

# **AFFORDABILITY AND CHOICE TODAY (A•C•T)**

## **CASE STUDY PROJECT**

### **Case Study**

## **Community Support for Affordable Housing: A Public Education Package**

**Department of Housing, Regional Municipality of Peel  
Brampton, Ontario**

Prepared for:

**Federation of Canadian Municipalities**

**Canadian Home Builders' Association**

**Canadian Housing and Renewal Association**

**Canada Mortgage and Housing Corporation**

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**November 1994**

*This case study was funded by Canada Mortgage and Housing Corporation, but the views expressed are the personal views of the authors and the Corporation accepts no responsibility for them.*



## FOREWORD

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The project documented in this case study received funding assistance under the Affordability and Choice Today (A•C•T) Program. A•C•T is a joint initiative, managed by the Federation of Canadian Municipalities, the Canadian Home Builders' Association, and the Canadian Housing and Renewal Association, together with the funding agency Canada Mortgage and Housing Corporation. The A•C•T Program is administered by the Federation of Canadian Municipalities.

A•C•T, which was launched in January 1990, was designed to foster changes to planning and building regulations and residential development approval procedures in order to improve housing affordability, choice and quality.

Through A•C•T, grants are awarded to municipalities, private and non-profit builders and developers, planners and architects to undertake innovative regulatory reform initiatives in municipalities across Canada. Three types of projects are awarded grants under the A•C•T Program: Demonstration Projects, Streamlined Approval Process Projects, and Case Studies (of existing initiatives).

- *Demonstration Projects* involve the construction of innovative housing that demonstrates how modifications to planning and construction regulations can improve affordability, choice and quality.

- *Streamlined Approval Process Projects* involve the development of a method or an approach that reduces the time and effort needed to obtain approvals for housing projects.
- *Case Study* grants are awarded for the documentation of existing regulatory reform initiatives.

Change and innovation require the participation of all the players in the housing sector. A•C•T provides a unique opportunity for groups at the local level to work together to identify housing concerns, reach consensus on potential solutions, and implement action. Consequently, a key component of A•C•T-sponsored projects is the participation and cooperation of various players in the housing sector in all phases of each project, from development to realization.

All projects awarded a grant under the A•C•T Program are documented as case studies in order to share information on the initiatives and the benefits of regulatory reform with other Canadian communities. Each case study discusses the regulatory reform initiative, its goals and the lessons learned. Where appropriate, the cost savings resulting from modifications in various planning, development, and construction regulations are calculated and reported.



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## PROJECT OVERVIEW

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In order to increase public awareness and acceptance of affordable housing projects within its jurisdiction, the Regional Municipality of Peel's Housing Opportunity Centre (HOC) established an Affordable Housing Education Committee, which was made up of representatives from a wide range of organizations involved in housing provision and advocacy in the region. This diverse group met monthly throughout 1992 to develop an affordable housing education package.

In fall 1991, prior to the formation of the committee, the HOC held six focus group sessions with local homeowners to ascertain their perceptions and concerns about affordable housing projects. A seventh focus group session was held in spring 1992 with Peel residents who were searching for affordable housing. The information obtained from the sessions formed the basis for the content of and approach used in the education package.

The education package, containing a 16-minute video, a one-minute video vignette and a poster, was completed in December 1992. The video can be used by municipal councillors, developers, non-profit housing organizations, schools or any group or individual with an interest in improving housing affordability and choice. The vignette is intended for trade-show and conference audiences. The

poster is to be used to advertise a public meeting or any other event at which the video or vignette will be shown.

After the education package was completed and officially announced, a subcommittee of the Affordable Housing Education Committee began to implement a communication plan for distributing the education package. As part of this plan, a speakers' kit provided background information to the individuals and groups presenting the video or vignette.

Educating the public about affordable housing and the people who live in it is essential to greater acceptance of future projects. The education package developed by HOC's Affordable Housing Education Committee provides people with the information they need to capably and objectively evaluate affordable housing proposals and their potential impact on the community.

By effectively dispelling public misconceptions about affordable housing, the education package should reduce public resistance to such projects. This, in turn, will facilitate the acceptance of affordable housing projects, encourage municipalities to consider changing the regulatory environment and enable the development industry to pursue innovative approaches to affordable housing.



# 1.0 THE PEEL AFFORDABLE HOUSING EDUCATION PACKAGE

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## 1.1 Public Education in the Planning Process

In many Canadian municipalities, the public often resists affordable housing projects,<sup>1</sup> both innovative affordable market homes and government-subsidized rental accommodation. Public concerns usually focus on the effect of such projects on property values, parking, traffic and noise levels. The pervasive “NIMBY” (Not In My Back Yard) syndrome underlines the need for a broadly based education strategy to increase public awareness and understanding of housing issues and the need for diverse housing options.

Such an education strategy should be integrated into the public consultation process to ensure that the public has enough relevant information to be able to assess a proposal reasonably. The public needs to be informed of municipal housing policies and their effect on neighbourhoods. Education can also be used to address misconceptions that limit a community’s ability to meet its housing needs. One way to increase public acceptance of affordable housing projects is to demonstrate how these projects can help meet present and future community and neighbourhood needs.

*Some residents believe that affordable housing means government-subsidized housing that will result in reduced property maintenance standards, lower property values and unsafe neighbourhoods. Our own experience within Peel has shown that attractive affordable housing enhances our communities.*

*—Roger Maloney  
Peel Housing Commissioner*

### 1.1.1 The Housing Opportunity Centre’s Education Package

In 1991, the Regional Municipality of Peel’s Department of Housing, with the assistance of the Ontario government, created the Housing Opportunity Centre (HOC) to promote and support affordable housing initiatives in the region. One of HOC’s mandates was to create a comprehensive education package on affordable housing to promote awareness of what it is, why it exists, and who lives there, and to explain the myths and realities surrounding it. The education package contains a 16-minute video, a one-minute video vignette and a poster.

In June 1992, HOC received an A•C•T grant to develop a case study so that it could share with other Canadian communities the benefits of its experience in developing the affordable housing education package. This case study documents HOC’s work.

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<sup>1</sup> For the purposes of this case study, the term “affordable housing” refers to both ownership and rental housing built either by the private or the public sector, with or without government subsidies.

## **1.2 Objectives of the Education Package**

The primary purpose of the education package is to increase neighbourhood acceptance of affordable housing projects by effectively dispelling public misconceptions about affordable housing. In order to do so, the package presents two main messages. First, it points out that people in the community have a variety of housing needs. For example, first-time homebuyers, low- and moderate-income households, single parents and seniors have specific housing requirements that may not be met through conventional types of residences. Second, the package attempts to familiarize the public with the various housing approaches that can be taken to meet these specific needs.

## **1.3 Developing the Education Package**

### **1.3.1 The Affordable Housing Education Committee**

In January 1992, HOC created an Affordable Housing Education Committee to develop the education package. The 22-member committee, which met monthly in 1992, consisted of representatives of most of the groups responsible for housing provision and advocacy in Peel: Regional Council, regional departments of Planning and Housing, local municipal planning departments, Greater Toronto Home Builders' Association, Peel Social Planning Council, Peel Access to Permanent Housing Committee, and local homeowner groups.<sup>2</sup>

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<sup>2</sup> Appendix A contains a list of the members of the Affordable Housing Education Committee.

The committee's diverse representation fostered the sharing of information and expertise. Members cited the broad-based nature of the committee as one of the keys to its success. Furthermore, the committee members' belief in the project and sincere desire to achieve results helped the committee to reach consensus on effective approaches to community education and development.

A hiring subcommittee was struck from the Affordable Housing Education Committee membership to develop terms of reference for producing the video and vignette and to hire a consultant. The committee worked closely with the contracted consultant in the production of the educational tools. A representative from the regional communications department also became a member of the committee to work with the video producers to create a poster that is visually linked to the video and vignette.

### **1.3.2 Focus Groups**

#### *Focus Groups with Homeowners*

In fall 1991, prior to the establishment of the Affordable Housing Education Committee, HOC conducted six focus group sessions with local homeowners to ascertain their perceptions of, and concerns about, affordable housing projects. Focus group participants were selected to represent a cross section of the communities in the region. They were drawn from homeowners in Mississauga, Brampton and Caledon who volunteered,

through homeowner and other community meetings, to participate in the focus group sessions.

Focus group sessions were held in confidence so that participants would be encouraged to speak honestly and freely about concerns that would have to be confronted in the education package. Discussions were guided by a series of questions, including the following:

- What do you think of when you hear the phrase “affordable housing”?
- Who do you think lives in affordable housing?
- Who do you think should live in affordable housing?
- What concerns do you have about having affordable housing in your neighbourhood?
- Why do people have the above concerns about affordable housing?
- What would make affordable housing more acceptable in your neighbourhood?

The findings of the focus groups were compiled in a document that helped the committee to formulate the messages conveyed by the education materials. For example, the committee carefully considered people’s perceptions of what affordable housing looks like and what types of people live there when selecting the images portrayed in the video and vignette. Furthermore, when asked how to make affordable housing more acceptable to the community, participants suggested a wide range of approaches, some of which could be incorporated into an education strategy. Examples include

good housing design and quality, integration of affordable housing and residents into the neighbourhood, open houses and greater participation of non-profit housing residents in the community.

#### *Focus Group with Affordable Housing Residents*

A seventh focus group session was held in early 1992 with Peel residents who were searching for affordable housing. Participants in this session had been contacted by a community agency represented on the Affordable Housing Education Committee. These participants were asked the same questions posed to the other six focus groups. Surprisingly, their responses were very similar to those of the other groups.

### **1.4 Contents of the Education Package**

The three visual educational tools contained in the package—the video, vignette and poster—have common thematic and graphic elements, which convey the overall message “Affordable Housing: Living Space for Everyone.”

#### **1.4.1 Video**

Because of the complexity of the subject of affordable housing, the process of defining the focus of the video was not a simple one. For example, some committee members believed that hard-hitting messages and images would be most effective, while others felt that such an approach could alienate the target audience. An appropriate balance was obtained by the committee through consensus.

The video, “Affordable Housing: Living Space for Everyone,”<sup>3</sup> conveys the overall message that the presence of attractive affordable housing is an asset to any community. A central component of the video is a focus group session which brings together people with an interest in affordable housing to discuss affordable housing issues. A homeowner, a local developer, a housing advocate, two municipal planners and two non-profit housing residents participate in the focus group. The video starts with the focus group session and then periodically cuts to interviews with representatives of various stakeholder groups, including developers, planners, housing advocates, homeowners, and residents and potential residents of affordable housing in Peel. Real people, not actors, were used in the video.

In one interview, the then President of the Greater Toronto Home Builders’ Association discusses what types of housing the building industry is trying to create and how it is working in partnership with the local municipalities. Another interview presents a single mother who is on a disability pension

following an accident while she was working as an executive secretary. She describes her need for affordable housing and states that she has been on a waiting list for non-profit housing for several years. It is clear from the way she expresses herself that she would rather be working. In a third interview, a young woman and her husband explain that they have been living in their community for many years and are having a difficult time finding a first home that they can afford.

The committee worked with the video production firm to find appropriate interview subjects and visuals to enhance the video and give it a local flavour. In order to maintain an informal atmosphere throughout the video, no politicians or high-level bureaucrats were interviewed, with one exception. This decision was made unanimously by the committee, which included local politicians and homeowners.

The video also shows viewers a variety of affordable housing alternatives, including affordable ownership in the private market and non-profit rental housing.

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<sup>3</sup> The video is available for public viewing or for sale by contacting the Housing Opportunity Centre, Department of Housing, Regional Municipality of Peel, 199 County Court Boulevard, Brampton, Ontario L6W 4P3.

A copy may also be purchased or obtained on loan from the Canadian Housing Information Centre, 700 Montreal Road, Ottawa, Ontario K1A 0P7, Tel: (613) 748-2367, Fax: (613) 748-6192, TTY (613) 748-2143.

### **1.4.2 Vignette**

The one-minute vignette presents various individuals from the community making a one-sentence statement on affordable housing. These individuals also appear in the video and their comments are linked to the video content. The vignette was produced for use at trade shows and conferences. Public meetings are also useful venues for showing both the vignette and the video.

### **1.4.3 Poster**

The committee also produced a colourful 36 x 60 cm (11 x 17 in.) poster to publicize the theme “Affordable Housing: Living Space for Everyone.” The poster displays photographs of the affordable housing alternatives featured in the video and line drawings of individuals and groups engaged in different activities: a girl reading, a little boy learning to ride a bicycle and an elderly couple relaxing on a bench. Space has been left on the poster for information such as contact names and details of specific events. The poster is intended to be used to advertise a public meeting or any other event at which the vignette or video will be shown.

## **1.5 Communication Plan**

The Affordable Housing Education Committee also struck a subcommittee to develop a comprehensive communication plan so that the educational materials would be distributed widely throughout the region.

The plan identifies short- and long-term target groups for distributing the package. (Appendix B contains a detailed list of target groups.) Short-term target groups include the media, government bodies, homeowner groups, the business community, the residential development industry and educational institutions. Long-term target audiences include local housing and community groups.

### **1.5.1 Speakers’ Kit**

The communications subcommittee also prepared a speakers’ kit to provide background information to people presenting the video and vignette. The kit includes a generic three-page speech, which is intended to be read before the video is shown; a list of “Do’s and Don’ts” to guide the speaker’s responses to questions and requests for information; a media kit; an acetate overhead flowchart describing the decision-making process behind the production of the education package; administrative information; and an order form for the video.

## **1.6 Project Costs**

The total budget of \$40,000 used for the creation of the education package was provided by the Ontario Ministry of Housing Partners in Housing Program. The cost of producing the video and vignette was approximately \$32,000. The 2,500 posters were produced at a cost of approximately \$3,200. The remainder of the budget was used for general administrative expenses.

## 2.0 PROJECT BACKGROUND

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### 2.1 Regional Municipality of Peel

The Regional Municipality of Peel, incorporated in 1974, comprises the cities of Brampton and Mississauga, and the Town of Caledon. Situated in the southern Ontario urban conglomeration, Peel is the second-largest regional municipality in Ontario. With a population of 720 405 inhabitants in 1991, the region is expected to grow to almost 1 million people by the year 2000. The region recorded the highest number of housing starts in the Greater Toronto Area in 1991. Up from 4 000 starts the previous year, Peel had 5 740 starts, with a value in building permits totalling some \$1,132,380.<sup>4</sup>

In 1992, the number of government-subsidized rental housing units operated in Peel was approximately 10 000. These units include rent supplement housing, private, cooperative, municipal and regional non-profit housing, and units owned and operated by the Province of Ontario.

### 2.2 Regional Municipality of Peel Housing Opportunity Centre

The Housing Opportunity Centre was established by Peel's Department of Housing in January 1991 as a result of a Joint Housing Action Agenda, an agreement signed by the region and the Ontario Ministry of Housing in August 1990. This agreement represents a shared

commitment to the provision of affordable housing in Peel. Funding for HOC was provided jointly by the Regional Municipality of Peel and the Ontario Ministry of Housing to complete specific projects.

HOC's overall mandate is to promote and support affordable housing activities in the region, through partnerships with appropriate organizations, including non-profit and private-sector housing developers, homeowners and community groups. Its work complements other activities in the region to implement the Province of Ontario's "Land Use Planning for Housing Policy Statement."

#### 2.2.1 Province of Ontario "Land Use Planning for Housing Policy Statement"

The "Land Use Planning for Housing Policy Statement," prepared by the provincial ministries of Housing and Municipal Affairs, went into effect in July 1989. The policy statement establishes provincial expectations regarding land use issues regulated by the Ontario Planning Act, such as official plans, zoning by-law provisions and development approval processes.

The intent of the policy statement is to create more opportunities for affordable, accessible, adequate and appropriate housing in Ontario municipalities.

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<sup>4</sup> Regional Municipality of Peel, 1991 Annual Report (Brampton: 1991).

Under the policy statement, municipalities must meet a number of specific objectives, including the following:

- Streamline the development approvals process.
- Maintain a 10-year supply of land designated for residential use.
- Provide a full range of housing types in new residential projects and residential intensification projects.
- Ensure that 25 percent of all new residential units are affordable housing (see sidebar).<sup>5</sup>

Figure 1 below presents the affordable housing guideline for rental and

**Affordable Housing Defined**

As defined by the 1989 “Land Use Planning for Housing Policy Statement,” affordable housing is housing that does not cost low- and moderate-income households more than 30 percent of their gross household income. Low- and moderate-income households are those in the lowest 60th percentile of the income distribution in any given region. Affordable housing can be either rental or ownership; it can be financed by the private sector or through a government program such as Jobs Ontario Homes (a non-profit housing program).

ownership housing in the Toronto Census Metropolitan Area, which includes the Regional Municipality of Peel.<sup>6</sup>

**Figure 1. Toronto Census Metropolitan Area Affordable Housing Guideline**

Tenure	Annual Gross Income (\$)	Percentile (%)	House Price (\$)	Rent (\$/month)
Owner:	58,700	60	168,000	N/A
	25,100	20	72,000	N/A
Tenant:	39,900	60	N/A	1,000
	14,100	20	N/A	350

Source: Ontario ministries of Housing and Municipal Affairs

<sup>5</sup> The recommendations of the 1993 Sewell Commission on Planning and Development Reform in Ontario are currently being implemented, and will result in some changes to the Policy Statement.

<sup>6</sup> Ontario ministries of Housing and Municipal Affairs, *Land Use Planning for Housing Policy Statement Information Bulletin (1992)*.

### **3.0 REGULATORY REFORM INITIATIVES AND IMPACT ON HOUSING COST, CHOICE AND QUALITY**

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The education package was officially launched on February 25, 1993, with a special screening of the video and vignette at Mississauga City Hall. Key groups were invited to the first public screening, including all participants involved in the development of the package, representatives from organizations that could use the package, and the media.

The education package developed by the Regional Municipality of Peel should increase public awareness of affordable housing issues. That, in turn, is expected to increase community acceptance of such housing and streamline the approval process for affordable housing projects. Such streamlining will result in decreased costs for both the private and non-profit sectors, increasing affordability both for

first-time homebuyers purchasing in the private market and for residents of non-profit housing developments.

Housing choice is increased by a greater understanding and acceptance of what constitutes affordable housing. Innovative designs are more likely to be approved as old ideas change about what affordable housing is and looks like. Builders and developers will be encouraged to create more innovative designs if there is a greater chance of approval and less financial risk.

The Affordable Housing Education Committee, through its communications subcommittee, intends to develop evaluation criteria to determine how successful the package is in raising community awareness and acceptance of affordable housing.

## **APPENDICES**

## APPENDIX A: MEMBERS OF THE AFFORDABLE HOUSING EDUCATION COMMITTEE

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**Ivy France** (Chair)  
Housing Facilitator  
Housing Opportunity Centre  
Regional Municipality of Peel

**John Alley**  
Urban Designer  
Planning and Development Department  
City of Mississauga

**Marilyn Bacquie**  
Planner  
Planning and Development Department  
City of Mississauga

**André Benrubi**  
Senior Policy Planner  
Planning Department  
Town of Caledon

**Joyce Brown**  
Housing Advocate  
Malton Neighbourhood Services

**Paula DeCoito**, Executive Director (or)  
**Bob Freeman**, Researcher  
Social Planning Council of Peel

**David Culham**  
Regional Councillor, Ward 6  
City of Mississauga

**Kim Rouw or representative**  
Clerk's Office  
Communication Services  
Regional Municipality of Peel

**Bob Goodman**  
Brampton Property Owner

**Carlo Gorni**  
Senior Policy Analyst  
Greater Toronto Home Builders' Association

**P.M. Gould-Corney**  
Chair of Ratepayers' Association, Ward 3  
Mississauga

**John Holden**  
Regional Councillor, Ward 1  
Town of Caledon

**Toby Kronick**  
Co-Producer  
The Caber Film & Video Company Ltd.

**John R. Lamb**  
Mississauga Property Owner

**Dawn Langtry**  
Community Development Caseworker  
Regional Municipality of Peel

**Katie Mahoney**  
Regional Councillor, Ward 8  
City of Mississauga

**Brian McLeod**  
Planner  
Regional Municipality of Peel

**Sheila Peters**  
Mississauga Property Owner

**Maja Prentice**  
Regional Councillor, Ward 3  
City of Mississauga  
(*ex officio*)

**Cathy Saunders**  
Policy Planner  
Planning Department  
City of Brampton

**Chuck Scott**  
Producer/Director  
The Caber Film & Video Company Ltd.

**Don Smith, C.A.**  
Wedgebury Smith Bonebaker  
Caledon Property Owner

# APPENDIX B: EDUCATION PACKAGE TARGET GROUPS

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## SHORT-TERM TARGET GROUPS

### 1. Media

- Industry Trade Papers
- Radio/TV, etc.
- Community Action Newspapers
- Cable 10 (Brampton/Mississauga)
- Albion Cable (Bolton)
- Zero One Cable
- TV Ontario
- Chair of Peel Cable Show: “Peel Report”
- Brampton/Mississauga Mayors’ Shows
- Councillors’ Cable Shows
- Seniors—Cable—Brampton Media

### 2. Government (Planning)/Police/Safety

#### *Political*

- Local Councils
- Regional Council
- MPs/MPPs

#### *Organizations*

- Office of the Greater Toronto Area
- Association of Municipalities of Ontario
- Local/Regional Planning Departments
- Mississauga Public Affairs
- Ministry of Housing/Ministry of Municipal Affairs
- Canada Mortgage and Housing Corporation

- Royal Commission of Waterfront
- Sewell Commission
- Canadian Urban Institute (City of Toronto)
- Association of Municipal Clerks and Treasurers of Ontario

#### *Police/Safety*

- Peel Region
- Associations
  - in Peel
  - outside Peel
- Ontario Provincial Police (Caledon)
- Design (Peel Police)
- Community Police Boards

### 3. Ratepayers/Business Community

#### *Ratepayers’ Groups*

- Brampton
  - Citizens’ Advisory Committees
  - Citizens’ Advisory Groups
  - Cable Television
- Mississauga
  - Active Groups
  - Mayor’s Umbrella Group
  - Councillors’ Cable Shows
- Caledon
  - to be determined

#### *Business Community*

- Chambers of Commerce
- Boards of Trade

#### **4. Builders/Developers/Real Estate/ Financial Institutions**

- Boards
  - Mississauga/Brampton/Caledon
- Greater Toronto Home Builders' Association
- Sales Pavilions

##### *Financial Institutions*

- Banks
- Trust Companies
- Private Mortgage Companies
- Canada Mortgage and Housing Corporation
- Credit Unions
- Insurance Companies
- Other Mortgage Insurers

#### **5. Education**

- Peel Board
- Dufferin/Peel Separate School Board
- Public Libraries (Brampton, Mississauga, Caledon—including Brampton Information Centre)
- The Caber Film & Video Company Ltd.
  - Distribution through Out-of-Province Universities (*potential*)
- Community Colleges (Sheridan)
- School of Architecture
- University of Toronto (Erindale)

## **LONG-TERM TARGET GROUPS**

### **1. Community Groups**

- Access to Permanent Housing Committees
  - Local
  - Provincial
- Social Planning Council
- United Way
- Community Centres:
  - Brampton Neighbourhood Resource Centre
  - Malton Neighbourhood Services
- Community Networks
  - Caledon Network
- Church Groups
  - Peel Inter-Regional Church Association
- Seniors' Council
- Women's Groups
- Ethno-Specific Groups
  - Peel Multicultural Council
- YMCA
- Family Services of Peel
- Peel Social Services Department

### **2. Housing Organizations**

- Peel Non-Profit Housing Corporation
- Canadian Housing and Renewal Association
- Ontario Non-Profit Housing Association
- Cooperative Housing Association of Ontario
- Cooperative Housing Federation of Toronto
- Canadian Auto Workers
- Peel Regional Housing Authority
- Peel/Halton Groups
- Peel/Halton Cooperative Housing Federation
- Homestarts
- Advocacy Groups
  - Affordable Housing Action Association
- Peel Mental Health Housing Coalition
- Tenants' Groups
- Brampton Community Legal Services
- Mississauga Community Legal Services