverage and tenant support at regional buildings	Human Services	Peel Housing Corporation	Housing Support

## Description of Budget Request

Housing Services requests a shift away from third party contracted superintendent services that perform ongoing daily maintenance and tenancy support services at Peel Housing sites operated by Peel Living. Resources requested reflect a transition away from contracted services to inhouse resources for building and site operations. This aligns to Strategic Agenda Housing and social impact and with Peel Living's responsibility to provide enhanced property management for Peel buildings.

## Required Annual Operating Investment

Impacts	2026	2027	2028	2029
Gross expenditures	387,924	305,670	–	193,379
Less: internal and capital recovery	(387,924)	(305,670)	–	(193,379)
<b>Total Expenses</b>	–	–	–	–
Rate stabilization reserve	–	–	–	–
External funding	–	–	–	–
Other revenue	–	–	–	–
<b>Total Revenue</b>	–	–	–	–
Net impact – tax	–	–	–	–
Net impact – utility rate	–	–	–	–
<b>FTEs</b>	<b>1.0</b>	<b>–</b>	<b>7.0</b>	<b>6.0</b>
<b>Contracts</b>	<b>7.0</b>	<b>3.0</b>	<b>(7.0)</b>	<b>(3.0)</b>

## Required Capital Investment

	2026
<b>Total Expenditures</b>	–
Capital reserve	–
Development charges	–
External funding	–
Debt	–
<b>Total Funding</b>	–

## Why Staff Recommend this Initiative

Having used third party superintendents to operate Peel buildings (360 City Centre, Chapelview, Credit Riverway, Spectrum Way, Family Shelter) we experienced poor quality services that did not meet the service standards needed to operate Peel buildings. Following a successful pilot with internal resources that provided the necessary and high-quality building operation management that these external contracts did not provide, we are looking to formalize these resources.

## Details of Service Change

Requested resources will be able to provide the appropriate type of services (e.g. building operations, maintenance, cleaning, repairs, monitoring, complex tenant support and engagement) that these buildings and tenants need rather than relying on multiple vendors (cleaning support and building maintenance) that provide less and lower quality service to tackle the safety and trespassing concerns, maintenance and privacy needs, while also being in a position to support tenants needs and other staff across regional sites.

If not approved, reverting back to third party vendor would be required – historical experience has proven such an arrangement is not well suited for these types of complex service delivery environments and costing more for less service.

New Peel buildings and larger shelters forecast supports of 2 full-time and 1 part-time resource in both BR # 27 and BR # 29.

## Service Impact

Without these resources, buildings will have a lack of continuous coverage and experience challenges during core and after hour building operations with managing social/behavioural challenges (e.g., sleeping in stairwell, homeless individuals on-site, damage leading to safety concerns for tenants, clients, staff, and overall facility maintenance issues). The requested resources will continue to provide quality building operation services at Peel housing buildings and shelters. On going monitoring of work order dashboards for maintenance completions (in-house vs. external). Staff resources are directly located in Peel buildings and shelters, ongoing performance management to occur.

# Budget Request # 64

Proposed Initiative	Department	Division	Service Area
Business supports required to achieve and support PHC business operations	Human Services	Peel Housing Corporation	Housing Support

## Description of Budget Request

These are existing roles that currently support the Business Operations Services focused on tenant arrears, collections, legal hearings, tenant annual reviews, staff training, rent calculation, audits, and procedures. The 5 positions have been contracted for multiple years and funded through gapping dollars. Aligns to Strategic Agenda - Service Excellence.

## Required Annual Operating Investment

Impacts	2026	2027	2028	2029
Gross expenditures	377,389	481,761	–	–
Less: internal and capital recovery	(377,389)	(481,761)	–	–
<b>Total Expenses</b>	–	–	–	–
Rate stabilization reserve	–	–	–	–
External funding	–	–	–	–
Other revenue	–	–	–	–
<b>Total Revenue</b>	–	–	–	–
Net impact – tax	–	–	–	–
Net impact – utility rate	–	–	–	–
<b>FTEs</b>	<b>2.0</b>	<b>–</b>	<b>3.0</b>	<b>3.0</b>
<b>Contracts</b>	<b>3.0</b>	<b>3.0</b>	<b>(3.0)</b>	<b>(3.0)</b>

## Required Capital Investment

	2026
<b>Total Expenditures</b>	–
Capital reserve	–
Development charges	–
External funding	–
Debt	–
<b>Total funding</b>	–

## Why Staff Recommend this Initiative

The driver for this request is right-sizing staffing resources to meet business demands. With growing workloads and more complex tenancy matters these resources are required to maintain reasonable services levels and support tenants and staff needs. 2024–2028 Business Plan is further driving PHC toward increased organizational maturity in order to meet these growing needs formalizing the identified in-year requests to meet the needs for business service delivery.

## Details of Service Change

- **Financial coordinator, rent calculations.** Open Credit, refunds are processed for tenant accounts in accordance with established service standards.
- **Collections and negotiations officers.** Rent and non-rent arrears are addressed, including appropriate referrals to our 3rd party collections agency.
- **Program analyst.** Support updating business enabling documents identified through a 2025 inventory project, data migration.
- **Financial analyst.** Year-end accruals, utility bills, review of parking rate, work order, journal entries, non-rent revenue and audits.
- **Training and development specialist.** Operational training requests and assists the implementation policies and procedures.
- **Risks of not formalizing roles** would result in revenue loss, inefficiencies, lack of tenant support, and backlog.

## Service Impact

Service levels are measured monthly to ensure adherence to agreed performance measures. Continuous improvement activities aimed at optimizing efficiency and effectiveness are planned in 2025 including improvements to procedures, resources, and job aids that will further build PHC's capacity to deliver necessary services within expected standards. The 3 contract resources requested all are 24 months, and currently there is sufficient workload that will be maintained by these roles. PHC management will continuously monitor these roles and their workload throughout the contract life to determine any future requests.

# Budget Request # 68

Proposed Initiative	Department	Division	Service Area
Essential housing technology and data management resources for tenant and building functions	Human Services	Peel Housing Corporation	Housing Support

## Description of Budget Request

Peel Housing Corporation (“PHC”) remains vital to affordable housing in Ontario, with 98.36% occupancy highlighting severe supply gaps. Financial and infrastructure pressures are rising due to population growth, high housing costs, aging assets, and shrinking reserves. The Housing Technology Integration (“HTI”) application is core to tenancy and financial operation management and needs sustained IT resource investment to maintain service levels and meet the intensifying demand for housing.

## Required Annual Operating Investment

Impacts	2026	2027	2028	2029
Gross expenditures	338,748	277,092	–	–
Less: internal and capital recovery	(338,748)	(277,092)	–	–
<b>Total Expenses</b>	–	–	–	–
Rate stabilization reserve	–	–	–	–
External funding	–	–	–	–
Other revenue	–	–	–	–
<b>Total Revenue</b>	–	–	–	–
Net impact – tax	–	–	–	–
Net impact – utility rate	–	–	–	–
<b>FTEs</b>	<b>1.0</b>	<b>–</b>	<b>3.0</b>	<b>1.0</b>
<b>Contracts</b>	<b>3.0</b>	<b>1.0</b>	<b>(3.0)</b>	<b>(1.0)</b>

## Required Capital Investment

	2026
<b>Total Expenditures</b>	<b>–</b>
Capital reserve	–
Development charges	–
External funding	–
Debt	–
<b>Total funding</b>	<b>–</b>

## Why Staff Recommend this Initiative

HTI is foundational to every aspect of Peel Living’s operations — from managing tenancies to overseeing financial processes. As the application moves from a capital-funded project to a long-term operational program in 2026, sustained investment in staffing and technical support becomes critical. Without dedicated resources, PHC risks disrupting essential service delivery and falling short on future technology expansions such as Enterprise Asset Management.

## Details of Service Change

With HTI serving as the central platform for tenant onboarding, rent management, lease generation, and unit administration, the introduction of specialized technology staff marks a pivotal service-level upgrade for PHC. These dedicated roles will enable seamless expansion as new buildings come online, support End of Mortgage model transitions, and drive future digital enhancements aligned with the Human Services IT Roadmap and the Region’s Digital Strategy. The Product Owner and Specialist will lead integration with PHC’s data systems and future technologies — ensuring HTI remains adaptive, efficient, and scalable. A forecast review in 2027 will guide next-phase investment planning (“Maximo”), and all enhancements will be delivered with no impact to Peel taxation.

## Service Impact

Strategic investment in HTI will expand PHC’s ability to manage over 7,500 tenant accounts, improve rent and funding processes, and ensure a more responsive, accurate, and equitable tenant experience. Integrating HTI with asset management systems supports the safety, sustainability, and longevity of more than \$3 billion in housing infrastructure. Staffing enhancements, including an analytic specialist, product owner and developers, will strengthen internal capacity to scale services and advance future digital needs. PHC will fully fund all staffing requirements to supplement the existing budget devoted resources and licensing support services.

# Budget Request # 70

Proposed Initiative	Department	Division	Service Area
Supporting New Supply: Opening of 600 units	Human Services	Peel Housing Corporation	Housing Support

## Description of Budget Request

With a growing workload, PHC will not have sufficient staff resources to meet service demands. Housing and Tenant Operations is requesting 4 new resources to support property management and tenants consisting of 1 Property Manager (“PM”), 2 Tenancy Support Agents (“TSA”), and 1 Admin Support to balance portfolios and proactively plan for growth. If approved PHC will rebalance portfolios through 2026 in preparation of new builds and stage hiring when resources needed.

## Required Annual Operating Investment

Impacts	2026	2027	2028	2029
Gross expenditures	355,034	651,218	607,241	–
Less: internal and capital recovery	(355,034)	(651,218)	(607,241)	–
<b>Total Expenses</b>	–	–	–	–
Rate stabilization reserve	–	–	–	–
External funding	–	–	–	–
Other revenue	–	–	–	–
<b>Total Revenue</b>	–	–	–	–
Net impact – tax	–	–	–	–
Net impact – utility rate	–	–	–	–
<b>FTEs</b>	<b>4.0</b>	<b>–</b>	<b>–</b>	<b>5.0</b>
<b>Contracts</b>	<b>–</b>	<b>5.0</b>	<b>5.0</b>	<b>(5.0)</b>

## Required Capital Investment

	2026
<b>Total Expenditures</b>	<b>–</b>
Capital reserve	–
Development charges	–
External funding	–
Debt	–
<b>Total Funding</b>	<b>–</b>

## Why Staff Recommend this Initiative

PHC continues to grow its portfolio of buildings we operate and support. To maintain manageable services levels, provide tenancy and rent up support, and high-quality building operations, we need to:

- Proactively prepare our teams to take on portfolio additions.
- Rebalance portfolios since the addition of Credit Riverway, Spectrum Way shelter.
- Prepare for 4 new buildings, approx. 600 units at Chelsea Garden C, East Ave, Peel Manor Sr, Brookvalley.

## Details of Service Change

Historically, PHC had 8 Property Managers (“PM”) covering on average 800 units/PM. This is in line with established sector benchmark for property management oversight. Today we continue to have 8 PMs covering 1000 units plus growing supports to shelter services given opening of Spectrum Way in 2025. Without additional staff it has created unsustainable workload. Tenancy Support Agents (“TSA”) have on average supported 400 tenant units/month and are managing more complex tenant needs. When a new site comes online, TSAs are removed from their work to assist building rent ups leaving a gap in service (e.g., Annual Reviews) to existing tenants placing workload pressures across team. We have identified that the team needs additional resources to manage current workload pressures and prepare for growth. With requested staff and re-balancing of portfolios:

- PMs would cover 945 units on average.
- TSAs would cover 475 units on average.

## Service Impact

By adding these roles we aim to maintain quality in-person tenant supports, work order completion and building level financial oversight. By having these resources approved they will support smooth onboarding of tenants and buildings, avoid service delivery issues and proactively provide appropriate service for existing tenants, and shelter clients. We will stage hiring in 2026 to facilitate portfolio rebalance followed by hiring to support the first new building and rent up anticipated late 2027.

# Budget Request # 71

Proposed Initiative	Department	Division	Service Area
Peel Community Housing development program, capital budget increase	Human Services	Housing Services	Housing Support

## Description of Budget Request

Peel is investing in emergency shelter and community housing through our Community Housing Development Program. The capital budget is insufficient for 2 of these projects – Springbrook House and Basswood Senior Residences. \$15.3 million is required to complete these projects, \$10 million for Springbrook and \$5.3 million for Basswood. A new procurement resource is also required to support Housing Services to ensure procurement efficiency and appropriate oversight and management.

## Required Annual Operating Investment

Impacts	2026	2027	2028	2029
Gross expenditures	145,261	–	(145,261)	–
Less: internal and capital recovery	(145,261)	–	145,261	–
<b>Total Expenses</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
Rate stabilization reserve	–	–	–	–
External funding	–	–	–	–
Other revenue	–	–	–	–
<b>Total Revenue</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
Net impact – tax	–	–	–	–
Net impact – utility rate	–	–	–	–
<b>FTEs</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>Contracts</b>	<b>1.0</b>	<b>–</b>	<b>(1.0)</b>	<b>–</b>

## Required Capital Investment

	2026	2027	2028	Total
<b>Total Expenditures</b>	<b>15,150,000</b>	<b>150,000</b>	<b>–</b>	<b>15,300,000</b>
Capital reserve	15,150,000	150,000	–	15,300,000
Development charges	–	–	–	–
External funding	–	–	–	–
Debt	–	–	–	–
<b>Total Funding</b>	<b>15,150,000</b>	<b>150,000</b>	<b>–</b>	<b>15,300,000</b>

## Why Staff Recommend this Initiative

- **Springbrook House.** The project budget was set in 2019 in absence of a site and as a 40-room youth shelter. Site identification, increased capacity, rezoning processes and community opposition resulting in an appeal to the Ontario Land Tribunal, caused project delays.
- **Basswood Senior Residences.** Given the location of the site, the project encountered unanticipated delays as a result of the construction of the new Long-Term Care facility, which delayed site access.

## Details of Service Change

As presented to Regional Council on October 9, 2025, in the report entitled “Increasing the Supply of Deeply Affordable, Community and Supportive Housing in Peel – 2025 Update”, Springbrook House is anticipated to be complete Q4 2027, and will provide 80 new, permanent emergency shelter spaces for youth, doubling the capacity in Peel. This project will be designed and constructed to meet Peel Region's Net Zero Emissions policy, including certification through the Canada Green Building Council's Zero Carbon Building program. In addition, 21% of beds/spaces will be accessible.

Basswood Senior Residences is anticipated to be complete Q4 2027 and will provide 198 new affordable seniors rental units in Brampton. This building will provide more than 82 deeply affordable units available to seniors on Peel's Centralized Waiting List. This project will be designed and constructed to meet Peel's Net Zero Emissions policy including certification through the Canada Green Building Council's Zero Carbon Building program.

## Service Impact

- **Springbrook House.** Currently in design and site plan application stage and progressing to meet project timelines, this additional funding will ensure the project will be completed by Q4 2027, doubling the capacity of youth emergency shelter beds in Peel.
- **Basswood Senior Residences.** Currently under construction and progressing to meet project timelines, this additional funding will ensure the project will be completed by Q4 2027. This project will add an additional 198 affordable seniors' rental units in Brampton.

# Budget Request # 72

Proposed Initiative	Department	Division	Service Area
Improving service through modern technology	Human Services	Housing Services	Housing Support

## Description of Budget Request

Peel Region faces a severe housing crisis: 101,516 households are in core need, yet less than 20% receive support. Homelessness has surged 93%, encampments 111%, and shelters exceed capacity. Despite contributing more, the gap continues to grow. Leveraging modern technology can help streamline service delivery and improve access for those most in need.

## Required Annual Operating Investment

Impacts	2026	2027	2028	2029
Gross expenditures	—	460,000	460,000	460,000
Less: internal and capital recovery	—	—	—	—
<b>Total Expenses</b>	<b>—</b>	<b>460,000</b>	<b>460,000</b>	<b>460,000</b>
Rate stabilization reserve	—	—	—	—
External funding	—	—	—	—
Other revenue	—	—	—	—
<b>Total Revenue</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
Net impact – tax	—	460,000	460,000	460,000
Net impact – utility rate	—	—	—	—
<b>FTEs</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

## Required Capital Investment

	2026
<b>Total Expenditures</b>	<b>4,260,750</b>
Capital reserve	4,260,750
Development charges	—
External funding	—
Debt	—
<b>Total Funding</b>	<b>4,260,750</b>

## Why Staff Recommend this Initiative

Investing in modern technology is vital to transforming Peel Region's housing services. Digital forms and self-service options can streamline resident assistance. Case management systems improve application tracking and coordination and ease staff workloads. Improved technology strengthens controls to prevent fraud, ensures decreased vacancy loss costs, will enable more efficient processes to move people into available community housing units faster and enhance program compliance reporting. Predictive analytics and AI enabled data-driven planning can help to develop efficient targeted responses by identifying gaps faster. Together, these innovations will drive a scalable, resilient technology system that meets the current community needs.

## Details of Service Change

Housing Services seeks \$4.26 million over 2 years to implement key priorities from the 10-year Housing and Homelessness Plan, a strategy to expand access to stable, affordable housing and reduce homelessness. Key pillars from this strategy require investments that enable tech-driven, person-centred service delivery with integrated supports. This request will facilitate housing provider and resident self-service, modernize resident and landlord payments, enhance document management, retire legacy solutions, and upgrade current technology to strengthen controls and meet service needs. Without investments in technology, Housing Services cannot modernize how services are delivered to our residents most in need.

## Service Impact

To deliver strong service outcomes, Housing Services will advance its technology roadmap through collaborative partnerships with Human Services, IT, Finance, Corporate Services, and key vendor experts. Together, we will define, develop, and deploy improved systems and functional enhancements that drive operational excellence. These efforts will promote regulatory confidence, simplify workflows, and strengthen data reliability and controls – resulting in enhanced service quality, accessibility, improved staff efficiency, and a better resident experience.

# Budget Request # 74

Proposed Initiative	Department	Division	Service Area
Transitional housing for encampment clients: a more effective and sustainable solution	Human Services	Housing Services	Housing Support

## Description of Budget Request

Peel requires a supportive transitional housing solution for homeless encampment clients. This is more cost-effective than the current practice of using hotels as shelter overflow. Peel currently provides emergency shelter to approximately 93 people from encampments in an overflow hotel.

## Required Annual Operating Investment

Impacts	2026	2027	2028	2029
Gross expenditures	162,645	–	4,733,196	(162,645)
Less: internal and capital recovery	(162,645)	–	–	162,645
<b>Total Expenses</b>	–	–	<b>4,733,196</b>	–
Rate stabilization reserve	–	–	–	–
External funding	–	–	–	–
Other revenue	–	–	–	–
<b>Total Revenue</b>	–	–	–	–
Net impact – tax	–	–	4,733,196	–
Net impact – utility rate	–	–	–	–
FTEs	–	–	1.0	–
Contracts	1.0	–	–	(1.0)

## Required Capital Investment

	2026
<b>Total Expenditures</b>	<b>44,000,000</b>
Capital reserve	44,000,000
Development charges	–
External funding	–
Debt	–
<b>Total Funding</b>	<b>44,000,000</b>

## **Why Staff Recommend this Initiative**

This new program will provide transitional housing, intensive case management and health supports to this vulnerable population, increasing positive housing outcomes more cost effectively.

This site will decrease our reliance on our existing shelter overflow hotels, enabling us to shut down one site that is not ideally located. Supporting individuals in overflow hotels typically costs twice as much as regular shelters.

## **Details of Service Change**

Staff propose the purchase and renovation of a hotel with approximately 60 rooms to provide supportive transitional housing for those experiencing street homelessness. This second stage housing model will move encampment clients from temporary hotels into a more stable housing environment. Residents will live independently, in self-contained units, and will receive supports based on individual case plans with a goal of attaining permanent housing. Staff will be on site 24/7 as well as additional service providers trained in addictions, mental health, life skills and health supports. The renovated building will meet Peel Region's Net Zero Emissions standard.

## **Service Impact**

Housing Services will oversee operations including service provision and facilities management. A service provider and additional partners will be procured to provide 24/7 service. Staff will support the transition of residents from emergency shelter or the streets to transitional housing and then on to independent or supportive housing in the community. This will reduce costly hotel overflow costs and achieve better outcomes for this client group.

# Budget Request # 94

Proposed Initiative	Department	Division	Service Area
Replacement of the Federal-Provincial Funding for Community Housing Providers	Human Services	Housing Services	Housing Support

## Description of Budget Request

Peel is the Service Manager ("SM") for the Community Housing System ("CHS"), responsible to subsidize housing provider operations. Since devolution Peel has received federal funds, flowed through the Provincial Government, to offset a portion of these expenses. In 2013 housing providers started to reach end of mortgage and these funds started to decrease. They will decline until 2032 when all mortgages expire. Annual replacement of these funds is required to maintain the CHS, as per 2026 budget request# 60 titled " Creating A Sustainable Housing System through End of Mortgage Agreements.

## Required Annual Operating Investment

Impacts	2026	2027	2028	2029
Gross expenditures	–	–	–	–
Less: internal and capital recovery	–	–	–	–
<b>Total Expenses</b>	–	–	–	–
Rate stabilization reserve	–	(2,024,833)	–	–
External funding	(3,969,163)	(3,098,175)	(1,286,130)	(740,470)
Other revenue	–	–	–	–
<b>Total Revenue</b>	<b>(3,969,163)</b>	<b>(5,123,008)</b>	<b>(1,286,130)</b>	<b>(740,470)</b>
Net impact – tax	3,969,163	5,123,008	1,286,130	740,470
Net impact – utility rate	–	–	–	–
<b>FTEs</b>	–	–	–	–

## Required Capital Investment

	2026
<b>Total Expenditures</b>	–
Capital reserve	–
Development charges	–
External funding	–
Debt	–
<b>Total Funding</b>	–

## **Why Staff Recommend this Initiative**

Peel is facing an affordability crisis with 1 in 5 households being in core housing need and shelter use increasing by 44% in 2024. At End of Mortgage (“EOM”) community housing providers can enter into a new service agreement with the SM to continue providing subsidized and affordable housing or exit the system. Maintaining affordable housing stock in the system is key to addressing growing unmet need and is a financially sound approach in addition to new construction.

## **Details of Service Change**

Under the Housing Services Act, Peel is required to maintain 8424 subsidized units in our system. Replacement of the declining federal-provincial flow through funds will ensure Peel can maintain this required service level. It will ensure Peel provides the funding required to support housing provider operations and keep the stock in a state of good repair. In addition, these funds will assist Peel in meeting its decarbonization goals as capital investment will result in a minimum 25% GHG emission reduction.

## **Service Impact**

Peel will enter into new service agreements with 45 external community housing providers and Peel Housing Corporation. The agreement will define the period of affordability and terms by which funding will be administered. This will ensure the 12,000 units remain in the system and are accessible to those on the centralized waitlist for subsidized housing. Peel will also enter into capital infrastructure loan agreements to support maintaining the stock in good condition. This funding is conditional on capital investments resulting in GHG reductions of 25%.

# Appendix I

**Table 8. 2026 Financing Sources and Funding Status (in \$ thousands)**

Project	Name	Description	Total Expense	Development Charges	Reserve Funds	External Funding	Debt Funding
075040	Providers' Capital Loan	SOGR Capital loan for community housing providers	37,500	—	37,500	—	—
190150	Springbrook House – PCHDP	Budget Increase for Springbrook House (BR # 71)	10,000	—	10,000	—	—
235040	Basswood Senior Residences – PCHDP	Budget Increase for Basswood Seniors Residence (BR # 71)	5,000	—	5,000	—	—
255032	Digital Services Team for Human Services	Human Services Strategic Technology Roadmap (approved in 2025 budget 10-year Capital plan).	1,500	—	1,500	—	—
260100	Shelters Capital Repairs	SOGR repairs to Peel-Owned shelters managed by the Housing Supply Team	50	—	50	—	—
260200	Shelters Construction Capital	SOGR repairs to Peel-Owned shelters	935	—	935	—	—
263046	Transitional Housing for Encampment Clients	Transitional Housing for Encampment Clients: A More Effective and Sustainable Solution (BR # 74)	44,000	—	44,000	—	—
265031	Peel Living SOGR	SOGR Grant for Peel Living	103,281	—	103,281	—	—
265032	Housing Technology Enhancements	Housing Technology Enhancements (BR # 72)	4,261	—	4,261	—	—
265036	Housing Providers BCA Audit	Building Condition Assessments	825	—	825	—	—
265038	PHC Low Carbon	Decarbonization SOGR for Peel Living	57,019	—	57,019	—	—
265134	Peel Owned Construction Capital	SOGR repairs to Peel owned Buildings	5,068	—	5,068	—	—
266040	Housing Development Sites Regional Planning	Peel Community Housing Development Program resource support (approved 2024 BR # 113)	1,367	—	1,367	—	—
266140	HD Sites Planning	Budget Increase for Resource support (BR # 71)	150	—	150	—	—
<b>Housing Support Total</b>			<b>\$270,955</b>	<b>—</b>	<b>\$270,955</b>	<b>—</b>	<b>—</b>

# Appendix II

**Table 9. 2026 10-year Combined Capital Program (in \$ thousands)**

Project	Name	Description	2026	2027	2028	2029	2030	Yrs 6-10	Gross
75040	Providers' Capital Loan - Other	SOGR Capital loan for community housing providers	37,500	36,669	1,509	—	2,980	25,856	104,514
190150	Springbrook House – PCHDP	Budget Increase for Springbrook House (BR # 71)	10,000	—	—	—	—	—	10,000
235040	Basswood Senior Residences – PCHDP	Budget Increase for Basswood Seniors Residence (BR # 71)	5,000	—	—	—	—	—	5,000
255032	Digital Services Team for Human Services	Human Services Strategic Technology Roadmap (approved in 2025 budget 10-year Capital plan)	1,500	2,000	2,000	3,000	—	—	8,500
260100	Shelters Capital Repairs	SOGR repairs to Peel-Owned shelters managed by the Housing Supply Team	50	—	—	—	41	—	91
260200	Shelters Construction Capital	SOGR repairs to Peel-Owned shelters	935	1,734	2,143	1,596	485	3,700	10,593
263046	Transitional Housing for Encampment Clients	Transitional Housing for Encampment Clients: A More Effective and Sustainable Solution (BR # 74)	44,000	—	—	—	—	—	44,000
265031	Peel Living SOGR	SOGR Grant for Peel Living	103,281	37,149	41,292	92,167	114,927	451,001	839,816
265032	Housing Technology Enhancements	Housing Technology Enhancements (BR # 72)	4,261	—	—	—	—	—	4,261
265036	Housing Providers BCA Audit	Building Condition Assessments	825	—	—	—	—	935	1,760
265038	PHC Low Carbon	Decarbonization SOGR for Peel Living	57,019	19,570	15,019	25,000	3,779	19,221	139,608
265134	Peel Owned Construction Capital	SOGR repairs to Peel owned Buildings	5,068	5,027	267	1,365	2,479	25,159	39,365
266040	Housing Development Sites Regional Planning	Peel Community Housing Development Program resource support (approved 2024 BR # 113)	1,367	1,408	1,450	—	—	—	4,224
266140	HD Sites Planning	Budget Increase for Resource support (BR # 71)	150	150	—	—	—	—	300
276025	Surveyor Shelter (PFS) Expansion	Peel Community Housing Development Program	—	30,000	—	—	—	—	30,000

Project	Name	Description	2026	2027	2028	2029	2030	Yrs 6-10	Gross
276044	Mayfield West Phase 1 (Family)-PCHDP	Peel Community Housing Development Program (approved CR# 2024-805)	—	—	40,000	—	—	—	40,000
286042	Mayfield – Ching Site – PCHDP	Peel Community Housing Development Program (approved CR# 2024-805)	—	—	—	98,800	—	—	98,800
296052	1320 Williamsport Drive CC	Peel Community Housing Development Program	—	—	—	—	80,000	—	80,000
306048	114 Falconer – PCHDP	Peel Community Housing Development Program (approved CR# 2024-805)	—	—	—	—	—	70,000	70,000
<b>Housing Support Total</b>			<b>\$270,955</b>	<b>\$133,706</b>	<b>\$103,680</b>	<b>\$221,928</b>	<b>\$204,691</b>	<b>\$595,872</b>	<b>\$1,530,832</b>