



Peterborough

10-year housing & homelessness plan

HOUSING AND HOMELESSNESS NEEDS ASSESSMENT
SUMMARY
MAY, 2013

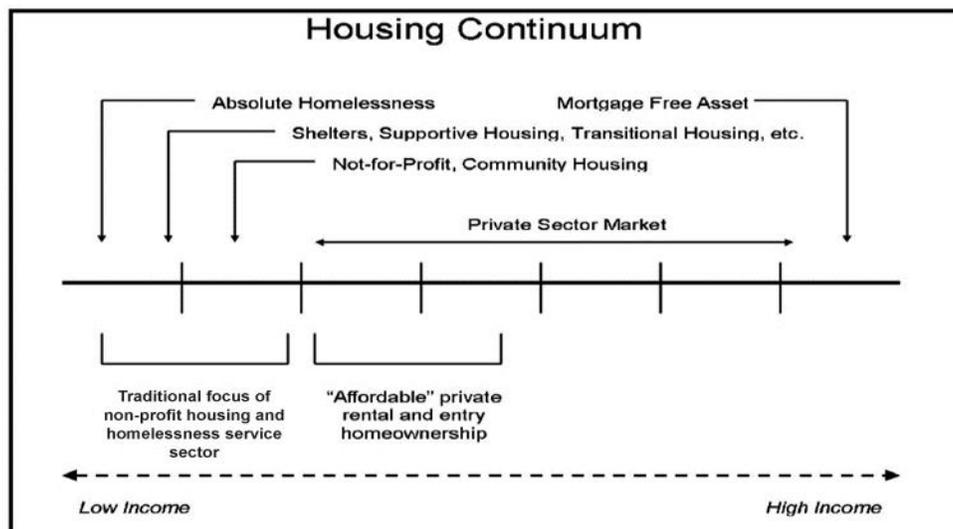
Introduction

This needs assessment was prepared as a foundation for the Peterborough 10-year Housing and Homelessness Plan and as a resource for the community. It provides up-to-date analysis, while building on many prior reports. It was prepared for the City of Peterborough in its role as Service Manager for housing and social services, including homeless-related services, for both the City and County of Peterborough.

The Peterborough region is a growing community, with a significantly higher proportion of seniors than other urban communities in Ontario. The majority of residents are well served through the private sector ownership market, however, nearly half of people who rent face challenges in finding housing which is affordable for their incomes.

It is estimated that up to five percent of households at any time have severe risk of homelessness, such as imminent eviction or extremely unaffordable rent; others need supports in order to remain housed. The majority of people who stay at emergency shelters in the Peterborough region stay for short periods, although a small number of people account for a majority of shelter bed usage.

Figure 1



This report covers the full housing and homelessness continuum – an important way of understanding the relationship of between the two. Some housing market sectors and trends are relevant to most residents of the community. Others are most relevant to low and moderate-income residents who face more problems in the housing market. Others are relevant to people with special needs relating to aging, disabilities or other issues.

The needs are summarized in the following sections:

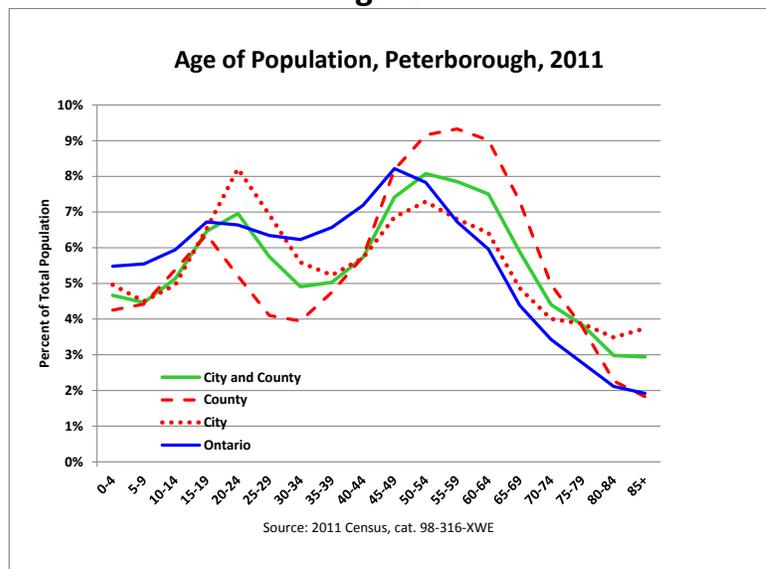
- Population and household trends
- Economic context and incomes
- Housing stock and supply
- Prices, rents, & housing affordability
- Social and affordable housing
- Future population and households
- Homelessness prevention & housing retention
- Outreach and support
- Emergency shelters
- Supportive and transitional housing

Homelessness is defined to include people who are in emergency shelters or on the streets, those who are at risk of losing their homes, and those who need support services to help them get and keep stable housing. The response to prevent someone from becoming homeless, or to help them out of homelessness, will involve housing – but also support services.

Population and Household Trends

The Peterborough region population is 135,000 (2011 census), with 79,000 in the City and 56,000 in the County.¹ Peterborough is growing more slowly than Ontario as a whole, averaging approximately 3 percent per five-year period, with lower growth rates since 2006. The City has 33,000 households and the County has 22,000, for a total of 55,000. (A household is a family or individual or other group occupying one private home.) Most growth is within the City.

Figure 2



A high share of the Peterborough region population is age 55 or older (compared to Ontario), and a low share is age 30-44. The seniors' population is rising rapidly, reinforced by out-migration of younger to middle aged people (30-44), and in-migration of retirees.

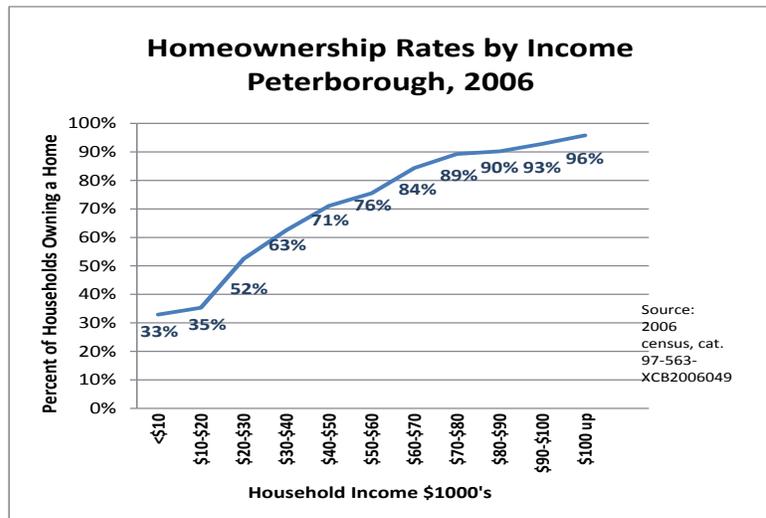
¹ This report uses 2011 census data where available; but 2006 remains the latest available for many types of data.

Most households do not have children at home. The Peterborough region has relatively more couples without children and fewer two-parent families than Ontario. The greatest shift in household types is toward more people living alone or as couples without children (including most seniors), while the number of two-parent families gradually decreases.

The Peterborough region has a high home-ownership rate. Households in the rental sector tend to have quite low incomes, with over half of renter households being in the lowest 20 percent of the income spectrum.

The City and County have distinctly different shares of the regional population. As well as more older people, the County has relatively more upper-income and fewer lower-income households. The City has 85 percent of renters in the region, and the County has as many homeowners as the City despite the lower County population.

Figure 3



This community profile indicates

dominant housing issues that are not those of growth, but rather ongoing chronic issues – such as low-income rental needs – and issues of change such as people aging in place, aging of housing stock, and some mismatches as housing stock adapts to a changing population.

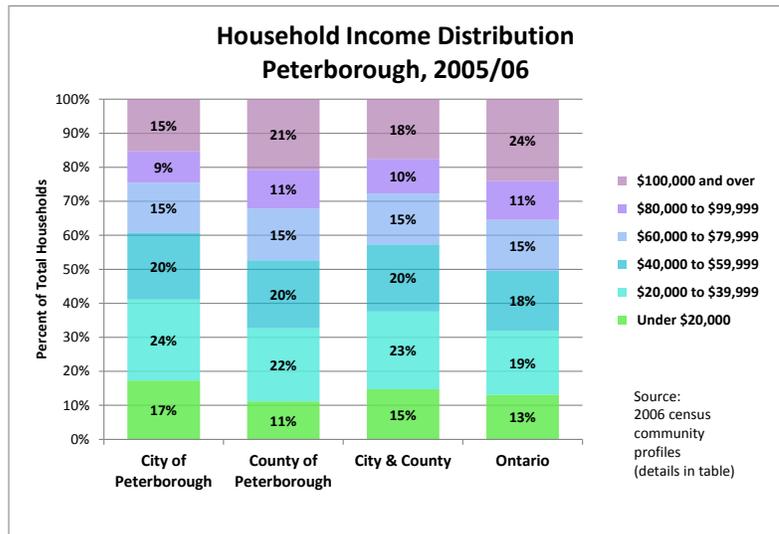
Economic Context and Incomes

The Peterborough region forms an integrated local economy, labour market, and housing market, with intensive daily commuting to work between the City and County.

Peterborough’s economy is tilted to education, health care, and services such as retail and recreation. Unemployment is higher than across Ontario, with slow recovery after the 2008–2009 recession, and significant loss of manufacturing jobs.

The Peterborough region has a relatively high share of residents with low and moderate incomes (reflecting in part the higher than provincial average of retail/service sector jobs, which tend to be lower paying) , and a lower share of residents with high incomes, compared to Ontario. Incomes tend to be lower in the City than the County, and vary among the townships.

Figure 4



This economic profile points to a fairly large low- and moderate-income population that faces challenges in the housing market.

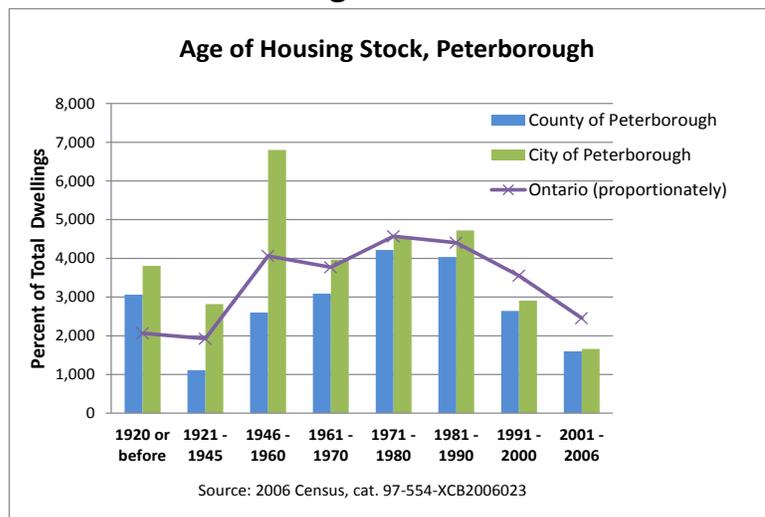
Using several indicators, this report finds that about 3,000 to 6,000 people at any given time have unstable housing situations that put them at risk of homelessness – up to 5 percent of the region’s population.

Housing Stock and Supply

The Peterborough region housing stock is somewhat older than across Ontario, with more pre-World War II and postwar (1945-1960) homes, and fewer built in the past 20 years. Most homes are detached, and rental stock tends to be low-rise or detached rather than high-rise.

The condition of the stock by age of home is similar to Ontario, but the older stock means a slightly higher need for major repair overall. Disrepair is a significant issue in older, lower price/quality market segments such as rooming houses, and inner neighbourhoods near downtown, as well as in some rural areas.

Figure 5



Housing production averages just under 400 units annually, notably lower than levels prior to the 2008-09 recession. Almost all new homes are detached houses for homeowners. Three-quarters of production is within the City. There is very little multiple-unit rental or condo production, except for some upmarket townhouses for seniors and assisted rental production. About half of production meets the changing needs of existing population (given declining household size) and the other half accommodates net growth.

There are 4,000 or more students in the Peterborough housing market, a large share of rental demand. A significant portion of student renters live in secondary suites, particularly in the north and south ends of the city, close to Trent University and Fleming College.

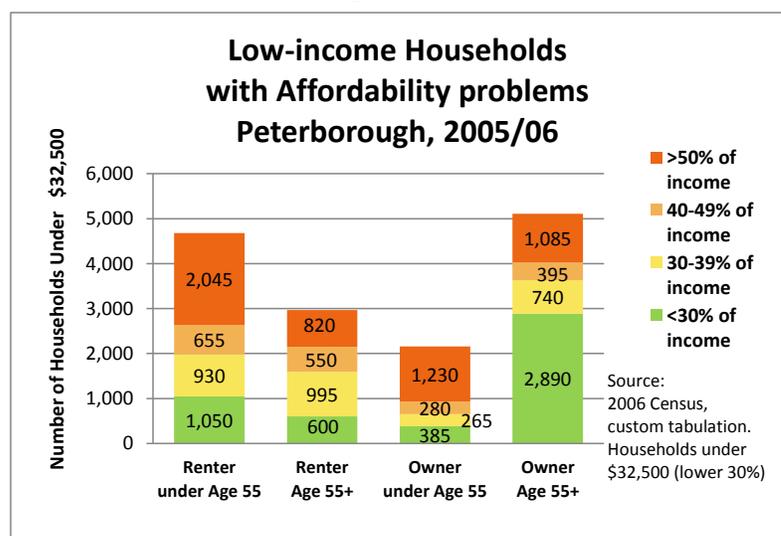
The profile points to an older housing stock which faces challenges in terms of ensuring good repair. It points to adaptation of home-owner houses as the main mode of market rental supply, bringing some challenges of housing quality and neighbourhood impact. It also points to a lack of housing mix and diversity in comparison with the large shares of population that are seniors, young adults, small households, or those with lower income. This lack of diversity is more pronounced in the County than the City.

Prices, Rents, and Housing Affordability

Homeownership prices in the Peterborough region are relatively affordable to those with middle incomes or higher. In 2012 the average resale price was \$266,000 and the median new home price was \$294,000. The dominant price range (excluding the lowest 20 percent and highest 20 percent) was between about \$170,000 and \$350,000 for resales and between \$250,000 and \$350,000 for new homes. There are marked differences in resale prices by district within the City and among the townships in the County. New home prices are notably higher in the County than the City.

Apartment rents are generally affordable for about half of tenant households but not for low-income tenants. Average monthly market rent (fall 2012) for a conventional one-bedroom

Figure 6



apartment was \$774, and \$904 for a two-bedroom. Rent increases have been about the same as overall inflation since 2006.

Affordability issues are severe for lower-income households. Peterborough rents and prices are affordable under Provincial Policy Statement criteria, in terms of average prices and rents vis-à-vis the 30th and 60th percentile of the income spectrum. But, similar to most communities in Ontario, there are virtually no market housing options in either the City or County that are affordable to the lowest-income 10 to 20 percent of households – including low-wage workers, low-income senior renters, and those receiving social assistance. Among renters, 22 percent paid 50 percent or more of household income on housing. Among the lowest-income 30 percent of households:

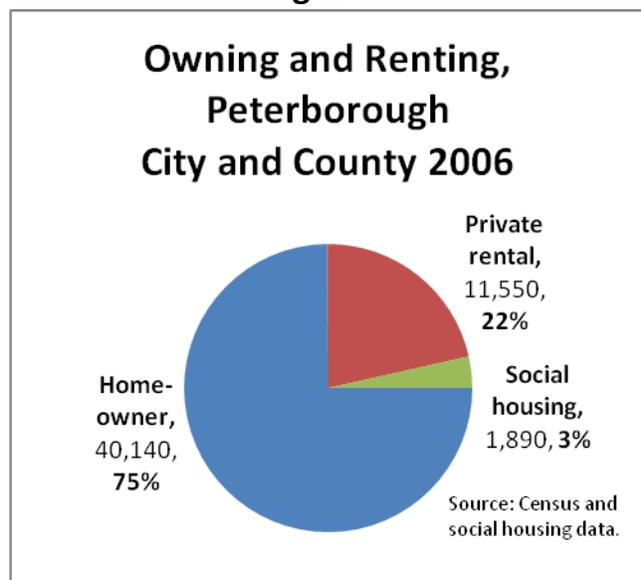
- Two-thirds pay 30 percent or more of income on housing, including one-third paying over 50 percent.
- Severe rental affordability problems are most common among young adults and those aged 55 to 64.
- Among those whose housing costs 40 percent or more of income, 4,100 were renters (of whom 1,400 were age 55 and up); and 3,000 were owners (1,500 age 55 and up).

This profile indicates good affordability for middle and upper-income households, and points to a market that is not experiencing strong growth pressures or imbalances between demand and supply. However, the severe affordability problems of lower-income households, especially tenants, point to the chronic mismatch between price levels at which housing is supplied in the market, and the low incomes of many residents.

Social and Affordable Housing

Peterborough has almost 2,000 units of social housing (publicly funded housing which provides affordable rents to low and moderate-income people). Peterborough Housing Corporation owns and operates 45 percent of social housing units, while non-profit and co-operative providers operate

Figure 7



the rest. Peterborough's production of new assisted rental units under the Affordable Housing Program/Investment in Affordable Housing Program has been high, with almost 500 new units in the past decade.

There are about 1,700 applicants on the social housing waiting list, with little change from year to year. About 200 are housed annually in rent-geared-to-income homes, most of them victims of domestic violence who have special priority under provincial policies. The social housing stock faces challenges and also opportunities over the next few years. Many projects will reach the point where mortgages are paid off, but at the same time federal subsidies are gradually phasing out, and repair needs are rising.

Repair assistance can help ensure that homes of low and moderate-income owners and renters are in satisfactory condition. Since 2011 the federal Residential Rehabilitation Assistance Program (RRAP) is no longer delivered. In its place the City has established the Peterborough Renovates program, using federal-provincial funds; and utilities companies provide energy retrofit assistance, and other safety and emergency home repairs. At present there are fewer homeowner loans available than under RRAP, and no funding program to help ensure good repair of rental homes.

Future Population and Households

Official population forecasts which were adapted for this needs assessment imply growth of up to 800 households annually over the decade 2011–2021. Seniors will account for about two-thirds of the increase. Up to 200 units per year will be renters – subject to uncertainty on interest rates affecting home buying. In the rental sector, growth would be more balanced between seniors and others.

This scenario implies housing production at about double the levels of 2008 to 2012. The scenario points to ongoing change in the existing stock, with more of the households being seniors, and more supply of rental units within existing older housing unless new rental is built.

Homelessness Prevention and Housing Retention

A vital role is played by services that help people keep their home when they are at risk of losing it. Prevention is far better than becoming homeless, in terms of personal stability and quality of life.

There are rising needs for prevention services and rising demands on the agencies that provide them. These reflect more people with low and insecure incomes, facing inadequate or unaffordable housing options in the market. Low-income owners and renters also face affordability pressures due to rising utility costs.

Information available on homelessness needs is more qualitative than on housing. This partly reflects the lack of a consistent approach to data and reporting among the various funders. Developing a shared data base, collection methods, and outcomes measures would improve the ability to coordinate services for each person and to better plan service improvements.

The City, as Service Manager, funds a range of prevention services, with provincial and City-County money. Many are delivered by the City's Social Services Division or the Housing Resource Centre (HRC). HRC actively assists 2,000 people each year, of whom 80 percent face eviction within 30 days. HRC is experiencing rising demands, with the latter category almost doubling from 2010/11 to 2011/12, and more people with complex needs.

Prevention and retention programs serve City and County residents. Many County residents access services in the same way as City residents, by phone, online or in person. The more rural areas have distinct needs and require distinct services and/or access to services. Some of these exist but there is a need for more.

Food banks have become an essential part of prevention. Kawartha Foodshare serves 8,300 people annually, including those who use the food bank more than once. Food banks are a way for low-income tenants to afford the rent – saving on food makes room in the household budget for the rent, which usually cannot be reduced.

The system of services for homelessness prevention and housing retention has expanded and developed in complexity and responsiveness in recent years. Examples include the range of prevention services at HRC; the rural outreach program; housing social workers that help public housing tenants maintain stable tenancies; and increased energy assistance through utility companies.

Agencies that serve homeless people report rising numbers with chronic or complex issues, especially mental health and addictions. This creates more need for specialized services and for service coordination. Many people need assistance more than one time (restricted under some current programs).

Developing relationships with landlords is also important in these services, and needs to be enhanced.

Funding changes are creating challenges and opportunities in retention and prevention, as well as outreach and support. The provincial funding for homeless services has now been consolidated into one program, with more flexibility for Peterborough to set its own priorities, but less funding. The City, as Service Manager, has partly made up for this shortfall from its own funds, establishing the new Housing Stability Benefit – but overall provincial/municipal resources are reduced. It will be important to maintain resources for retention and prevention

services, as well as targeted high-need outreach and support, and to work with providers to make strategic adjustments to these services as needs evolve.

Outreach and Support

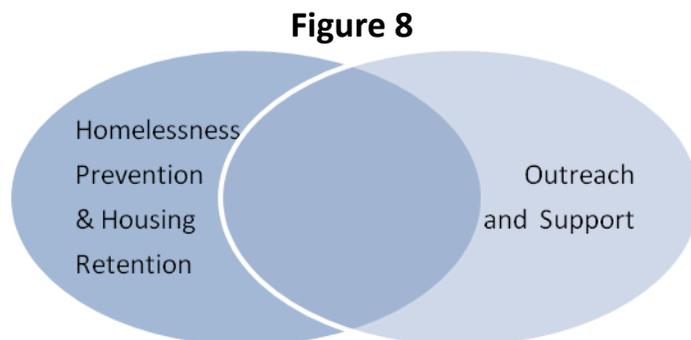
Outreach and support overlaps with homelessness prevention and housing retention. Outreach and support refers here to services targeted mostly to people with high needs. This includes services that help them get housing if homeless, and help them keep stable housing in spite of

personal challenges and crises. It includes ongoing supports, counselling, crisis intervention, assistance with life skills and tenancy obligations, employment opportunities, and referral to other services as needs arise. People requiring outreach and support include those with mental health issues and addictions. Other groups may need such services for a period when their life or housing situation is disrupted – such as youth living independently, or women who are victims of domestic violence.

Outreach and support services have been enhanced in recent years. These collaborative initiatives include the Homelessness Coordinated Response Team, the City’s Homelessness Case Managers, Service Resolution Protocol, housing supports delivered by CMHA Peterborough (Canadian Mental Health Association), and shelter outreach from FourCAST. The current 2011–2014 Community Plan for Homelessness (prepared for purposes of federal homelessness funding by the United Way in collaboration with the City and community agencies) gives top priority to this area of service. The interviews carried out for this needs assessment confirm the high priority needs in this area.

Most agencies serving homeless people report a greater need for mental health and addictions outreach and supports than current service levels can meet. There is concern about poor access to services on weekends and evenings. Effective supports are imperative when people with high needs leave shelters, to reduce the risk of returning to the shelter.

Significant gaps exist in discharge protocols and planning, to ensure that people with high needs who are being discharged from prisons, hospitals or other institutions stay connected with services they need, and do not become homeless. The largest numbers of persons involved are those being discharged from health care facilities. But there is also a need for discharge planning with the prison system (correctional services). This must involve



coordination between those institutions, the City, other funders, and community-based service providers.

Service planning in this area must assess to what extent people with high needs can be served by outreach and supports while they rent in the market, and what groups need non-profit housing with on-site supports.

Emergency Shelters

Shelters are a main element of the homeless service system that the City coordinates in its role as Service Manager, accounting for about 40 percent of such funding. Shelters served almost 900 individual persons in 2012, with about 75 in the shelters on an average night (data including victims of domestic violence). Shelters will remain an important safety net, even with expansion of prevention programs and with increased affordable housing options in future.

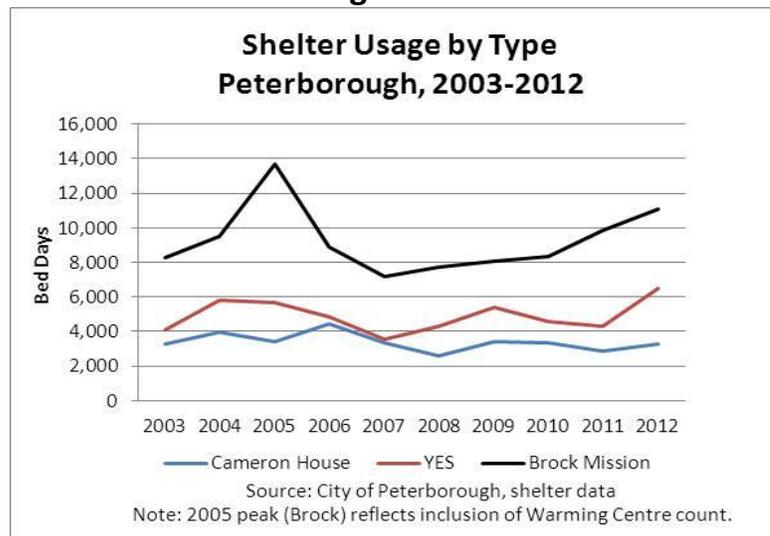
The largest changes in the shelter system are the rising overall demands, and the rising numbers and percentage of people with high and complex needs, particularly mental health and addictions. Usage (bed-days) has risen over the past 5 years, and in 2012 it was 25 percent above the average for 2008-2012.

Peterborough has four emergency shelters. The City, as Service Manager, funds and oversees a men’s shelter, women’s shelter, and a shelter with separate spaces and programs for youth and for families with children. The shelter for women who are victims of domestic violence is funded primarily by Ontario.

Shelters have faced challenges of financial instability, because services run every day for long hours, with facilities to operate and maintain – but with funding traditionally varying based on fluctuating daily occupancy. This has been improved by a shift to partly base, partly per-diem funding. There remain great pressures to serve shelter users well with limited resources.

Adequacy of facilities remains a concern, especially at the men’s shelter, where people with diverse needs must be served in one large shared space. While some see a need for a “minimum barrier shelter” for men with mental health or addictions issues or a history of

Figure 9



violence, the size of the population does not warrant a separate facility. But there is a need for a more tailored mix of program and residence spaces for men.

With more shelter users having mental health issues and addictions, outreach services into the shelter have become an essential element in meeting needs. These have been enhanced, and are provided by agencies such as CMHA and FourCAST; specialized City-funded staff provide related access to income support and coordination. Other partners who actively co-ordinate with the shelters in serving their users include workers in the City's Social Services Division, the Housing Resource Centre (in housing search), Kawartha Foodshare, and the Children's Aid Society.

Training of shelter staff has been carried out to enhance their skills, especially in mental health and addictions. The changing profile of users means ongoing need for more skills training.

A large share of people staying at the men's shelter and the women's shelter are repeat users who are unable to maintain stable housing. More than 1 in every 4 Brock users stayed more than 6 weeks in total during the year, mostly through a cumulation of multiple stays. At each of these two shelters, about three-quarters of total bed-days are for people with total stays of over 6 weeks; and about two-thirds of total bed-days are for those with repeat stays.

Many of the people who use shelters more than once need support services to ensure they can get and keep stable housing once they leave the shelter, or to prevent them losing their tenancy in the first place. This was strongly expressed in the expert interviews and consultations carried out for this needs assessment. The large number of people who are repeat shelter users points to the need for more supportive and transitional housing.

Supportive and Transitional Housing

Supportive housing is a combination of housing plus support services by specialized staff. The housing is ordinary accommodation, usually apartments. Supportive housing may be social or assisted housing with supports attached, or it may be a matter of support services to people who get their housing in the market.

For people not able to live fully independently, supportive housing is a better alternative than institutional living, dependence on family and relatives, or homelessness. Supportive housing is less expensive than institutions (such as nursing homes or hospitals) or emergency care, provides autonomy and dignity, and integrates people into the community.

Similar to many communities across Ontario, the main population groups that may need supportive housing include:

- People with serious mental health issues or addictions
- People with an intellectual (developmental) disability
- People with a physical disability who need support services to live independently
- Seniors with high support needs
- Abused women (victims of domestic violence) during a transitional period
- Long-term homeless people (with or without a mental health or addiction diagnosis)
- Youth without family support (includes youth leaving CAS care, and others)
- People who have been released from prisons or are on probation

Supportive housing is funded and provided in diverse ways, and most of it is not funded or coordinated by the City in its role as Service Manager. However, it is an essential element in any effective plan to address homelessness. The Ministry of Health and Long Term Care, through the Central East Local Health Integration Network (LHIN), funds three main categories: assisted living for high-needs seniors and others; mental health supportive housing; and supportive housing for people with addictions. Other funding programs serve other populations. The type of support service varies greatly between population groups; and there are diverse systems of access (application and intake).

Seniors needing supports are by far the largest needs group, but are not a main focus in relation to homelessness. For the Ministry of Health and the LHIN, supportive housing for “frail seniors” – whose health issues put them on the brink of needing hospital or long-term care – is a way to pre-empt or delay a spiral of declining health, as well as to greatly reduce public costs.

The inventory compiled for this study identified 460 supportive housing units in Peterborough, plus well over 1,000 retirement home units. The largest types of need were seniors needing home supports; people with physical disabilities that require care services; and mental health and addictions.

The supportive housing system has expanded modestly over the past decade, with some added mental health units, units in new affordable rental projects, and transitional units. LHIN-funded agencies have played major roles in this expansion, and the City has collaborated with supportive housing providers on some of the new affordable projects. There have been many new retirement homes with market prices.

The need for more supportive housing was strongly evident in several prior reports reviewed for this needs assessment, as well as the expert interviews and consultations. The most urgent indicator is the rising numbers of people using shelters and homeless services who have serious

mental health issues and/or addictions. Priority populations identified include homeless women, people with mental illness, people with addictions, older long-term homeless men with complex medical and personal needs, and youth. There is a particular need to address the needs of chronically homeless men.

To ensure effective services in homelessness prevention, outreach and support, and supportive housing, there is a need for coordination of the components that are funded and overseen by the Ministry of Health and Long Term Care and the LHIN, and those funded and overseen by the City in its role as Service Manager. While City and LHIN staff have taken initial steps towards collaboration on service provision and priority-setting, more in this vein is needed in order to better meet the needs of people who rely on these services.

Supportive housing, along with rapid re-housing, and targeted outreach and support to people with high needs once housed, are key elements of a “Housing First” approach. This approach means that housing should not be contingent on treatment but can instead serve a route to personal stability, integration in society, and addressing underlying issues. More specific analysis and service planning is needed to develop the program models and to identify funding sources, to realize this approach in the Peterborough region.

The needs assessment summarized here was prepared for the City of Peterborough by Greg Suttor and Deb Ballak in collaboration with Tim Welch Consulting.

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Craig Adams	City of Peterborough
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Kirsten Armbrust	Community Counselling & Resource Centre
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Paul Armstrong	Community Education Sub-Committee AHAC
Susan Bacque	City of Peterborough
Desirae Barrett	Nijkiwendidaa Anishnaabekwewag Services Circle
Vera Bell	Community Member
Mayor Daryl Bennett	City of Peterborough
Katherine Blackwood	Kawartha Participation Projects, Chair AHAC
Dorothy Boddy	Housing Supply Sub-Committee AHAC
Marie Bongard	Peterborough Poverty Reduction Network
Roy Brady	Peterborough Poverty Reduction Network
Paul Brown	Peterborough Poverty Reduction Network
Shirley Brown	Peterborough Poverty Reduction Network
Ruth Butcher	Food Bank - Lakefield
Jeff Cadence	John Howard Society
Denise Campbell	Peterborough Housing Corporation
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Angela Chittick	Selwyn Township, County Accessibility Advisory Committee
Bonnie Clark	Peterborough Housing Corporation
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Peggy Downey	Community Care Peterborough - Apsley Office
Jennifer Downey	Leta Brownscombe Co-Operative Homes Inc.
Lisa Doyle	Peterborough Seniors Planning Table
Joanne Duquette	Kawartha Participation Projects Community Living Peterborough
Gord Evans	Workforce Development Board
Noelle Ewing	Community Member
Joelle Favreau	YWCA of Peterborough Victoria & Haliburton
Dean Findlay	City of Peterborough
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Sheridan Graham	County of Peterborough
Warren Green	Peterborough Poverty Reduction Network
Karolyn Grvogue	Nijkiwendidaa Anishnaabekwewag Services Circle
Carolyn Hagg	City of Peterborough
Robyn Hall	Housing Access Peterborough
Vern Hamilton	Pine Vista Investments
Lori Kay Hamte	Peterborough Poverty Reduction Network
David Haw	Sunshine Homes Non-Profit Homes Inc.
Sharron Hayton	City of Peterborough
Paul Heath	Monaghan Court Non-Profit Housing
Goodith Heeney	Peterborough Poverty Reduction Network
Chris Heersink	City of Peterborough
Karen Hennessey	Community Counselling & Resource Centre, Housing Resource Centre

Ken Hetherington	City of Peterborough
Staff members	Social Services Division, City of Peterborough
Stephen Hill	Trent University
Marg Hobart	Peterborough Housing Corporation
Phyllis Hodder	City of Peterborough
Susan Hubay	Peterborough County-City Health Unit
Carol Hubble	St. Giles Senior Citizens Residence
Malcolm Hunt	City of Peterborough
Daphne Ingram	Food Bank - North Kawartha
Dwayne Ireland	Peterborough Poverty Reduction Network
Mary Ireland	Peterborough Poverty Reduction Network
Fred Irwin	Transition Town Peterborough
Walter Johnstone	Youth Emergency Shelter of Peterborough
Snow Manning Jones	Council for Persons with Disabilities
Aqpa Kasaluak	Nijkiwendidaa Anishnaabekwewag Services Circle
Chris Kawalec	City of Peterborough
Melanie Kawalec	City of Peterborough
Kerri Kightley	Peterborough Drug Strategy
Cynthia Kiriazakos	Hilliard Park Non-Profit Homes Inc.
Nika Klimash	Nijkiwendidaa Anishnaabekwewag Services Circle
John Knight	Trent University
Jean Koning	Community Member
Johanna Kowacz	Community and Social Services, Ontario Disability Support Program
Stephen P. Kylie	Peterborough Poverty Reduction Network
Sarah Lafleche	Central East Community Care Access Centre
Catharine Lamoureux	YWCA of Peterborough Victoria & Haliburton
Wyatt Lamoureux	Youth Emergency Shelter of Peterborough
Rosalyn Lawton	Nijkiwendidaa Anishnaabekwewag Services Circle
Chris Lewis	Nijkiwendidaa Anishnaabekwewag Services Circle
Mary Anne Linton	Marycrest at Inglewood
Julia Lituinchuk	Nogojiwanong Friendship Centre
Michelle Longhurst	City of Peterborough
Paul Lumsden	Peterborough and the Kawarthas Homebuilders Association
Marilyn Lunn	Millbrook Non-Profit Housing
Cheryl Lyon	Community Member
Christie MacIsaac	City of Peterborough
Fay Martin	Youth Emergency Shelter, Ministerial Association in Minden

Mary Anne Martin	Trent University
John Martyn	Peterborough Poverty Reduction Network, AHAC
Nora Martyn	Peterborough Poverty Reduction Network
Janine McDonald	Peterborough and Kawartha Co-ops
Maureen McGarrity	Peterborough Poverty Reduction Network
Theresa McGrath	Kawartha/Otonabee Native Housing Inc.
Alex McLeod	City of Peterborough
William McNabb	Brock Mission
Joe Meisenheimer	Canadian Mental Health Association – Peterborough Branch
Mary Beth Menzies	Wigwamen Non-Profit Residential Corporation
Laurence Mestokosho	Nogojiwanong Friendship Centre
Peter Michielson	Accessibility Advisory Committee
Rev. Roger Millar	Food Bank - Norwood and Area Ministerial
Jai Mills	Central East Local Health Integration Network
Linda Mitchelson	City of Peterborough
Rebecca Morgan Quin	City of Peterborough
Alex Mortlock	Peterborough Green-Up
Iain Mudd	County of Peterborough
Christie Nash	Peterborough Poverty Reduction Network
Senna Neil	Niijkiwendidaa Anishnaabekwewag Services Circle
Bob Nelson	Otonabee Non-Profit Housing Corporation
Vicki Niles	Niijkiwendidaa Anishnaabekwewag Services Circle
Erin Northey	Canadian Mental Health Association – Peterborough Branch
Trish O'Connor	Fleming College
Rosemary O'Donnell	Housing Resource Centre (Community Counselling & Resource Centre)
Lois O'Neill	Township of Galway-Cavendish and Harvey
Dorothy Olver	City of Peterborough
Wendy Phillips	Nogojiwanong Friendship Centre
Sandy Prentice	Niijkiwendidaa Anishnaabekwewag Services Circle
David Pritchard	City of Peterborough
Eric Prugh	St. Paul's Presbyterian Church
Barry Rand	Deputy Mayor, Township of North Kawartha
Casey Ready	Community Counselling & Resource Centre (Housing Resource Centre)
Linda Reed	Township of Havelock-Belmont-Methuen
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Raeann Rideout	The Ontario Network for the Prevention of Elder Abuse
Donna Rogers	Four Counties Addiction Services Team

Lorri Rork	Community Care Peterborough - Lakefield Office
David Rosefield	St. Giles Senior Citizens Residence
Sally Samis	City of Peterborough
Kelly Scott	Housing Resource Centre (Community Counselling & Resource Centre)
Janet Sheward	City of Peterborough
Paul Skobleniv	Tabernacle Court Apartments Inc.
Linda Slavin	Sustainability Peterborough
Lisa Smith	United Way of Peterborough & District
Amit Sofer	TVM Group
Jason Stabler	Peterborough Partnership Council on Immigration Integration
John Stephenson	Peterborough Utilities Services
Liz Stone	Nijkiwendidaa Anishnaabekwewag Services Circle
Rick Storey	Homelessness Partnering Strategy – Community Advisory Board
Steve Streeter	Peterborough Lakefield Police Services
Sarah Tate	Habitat for Humanity
Shawn Telford-Eaton	Peterborough County-City Health Unit
Jeannette Thompson	Township of Smith-Ennismore-Lakefield
Melinda Wall	Peterborough County-City Health Unit
Shari Warfield	Canadian Mental Health Association – Peterborough Branch
Maisie Watson	Community Counselling & Resource Centre, PHC
Karen Watts	Wigwamen Non-Profit Residential Corporation
Kathryn Waugh	YWCA Peterborough Victoria & Haliburton
Hilary Wear	Community Member
Bryan Weir	County of Peterborough
John Whitehead	Peterborough Regional Health Centre
Steve Whitehill	Peterborough Fire Services
David Whitehouse	Peterborough Utilities Services
Alison Wilkins	Four Counties Addiction Services Team
Kathleen Williamson	City of Peterborough
County Councillor Ron Windover	AHAC
Carol Winter	Peterborough Poverty Reduction Network
Sandy Woodhouse	Canadian Mental Health Association – Peterborough Branch
Margaret Wright	Peterborough Poverty Reduction Network
Patricia Zimmer	The Elizabeth Fry Society of Peterborough
Lynn Zimmer	YWCA of Peterborough Victoria & Haliburton
Claire Zuiker	Homelessness Partnering Strategy – Community Advisory Board

