

Exploring Options & Planning for a Car Share Program

Includes:

Final Report

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Executive Summary

Habitat for Humanity is considering the implementation of a car share program to support the development of affordable homes. The primary objective of the program is to reduce the need for parking spaces, enabling more land to be allocated to housing units. Additionally, the program aims to offer an accessible transportation solution for residents without personal vehicles, helping to decrease reliance on private vehicle ownership and reduce greenhouse gas emissions.

This report's research and development process included a thorough analysis of the socio-economic factors in the Peterborough and Kawartha region, alongside a review of car share programs already implemented in affordable housing projects across North America to extract valuable insights and best practices. Surveys conducted with current and prospective Habitat homeowners provided essential information on the transportation needs and preferences of the target population. A significant portion of the project also focused on identifying the operational requirements for launching and maintaining a car share program, covering aspects such as vehicle management, maintenance, booking systems, insurance, and other logistical considerations. This thorough approach ensures the program will be both feasible and efficient, while meeting the needs of the residents.

Organizational Background

Habitat for Humanity is a global non-profit organization committed to building and improving affordable housing for families in need. Through partnerships with communities, volunteers, and supporters, Habitat for Humanity works to provide safe, affordable homes, empowering families through homeownership. The organization's mission extends beyond housing, aiming to break the cycle of poverty and promote long-term stability. Habitat for Humanity emphasizes sustainable living practices and strives to create a lasting positive impacts on communities around the world.

Habitat for Humanity Peterborough & Kawartha Region, established in 2002, operates with the same mission and values, but with a focus on providing affordable homeownership options specifically for families in the Peterborough and Kawartha areas. The local chapter partners with volunteers, donors, and the community to build homes for local families, offering a 'hand-up' through interest-free mortgages with income-based monthly payments¹. Habitat for Humanity Peterborough & Kawartha also operates three ReStores in Peterborough, Lindsay, and Lakefield, where new and gently used building materials, furniture, and home décor are sold to fund local affordable housing initiatives. Additionally, the ReStores help divert thousands of items from landfills each year, further supporting the organization's sustainability efforts.² Through these projects, Habitat for Humanity

¹ Canada Helps. (n.d.).

² Habitat for Humanity. (2023).

Peterborough & Kawartha continues to create safe and stable housing opportunities for those in the community.

Situational Analysis

This section provides an overview of the key factors influencing the region served by Habitat for Humanity Peterborough & Kawartha, including regional demographics, housing, transportation, and environmental considerations. It addresses the challenges related to local housing supply versus demand, focusing on the affordability gap and current and planned affordable housing projects. Transportation is a critical element, with a focus on the accessibility and reliability of public transit, urban planning strategies, and the implications of vehicle ownership costs on residents. The analysis also explores federal and provincial housing initiatives, alongside environmental factors that affect housing development in the area. Together, these factors provide a comprehensive context for understanding the regional dynamics that will inform the development and implementation of a Habitat for Humanity car share program.

The Served Region

Habitat for Humanity Peterborough & Kawartha operates within the Peterborough - Kawartha electoral district, which includes the City of Peterborough and surrounding municipalities such as Douro-Dummer, Trent Lakes, Havelock-Belmont-Methuen, North Kawartha, and Selwyn. The region has a total population of 125,478 residents.

The region has a diverse population, with a significant portion of seniors. Approximately 22% of the population is over the age of 65. The median age in the area is 45 years, with the average age being 41. This indicates an aging population, which presents specific housing and transportation needs, especially for seniors and those with mobility challenges.

Socio-economic factors in the region vary, with a median after-tax income of \$70,500 and an average income of \$49,640. Despite a relatively high median income, there are areas within the region where lower-income households experience financial challenges, highlighting the need for affordable housing and transportation solutions³.

Housing

The housing market in Peterborough and the Kawartha region is currently facing a significant imbalance between supply and demand. There are 64,047 private dwellings in the region, with an average household size of 2.3 people. The average home price in the area has risen to \$623,551 as of 2024, while the average rent is approximately \$1,697 per month⁴. These figures reflect a housing market that is increasingly unaffordable for many

³ Statistics Canada. (2023, November 15).

⁴ Houseful. (2024).

residents, particularly for those with low or moderate-income levels. As home prices continue to rise and rental costs remain high, the demand for affordable housing options continues to increase. This housing affordability challenge also directly impacts transportation. With limited public transit options and a relatively spread-out urban design, many residents in the region are increasingly reliant on personal vehicles, making affordable transportation solutions like a car share program more critical.

Federal and Provincial Housing Initiatives and Targets

The federal and provincial government have launched various initiatives to address housing affordability across the country and in our province. Both levels of government are involved in building affordable housing and creating opportunities for external organizations, like Habitat for Humanity, to collaborate. Other local organizations, such as the Peterborough Affordable Housing Corporation, are also working to meet local housing needs.

The Ontario government has set a goal of adding 1.5 million new homes by 2031, but recent reports suggest that the province may fall short. Canada's Housing Plan proposes \$15 billion in loans for new rental apartments, including 356 homes in Peterborough. Despite these efforts, rising construction costs and land availability remain significant barriers, highlighting the need for continued investment and innovative solutions in affordable housing⁵.

Transport

Transportation in the Peterborough and Kawartha region is crucial due to the area's extensive geography and varying access to public transit. Peterborough itself has a public transit system, but service is largely centralized within the city and does not extend deeply into rural areas. As a result, many residents in the wider Kawartha region rely on personal vehicles for daily transportation.

63.5% of commuters in the region use a car, truck, or van to get to work. This highlights the region's dependence on personal vehicles, especially in rural and suburban areas where public transit options are limited. Additionally, only 5.4% of commuters in the region use public transit, highlighting the gaps in the availability of alternative transportation options. The average commute time for workers in the area is 22.3 minutes, which is lower than the national average, but still a significant factor when considering transportation accessibility. Approximately 15% of the workforce in Peterborough County relies on carpooling. This can help mitigate some of the individual financial burdens of vehicle ownership, but does not entirely replace the need for personal vehicles. As housing continues to spread out across the region, the demand for reliable transportation options, especially for those who may not be able to afford a personal vehicle, remains a key concern.

⁵ Government of Canada. (2025, February 13).

Environmental

Peterborough and the Kawartha region are facing environmental factors that influence both housing and transportation. Land use policies are increasingly focusing on urban density to accommodate growth while preserving natural landscapes like wetlands and forests. Sustainable development initiatives, aligned with global Sustainable Development Goals (SDGs), are also addressing the environmental impact of construction, with attention to water runoff, aquatic ecosystems, and stormwater management⁶. The region's transportation system, which is heavily reliant on personal vehicles, has an influence on urban planning. Efforts are underway to promote more sustainable options, including improvements to public transit and additional electric vehicle infrastructure to reduce the environmental impact of the area.⁷ Finally, there is a growing emphasis on energy efficiency in housing developments. New projects are incorporating renewable energy sources and energy-efficient systems to mitigate fluctuating energy prices and reduce GHG emissions from homes⁸.

Conclusion

The situational analysis of the Peterborough and Kawartha region reveals several factors that could influence the development and implementation of Habitat for Humanity's car share program. The area's demographic trends, such as its aging population, combined with the rising cost of housing make affordability a central concern, which could affect how residents access transportation. Limited public transit options in certain areas and a high dependence on personal vehicles further highlight the importance of addressing transportation needs. Environmental considerations, such as the sustainable development goals and land use policies, also play a role in shaping transportation infrastructure. Understanding these factors is crucial in developing a car share program that aligns with local needs of providing accessible, affordable transportation.

Primary Research

To better understand the transportation needs and preferences of current and future Habitat for Humanity residents in the Peterborough and Kawartha region, a survey was distributed to 1,288 recipients. The survey aimed to capture insights on current transportation habits, financial commitments, and interest in alternative transportation solutions, including car sharing services. The initial survey was sent on January 14, 2025, with a follow-up reminder sent on January 20, 2025. Of the 1,288 surveys sent out, 557 (44%) individuals opened the email, and 51 (4%) clicked on the survey link to participate. 35 responses were received (2.7%).

⁶ Ontario. (2021, December 17).

⁷ PtboCanada. (2024, November 13).

⁸ Connect Peterborough. (n.d).

The following section highlights some key insights.

Which of the following modes of transportation do you use?

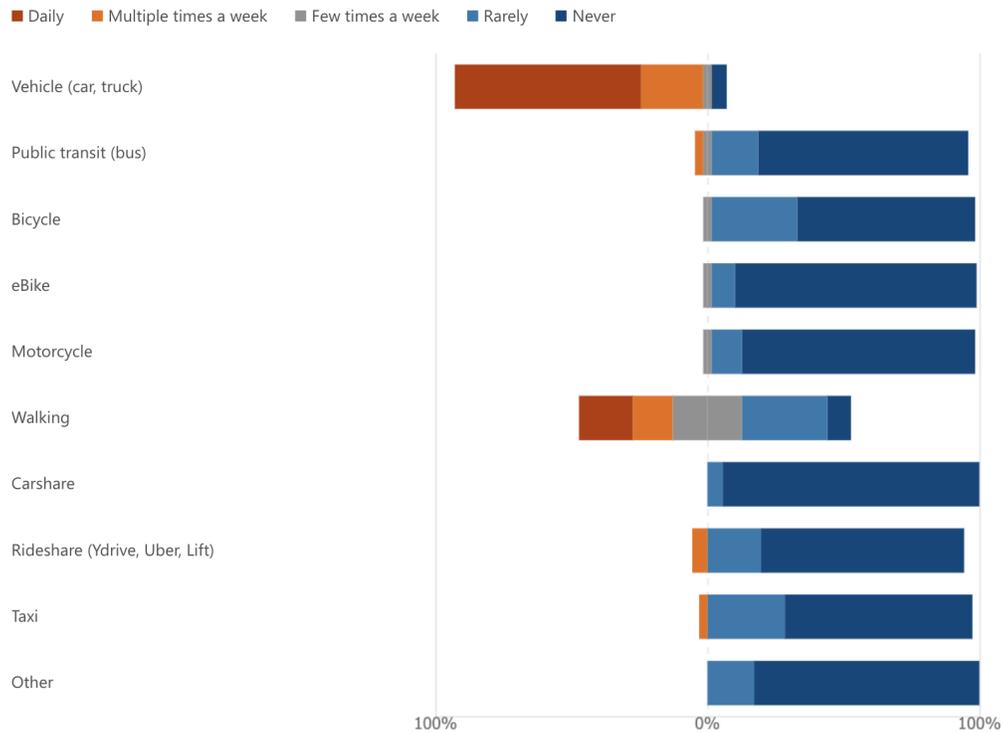


Figure 1.1

68.6% of participants use a personal vehicle daily, reflecting a heavy reliance on private vehicle ownership within the community. This closely mirrors the 63.5% of commuters in Peterborough County who use a car, truck, or van for work-related travel. Additionally, while only 5.4% of the broader region uses public transit, 5.8% of our respondents reported using public transit more than once a week. These similarities show that Habitat residents' transportation patterns align closely with broader regional trends developed through Stats Canada.

Are there any transportation options listed below that you don't use but would consider using?
Select all that apply.

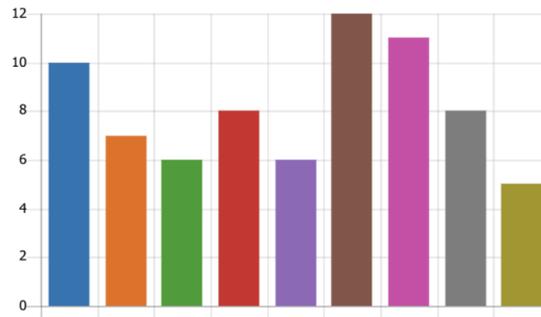


Figure 1.2

The data shows that there is notable interest in car share services, with 12 participants expressing a willingness to consider using one. This indicates a potential demand for a car share program within the Habitat community, aligning with a broader trend of the region seeking affordable, flexible transportation options. This interest is encouraging, suggesting that a car share program could effectively address mobility needs for residents who may not own a vehicle or are looking for alternatives to private vehicle ownership.

How frequently do you think you would use carshare services if they were available to you at an affordable cost?



Select the option that best describes your answer

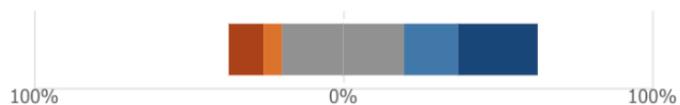


Figure 1.3

57.1% of respondents said they would use a car sharing service either daily, multiple times a week, or a few times a week. This is an ideal result, as it suggests that a broad portion of the community sees consistent value in the service. With a large number of residents expressing interest in using the car share program regularly, it reduces the likelihood of the cars being monopolized by only a few individuals. This level of usage ensures that the service will be accessible to a wide range of residents, promoting equitable access and preventing overbooking.

Would you like carshare vehicles to be located within your community housing complex?



Figure 1.4

65.7% of respondents would prefer car share vehicles to be located within their community housing complex, 22.9% of respondents were unsure, and 11.4% expressed they have no interest in this. This strong support for having cars on-site reflects the convenience and accessibility that residents would value in the program. Having vehicle(s) within close proximity would make the service more user-friendly and increase the likelihood of consistent usage, as residents would not need to travel far to access a car. This suggests that integrating car share vehicle(s) into the housing complex could significantly enhance the program's success.

How many people live in your household?

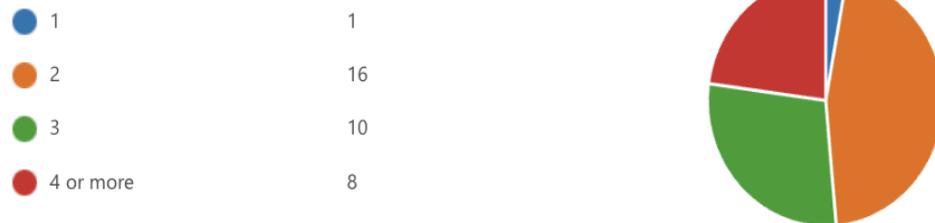


Figure 1.5

Understanding household size is crucial for determining the appropriate vehicle types for the car share program. Based on the survey data, a five seat hatchback or a similar vehicle would be an ideal choice as it provides sufficient capacity for individuals and small families. This vehicle type ensures that the fleet can accommodate the needs of the majority of users, making it both practical and versatile for a wide range of households.

What price range do you consider affordable for carshare services?

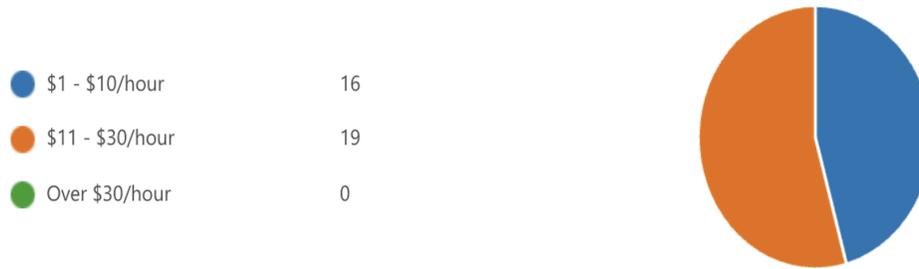


Figure 1.6

46% of respondents said they would be willing to spend between \$1 and \$10 per hour to use the car share service, while 54% of respondents said they would be willing to spend between \$11 and \$30 per hour. This data will be useful when comparing operating costs with expected revenue from the program, ensuring that Habitat can operate at or above the break-even point.

Industry Comparables

In order to understand best practices and evaluate the feasibility of implementing a car share program for Habitat for Humanity, a review was conducted of existing car share models, particularly those operating within the affordable housing sector. By examining those integrated into housing projects across North America, key insights were gained into operational structures, pricing models, and challenges faced by similar initiatives. These industry comparables helped inform the development of the proposed car share program, ensuring it aligns with proven strategies while also addressing the unique needs of Habitat for Humanity's residents.

Colorado CarShare

The car share program implemented by Boulder Housing Partners provides valuable insights for Habitat for Humanity's initiative. The program tracks key success metrics, including member retention, fleet utilization, customer satisfaction, and community impact, to continuously optimize service delivery. For insurance, Boulder Housing Partners has specialized fleet insurance to cover members. Their vehicle selection focused on range efficiency and reliability through purchasing vehicles like the Nissan Leaf. The operational model is managed in-house, with third-party technology supporting reservations and payments. The program overcame challenges related to community education by partnering with local organizations, while vehicle availability was improved through strategic parking solutions. Key partnerships with Xcel Energy, the City of Boulder, and

Fermenta Energy have supported the program's financial stability. The program operates two vehicles, with its impact reaching over 500 residents across 35 apartments⁹.

Ottawa Community Housing

Ottawa Community Housing operates a car share program across several of its properties, providing an essential transportation option for its residents. Serving approximately 500 residents across 100 houses, the program currently operates a single vehicle, a Kia Niro, for shared use. The initiative is a collaboration between Ottawa Community Housing, the Ottawa Community Foundation, Hydro Ottawa, the Ottawa Climate Action Fund, and Communauto. As a third-party solution, the program uses Communauto's platform for managing reservations and fleet operations. While the fleet is small, the program aims to maximize impact through its focus on efficient transportation solutions for low-income residents¹⁰.

Mobility Hubs California

The Mobility Hubs car share program operates in various neighborhoods across California, including Betty Ann Gardens in San Jose and Nystrom Neighborhood in Richmond. Serving approximately 4,600 residents across 176 units, the program provides an important transportation option. In addition to the car share program, Mobility Hubs has also integrated a bike share program, offering residents multiple transportation options. This initiative is partnered with local municipal transportation lines, integrating shared vehicles and bikes into broader public transit solutions. The program emphasizes accessibility and sustainable transportation, ensuring that residents have convenient, affordable alternatives to personal car ownership¹¹.

PAH! New Mexico

The PAH! Hiland Plaza apartment community in New Mexico provides a car share program for its residents, including individuals from the Deaf, DeafBlind, Deaf+, and Hard of Hearing communities. The program operates two Chevrolet Bolts, offering electric vehicles as an affordable and sustainable transportation option for approximately 105 residents. This initiative is supported by a partnership with the U.S. Department of Energy, which helps fund the program. By providing access to shared vehicles, the program aims to reduce car ownership and promote environmentally friendly transportation alternatives, while serving the specific needs of this unique community¹².

⁹ Colorado CarShare (2025, January 22).

¹⁰ Ottawa Community Housing. (2024, October 17).

¹¹ Mobility Hubs. (2025, January 27).

¹² Sol Housing. (2024, March 15).

Operational Requirements

The operational requirements for implementing a successful car share program for Habitat for Humanity's affordable housing initiative encompass a range of critical factors. This includes legal considerations, insurance coverage, vehicle selection, driver verifications, and establishing a booking and management system that can incorporate these parameters. Each of these elements must work together to ensure the program is efficient, compliant with regulations, and provides a reliable and accessible transportation option for residents. Detailed breakdowns of each area will be further explored in the following sections.

PKRides App

The PKRides app has been developed in anticipation of the car share program, but it is not yet in use for booking vehicles. While the app is available, there may be a need for further development to complete its functionality. This will include addressing existing bugs, and integrating additional processes such as driver's license verification into the sign-up process. There is a possibility that a developer may need to be hired to ensure the app is fully operational and meets all the necessary requirements for the successful launch of the car share program.

Legal

Vehicle User Agreement

A vehicle user agreement is essential for the car share program to meet insurance and legal requirements. This agreement will outline the terms and conditions that users must agree to before accessing the vehicle(s). It is advisable to consult with an insurance provider and legal professional to ensure that all clauses necessary for coverage are included. These might cover areas such as the responsibilities of the user, accident liability, and maintenance obligations. Terms related to transparency in pricing, cancellation policies, and user rights may also need to be included to comply with consumer protection laws. These clauses should be designed in consultation with Habitat for Humanity's legal team and chosen insurance broker to ensure compliance with the relevant regulations.

Data Protection

As users will be uploading their identification to the PKRides app for booking purposes, it is vital to consider data protection. The app must ensure that sensitive personal data is securely uploaded and stored, following privacy and data protection regulations. Habitat should ensure that appropriate measures are in place to protect users' privacy and prevent unauthorized access. It will be important to include user consent for data processing as part of the user agreement, specifically regarding the collection and handling of personal identification and payment details.

Vehicle Maintenance and Safety

Regular vehicle maintenance and safety inspections will be crucial in ensuring that the fleet meets safety standards and operates efficiently. Insurance requirements may mandate that vehicles be inspected regularly and maintained to a specific standard. Documentation of vehicle service history should be maintained to ensure the vehicle(s) are in good working order. This will also reduce potential liabilities by providing evidence that the vehicle(s) are regularly checked and meet the necessary safety standards. Insurance companies may require proof of this routine maintenance as part of their coverage criteria. This will also help in maintaining vehicle resale value.

Insurance

A key aspect of developing a car share program for Habitat for Humanity Peterborough and Kawartha is obtaining comprehensive insurance coverage that will meet the program's legal, financial, and operational needs. This proved to be a particularly challenging aspect, as finding insurance brokers and providers willing to discuss coverage options for a car share program was difficult. Despite the challenges in identifying interested brokers, extensive research was conducted to explore the potential options. To explore insurance options, various agencies were contacted based on recommendations from industry professionals familiar with car share programs. This section summarizes the conversations held with each agency and the insights gathered regarding potential coverage solutions for the program.

The Co-operators Peterborough

Andrew Bozek
andrew_bozec@cooperators.ca

A phone conversation took place with Andrew Bozek, who expressed a willingness to explore options for providing insurance coverage for the proposed car share program. Andrew indicated that for the coverage to be considered by The Co-operators' underwriters, Habitat for Humanity would likely need to transfer all existing insurance policies to their company. To further assess this, he would need Habitat's operating budget. He informed that it would be beneficial for the operating budget to be on the lower end as underwriters would be more generous when developing a premium for the programs insurance. Overall, Andrew expressed a willingness to assist, pending the provision of the necessary details.

Desjardins Peterborough

Jennifer Parent
jennifer.a.parent@desjardins.com

In email correspondence with Jennifer Parent, she reviewed the underwriting guidelines for a program like a car share and indicated that it was not an immediate "no" from their underwriting department, which was a positive development. However, she clarified that to

obtain final approval, additional information would be required. Jennifer mentioned that she would need more details to proceed with the assessment. Unfortunately, Jennifer later informed me that after some deliberations with their underwriters that they were unable to proceed. Jennifer referred me to Josh at Sound Insurance, a contact she has previously worked with, suggesting that they may be a more appropriate fit for the car share program's insurance needs.

Sound Insurance

Josh Traynor
Josht@soundinsurance.ca

Following Jennifer Parent's referral, Josh from Sound Insurance was contacted and provided with a detailed explanation of the car share program and its insurance needs. Josh responded and informed that he would do some research to see if a car share program is within their underwriters realm.

Cowan Group

David Black
david.black@cowangroup.ca

David Black from Cowan Group was very receptive and helpful during the Zoom call. He was eager to assist with the insurance coverage for the car share program. After being briefed on the project, David shared that he has a contact who works on insurance for Uber and that he would reach out to him to explore potential options.

During the Zoom call, David provided valuable insights into the process for approving drivers, ensuring that the car share program would be as appealing as possible to underwriters. This included discussing the need for pulling drivers' abstracts and setting up a system for periodic re-certification (every 6 to 12 months) to ensure drivers maintain a clean driving record. Additionally, he agreed that embedding license verification software in the booking app would be a helpful measure to streamline the process. The conversation also covered the next steps in the process, and while receiving insurance quotes would be ideal, it was emphasized that understanding these next steps would be very helpful for inclusion in the final report.

A follow up meeting with David has yet to be had, but is planned for the beginning of April.

Ontario Insurance Network Peterborough

Aaron Sargeant
asargeant@ontarioins.com

After initially reaching out, Aaron Sargeant responded with a series of follow-up questions regarding the details of the car share program. His questions focused on vehicle ownership, driver verification, usage agreements, and vehicle usage details, such as the

duration and distance of trips. All requested information was provided in response to his inquiries.

This was the first response received from an insurance broker and was instrumental in helping to outline the framework for insurance coverage, which then served as a reference for further inquiries with other brokers. Despite follow-up emails with the detailed information, no further response was received from Aaron or Ontario Insurance Network.

McDougall Insurance Peterborough

Sandra Arroyo

SArroyo@mcdougallinsurance.com

Initial contact was made via email with Sandra Arroyo, who referred the inquiry to David Smith regarding potential insurance coverage for the car share program. After being briefed, David indicated that he would need to conduct further research to determine the necessary details for a more comprehensive assessment and planned to follow up with me once he had done some research. McDougall Insurance remains a potential lead should other options not result in a suitable solution.

Northbridge Insurance Toronto

An email was sent to Northbridge Insurance inquiring about coverage options for the car share program. The response received indicated that Northbridge Insurance sells insurance exclusively through independent brokers and provided links to find a broker or request a quote. The response did not address the specific inquiry directly, and no further communication was received after that.

Zensurance Toronto

Ryan Wilkins

ryan.wilkins@zensurance.com

An email was sent to Ryan Wilkins at Zensurance inquiring about insurance coverage for the car share program. Ryan responded by informing that Zensurance's auto market cannot quote for car share programs. However, he kindly referred several other brokerages that may be able to assist: The Co-operators, Youngs Insurance, and Billyard Insurance Group. Contact was made with all the recommended brokerages for further exploration.

Billyard Insurance Group Welland

contact@thebig.ca

Following the referral from Ryan Wilkins at Zensurance, an email was sent to Billyard Insurance Group inquiring about insurance options for the car share program. Unfortunately, no response was received after the initial contact.

Youngs Insurance Welland

Matthew Bastead

mbastead@youngsinsurance.ca

Following the referral from Ryan Wilkins at Zensurance, an email was sent to Matthew Bastead at Youngs Insurance regarding insurance options for the car share program. However, no response was received after the initial contact.

Brokerlink Peterborough

centonservice@brokerlink.ca

An email was sent to Brokerlink, a local insurance provider in Peterborough, in an effort to keep the inquiry within the local community. Despite the outreach, no response was received after the initial contact.

Drivers License Verification

Two software options were considered for verifying drivers licenses for the car share program: Certn and Persona. The software works by analyzing the hologram embedded in the license and comparing it with a selfie uploaded by the driver. This process allows the system to confirm two key points:

A) The license belongs to the person presenting it

B) The license is genuine.

However, it's important to note that neither platform can verify if the license is still active or valid, meaning they cannot detect if a person's license has been suspended or revoked by authorities.

Certn offers a straightforward pricing model at \$4.99 per verification. It does not require upfront fees or minimum commitments but lacks the capability to be embedded directly into the PKRides app. Instead, users are sent a link to verify themselves, and Habitat for Humanity receives the verification results separately. This option allows the program administrators to manually approve or reject users based on the results.

Persona, in contrast, offers a free plan for the first 500 verifications, with a fee of \$1 per verification for any additional users. One key advantage of Persona is that it can be embedded directly within the PKRides app, providing a seamless user experience. Additionally, it is compliant with most insurance requirements.

While Certn and Persona provide the crucial first step in verifying the authenticity of the driver's license, further validation is required to ensure that the driver is eligible to operate the vehicle(s) within the car share program. After the initial verification process, the next

step is to check that the license is still valid through the Ontario Ministry of Transportation (MTO). This process is quick and free of charge.

Following the MTO check, the final step involves the insurance company pulling a driver's abstract to confirm that the driver has a clean driving record. It's important to note that even with these verification systems in place, Habitat for Humanity will remain the final authority in deciding whether a driver is approved or not (pending approval from other parties). None of the verification steps will notify the driver of their approval status. Habitat will assess the verification results and make the final decision on whether the driver can be approved to join the program.

This three-step process of using Certn or Persona for the initially, followed by MTO validation and a driver's abstract check, ensures that only qualified and safe drivers are allowed to participate in the program.

Vehicle Selection

The following table presents a selection of vehicles evaluated for the car share program, with a focus on their total cost of ownership. The Average Running Cost (ARC) for each vehicle is based on the estimated annual expenses for the first year of operation (20,000 km), including fuel consumption, insurance, maintenance, consumables (such as tires and brakes), depreciation, and licensing fees. The first year ARC will be higher than those that follow due to the high initial depreciation of a vehicle transitioning from 'new' to 'used'.

The primary consideration in the selection process was cost, as it directly impacts the program's sustainability. However, additional factors such as reliability, dealer incentives, and vehicle availability were also taken into account to ensure that the selected vehicles provide long-term value and meet the needs of the car share program effectively. This comprehensive evaluation ensures that the chosen vehicles offer a balance of affordability, dependability, and operational feasibility.

| Vehicle | Price | ARC (20,000 km) | Configuration |
|--------------------------------|--------------|------------------------|---------------------------------------------------------------------------------------|
| 2025 Nissan Versa S FWD CVT | \$23,405 | \$6,970 |  |
| 2024 Kia Forte LX | \$23,675 | \$6,925 |  |

| | | | |
|----------------------------------|----------|---------|---------------------------------------------------------------------------------------|
| 2025 Hyundai Elantra Essencial | \$25,159 | \$6,850 |  |
| 2025 Mazda 3 Sport GX | \$25,650 | \$7,490 |  |
| 2024 Nissan RVR ES AWC | \$26,798 | \$8,500 |  |
| 2025 Toyota Corolla Hatchback SE | \$27,270 | \$8,313 |  |
| 2025 Chevrolet Trax LS FWD | \$27,633 | \$7,550 |  |
| 2025 Kia Seltos LX | \$27,695 | \$9,760 |  |
| 2025 Honda Civic Sedan LX | \$30,806 | \$7,037 |  |

Costs

Vehicle Purchase

The cost of the vehicles remains to be determined as a final decision has not yet been made, but it is anticipated that Habitat will either cover the upfront cost, or finance the vehicle and have the expense be offset through user booking revenue. The objective is not to fully pay off the vehicle as quickly as possible via this revenue, but rather to maintain sufficient equity in the vehicle after 3-4 years. This equity can then be applied towards the purchase of the next vehicle, ensuring the fleet remains refreshed without placing undue financial strain on Habitat in the future. The cost of a single vehicle is expected to range between \$23,405 and \$30,806. Choosing a vehicle that holds its value well will be beneficial for the program.

* The prices of each vehicle on the previous list may become volatile as they are all either built, or have parts made in North America. The recent auto tariffs may impact the final price of these vehicles.

Vehicle Maintenance

Ongoing vehicle maintenance costs (including regular servicing, tire replacements, and other necessary repairs) will be paid for through the program's revenue. However, these costs will need to be factored into the program's overall pricing structure to ensure the program is financially sustainable. Maintenance costs are expected to range from \$500 to \$800 per year per vehicle, depending on usage.

Fuel Costs

Users will be responsible for refueling the vehicle. A key requirement for all users will be to return the vehicle with a full tank of fuel. This means that Habitat will not incur any costs related to fuel. Users may be able to pay a set refuelling fee if they choose not to return the vehicle with a full tank.

Insurance

The insurance costs for the car share program are still being finalized. Ongoing discussions with David Black from Cowan Insurance and Josh Traynor from Sound Insurance are taking place to determine the most suitable coverage options. Since car share programs present unique insurance needs, especially for a non-profit initiative, the pricing will depend on the coverage level required, the number of vehicles, and any additional policies for liability or damages. Insurance costs will be passed on to the users, with each booking paying for a portion of the annual premium. Further details on the exact pricing structure will need to be determined once discussions with the insurance provider are concluded.

Driver Verification Costs

Users will need to have their driver's licenses verified as part of the sign-up process for the program, and renewed every 6 or 12 months. This verification process will be integrated into the PKRides app, and the associated costs of verifying the users' drivers license and records will be passed on to the user. The cost of each verification will range from \$18 to \$30 per user and will need to be paid upfront.

Estimated Cost Breakdown

The following cost breakdown table presents each major cost category involved in operating the car-share program: vehicle price, vehicle maintenance, insurance (estimated), fuel costs, and driver verification. Each category's total cost is broken down into a daily cost to better understand the program's ongoing financial requirements. These daily figures are then combined to calculate the estimated total daily cost of running the car share program. This breakdown provides a clear and practical view of the program's financial requirements.

| Cost Category | Cost Breakdown | Total Cost |
|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|
| Vehicle Price | Cost per vehicle: \$30,806 (Replace every 3 years) Annual Vehicle Cost: $\$10,268.67 / 12 = \$855.72/\text{month}$ | Daily Vehicle Cost: \$28.52/day |
| Vehicle Maintenance | Annual Maintenance Cost: \$800 Monthly Maintenance Cost: $\$800 / 12 = \$66.67/\text{month}$ | Daily Maintenance Cost: \$2.22/day |
| Insurance *ESTIMATED* | Estimated Annual Insurance Cost: \$30,000 Monthly Insurance Cost: $\$30,000 / 30 = \$2,500/\text{month}$ | Daily Insurance Cost: \$83.33/day |
| Fuel Costs | Users are responsible for fulfilling cost | NA |
| Driver Verification Cost | Per User Cost: \$18 - \$30 Considered an upfront cost so not included in total costs | NA |
| Estimated Total Cost | Estimated total cost is based on factors that Habitat would be responsible for: (1) Vehicle Cost + (2) Maintenance + (3) Insurance | Estimated Total Daily Cost: \$114.07 Or \$42,635.55 Annually |

- * Vehicle cost breakdown does not factor in equity remaining in the vehicle after three years. Cost breakdown shows figures needed to repay the vehicle in its entirety.
- * All costs based on maximum possible prices - table shows worst-case scenario figures.
- * Estimated insurance cost based on average Ontario insurance premium of ~\$1700/year. This premium assumes drivers will be on the road on average 20,000 kilometres/year. Drivers using the Habitat for Humanity car-share will be on the road a fraction of this, lowering their risk of an accident or road offense. The \$30,000 estimate is not a fixed or guaranteed cost, but rather a projection based on standard assumptions and may vary depending on actual usage, driver profiles, and insurance provider terms.

Hourly Cost & Break-Even Analysis

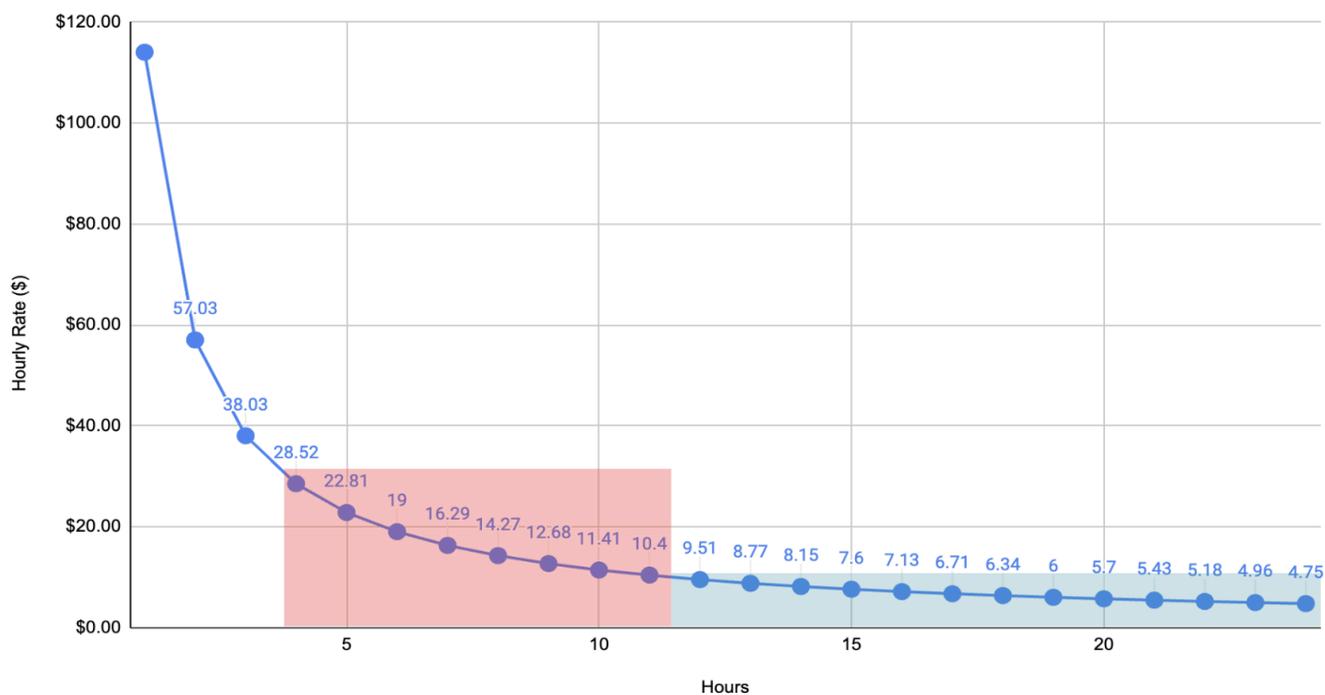
This section includes a break-even analysis graph that takes the total estimated daily cost of operating the car-share program and divides it by hourly usage rates ranging from 1 to 24 hours per day. This simulates the full range of potential hourly costs, depending on how many hours the vehicle is booked for each day, based on the total daily running cost of \$114.07.

This analysis is especially important in light of survey data collected from Habitat residents: 46% reported they would pay between \$1-\$10/hour for the service, while 54% said they would pay between \$11-\$30/hour. The graph illustrates which hourly price points fall within these ranges and identifies the minimum number of booking hours required to achieve each dollar amount.

Ultimately, this helps determine two key factors:

- A) the minimum number of hours the vehicle must be booked daily to break even
- B) the number of hours needed to ensure the program remains affordable and attractive to Habitat residents.

If we take the average price point of \$15/hour, the analysis shows the vehicle would need to be booked out for approximately 7-8 hours per day.



* Blue box indicates the range of users willing to pay between \$1-10 / hour. Red box indicates the range of users willing to pay between \$11-30 / hour.

Models Considered

Several options were considered in evaluating potential models for a car share program tailored to the needs of Habitat for Humanity Peterborough & Kawartha. These models range from third-party partnerships to entirely in-house management, each with advantages and challenges that could impact the service's efficiency, scalability, and overall fit with Habitat for Humanity's mission.

Third-Party Approach

One of the first models considered was a third-party partnership with an established car sharing service such as Communauto. A partner like this would provide sufficient fleet management, vehicle availability, and customer support. Habitat for Humanity could benefit from the provider's pre-established infrastructure, including its fleet, vehicle maintenance systems, and customer service networks, allowing Habitat to focus on other aspects of the program, such as marketing to residents.

The primary advantage of this approach would be the reduced operational burden for Habitat for Humanity, as the third-party company would handle most of the duties. However, this model has limitations, such as a lack of direct control over fleet quality and

operational processes, which may not align with Habitat's specific needs or their vision for the program. This approach could also feel impersonal to Habitat for Humanity residents, increasing the likelihood of adoption challenges from users. Additionally, Habitat for Humanity would have less success in resolving the challenges that occur for residents due to bureaucracy limitations with third-party organizations.

Hybrid Approach

A hybrid model was also considered, where some aspects of the car share program would be managed in-house, and others would be outsourced to external providers. For example, Habitat could manage customer service, marketing, and the overall user experience internally, ensuring the program remains aligned with its mission. Outsourcing fleet management to external partners could provide cost-effectiveness and scalability while reducing the operational load on Habitat.

This hybrid model offers flexibility, allowing the car share program to adapt and evolve. Shared risk and responsibility between Habitat and the external provider could also provide benefits. Integrating external technology for fleet tracking, vehicle management, and payment processing could streamline operations, reducing development time. This model gives Habitat greater control over its customer-facing services while benefiting from third-party providers' expertise for the more technical and operational components.

Potential drawbacks include challenges in managing external partnerships, which could lead to coordination issues around vehicle availability, maintenance, and ensuring consistent service quality. Outsourcing fleet management may also reduce Habitat's control over pricing, potentially impacting user engagement.

Full In-House Approach

The third model considered was an entirely in-house approach. Habitat would assume complete control over all aspects of the car share program, including fleet management, vehicle maintenance, customer service, and operational processes. This would allow Habitat to customize the user experience fully, aligning it with the organization's values and service vision.

However, managing everything internally would require significant operational investment. Vehicle procurement, maintenance, staffing, and logistics costs would be high. While this model offers the essential level of control and customization needed, the increased operational costs could make it less financially sustainable, especially in the early stages of the program. Additionally, handling all aspects of the service, including app-based interactions and customer support would require significant internal infrastructure and staff to manage the logistics effectively.

Recommended Car Share Plan

Based on the findings and analysis presented in this report, the following recommendations are made for the successful implementation of Habitat for Humanity's car share program. The recommendations cover five key areas: vehicle selection and future replacement, in-house program management, outsourcing of app development and maintenance, insurance coverage and legal considerations, and continuous improvement. These strategies aim to ensure the program's efficiency, scalability, and sustainability, while aligning with Habitat's mission to provide accessible transportation for its community members and building more homes.

In-House Program Management

The car share program should be managed fully in-house, with the exception of some external contracting for app development and occasional legal consultations. An internal team member should be designated to oversee day-to-day operations, user engagement, and the general success of the program.

Outsource App Development and Maintenance

While the PKRides app is already developed, there will be a need to finalize its functionality and fix potential existing bugs. It is recommended to contract an external developer to complete the app and address any ongoing technical issues. This approach avoids the need for a permanent in-house technical employee and allows for more flexibility in managing the app's development and maintenance as the program evolves.

Vehicle Selection and Replacement Plan

It is recommended that Habitat for Humanity selects a 2025 Mazda 3 Sport GX as the first vehicle for the car share program. This choice balances affordability, reliability, versatility, and availability making it ideal for the program. A 3-4 year replacement cycle should be established for the vehicle, ensuring that it retains equity that can be used toward purchasing the next vehicle. A detailed financial plan should be developed to determine how the vehicle will be funded (whether through Habitat's direct investment or user fees) and when it will be sold for replacement, with a 6-month lead time before program launch to begin implementing the plan.

Initially, the car share program should begin with a single vehicle to manage risks and assess demand. As the program grows and user engagement increases, additional vehicles can be added to meet the community's needs. This phased approach allows for scalability while maintaining financial stability.

Insurance Coverage and Legal Considerations

Habitat should continue to work with David Black from Cowen Insurance to finalize a tailored insurance policy for the car share program. If the program were to expand to additional Habitat communities, it is possible that separate insurance policies would need to be obtained through Cowen Insurance. Through the various insurance contacts that have been consulted, David provided the most promising response in securing insurance for the program. This insurance should meet both legal and operational requirements, providing comprehensive coverage for both Habitat and the users. Additionally, Habitat's legal team should collaborate with Cowen Insurance to draft the necessary user agreements, ensuring compliance with applicable laws and addressing liability concerns.

User Feedback & Improvement

Continuous monitoring of user engagement and feedback should be conducted to assess how well the car share program is meeting the needs of the community. Based on the data, adjustments should be made to enhance the app's functionality and overall service. This will ensure the program is responsive to the evolving needs of users and remains a valuable resource for the Habitat community.

Conclusion

The various sections of this report have provided a comprehensive analysis of the key factors involved in developing a successful car share program for Habitat for Humanity. Each section has been instrumental in shaping the final recommendations. By integrating these insights, a clear and strategic plan has emerged, ensuring that the program aligns with Habitat's mission and goals. This car share program has the potential to greatly benefit residents by providing an affordable transportation option while also addressing the broader issue of land utilization. By reducing the need for parking spaces, Habitat can open up valuable land for the development of additional housing, ultimately contributing to the expansion of affordable housing in the community. Through thoughtful planning and continuous improvement, the car share program can provide both immediate and long-term benefits for the Habitat community.

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