



Dear Community Member,

Barry was facing foreclosure on his house. He lost his job, his hydro was about to be cut off and he was about to become homeless.

This is a true story. “Barry” (*not actual name, to protect client identity*) came to CCRC due to a precarious housing situation, but only telling you this would leave out important parts of his story and paint a picture based on one moment in his life. **Sometimes unforeseen challenges in our lives, if left unaddressed, can have devastating consequences.** In Barry’s case, we were able to address his situation because of support from people like you. But, there is more to this story, and your support for CCRC translates into more stable lives for people like Barry and thousands of others in our community.

Rather than just sharing Barry’s story, we wish to share several short stories with you today, to help show the variety and complexity of needs within our community. We hope they will help you develop a deeper understanding of how **CCRC helps over 7,000 households each year to maintain and secure housing, strengthen relationships, and gain control of their finances.**

While all of these stories are based on real experiences, they are only snapshots in time, based on the past month of client experiences. These are also only a few of the many stories of the families and individuals who pass through CCRC in a year. We share these as **a glimpse into some of the complex circumstances that we see when we meet with community members in their moments of need.** Perhaps you or someone you know has benefitted from CCRC services in the past, or may need them in the future.

Perhaps you have already heard that CCRC provides services to people who often have few options left—who need help to get out of crisis, find stability, and move on with their lives. Today we will focus on a few stories from our *Emergency Assistance Fund* and *Refugee Housing Stabilization Fund*, which help CCRC to provide **flexible support when no other funds are available and people have no other options left** to help them retain their housing:

turn over...

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T (705) 743-2272 • F (705) 742-3015
Credit Counselling Service • Housing Resource Centre •
Community Service Orders • Administration & Philanthropy

459 Reid Street, Peterborough, ON K9H 4G7
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Professional Counselling • Employee Assistance Program

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- Barry (from the story above) was **laid off from his retail job 2 months before he turned 65**, after 22 years of working there. His home was almost paid off, and he knew he would be in a good position once he started receiving CPP when he turned 65. However, due to the unanticipated loss of income, he missed a hydro payment, and his mortgage fell into arrears. Through our *Emergency Assistance Fund*, CCRC was able to assist with his mortgage arrears, and through another energy subsidy, we were able to cover the cost of his overdue hydro bill. Barry was so **relieved that he would make it to retirement with his housing stability intact**.
- A woman who had recently moved to Peterborough due to being victimized by violence, was living temporarily at a shelter. She had three children, including a four-month old baby. When the time came for her to move into a house with her young children, **she had to replace all of the furniture they had been forced to leave behind**. Thanks to funding available in the *Emergency Assistance Fund*, due to a generous donation from All Saints Church's Doris Fund, **CCRC was able to provide her with \$200 to purchase a crib for her baby**.
- We recently received a phone call from a Refugee Sponsorship Group who said their sponsored family did not need all of the money they had collected through donations, and they wished to donate a portion of it to CCRC's *Refugee Housing Stabilization Fund*. No sooner had the cheque arrived when **a refugee client called seeking a small amount of assistance to pay for last month's rent for a subsidized unit that had become available**. If we hadn't received the cheque the same day they called, we would have had to turn the client away, but with this timely donation, **we were able to help the client move from very precarious housing to a long-term, sustainable solution**.

You will find several more stories in the enclosed newsletter. Please keep in mind that we often see people at the time when they are most vulnerable. Remember that **these stories could be you, your sibling, parent, friend or neighbour, and that the ripples from one person's life can also affect many others around them**.

You will also find a donor card included, and we would like to ask that you give as generously as you can because **your donation will be helping thousands of people in Peterborough live healthier, more dignified lives**. We are proud of the role we play in *turning things around*. **We hope you will join us by supporting this important work—because it affects us all**.

Please give generously today!



Charlie Martin,
President, CCRC