



**A message from our Executive Director - Kirsten Armbrust**

I am hopeful. Almost a strange turn of phrase when we are bombarded by all of the loss the pandemic is causing. While we are surrounded by reasons to be fearful, overwhelmed and exhausted we can also look in the spaces between. There we see so many examples of perseverance, of resilience, compassion, connection and humanity. It's inspiring. Those websites and Facebook pages that were set up at the start of the pandemic to help others in the community are still active, still accumulating members who are helping each other. There are organized drive-through parades of support, and impromptu holiday drive-through parades for kids of all ages. I love that my social media accounts reflect the growing trend in supporting local businesses and charities like ours. The sense of community is heartwarming.

I'm also hearing of how our counsellors are helping people move forward despite the challenges they're facing. Our staff are incredible, and I'm so grateful for each and every one of them. They've demonstrated compassion, resilience and a renewed commitment to the people in our community. They have the tools and resources to help people explore their options and find a better way forward. There is a way forward through this, through loss, uncertainty and through hardship. Often all that is needed is a little guidance, some information or access to the right tools to find that path and to feel hopeful again.

I hope this newsletter has relevant information for you. That it finds you well, connected to loved ones, and hopeful for the days ahead.



Through the 'Donate Now' Button on our website  
[ccrc-ptbo.com](http://ccrc-ptbo.com)

Mail a cheque to:  
 540 George St N,  
 Ptbo, ON  
 K9J 3S2

Tell people about CCRC, how we help and share our posts on social media

**Service Updates**



Our Housing Resource Centre is now offering in-person appointments and a drop-in Housing Help Clinic daily at our George St office, in addition to services via phone, email, text, live chat through the website [housingpeterborough.com](http://housingpeterborough.com)



Our Professional Counselling program is offering sessions via phone, secure video conferencing & limited in-person appointments.



Our Credit Counselling program is now available in-person, by email or phone.



Our Community Service Orders program is available for in-person appointments, by text, email or phone.

**Housing Resource Centre, Credit Counselling, Community Service Orders & Administration**

540 George St N, Ptbo, ON K9H 3S2  
 705-743-2272  
[welcome@ccrc-ptbo.com](mailto:welcome@ccrc-ptbo.com)

**Professional Counselling & Employee Assistance Program**

459 Reid St, Ptbo, ON K9H 4G7  
 705-742-4258  
[ccrc@ccrc-ptbo.com](mailto:ccrc@ccrc-ptbo.com)



**1706**

People served through our Professional Counselling Program in 2019



**1700**

People reached through Credit Counselling workshops in 2019



**400**

Evictions/Utilities disconnections prevented in 2019

**Follow us on Social Media**

@CCRC.Peterborough  
 @CCRC\_Ptbo  
 @ccrc\_ptbo

[ccrc-ptbo.com](http://ccrc-ptbo.com)



**Income, Finances & Debt. Understanding where you are and how to get back on track.**

With Nancy Jackson, AFCC Credit Counsellor

Before the pandemic, people relied on their steady income levels to make decisions about purchases. An income that, before March of 2020 had been steadfast. Something that might have fluctuated slightly from year-to-year, but could be relied upon for budgeting.

“People are concerned” says Nancy Jackson, an accredited Credit Counsellor at CCRC who helps people facing income loss and debt. “Some are worried about how much income tax they’ll have to pay after receiving the taxable CERB. Others opted for deferred mortgage, property taxes, student loans or credit card payments, assuming that they’d be called back to work at their pre-pandemic income earnings, and that’s not what’s happening for everyone” Nancy says of the impact for people locally.

The pandemic is causing havoc with finances in ways not seen in generations. So what do people do? “People are looking for help from someone they can trust. Not-for-profit Credit Counselling services can help people look at their finances objectively, see where changes can be made and help negotiate with creditors.

They can also inform people about their rights, what resources and benefits are available and help people determine a path forward with the income they have now.”

This article has been shortened for length. To read the full article, please visit our website, [ccrc-ptbo.com](http://ccrc-ptbo.com) and click on 'News' under the 'News & Events' tab.

To reach Nancy, please call (705) 743-2272 ext 303, or email [creditcounselling@ccrc-ptbo.com](mailto:creditcounselling@ccrc-ptbo.com)

**A Trip Raffle? In 2020?**

Yep. We had planned our trip raffle long before the pandemic. Tickets for our \$5000 Travel voucher are still on sale for \$10 ea or 3 for \$25.

**Email [sbass@ccrc-ptbo.com](mailto:sbass@ccrc-ptbo.com) to arrange to get yours. Draw is December 18 at noon and travel dates are Jan 2021 to June of 2022.**

**Visit our website: [ccrc-ptbo.com](http://ccrc-ptbo.com) for more info.**

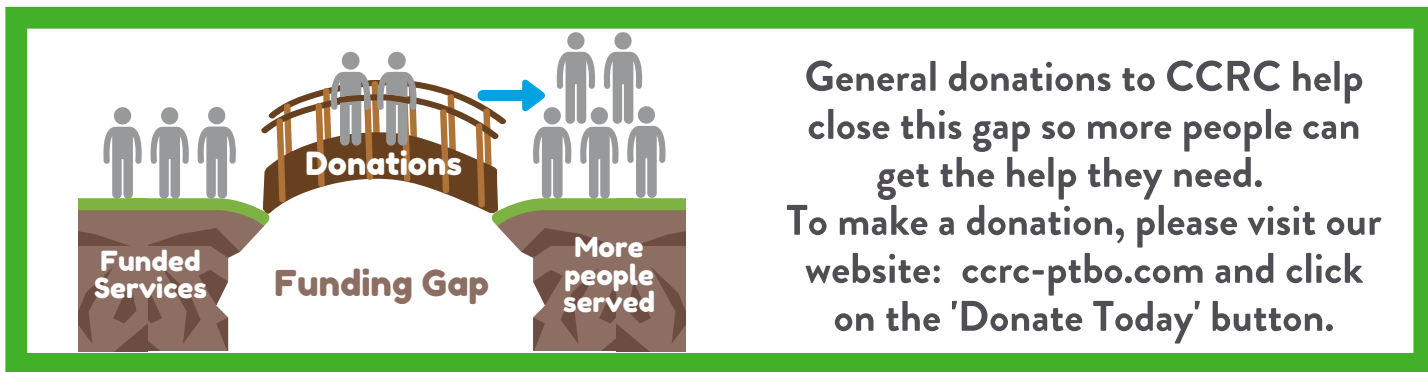


CCRC is grateful to be a recipient of Phase 2, COVID-19 Emergency Community Support Fund.

These funds will allow us to increase food security by distributing food cards to our most vulnerable clients & their families this holiday season. Thank you so much to the United Way of Peterborough and District and the Government of Canada for these funds.

Thank you...

To the Community Foundation of Greater Peterborough for the 2020 Vital Community Grant to help CCRC continue to adapt to the changing service delivery needs of our clients during the pandemic.



**“Over the summer – there was a lull in service requests, it was eerily quiet – people weren’t getting disconnected, but now evictions are starting again, so we’re seeing a big increase in service requests now.”**

Annette Pedlar says of how the pandemic has affected the housing situation for clients of HRC.

When asked how people are managing, Annette says, “People are turning to credit cards, payday loans and borrowing from other people to make ends meet during these periods of time when they have no income. It’s a cycle that quickly escalates and becomes unmanageable. We are seeing people who’ve never needed our help before in addition to people who have used our services in the past, but the problems people are experiencing are more complicated because of the pandemic. We’re also seeing people who have very few other supports available to them.”

**Finding and keeping housing during the pandemic**  
 An interview with Annette Pedlar, Housing Counsellor at CCRC

**“The number of families who are living in various stages of homelessness in Peterborough is much higher than I thought it was..”**  
 Annette Pedlar, Housing Counsellor CCRC

The pandemic has revealed a greater than previously realized prevalence of hidden homelessness in our community. “The number of families who are living in various stages of homelessness in Peterborough is much higher than I thought it was. Unable to maintain their previous housing situation, and the extremely low supply of affordable units in Peterborough City and County mean families end up making very difficult choices. Relatives or friends have enough space for children, but the parents end up couch-surfing while desperately trying to find a new rental unit that they can afford. It’s heartbreaking, but something that wasn’t as apparent or maybe not as prevalent before the pandemic.”

This is why homelessness prevention services like those offered by HRC are so vital. “We try to delay or avoid eviction by working with the client and landlord to resolve the underlying problem.” Housing Counsellors will also assist the client with their housing by providing listings, helping to email landlords and in some cases, we can help people apply for Emergency Assistance Funds to help with costs related to rent, mortgage, property tax, and utility arrears, moving costs, and last month’s rent to secure a new place.

The Housing Resource Centre can be reached by phone (705) 743-2272 ext 207, Text (705) 930-9301 or by emailing [hrc@ccrc-ptbo.com](mailto:hrc@ccrc-ptbo.com).

**thank you**



**CCRC was able to provide:**

- An Outdoor Housing Help clinic to locations in Peterborough County.
- Opportunities for clients to complete community service through the Community Service Orders Independent Projects Initiative.

These initiatives were made possible through the United Way of Peterborough and District and the Government of Canada Phase 1 - Emergency Community Support Fund



CCRC is able to hire a Housing Support Worker to provide financial literacy and housing help services to more people who are vulnerable, during the pandemic and recovery.

This was made possible through the Community Foundation of Greater Peterborough and the Government of Canada Phase 2 - Emergency Community Support Fund



## Integrated Services Pilot Project

Funding from the Ontario Trillium Foundation made it possible for CCRC to pilot a new and innovative model of service delivery that provided economically vulnerable clients with enhanced access to the range of services they needed to achieve financial stability.

Ontario  
Trillium  
Foundation



Fondation  
Trillium  
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An agency of the Government of Ontario  
Un organisme du gouvernement de l'Ontario



### "Healing happens in the dark"

Excerpts from an interview with Peter Marrocco, professional Counsellor at CCRC

"I consider myself to be a hope-merchant." Says Peter Marrocco, a member of CCRC's Professional Counselling team since 2012. "I believe that we have three main tools to help us cope that are accessible to nearly everyone: Humanity, physicality and hope. Humanity being our shared experience of being human, physicality is the movement of our bodies to exercise and expend energy and hope is the ability to see beyond the difficulties of now."

As he talks about hope, Peter talks about studies that have been done with palliative patients and their families "These studies have shown that hope can be stoked by letting go of expectations, of fear. It can be very freeing." If that can be true for people experiencing the end of their lives. Then it can also be true for people experiencing the disruption the pandemic has caused. A chance to pause and reset, to replace the commitments and activities that typically take up a lot of time with more meaningful conversations with the people we care about. "Healing happens in the dark," Peter says. This is true of both his experience working with people who have experienced trauma, grief and loss, and of the approaching holiday season.

Grief, joy and loss are all part of our stories. They help shape who we are as we navigate this collective experience of life. Coming to realize your own story is a personal journey, and one that doesn't always come easily to people who have faced trauma. "For many people, their stories are fragmented, they don't always have a sense of being in it. Psychotherapy helps people put the pieces of their story back together, to see themselves as being in it. It allows people to see where they've been, what they've experienced and how they've survived. The process of helping someone do this and realize they are central to it.... It's powerful. Ultimately, we can't change our stories, but we can learn to be ok with them, that is a doable part of moving forward with it."

"In our area of the world, the holidays are the darkest, coldest time of the year, one that has become heaped with expectations, many of which are unattainable even in pre-pandemic times." This year more than ever, expectations are going to change. It may be an opportunity for everyone to have some time for healing. When we have good conversations with others, we cultivate hope, meaning and creativity. If we focus on these connections with the people in our lives, we are all less isolated and on the path to renewing our own hopefulness for the days ahead.

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### CCRC offers "One-at-a-time" counselling sessions

Early studies have shown world-wide increases in reports of depression, anxiety, stress and overwhelm as a result of the COVID-19 pandemic.

That is why CCRC's professional counselling team is offering quick access to one-hour counselling sessions - a session to talk to a counsellor about what you're dealing with, what tools may help, a plan to move forward and the knowledge that further help is available if you need it.

Appointments are typically available within a couple of days to a week. 'One-at-a-time' counselling sessions also known as single-session therapy (SST) are available Monday to Friday and are delivered by telephone or video conferencing during the pandemic.

If you feel like this might work for you, please call (705) 742-4258 extension 217 and leave a message requesting 'a one at a time' or 'single session'. Our intake counsellor will call you back to gather some information and set up your appointment.