## ANNUAL HOUSING SYSTEM REPORT



2015



## Message from the Commissioner of Human Services

The Region of Peel, as one of 47 System Managers in Ontario, is responsible for housing and homelessness prevention, early learning and child care, social assistance, and employment programs, all of which address community needs and support social development.

Housing, a central component of the Human Services system, is also a primary determinant of our quality of life, affecting health, social interaction, economic activities, and the general well-being of our community.

Regional Council and system partners play a vital role in increasing housing options, supports and services for our community. We work with private landlords and non-profit housing providers to increase access to affordable housing for Peel residents. We have established partnerships with community agencies, faith groups, and other stakeholders to build new affordable rental housing to meet an increasing demand. Community partners work together to provide supports and services that help our most vulnerable residents improve their quality of life.

As a result of our collective efforts, there are now fewer households waiting for housing subsidy in Peel than there have been in the last 13 years. Recently, innovative partnerships have led to a significant reduction of tax dollars contributions toward new development; for example, a recent affordable housing project partnership with Supportive Housing in Peel (SHIP) has reduced regional investment from \$87,500 to \$7,500 per housing unit.

Despite the progress made through various initiatives, the housing needs of Peel's community are complex and continue to evolve. Our economy hasn't fully recovered from the recession, resulting in high incidences of part-time jobs and precarious employment. Our community continues to grow by 20,000 new residents per year and access to stable jobs and housing options will be important to meet the diverse needs of the community and to ensure growth is sustainable.

This means we must continue to find new solutions, expand our partnerships and work collaboratively to meet our community's evolving needs while ensuring services are delivered efficiently and cost effectively.

The Region and Peel's housing system partners are well positioned to meet these challenges. In this context, we are especially thankful to our community partners and Regional Council for their support. We look forward to working together to continue making a difference in the quality of lives of Peel families and creating a community that is socially and economically strong.

Sincerely,

Janet Menard

Commissioner of Human Services

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### Introduction

As System Manager for housing, the Region of Peel is accountable for planning and supporting a housing system that is people-centred, recognizes the needs of individuals, families and the community and, is based on partnerships and supported through innovative solutions.

In recent years, the Region's role has evolved because of policy changes at the Provincial level, as well as investments and partnerships at the local level. This annual report demonstrates the Region's belief that government cannot independently meet the housing needs of the Peel community. We are focused on working with our partners in the non-profit and private sectors to increase the impact of our collective efforts and social return on investments by leveraging the strengths in the community. As such, our approaches include:

- Aligned investments
- Partnerships
- Innovative and creative solutions
- Leveraging community assets
- Building the capacity of our partners and the system to ensure long-term housing needs have been met

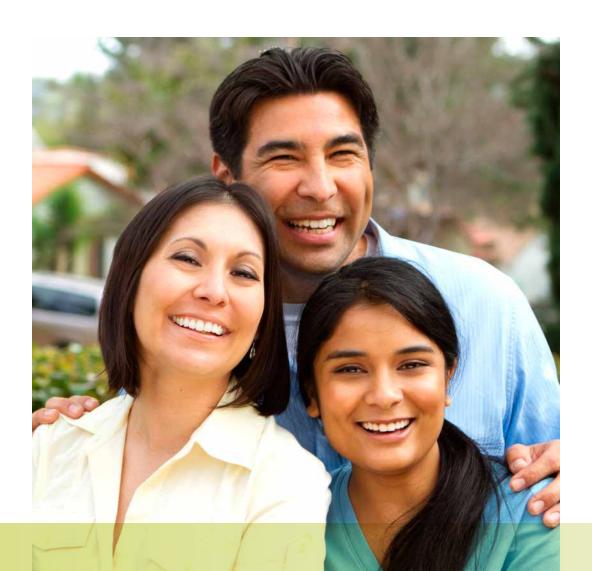
Recently, the shared efforts of the Region and system partners in Peel have resulted in positive outcomes for the community. On the system planning front, the Region and system partners worked collaboratively to develop a 10-year Housing and Homelessness Plan that sets a strategic vision and foundation of our system management priorities. Other key outcomes include:

- Between 2001 and 2013, approximately 1,000 new affordable housing units were added in Peel through investments from all orders of government and community partners.
- Peel's current public housing stock is 20,716 units (including shelter beds and transitional housing); also includes 13,380 units maintained through 48 non-profit providers, including the Peel Housing Corporation.
- 4,772 households were supported in 2014 through existing and new rent supplement initiatives and partnerships with over 230 non-profit and private landlords.
- On the homeownership front, the Region has so far collaborated with Habitat for Humanity to build 50 new affordable homes in Peel.

Although significant progress has been made in recent years, we have more work to do to address the evolving housing needs of our community:

- 14,520 individuals and families accessed shelters and transitional housing in 2014.
- The average wait time for subsidized housing is 5.3 years and the need for housing subsidies in Peel continues with almost 5,000 new applications for subsidy in 2014.
- Housing affordability remains an issue as approximately one-third of all households in Peel spend more than 30 percent of their gross household income on housing.
- As the housing stock ages, financial investments in capital repairs will be required; it is estimated that \$104 million should be invested by 2025 to ensure Peel's social housing projects are appropriately maintained.

Although there are challenges to overcome, we have many opportunities to seize. We continue to explore and embrace innovative approaches and non-traditional partnership opportunities to build healthy and vibrant communities.



## **Evolution of Social Housing in Ontario**

#### **During the 1990s**

 The Federal government began the process of transferring financial and administrative responsibilities for social housing to provinces and territories.

#### In November 1999

- The Federal government handed over the administration of most of Ontario social housing to the Province.
- The Province had the powers to
  - Transfer the administration of social housing programs to municipalities;
  - Set policies for assisting clients; and
  - Allocate Federal funding to existing housing programs.

#### In 2000

 Ontario transferred its funding and administrative responsibilities for social housing to the Municipal or Regional government level; Ontario is the only province in Canada to have done this.

#### In December 2000.

 The Province passed the Social Housing Reform Act (SHRA) to administer social housing programs at the local level.

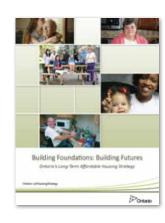
#### In 2010

- SHRA didn't allow the flexibility to accommodate individuals' needs.
- In its efforts to transform the housing system in Ontario, the Province released the Long-Term Affordable Housing Strategy (LTAHS) in 2010.
- The accompanying legislation the *Housing Services Act (HSA)*, 2011, provided:
  - Greater flexibility to System Managers to set priority rules; and
  - Provide subsidies to providers and clients while affirming the province's goal of developing an integrated system of housing and homelessness services throughout Ontario.

#### **Local Flexibility**

**LTAHS** and **HSA** enabled System Managers to shift their focus from social housing to the broader housing continuum.

Flexible guidelines and funding allow System Managers to invest funds to best meet local community needs. As an example, the Community Homelessness Prevention Initiative (CHPI) combined Provincial funding for five programs into one envelope. This allowed System Managers to direct the funding to programs and services to meet local needs.



#### **Region of Peel as Housing Provider**

In addition to being accountable for the housing system, the Region is also a shareholder in Peel Housing Corporation – the Region's non-profit housing corporation.

#### **Peel Living**

In 1976, Council created the Peel Non-Profit Housing Corporation (PHC), also known as Peel Living. PHC operates as an independent corporation of the Region of Peel, with six members of Regional Council and five members of the community as its board. This is a new board governance model which was endorsed in 2014. PHC is administered by the Region's Housing Operations and Management Services division within the Human Services department.

Peel Housing Corporation is one of 48 non-profit and co-operative housing providers in Peel. It has a portfolio of 6,920 apartments and townhomes in 68 buildings throughout Brampton, Caledon and Mississauga.

In addition to Peel Living rental units, the Region owns six affordable housing buildings, three emergency shelters and two transitional homes.

The Region is legislated by the Province to have 8,424 Rent-Geared-to-Income (RGI) units. The 48 non-profit and co-operative housing providers administer 13,380 RGI and market units across the system. Housing providers maintain a mix of market rent units and RGI units through agreements with the Region.

Altogether, Peel has 20,716 units/homes/beds that include social housing (Peel Housing Corporation and community-based units), shelter and transitional housing, and rent supplement program units supporting the housing needs of our community.



Private Market Rental

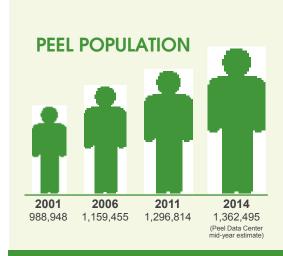
Home Ownership

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## Peel Today

The demand for human services is driven by demographic, social, and economic factors. These factors include population growth, decline in jobs, immigration and poverty trends, as well as an aging population. The information provided below demonstrates why housing affordability is important to the Peel community.

#### **OUR POPULATION**



- From **2001 to 2011**, Peel's population increased by **31.1%** to **1,296,814 people**.
- Provincial forecasts suggest that Peel's population is estimated to grow by 20,000 new residents per year until 2041.
- By 2041, our population is expected to grow by 45% and seniors (65+) by 200%.
- Peel remains a popular choice of destination for new immigrants; in 2011, Peel had the second highest number of recent immigrants in Ontario.

Provincial

Peel 2014

2014

#### **Our Economy**

Peel has been affected by the global recession in 2009 and our economy has changed in many ways.

- The unemployment rate in Peel is at 8.1% - higher than the Provincial rate (7.6%). Youth unemployment is even higher at 18.9% (compared to 13.5% nation-wide).
- These changes have created an economy where employment has become more precarious, with part-time and contract work becoming more prevalent and stable jobs becoming less available.



2.6% of Peel's population receives social assistance; on average, 17,000 households were in receipt of social assistance in 2014.



The ideal ratio of jobs to people is 1:2; however (as an effect of the 2009 recession), the current ratio is 1:4, meaning one job per four residents in Peel.

## **Housing Needs**

- In 2014, 14,520 individuals and families accessed our shelters and transitional housing facilities.
- 11,998 households are on Peel's Centralized Wait List (CWL), waiting for rent subsidy, for which there is a **5.3-year** average wait time.

## The Housing Stock

- 20,716 units/homes/beds that include social housing, shelter and transitional housing, and rent supplement program units.
- Peel has 402,939 privately occupied homes.

FACT In Peel, about 78.2% of households are homeowners and 21.8% of total households rent a place to live.

Average Resale Home Prices (as of Dec. 2014)



single-detached



semi-detached



\$343,921 condominium townhouse



\$268,087 condominium apartment

#### **Private Rental Market Housing**

- Private rental market housing supply continues to lag behind demand.
- In 2014, private sector purpose-built rental housing units only made up about 4.5% of all housing starts in Peel.
- The average market rents in Peel are high and comparable to the prevailing rents in the City of Toronto. Vacancy rates for private market rental apartments in Peel are low and well below 3% (which is considered as a balanced rental vacancy rate).

Only 1 in 20
private sector housing starts in 2014 were rental units...

Current rental vacancy rate\*

=1.7%

\* Private rental market

| Apartment Type          | Average Market Rents | Vacancy Rates |
|-------------------------|----------------------|---------------|
| One-bedroom apartment   | \$1,046              | 1.5%          |
| Two-bedroom apartment   | \$1,206              | 1.7%          |
| Three-bedroom apartment | \$1,335              | 2.6%          |

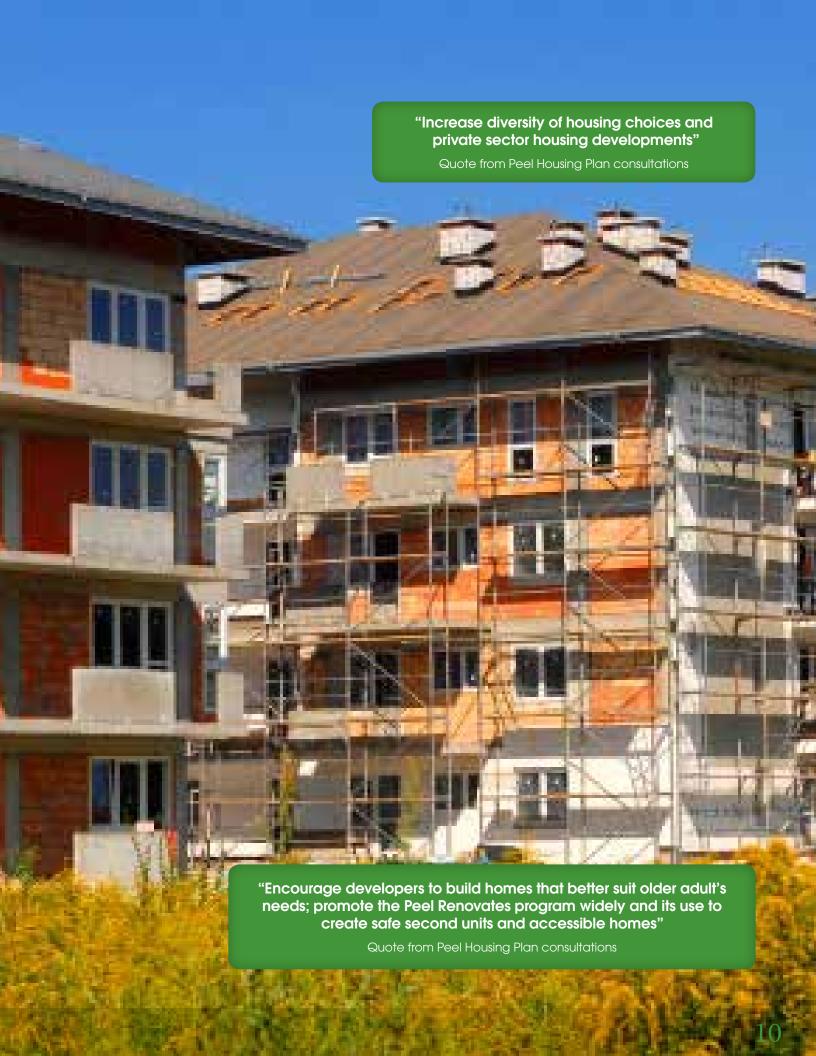
## **Housing Affordability**

# 3 out of 10 homeowners

Owners - 28% of households who own a home are paying more than 30% of their gross income on mortgage payments.

# 4 out of 0 renters

Renters fare worse, as 42% of renters are paying more than 30% of gross income on rent; of these people, close to half are paying more than 50% of their gross income on shelter costs.



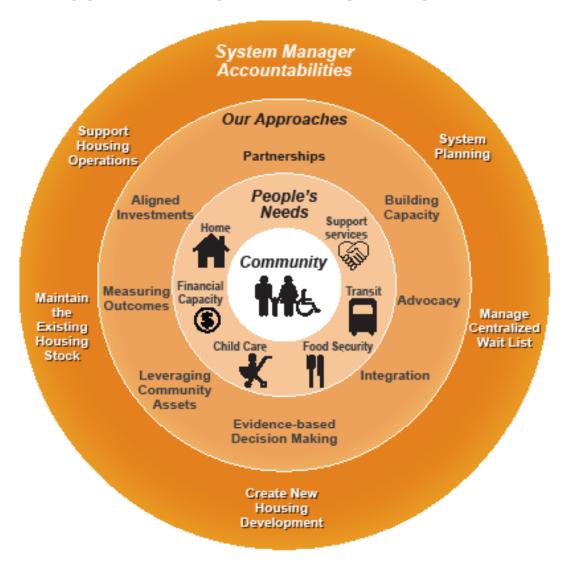
## Region of Peel as a System Manager for Housing

#### VISION

Peel's vision is to create sustainable healthy communities where residents can achieve self-sufficiency and overall wellbeing. Stable housing solutions are the first step to improving quality of life and creating a solid foundation for residents to secure employment, raise families and strengthen our community.

Housing and its affordability are closely connected with other systems; for example, availability of transit and child care enhances people's ability to secure a stable job and access to other community supports.

#### **ACCOUNTABILITIES AND APPROACHES**



#### **HOUSING SYSTEM OUTCOMES**

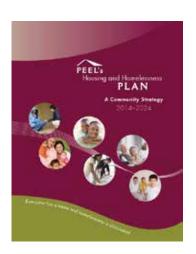
Regional Council and system partners have achieved the following outcomes through an alignment of investments, and innovative partnerships combined with local flexibility to use Provincial funds.

#### **System Planning**

The Region is responsible for providing leadership in planning by creating a housing system that is people-centred which is supported through partnerships and innovative solutions.

In November 2013, Regional Council approved **Peel's 10 year Housing and Homelessness Plan**, which was developed with the community's input.

Peel's 10-Year Housing and Homelessness Plan focuses on putting people first and providing stable housing solutions as a first step to improve the quality of life of Peel's residents, as well as achieve social and economic outcomes. The Plan sets the strategic vision for our community, and guides our decisions on funding, policy, and planning, while acknowledging that partnerships are key to our collective success.



#### **Manage Centralized Wait List**

Regional Council, in its System Manager role, is responsible for the administration of a CWL to track housing needs across the entire continuum. The Region strives to ensure that programs and services are people-centred and serves those who need supports.

#### Homelessness - Prevention and Outreach

 The Region works closely with many partners to operate the shelter and transitional housing facilities, as well as implement outreach and homelessness prevention programs; these partners include Salvation Army, Supportive Housing in Peel, Canadian Mental Health Association (CMHA Peel), Peel Addictions Assessment and Referral Centre (PAARC), St. Leonard's Place, among others.  The Region administers federal funding for service providers that serve clients who are homeless or at-risk of imminent homelessness through the Homelessness Partnering Strategy (HPS). The Region works with a Community Advisory Board to implement initiatives funded through the HPS.



- More than 3,100 people received support through homelessness outreach efforts.
- 14,520 individuals and families used our shelters and transitional housing in 2014.
- In 2014/2015 HPS funded nine community agencies, for a total of \$796,459, to deliver support services projects that help reduce homelessness in Peel.

#### Rent Supplement

The Rent Supplement program was transferred to Peel in 2001. It has evolved into several creative programs; all serving one goal to provide affordable and secure housing for applicants on Peel Access to Housing's (PATH) CWL. Rent supplement programs include:

- Rent-Geared-to-Income (RGI)
- Short-Term Rental Assistance and Housing Allowance; and
- Choice-Based Options

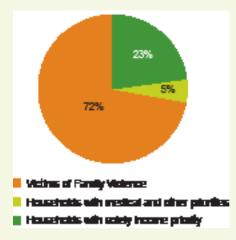
The Region of Peel is the first System Manager in Ontario to pilot the Choice-Based Rent Supplement program – applicants can receive full subsidy in a residence of their choice.

Rent Supplement is an effective means of increasing access to affordable housing without developing new physical structures. **Agreements are reached with landlords** who accept rent top up for low-income tenants moving into vacant units in their building or for existing tenants who are unable to pay full market rent, thereby preventing unit loss.

"The rent subsidy offer I received this year is the best news I could have received. My mind has been put to rest about how I will manage financially in the future as I learn to live on a fixed income. I cannot tell you how happy this has made me and it will make a big difference in my life. I feel I got my life back!"

An applicant

## Housing Subsidies to Households on CWL, 2014



- In 2014:
  - 4772 households were assisted with Rent Supplement.
  - 1,509 new housing subsidies
     were granted to individuals and
     families almost 400 more
     placements than the previous year.
- The Region has partnerships with over 230 private landlords.



In 2014, there were 11,998 households on Peel's CWL, over 600 less households than in 2013 (12,630).

#### Home Ownership

The Region provides down payment assistance to low and moderate-income families through the Home in Peel program. In 2014, **82 families** received a down payment assistance grant. Since the start of the program in 2008, **514 families** have benefited.

"I feel pride, accomplished and freedom as I see my dream come true..."

"Home in Peel" program beneficiary

#### **New Housing Development and Existing Stock**

The Region works with partners and other orders of governments to support new development that increases housing options and proactively works with housing providers to ensure existing housing stock remains in good condition over time.

#### **New Housing Developments**

- Between 2001 and 2013, the Region has built over 1,000 affordable housing units in Peel.
- Most recently, the Hansen Project is an innovative partnership with Supportive Housing in Peel (SHIP) that will create 205 new subsidized and affordable market rent units and two floors of retail commercial space in Brampton.

#### State of Good Repair of Housing Stock

- The Region works with housing providers to ensure housing stock remains in a good state of repair for the longer term; such initiatives include **Building Condition Assessments (BCA)** of buildings owned and managed by our 48 housing providers in Peel.
- The Peel Renovates program assists low-income, disabled and senior populations with one-time funding assistance (in the form of grant or forgivable loan). This program creates safe housing and renovates homes to support program participants to remain in their homes and live with greater independence.



The **Peel Renovates** program has assisted **391 homeowners** in need of renovation and/or accessibility upgrade assistance since the start of the program in 2013.



#### **Support Housing Operations**

In its System Manager role, the Region is responsible for supporting housing providers to operate in a financially prudent manner and uphold their operational requirements (including maintaining their assets).

Supports to providers include training (rent calculations, tenant support programs), consultation on development of local rules and working with boards to ensure housing projects are financially viable.

#### **Energy Dashboard**

The System Manager has committed to cover the cost of an energy dashboard for all eligible housing providers within the system for three years. This will build awareness about energy use, provide opportunities to reduce consumption and inform decisions regarding capital investments.

#### **Resolving Housing Projects In Difficulty**

The Region works with providers facing issues such as vacancy loss, significant uncollected rent arrears, and poor financial management that threaten the viability of the project. Such providers receive support in the form of mentoring and training funded by the System Manager.

#### SYSTEM MANAGER APPROACHES

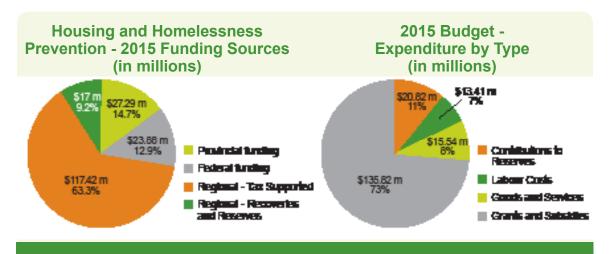
The diverse needs of our community require different approaches. These approaches include partnerships, aligned investments, integrated efforts, advocacy, measuring outcomes, and evidence-based decision making.

#### **Investments In Peel Housing System**

The housing system in Peel is supported by funding contributions from the Provincial and Regional governments and other system partners through innovative partnerships. In 2011, Peel Regional Council approved \$17.1 million in annualized funding and approved a Housing Investment Plan (HIP) to address the housing needs of households on Peel's CWL. The Housing Investment Plan proposed four strategic directions:

- 1) Increase the number of rental assistance recipients
- 2) Increase access to homeownership
- 3) Increase rental housing supply
- 4) Enhance housing stability

As a result of Council's commitment for annualized funding, the Region now contributes almost two-thirds (63%) of the funding supporting the housing system in Peel.





The effect of continued regional and provincial investment has brought positive outcomes as there are fewer households waiting for housing subsidy in Peel now than there has been in the last 13 years.

#### **Building System Capacity**

As the System Manager, the Region focuses its efforts on building system capacity through investments, supports to partners, housing providers and leveraging community assets.

- Through the **Community Investment Program**, more than 100 agencies are supported to provide services to seniors, newcomers, families and youth in areas such as literacy training, employment supports, mental health and violence and abuse prevention.
- The Region is collaborating with Habitat for Humanity to develop up to 50 new affordable homes in Peel by contributing \$90,000 per unit.
- The Region is increasing community capacity by raising awareness and information sharing.

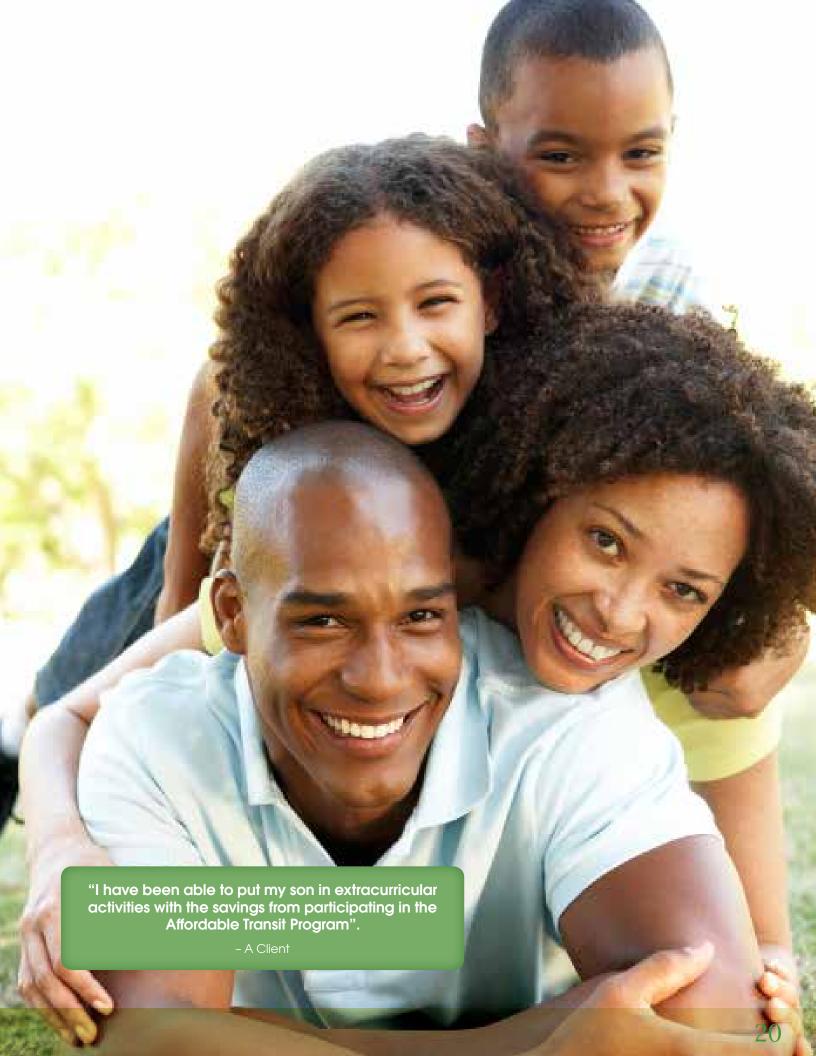
#### **Raising Awareness**

A bus tour of Toronto Regeneration Projects in Regent Park provided an eye-opening experience about opportunities for regeneration and tangible evidence about how built form and effective planning for healthy communities can provide a return on investment in terms of reducing criminality and increasing community engagement.

#### **Making System Connections**

Being able to access safe housing, secure a stable job, choose healthy foods, find suitable child care and access social supports contributes to people's quality of life.

Peel Poverty Reduction Strategy Committee's Affordable Transit Pilot –
Access to transit allows people to get to job interviews, appointments, and
other activities. A partnership between the Region of Peel and Mississauga
Transit has been established to provide 250 social assistance recipients in
Mississauga with discounted transit passes to facilitate their mobility across
the Region. Currently, the program has supported 208 participants.



## **Moving Forward**

#### Growth

Despite significant progress made in recent years, our community's needs are complex and continue to evolve. Peel is expected to grow by 20,000 people per year until 2041. Access to stable jobs and housing options will be important to meet the diverse needs of the community and to ensure growth is sustainable. Our aging population will require further investments in systems supports, such as housing, health and affordable transit.

#### **Innovative Solutions**

We will need to find innovative solutions to create housing options for Peel's current and future residents, including newcomers. Innovative solutions and partnerships that engage the private sector to play an active role will be important in meeting our community's diverse and growing needs.

#### **System Manager**

True to our role as a System Manager, we continue to shift our focus from direct service delivery to enabling community partners to ensure we meet the needs of our clients and communities. Integration is a core value and approach that helps us ensure that efforts and services are optimized to achieve desired outcomes for the community.

#### Capital Investments

As Peel's housing stock ages, financial investments in capital repairs will be required. It is estimated that \$104 million should be invested by 2025 to ensure Peel's social housing projects remain viable.

#### **Engaging Providers**

Federal funding for housing will decline from 2014 to 2032. As a result, we have an opportunity to engage providers in discussions to identify impacts and find solutions.

#### **Advocacy**

Much needed modernization happening at the Provincial level results partly from local governments' continued advocacy. The Region will continue to advocate to the Federal and Provincial governments for long-term stable funding.

In November 2013, Regional Council joined municipalities across the country, urging the Federal government to develop a long-term plan for housing that puts core investments on solid ground, protects Canadians from the planned expiry of \$1.7 billion in social housing agreements and ensures a healthy stock of affordable rental housing for all Canadians.

#### **Next Steps**

As part of our Human Services Plan, our departmental priorities will align with Regional Council Priorities. The Region will advance its role as System Manager with the continued implementation of Peel's Housing and Homelessness Plan.

Involving the private sector with incentives and innovative partnerships will be key to creating new and affordable housing options. A priority to address the gaps in our housing continuum and strengthen the system will be to develop housing with supports for vulnerable population groups and support a range of home care and community support services.

Although we face current challenges, it is important to view them as potential opportunities. A decline in Federal funding and a lack of affordable rental units present the prospect of advocating to senior orders of government and strengthening our relationships to produce beneficial results for the community. Going forward, we will continue to build on our roles, accountabilities, principles and approaches in support of creating vibrant and healthy communities where individuals can achieve self-sufficiency.



### Glossary

#### **Housing Affordability:**

- In the case of ownership housing, the least expensive of:
  - housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low and moderate income households; or
  - housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area.
- In the case of rental housing, the least expensive of:
  - a unit for which the rent does not exceed 30% of gross annual household income for low and moderate income households; or
  - a unit for which the rent is at or below the average market rent of a unit in the regional market area.
- For the purposes of this definition: Low and moderate-income households means, in the case of ownership housing, households with incomes in the lowest 60% of the income distribution; or in the case of rental housing, households with incomes in the lowest 60% of the income distribution for renter households for the regional market area.

**System Manager** - The Housing System Manager role is bestowed upon municipalities by the Province to ensure community's housing and related needs are met. A System Manager can establish, administer, and fund housing and homelessness programs and services and may provide housing directly. The System Manager is also responsible to report to the Province on items such as the implementation of the Housing and Homelessness Plan.

Core accountabilities of system manager include: system planning, manage centralized waitlist, develop new housing, maintain the existing stock in a good state and ensure operational viability.

**Sustainable** - Improving overall quality of life of Peel's residents, including social, cultural, economic, and environmental values. Ensuring that the immediate needs of our community are met without compromising the needs of future generations.

**Asset Sustainability** - One of the core accountabilities of System Managers is to work proactively with housing providers to ensure stock remains in a good condition in the longer term.

**Operational Viability** - System Managers support housing providers to ensure projects operate in a fiscally prudent manner and providers uphold their operational requirements (including maintaining their asset).

## Peel Housing Providers

Listed below are our directly funded Region of Peel housing providers. We wish to acknowledge the important contribution of these partners, as well as Peel's many private landlords, community agencies and other levels of government. Together, we are all working to improve the quality of life of Peel's vulnerable families and individuals.

#### **Non-Profit Housing Providers**

- 1. Aghabi Non-Profit Housing Inc. (Aghabi Place)
- 2. Armagh House
- 3. Bristol Road Labourers' Local 183 Non-Profit Homes Inc.
- 4. Congress of Black Women (Mississauga) Non-Profit Housing Inc. (Camille's Place)
- 5. Edenwood Seniors Village Inc.
- 6. Federation of Chinese Canadian Professionals Non Profit Housing Corporation (Coral Place)
- 7. Forum Italia Non-Profit Housing Corporation
- 8. Hope Villa Non-Profit Residences of North York
- 9. Indo-Canadian Non-Profit Housing Corporation
- 10. Jasinski Legacy Non-Profit Residences Inc. (Villa Polonia)
- 11. Kimbermount Place Inc.
- 12. Neelands Place Inc.
- 13. Pathways Non-Profit Community Developments Inc. (Arbour Mill & Forest Ridge)
- 14. Peel Housing Corporation / Peel Living
- 15. Region of Peel
- 16. Shalimar International Housing Corporation Inc.
- 17. St. Mary's Senior Residence Brampton, Inc.
- 18. Tatry Non-Profit Housing Corporation
- 19. Tinimint Housing (Non-Profit) Inc.
- 20. Tomken Grove Non-Profit Homes
- 21. Toronto Cervantes Lions Non-Profit Housing Corporation (Cervantes Lions Court)
- 22. Union Housing Opportunities (Peel-Halton) Inc. (Union Village)
- 23. United Achievers Non-Profit Housing Corporation (Mahogany Place)
- 24. Wawel Villa Incorporated (Turtle Creek)
- 25. Windsor Hill Non-Profit Housing Corporation
- 26. WISMA Mega Indah Inc.

#### **Federal Non-Profits**

- 1. Grace Retirement and Community Enterprises Inc. (Grace Court)
- 2. Holland Christian Homes Inc. (Covenant Tower, Hope Tower, Trinity Tower)
- 3. Kennedy Road Tabernacle Benevolent Association (The Heritage)
- 4. Labourers' Local 183 Non-Profit Homes Inc. (Montevideo Road)
- 5. Living Waters Residence Inc.
- 6. Wawel Villa Incorporated (Clarkson Home)
- 7. St. Luke's Dixie Senior Residence Corporation

#### **Co-Operative Housing Providers**

- 1. Ahneen Co-operative Homes Inc.
- 2. Barbertown Co-operative Homes Inc.
- 3. Bayanihan Non-Profit Co-operative Inc.
- 4. Britannia Glen Co-operative Homes Inc.
- 5. Chegoggin Co-operative Homes Inc.
- 6. Dan Benedict Co-operative Homes Inc.
- 7. Erin Court Co-Operative Homes Inc.
- 8. Fletcher's Creek Co-operative Homes Inc.
- 9. Forestwood Co-operative Homes Inc.
- 10. International Ladies Garment Workers Union Housing Co-operative Inc.
- 11. Las Americas Co-operative Homes Inc.
- 12. Lom Nava Housing Co-operative Inc.
- 13. Northwood Park Co-operative Homes Inc.
- 14. Tannery Gate Tower Co-operative Homes Inc.
- 15. Yarl Co-operative Homes Inc.

## Region of Peel Council (2014 – 2018) and System Manager for Housing in Peel



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