



**Peterborough Housing Corporation
Board of Directors**

Wednesday, April 29, 2026 – 5:30PM
Hunt Terraces, Meeting Room #112,
555 Bonaccord Street, Peterborough, ON

*“We respectfully acknowledge that we are on the
traditional territory of the Mississauga Anishinaabeg.
We offer our gratitude to the First Nations for their care for,
and teachings about, our earth and our relations.
May we honour those teachings.”*

Agenda

1. Land Acknowledgement

Open Session – 5:30 p.m.

2. Approval of Agenda
3. Conflict of Interest
4. Confirmation of Minutes
 - a. Open Session Board Meeting, March 25, 2026
5. Presentations
 - a. Report 2026-019 – Capital Projects Coordination and Tenant Impact
6. Operational Reports
 - a. Report 2026-020 – CEO Update
7. Financial Reports
 - a. Report 2026-021 – Annual City and Property Tax Rates
 - b. Report 2026-022 – 2026/27 Spruce Corners Budget
8. Committee Reports
 - a. Finance, Audit & Administrative Committee
 - i. No report
 - b. Governance, Human Resources & Strategy Committee
 - i. No report
9. Information from Staff
10. Adjournment

Board Meeting Minutes, Peterborough Housing Corporation

Date: Wednesday, March 25, 2026 – 5:30PM

Location: Hunt Terraces, Meeting Room #112,
555 Bonaccord Street, Peterborough, ON

Present:	Keith Riel	Chair
	Alex Bierk	Vice-Chair
	Andrew Beamer	Member
	Matthew Graham	Member
	Joe Crooks	Board Advisor
	Travis Doak	CEO, PHC
	Jenna Cullon	Board Secretary
Guest:	Richard Grotsch	Director of Operations, PHC
	Jennifer Eggleton	Director of Financial & Budget Services, PHC
Regrets:	Lesley Parnell	Member

Keith Riel, Chair, PHC Board, called the board meeting to order at 5:30 p.m.

1. Land Acknowledgement

2. Approval of Agenda

On a motion by Matthew Graham, seconded by Alex Bierk and carried unanimously, it was **RESOLVED** to approve the agenda for the March 25th, PHC Board Meeting.

3. Conflict of Interest

The Chair requested that Board members declare any conflict of interest at this time. None were declared.

4. Confirmation of Minutes

a) Open Session Board Meeting, February 25, 2026

On a motion by Alex Bierk, seconded by Andrew Beamer and carried unanimously, it was **RESOLVED** that the open minutes for February 25, 2026, be confirmed and accepted.

5. Presentations

a) No presentations

6. Operational Reports

a) Report 2026-012 – KPI Report (2025 Q4)

A brief discussion took place regarding PHC's work with the Service Manager on the offer process. The Board inquired whether there were any ways they could assist. It was noted that PHC is currently working with the Service Manager on waitlist management, and regular meetings have been established. Further updates will be provided in the next report.

On a motion by Andrew Beamer, seconded by Alex Bierk and carried unanimously, it was **RESOLVED** that Report 2026-012, "KPI Report (2025 Q4)," be received for information purposes.

b) Report 2026-013 – Waitlist Management

A discussion took place regarding PHC's waitlist and application processes. It was noted that applicants can select multiple buildings and may update their selections as their circumstances change. Questions were raised about the number of choices available and whether this contributes to applicants declining offers. Staff provided clarification on the application process, including the distinction between refusals and denials, and noted that there is an obligation to record these on applicant files.

Questions were also raised about whether applicants receive assistance when completing applications; staff advised that some applicants apply independently while others receive support from workers.

Staff noted that ongoing improvements are being explored, including automation and reminders to encourage applicants to update their profiles.

On a motion by Andrew Beamer, seconded by Alex Bierk and carried unanimously, it was **RESOLVED** that Report 2026-013, "Waitlist Management," be received for information purposes.

c) Report 2026-014 – Updated Terms of Reference – Board Committees

A discussion took place regarding the changes that have been implemented, including the rationale behind them and the considerations for the Corporation and Board moving forward.

On a motion by Alex Bierk, seconded by Matthew Graham and carried unanimously, it was **RESOLVED** that Report 2026-014, "Updated Terms of Reference – Board Committees," be received for information purposes.

d) Report 2026-015 – CEO Update

An update was provided regarding The Mount and its transition to managing its own properties. It was noted that the agreement was due to expire in August and would have required significant amendments to continue. A brief discussion followed regarding PHC's other partnerships, which remain positive overall.

Board members were advised of a recent article published in Peterborough Currents following completion of this report. Staff also referenced the meeting held at Hilliard, which was the subject of the article, and noted discrepancies between some publicly reported information and what was communicated at the meeting. As a follow-up, staff will distribute updated information to all units to ensure residents receive accurate details. This information will also be shared with Board members.

The Board was informed that PHC has been working with EnviroCentre to secure capital funding for energy efficiency upgrades, which has supported capital work at Crystal Drive (Sunshine Homes). Approved projects include attic insulation upgrades, replacement of appliances over 10 years old, and installation of heat pumps. Work commenced in February with attic insulation upgrades. During this work, early-stage mold was identified in some attics, and remediation is currently underway. Staff have engaged affected households and contractors to address the issue, with some associated costs to be covered by PHC.

On a motion by Alex Bierk, seconded by Matthew Graham and carried unanimously, it was **RESOLVED** that Report 2026-015, "CEO Update," be received for information purposes.

7. Financial Reports

a) Report 2026-016 – 2025 Q4 Reporting Obligation

On a motion by Alex Bierk, seconded by Lesley Parnell and carried unanimously, it was **RESOLVED** that Report 2026-016, "2025 Q4 Reporting Obligations," be received for information purposes.

b) Report 2026-017 – 2025 Operating Report (Q4)

An overview of the year was provided.

Questions were raised regarding materials and services.

Discussion took place regarding PHC properties and property taxes. Staff noted they have connected with other Local Housing Corporations (LHCs), and PHC is one of only two in the province that pays property taxes. It was agreed that PHC would provide a report to the Board next month outlining property tax costs and costs per year.

On a motion by Alex Bierk, seconded by Lesley Parnell and carried unanimously, it was **RESOLVED** that Report 2026-017, "2025 Operating Report (Q4)," be received for information purposes.

c) Report 2026-018 – 2025 Capital Report (Q4)

Funding was received through a variety of sources, primarily CMHC, with additional support from COCHI. Thirteen projects were completed in Q4.

The CMHC funded program has commenced, and the required attestation has been submitted.

PHC will continue to access COCHI funding into 2026 and will continue to explore additional funding opportunities, including EnviroCentre.

On a motion by Alex Bierk, seconded by Lesley Parnell and carried unanimously, it was **RESOLVED** that Report 2026-018, “2025 Capital Report (Q4),” be received for information purposes.

8. Committee Reports

- a) Finance, Audit & Administrative Committee
 - i. No report
- b) Governance, Human Resources & Strategy Committee
 - i. No report

9. Information from Staff

No information provided.

10. Adjournment

With there being no further business, the March 25, 2026 Board Meeting was adjourned on a motion by Matthew Graham, seconded by Alex Bierk, carried unanimously at 6:50 p.m.

Keith Riel
Chair
Peterborough Housing Corporation

Travis Doak
CEO
Peterborough Housing Corporation

Report 2026-019

Subject: Capital Projects Coordination and Tenant Impact
Date: April 29, 2026
Time: 5:30 pm
Location: Hunt Terraces, Room 112, 555 Bonaccord Street, Peterborough, ON
Prepared By: Richard Grotsch, Director of Operations

Recommendation(s):

Resolved That Report 2026-019, “Capital Projects Coordination and Tenant Impact,” be received for information purposes.

Background:

PHC is the largest housing provider in the City and County of Peterborough and manages a diverse and aging portfolio. Capital project coordination is a key component of maintaining PHC’s housing portfolio in a safe, functional, and sustainable manner. Continual investment in building systems, life-cycle replacements, accessibility upgrades, energy efficiency initiatives, and major repairs is an ongoing requirement to preserve our assets, meet legislative and regulatory obligations, and ensure safe, quality housing for our residents.

The purpose of this report is to provide the Board with an overview of PHC’s approach to capital planning and project delivery, including how capital priorities are identified, implemented, and monitored across the housing portfolio.

This report outlines the key principles, processes, and considerations that guide capital investment decisions, including asset condition assessments, resident engagement, project coordination, and funding strategies. It is intended to support Board awareness of the complexity and scope of capital work within an occupied housing environment, as well as the ongoing efforts required to maintain safe, functional, and sustainable housing assets.

Rationale:

The delivery of capital projects within an occupied residential building or unit requires careful planning and cross-functional coordination. These projects must consider the direct impact on tenants, daily operations, community partners and services. Work may involve temporary disruptions such as noise, access restrictions, utility interruptions, parking impacts, or adjustments to common area usage. As a result, successful implementation depends not only on technical project execution, but also on proactive

effective communication, tenant support, scheduling considerations, and interdepartmental collaboration.

PHC's capital plan is shaped by clear objectives focused on:

- 1) Extending the life of PHC assets to preserve valuable housing stock
- 2) Increased accessibility and functionality of the assets both within the residential units as well as the common elements of the building
- 3) Upgraded building operating systems that are environmentally responsible while creating opportunities for long-term operating savings.

Capital Plan Development

To develop and implement this plan, PHC relies on a range of data-driven tools and inputs. Asset conditions are assessed through Building Condition Assessments (BCAs), which are a detailed review of a building's key elements, offering insight into the timelines and costs for replacement. The Annual Unit Inspections (AUIs) are a legislated annual inspection primarily focused on the legislative requirement to inspect each unit's fire and life safety systems; however, it also provides PHC with a substantial opportunity to assess each unit's current condition and maintenance needs. These assessments are overlapped with data associated with demand general repair work that is typically requested by residents. Together, these tools enable a proactive and evidence-based approach to capital planning, ensuring that resources are allocated where they are most needed and will have the greatest impact.

Resident Engagement

Effective community engagement is a critical component of successful capital project delivery. Capital work occurs within residents' homes and communities and, as such, requires a resident-first approach that prioritizes clear communication, transparency, and responsiveness throughout the project lifecycle. Engagement efforts are focused on ensuring residents and affected partners are informed, prepared, and supported before, during, and after project implementation.

Community engagement for capital projects requires a proactive approach. Depending on the scope and impact of the work, activities may include advance notices, information sessions, posted updates, direct outreach to impacted households, and regular progress communications. Wherever possible, timelines, expected disruptions, and project outcomes are communicated in a clear and accessible manner to help residents understand what to expect and how the work will impact their daily lives.

Engagement efforts are tailored to the nature of the project and the needs of the community. Projects involving unit access, service interruptions, temporary relocations, parking changes, common area closures, or significant noise and dust require enhanced communication and more frequent resident contact. Particular attention is given to minimizing disruption and supporting residents through periods of inconvenience. Consideration is also given to accessibility needs, language barriers, vulnerable

residents, and the presence of community partners delivering services within PHC buildings.

PHC also recognizes that capital work can have varying impacts on residents depending on individual circumstances. As such, staff work collaboratively across departments to identify and support residents who may require additional assistance, including those with mobility challenges, health considerations, or other vulnerabilities. This may include coordinating access arrangements, adjusting schedules where feasible, or providing additional follow-up to ensure residents feel informed and supported.

On completion of a project, the Capital and Special Projects team requests feedback from residents on all aspects of the project and its outcomes. This ensures that resident input is heard, evaluated, and incorporated into future planning and delivery approaches. This continued focus on follow-up and engagement helps build trust, reduce impacts on residents, and supports future projects that are more responsive to the lived experiences of the community.

Project Monitoring

Oversight and monitoring are essential to maintaining accountability and ensuring project success. This includes regular progress tracking, budget monitoring, and compliance with established standards and timelines. Internal reviews and reporting mechanisms are used to assess performance and address any emerging risks or challenges. Through structured governance and consistent oversight, the team ensures that capital projects are delivered efficiently and effectively.

Capital Funding Opportunities

PHC operates a robust capital plan that is supplemented by capital allocations from the City of Peterborough. The program supports Community (RGI) and Affordable Housing properties within the PHC portfolio. PHC also accesses funding sources from other funders such as CMHC and regularly explores additional mechanisms to enhance its capital planning and delivery capacity. This includes pursuing new funding opportunities such as programs through EnviroCentre, which have provided financial support for energy efficiency and sustainability upgrades. Leveraging such initiatives will not only help address current capital needs but also position the housing portfolio for long-term resilience and environmental performance.

While emerging federal initiatives like Build Canada Homes place strong emphasis on the development of new housing supply, with comparatively less focus on supporting the preservation and renewal of existing social housing assets. As a result, funding for capital repair and reinvestment is becoming increasingly competitive and difficult to secure. In this context, PHC continues to pursue more creative and innovative solutions, such as strategic partnerships, alternative financing models, and integrated retrofit approaches to sustain and modernize our housing stock in the face of evolving funding constraints.

Other Alternatives Considered:

None.

Alignment to Strategic Priority Areas:

This report aligns to the 2026-2031 Strategic Plan as follows:

1. **Our Properties** – Create and provide excellent, well maintained, functional spaces for residents to live and thrive in.
2. **Our Community** – Create and foster a sense of community amongst residents and staff.
3. **Our Organization** – Pursue long-term financial sustainability through leveraging technology, operational efficiency and diversified revenue sources.

Financial Considerations:

There are no direct financial considerations to this report.

Consultations:

Travis Doak, CEO
Rebekah Vettor, Senior Resident Services Manager
Joe Waldherr, Capital and Special Projects Manager

Attachments:

None.

Approved By:



Chief Executive Officer

Report 2026-020

Subject: CEO Update
Date: April 29, 2026
Time: 5:30 pm
Location: Hunt Terraces, Room 112, 555 Bonaccord Street, Peterborough, ON
Prepared By: Travis Doak, CEO

Recommendation(s):

Resolved That Report 2026-020, “CEO Update,” be received for information purposes.

Background:

The CEO Update is provided at each Board meeting and provides the Board with updates on key operational matters.

Rationale:

Waste Services Operator Update

At the March Board Meeting, PHC announced the successful recruitment and onboarding of a candidate for the newly established Waste Services Operator (WSO) position within the Operations Division, following a challenging and extended recruitment process.

The successful candidate commenced employment on March 19, 2026; however, after approximately one week in the role, the individual resigned due to transportation related challenges. Specifically, the candidate resided outside of the City and determined that the commuting requirements were not sustainable.

While this outcome is disappointing given the time and effort invested in the recruitment process, it also reflects the broader challenges associated with filling specialized operational roles that require a combination of technical skills, physical demands, and non-standard working hours.

PHC has since reposted the position and is actively proceeding with a new recruitment cycle. Interviews are scheduled to take place in the coming week, with the goal of filling the position by the end of May.

In the interim, Operations staff continue to manage waste-related responsibilities across the portfolio with assistance from a private contractor; however, the addition of this role remains a priority to support improved service levels, operational efficiency, and overall property cleanliness.

Havelock – 17 Smith Street (Development Opportunity)

Following previous updates provided to the Board, a follow-up meeting was held in late March with representatives from the Township of Havelock-Belmont-Methuen regarding the potential development at 17 Smith Street.

The purpose of the meeting was to further advance discussions and explore opportunities to progress the project, including alignment on potential use, partnership considerations, servicing requirements, and next steps required to move the site toward development.

As part of the Township's governance approach to this initiative, Council has appointed Deputy Mayor Webb and Councillor Flagler to represent Council on this item and to participate in ongoing discussions with PHC. This is expected to support more focused engagement and decision-making as the project evolves.

Discussions to date have been constructive and focused on identifying areas of mutual interest, as well as clarifying roles, expectations, and potential constraints related to the site. While the project remains in the early planning stages, there is continued interest from both parties in exploring a viable path forward, including consideration of potential community uses and alignment with local priorities.

PHC will continue to work with Township representatives, to refine options for the site, assess feasibility, and identify any requirements related to planning, servicing, and funding. Further updates will be provided to the Board as discussions progress.

County CAO and Warden Meeting

On April 9, a meeting was held with Sheridan Graham, CAO for Peterborough County, and Bonnie Clark to discuss opportunities for collaboration on affordable and community housing initiatives.

The discussion included an overview of PHC's newly launched Strategic Plan, with a focus on long-term housing needs in the County. A key component of the conversation was exploring the potential to expand development activity within the County and identifying whether there may be opportunities for the County to play a more active role in supporting the delivery of new community housing.

The discussion was constructive and highlighted a shared recognition of the growing need for affordable housing options across rural and smaller communities within the County. As part of this conversation, the County's new Open Door Affordable Housing Initiative was reviewed, which is intended to support new housing development through a range of potential incentives. These may include financial contributions, development charge relief, planning support, and other mechanisms designed to improve project viability and encourage new supply.

Building on this, there was preliminary discussion around a potential model in which the County could play a more direct role in future development projects. This could include

the County contributing funding and financing with PHC contributing its expertise in development, asset management, and long-term operations. While these discussions are at a very early exploratory stage, they represent a potentially significant opportunity to expand the delivery of community housing across the County through a partnership-based approach.

PHC will continue discussions with County staff to better understand the parameters of the Open Door program and how it may align with current and future opportunities, including potential applications within Havelock-Belmont-Methuen and other communities. Further analysis will be required to assess feasibility, roles, and governance considerations should this approach advance.

Further updates will be provided to the Board as discussions progress and potential partnership opportunities are more clearly defined.

Private Sector Engagement – Development Partnerships

On April 9, a meeting was held with Paul Bennett, a local private developer in the City of Peterborough, to discuss potential opportunities for collaboration on future housing development initiatives.

The discussion was exploratory in nature and focused on identifying areas where PHC may be able to partner with private sector developers to support the delivery of new housing supply. This included consideration of potential joint participation in federal or other funding programs where partnerships may strengthen project viability or competitiveness, as well as models where PHC could play a role in the long-term management and operation of newly developed properties.

In addition to development-focused discussions, the meeting provided a valuable opportunity to exchange perspectives on operational challenges associated with larger residential buildings. In particular, there was discussion related to waste management and removal, including the complexities and cost pressures associated with servicing higher-density properties.

The conversation also reflected a broader interest in identifying innovative approaches to delivering affordable housing, including opportunities that leverage private sector capacity alongside PHC's experience in housing operations and community-based delivery. Mr. Bennett expressed appreciation for the opportunity to connect and was supportive of PHC's willingness to explore alternative partnership models to address housing needs within the community.

While discussions remain at an early stage, there appears to be mutual interest in continuing dialogue to better understand potential opportunities and alignment. PHC will continue to assess partnership models that support its strategic objectives while ensuring alignment with its mandate and long-term sustainability.

Further updates will be provided to the Board as discussions evolve.

CMHC Engagement – Apartment Construction Loan Program (ACLP)

PHC continues to engage with Canada Mortgage and Housing Corporation (CMHC) regarding potential opportunities under the Apartment Construction Loan Program (ACLP). Recent discussions have been held with PHC's Eastern Region CMHC representative, who is very familiar with PHC's portfolio, operating model, and development approach.

The focus of these discussions has been to better understand how PHC may be able to access or support access to ACLP financing to advance new housing development opportunities. This includes exploring a range of potential partnership structures involving PHC, private developers, and/or municipal partners such as the County or local townships.

Consideration is being given to multiple potential pathways, including direct applications by PHC, applications led by private sector proponents with PHC involvement, or partnership models where municipal partners play a more active role in project delivery and financing. In each scenario, PHC's role may include development support, operational expertise, or long-term property management, depending on the structure of the project.

These discussions are exploratory in nature and are intended to better position PHC to respond to emerging opportunities, particularly as federal funding programs continue to evolve. The ability to leverage low-cost financing through ACLP, in combination with partnerships, may represent a key tool in advancing new housing supply both within the City and across the County.

PHC will continue to work with CMHC to refine its understanding of program requirements, eligibility considerations, and potential application strategies. Further updates will be provided to the Board as opportunities are further developed.

Tenant Engagement – Strategic Plan Town Halls

Over the past two weeks, I attended two tenant town halls as part of the rollout of PHC's Strategic Plan. These sessions were held at two of our larger properties, Lake Street and Donegal Street in the City, and were intended to provide tenants with an overview of the Strategic Plan, while also creating an opportunity for direct dialogue and feedback.

The discussions were constructive and generated meaningful conversation, particularly around services at these properties, including safety and security. Tenants were engaged and respectful, and the sessions provided an opportunity to acknowledge current challenges while also outlining the initiatives PHC will be advancing in the coming months and years to address these concerns.

In addition to the formal sessions, I had the opportunity to engage directly with tenants on a one-on-one basis and spend time walking the properties. This included reviewing conditions in the main entrances of buildings, where concerns were identified. These

interactions offered valuable insight into day-to-day experiences and helped reinforce the importance of maintaining a strong on the ground PHC presence.

Overall, these engagements were a valuable experience and an important part of strengthening communication with tenants. They provided direct insight into resident perspectives and will help inform ongoing service improvements and the implementation of PHC's Strategic Plan.

Hunt Terraces – Commercial Space Opportunity (Compass Daycare)

During the month of April, PHC held a series of discussions with Compass Early Learning and Care to explore potential opportunities related to the use of commercial space at Hunt Terraces.

Compass currently operates out of Malcolm Court, located adjacent to Hunt Terraces, where they lease approximately 14,000 square feet of space. Through these discussions, an opportunity has been identified to reconfigure existing space between the two sites to better support both organizations' needs.

The proposed concept would involve converting existing administrative space at Malcolm Court into additional daycare space, thereby increasing childcare capacity and the number of available licensed spaces within the community. In parallel, a portion of the commercial space at Hunt Terraces could be repurposed to accommodate Compass administrative functions, effectively relocating some staff from Malcolm Court to Hunt Terraces.

Additional discussions have also included the potential use of on-site storage space at Hunt Terraces, which would allow Compass to reduce reliance on off-site storage units and improve operational efficiency.

While the concept remains at an early stage, it is recognized that any reconfiguration of space would require capital investment. Compass has indicated that there may be opportunities to access funding to support these changes. If successfully implemented, this approach could enhance service delivery within the community, improve utilization of underused commercial space at Hunt Terraces, and contribute positively to the financial model of the building.

Sector Engagement – LHC CEO Forum (Peterborough)

On April 16, PHC hosted the quarterly Local Housing Corporation (LHC) CEO Forum in Peterborough. This forum brings together the nine LHCs from across the province on a quarterly basis to discuss key issues impacting the community housing sector, share best practices, and identify opportunities to strengthen collaboration and knowledge sharing.

The forum also supports a number of Communities of Practice across key service areas, including information technology, facilities, and human resources, which provide ongoing

opportunities for staff level engagement with best practices and continuous improvement across organizations.

As part of hosting responsibilities, PHC welcomed participants to Peterborough for a two-day engagement. An informal dinner was held the evening prior to the meeting, which provided an opportunity for networking and relationship-building. It was also appreciated that both the PHC Board Chair and Vice-Chair were able to attend and engage with sector leaders, which was positively received by participating CEOs.

The forum meeting itself included a busy agenda, with discussions focused on a range of sector wide challenges and emerging opportunities. In addition, our Service Manager provided a presentation, offering local context and insight into municipal priorities and perspectives.

Participants were also provided with a tour of Hunt Terraces, including the commercial kitchen and service areas. The tour generated strong interest, with attendees expressing appreciation for the innovative aspects of the model and engaging in meaningful discussion regarding its design, operations, and potential applicability in other communities.

Overall, hosting the forum was a valuable opportunity to showcase the work of PHC and the broader Peterborough community, while reinforcing PHC's active role within the provincial housing sector.

Annual Half Day Employee Engagement Event

On April 22, PHC hosted its annual Spring half-day employee engagement session at Hunt Terraces, bringing together staff from across the organization.

The session provided an opportunity to share organizational updates, including a CEO update and presentations from the leadership team, highlighting key priorities and initiatives underway across the organization. A significant portion of the session was focused on PHC's Strategic Plan, including updates on implementation progress and a deeper discussion on key strategic initiatives.

In particular, time was spent outlining the organization's approach to facilities operations, including the importance of maintaining and managing PHC's housing portfolio through day-to-day operations, preventative maintenance, and responsive service delivery. This includes a focus on ensuring buildings are safe, clean, and well-functioning, while supporting a positive and consistent experience for residents across the portfolio.

The session also created space for staff to connect, engage with one another, and strengthen internal relationships, which remains an important component of maintaining a collaborative and responsive organizational culture.

As part of the session, representatives from the OMERS Pension Plan delivered a presentation, which was well received by staff. The session provided valuable information

on pension benefits and offered employees the opportunity to ask questions and gain a better understanding of the plan.

Overall, the event was productive and positively received, supporting ongoing communication, engagement, and alignment across the organization, particularly as PHC advances the implementation of its Strategic Plan.

Tenant Tax Clinics

As in previous years, PHC facilitated free community tax clinics across nine sites between February and March 2026. These clinics provide barrier-free tax filing services to residents, with a focus on supporting individuals who may otherwise face challenges in completing their tax returns.

Staff coordinated extensive outreach and engagement efforts within communities to promote the program and ensure residents were aware of the available support.

The 2026 tax clinics saw record attendance, with an additional 61 residents participating compared to previous years. The table below outlines attendance for the 2026 tax clinic program.

Based on the success of this year's clinics and increased resident participation, PHC will continue to build on this initiative in future years to further enhance access to tax filing supports and maximize uptake across the portfolio.

Emergency Services – PHC Building Access:

Staff are currently in the process of initiating a new partnership with local Emergency Services focused on improving access and presence in PHC properties. Peterborough County-City Paramedics, Peterborough Police Services, and Ontario Provincial Police have all agreed to establishing a partnership that includes the provision of standard access codes for emergency access to eighteen PHC buildings across Peterborough, Havelock, Norwood, and Apsley.

This project will ensure first-responder access to PHC buildings, reduce emergency response times for PHC tenants, allow for barrier free community patrols, and support enhanced partnership with local emergency services. The project is intended to be fully implemented and access codes shared with emergency services by June 1, 2026.

Other Alternatives Considered:

None

Alignment to Strategic Priority Areas:

This report aligns to the 2026-2031 Strategic Plan as follows:

1. **Our Properties** – Create and provide excellent, well maintained, functional spaces for residents to live and thrive in.
2. **Our Community** – Create and foster a sense of community amongst residents and staff.
3. **Our Services** – Streamline how we work internally and with community partners.
4. **Our People** – Cultivate responsive, empathetic, adaptive, and professional staff.
5. **Our Organization** – Pursue long-term financial sustainability through leveraging technology, operational efficiency and diversified revenue sources.

Financial Considerations:

None

Consultations:

Jennifer McLauchlan, Director of People & Culture
Richard Grotsch, Director of Operations

Attachments:

None

Approved By:



Chief Executive Officer

Report 2026-021

Subject: Annual City and County Property Tax Rates
Date: April 29, 2026
Time: 5:30 pm
Location: Hunt Terraces, Room 112, 555 Bonaccord Street, Peterborough, ON
Prepared By: Travis Doak, CEO

Recommendation(s):

Resolved That Report 2026-021, “Annual City and County Property Tax Overview,” be received for information purposes.

Background:

At the March 25, 2026, Board meeting, the Board requested an overview of municipal and county property taxes across the PHC portfolio to better understand the scale and distribution of these costs.

Property taxes represent a significant and ongoing operating expense for PHC and are largely outside of the organization’s direct control. These costs are influenced by several factors, including property assessment values determined by the Municipal Property Assessment Corporation (MPAC), tax rates established annually by the City of Peterborough and surrounding County municipalities, and any applicable exemptions, classifications, or adjustments applied to individual properties.

Given the size, diversity, and geographic distribution of PHC’s portfolio, property tax obligations vary across assets based on location, building type, assessed value, and applicable tax class. These differences result in a range of tax impacts across the portfolio, with some properties carrying a proportionally higher share of the overall tax burden.

The attached summary (Attachment A) provides a detailed breakdown of property taxes across PHC-owned properties, including both municipal and county components, where applicable, and reflects the 2026 budgeted amounts for each property.

Rationale:

This report provides an overview of the financial impact and key drivers of property tax costs across the PHC portfolio to support Board awareness, financial oversight, and longer-term planning discussions.

Based on the 2026 budget submissions, the total annual property taxes are approximately \$2,829,285.06, representing a significant portion of overall operating expenses. As a fixed

and non-discretionary cost, property taxes must be absorbed within operating budgets and contribute to ongoing financial pressures, particularly in the context of rising costs across other operating areas such as utilities, maintenance, and staffing.

Variability in property tax costs across the portfolio is driven by differences in municipal tax rates, assessed values, and property characteristics. Properties located within the City of Peterborough are subject to different tax structures than those in surrounding municipalities, and larger multi-residential buildings generally carry higher assessments compared to smaller or specialized housing assets. In addition, tax classifications applied to certain properties may further influence the overall tax burden.

While a limited number of properties benefit from partial exemptions or legacy arrangements, the majority of the portfolio remains subject to standard municipal taxation. As a result, annual increases in tax rates or changes in MPAC assessments have a direct and immediate impact on PHC's operating costs, with limited ability to offset these pressures through revenue adjustments within a regulated housing environment.

This information provides important context for ongoing financial planning and highlights the need for continued monitoring of property tax impacts. It may also support future discussions with municipal partners regarding the cumulative impact of taxation on community housing providers and potential opportunities to mitigate cost pressures where feasible.

Other Alternatives Considered:

This report is provided for information purposes in response to a Board request. No alternative approaches were considered.

Alignment to Strategic Priority Areas:

This report aligns to the 2026-2031 Strategic Plan as follows:

1. **Our Organization** – Pursue long-term financial sustainability through leveraging technology, operational efficiency and diversified revenue sources.

Financial Considerations:

Property taxes represent a fixed and non-discretionary operating expense within PHC's budget.

For 2026, total municipal and county property taxes are estimated at approximately \$2,829,285.06 with individual property taxes ranging from approximately \$4,205.08 to \$341,858.70, depending on location and assessed value.

Any increases in municipal tax rates or property assessments will result in corresponding increases to PHC's operating costs, which must be absorbed within existing budgets or offset through efficiencies or additional funding sources.

Consultations:

Travis Doak, CEO
Richard Grotsch, Director of Operations

Attachments:

Attachment A: Annual City and County Property Tax Rates

Approved By:

A handwritten signature in black ink, appearing to read 'Travis Doak', is positioned above a horizontal line.

Chief Executive Officer

2026 PHC Property Taxes

Property Name	Address	Location	1st Installment	2nd Installment	Estimated Annual Amount
Sunshine Homes	572 Crystal Drive, K9J 8H9	Peterborough	77,460.46	75,911.39	306,743.70
	665 Crawford Drive, K9J 7H3	Peterborough	36,008.00	36,008.02	144,032.04
	835 Cameron Street, K9J 4A2	Peterborough	34,458.00	34,458.26	137,832.52
	30 Alexander Court, K9J 6B4	Peterborough	33,868.00	33,867.38	135,470.76
	169 Lake Street, K9J 7G7	Peterborough	85,465.00	85,464.35	341,858.70
	850 Fairbairn Street, K9H 6C1	Peterborough	35,901.00	35,901.79	143,605.58
	999 Hilliard Street, K9H 5R9	Peterborough	36,885.00	36,885.89	147,541.78
	486 Donegal Street, K9H 7G3	Peterborough	68,400.00	68,399.25	273,598.50
	1190 Hilliard Street, K9H 5S2	Peterborough	21,493.00	21,493.54	85,973.08
Rogers Court	611 Rogers Street, K9H 1X7	Peterborough	48,522.00	48,521.66	194,087.32
	290 Parkhill Road East, K9H 1R3	Peterborough	20,804.00	20,804.88	83,217.76
	117 Herbert Street, K9H 6J1	Peterborough	36,885.00	36,885.89	147,541.78
	543-565 Raymond Street, K9H 5M7	Peterborough	35,901.00	35,901.79	143,605.58
	101-121 Anson Street, K9H 5R2	Peterborough	8,307.00	8,307.04	33,228.08
	372-386 Parkhill Road West, K9H 3J1	Peterborough	6,036.00	6,035.00	24,142.00
River Ridge	900 Dutton Road, K9H 0A2	Peterborough	18,293.00	18,293.13	73,172.26
The Woollen Mill	526 McDonnel Street, K9H 0A6	Peterborough	PROPERTY IS TAX EXEMPT EFF AUG 8/06 CITY BY-LAW 06-22 TAXES PAID 2008 POSTED TO CAPITAL ACCOUNT 1460006		
Malcolm Court	553 Bonaccord Street, K9H 0K2	Peterborough	7,503.65	7,503.42	30,014.14
Saunders Court	130 Anson Street, K9H 5R1	Peterborough	14,375.89	14,375.99	57,503.76
Anson House	136 Anson Street, K9H 5R1	Peterborough	12,459.11	12,459.20	49,836.62
Bradburn House	293 London Street, K9H 2Z5	Peterborough	5,913.00	5,913.08	23,652.16
	220 Edinburgh Street, K9H 3E2	Peterborough	2,383.00	2,382.60	9,531.20
	196 Antrim Street, K9H 3G4	Peterborough	1,315.00	1,313.99	5,257.98
	193 Parkhill Road West, K9H 3H4	Peterborough	1,134.00	1,134.50	4,537.00
Hunt Terraces	555 Bonaccord Street, K9H 0K3	Peterborough	11,986.35	11,985.99	47,944.68
	261-267, 274, 293, 305, 313 Denne Crescent,	Peterborough	1,820.00	1,820.14	7,280.28
	210, 266, 268 Collison Crescent, K9J 1A8	Peterborough	963.00	962.59	3,851.18
	270, 275 Collison Avenue, K9J 1A6	Peterborough	1,222.00	1,222.36	4,888.72
County					
	2032, 2038, 2042 Pratts Marina	Selwyn	1,724.08	1,722.00	6,892.16
	2068, 2072 7th Line, K9J 6X5	Selwyn	1,052.54	1,050.00	4,205.08

The Village Manor	85 Concession Street, K0L 2H0	Lakefield	4,202.71	4,201.00	16,807.42
Springwood	53 Spring Street, K0L 2V0	Norwood	5,643.00	5,642.00	22,570.00
Whispering Pines	12 Simeon Crescent, K0L 1A0	Apsley	3,044.57	3,044.00	12,177.14
Parkview	37 George Street East, K0L 1Z0	Havelock	4,047.00	4,047.00	16,188.00
Victoria Gardens	8 Victoria Street, K0L 1Z0	Havelock	3,640.00	3,639.00	14,558.00
	24 Ermatinger Street, K0L 2H0	Lakefield	Tax in Lieu Property "Bills come near year end"		
Spruce Corners	30 Simeon Crescent, K0L 1A0	Apsley	1,127.72	1,126.00	4,507.44
Trailview Terrace	40 Rabbit Street, K0L 2H0	Lakefield	8,929.33	8,928.00	35,714.66
Trailview Terrace Quad	46, 48, 50 Rabbit Street, K0L 2H0	Lakefield	Taxes in monthly Mortgage paid directly by TD Bank		
Gerow	17 Smith Drive, K0L 1Z0	Havelock	8,929.00	8,929.00	35,716.00
			Total (except for 24 Ermatinger, 46,48 & 50 Rabbit St) =		
			\$2,829,285.06		

Installments one and two are actuals. We have not received installments 3 and 4. Total annual cost is an estimation.

Report 2026-022

Subject: 2026/27 Spruce Corners Budget
Date: April 29, 2026
Time: 5:30 pm
Location: Hunt Terraces, Room 112, 555 Bonaccord Street, Peterborough, ON
Prepared By: Jennifer Eggleton, Director of Financial & Budget Services

Recommendation(s):

Resolved That Report 2026-022, “2026/27 Spruce Corners Budget,” be received for information purposes.

Background:

Spruce Corners in Apsley is an 8-unit building housing elderly residents and is reported separately from the Peterborough Housing portfolio. It is funded by the Ministry of Health using a provincial formula, and we are required to prepare an annual budget based on this.

The Ministry publishes Annual Guidelines that indicate the allowed increases in operating costs for the fiscal year. For 2026-2027, there is a 2.1% increase to rent revenue. The Ministry funds 100% of the property taxes, mortgage payments, and the transfer to the Reserve Fund and we receive an operating subsidy based on the provincial formula.

Rationale:

There is little flexibility in the budget process for Spruce Corners, and it is important that the Board is aware of the budget implications for this property. The submitted 2026/27 budget reflects an operating deficit, consistent with prior years, due to increases in costs exceeding allowable funding adjustments.

The 2026/27 budget projects total operating costs of approximately \$121,730, compared to total revenue and subsidy of approximately \$111,571, resulting in a projected operating deficit of \$10,159. This pressure is largely driven by increases in core operating costs, particularly maintenance, utilities, and administrative expenses, which collectively total approximately \$87,998 and continue to outpace allowable funding adjustments under the Ministry's guidelines.

Through past conversations with the Ministry of Health, it was acknowledged that housing providers are facing budgetary pressures in the current economic environment. However, there is no formal process to submit a business case when providers are faced with a deficit. Instead, providers are advised to submit the budget reflecting a deficit and the

Ministry will review on a case-by-case basis. We followed this process last year and there was no additional financial support at the operating level.

While the Ministry provides full funding for property taxes, mortgage payments, reserve contributions, and an operating subsidy of approximately \$55,744, the current funding model does not fully offset rising cost pressures, resulting in a structural deficit position consistent with prior years.

Other Alternatives Considered:

If, as in previous years, the Ministry of Health is unable to provide additional operating funding, Peterborough Housing may be required to pursue alternate strategies to address year-over-year operating deficits. These may include submitting a subsidy request to the Service Manager or identifying internal operational efficiencies, where feasible.

Alignment to Strategic Priority Areas:

This report aligns to the 2026-2031 Strategic Plan as follows:

1. **Our Properties** – Create and provide excellent, well maintained, functional spaces for residents to live and thrive in.
2. **Our Organization** – Pursue long-term financial sustainability through leveraging technology, operational efficiency and diversified revenue sources.

Financial Considerations:

The budget has been prepared in accordance with Ministry of Health guidelines and reflects current operating cost pressures. The 2026/27 operating budget reflects total operating costs of \$121,730, supported by net rental revenue of approximately \$55,827 and an operating subsidy of approximately \$55,744, resulting in a projected deficit of \$10,159.

Consultations:

Travis Doak, CEO
Richard Grotsch, Director of Operations

Attachments:

None

Approved By:



Chief Executive Officer