



PROGRESS REPORT



2021 HOUSING PROGRESS REPORT





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Message from the Minister



It is my pleasure to provide an update on the recent progress on housing initiatives in Prince Edward Island. Access to adequate, safe and appropriate housing is critical for the well-being and health of families along with success in education, jobs, and aging in place. Housing is much more than four walls and a roof. By prioritizing housing, we prioritize the health of all Islanders and the economic and social well-being of our communities.

Over the last year, we have overcome significant adversity from COVID-19. This government immediately launched the Temporary Rental Assistance Benefit to help cover a portion of the cost of rent with 1,654 households receiving rental assistance. Government continues to best serve clients that may still face challenges with respect to the pandemic.

Since May 2019, our government has implemented measures to address the realities of the current housing situation in Prince Edward Island and improve availability and affordability. We are committed to delivering 1,200 affordable housing units over five years in partnership with provincial, federal and local partners. This report reflects the achievements made over the past 18 months. Continued reporting on housing progress led by government will be included in the Prince Edward Island Housing Corporation and Department of Social Development and Housing annual reports. Our Island is stronger when we work together. Through successful partnerships we will provide timely access to affordable housing that meets the current and future needs of Islanders.

Regards,

A handwritten signature in black ink, appearing to read 'Brad Trivers', written over a light blue and yellow wavy graphic background.

Hon. Brad Trivers,
Minister of Social Development and Housing

INTRODUCTION

In July 2018, the Province of Prince Edward Island released the *Housing Action Plan for Prince Edward Island 2018-2023*. This document served as a blueprint to support government's efforts to engage partners across the housing sector, community service providers, and all levels of government to work together to ensure Islanders have access to safe, accessible, appropriate and affordable housing that will maximize their ability to be healthy, productive and successful.

During 2020, government has continued to monitor what is occurring in the housing market and has engaged the community to better understand Islanders' housing needs and develop solutions that will best meet those needs, building on the progress described in the first report. Our approach has evolved to reflect our changing environment, new information and the realities of creating housing and supports during a

pandemic, while still reflecting the pillars of the 2018 plan.

Since our last report, government has worked to enhance existing supports, and create new supports for people experiencing, or at risk of, homelessness. The vacancy rate has increased providing more opportunities for renters; housing starts and completions have risen, demonstrating that developers continue to respond to housing demand; and people have moved into their new homes - homes that were just far off plans in July 2018.

The 2021 Housing Progress Report shows how government and community partners have worked together to support Islanders to have safe, affordable housing since December 2019, and highlights the continuing work to meet future needs.



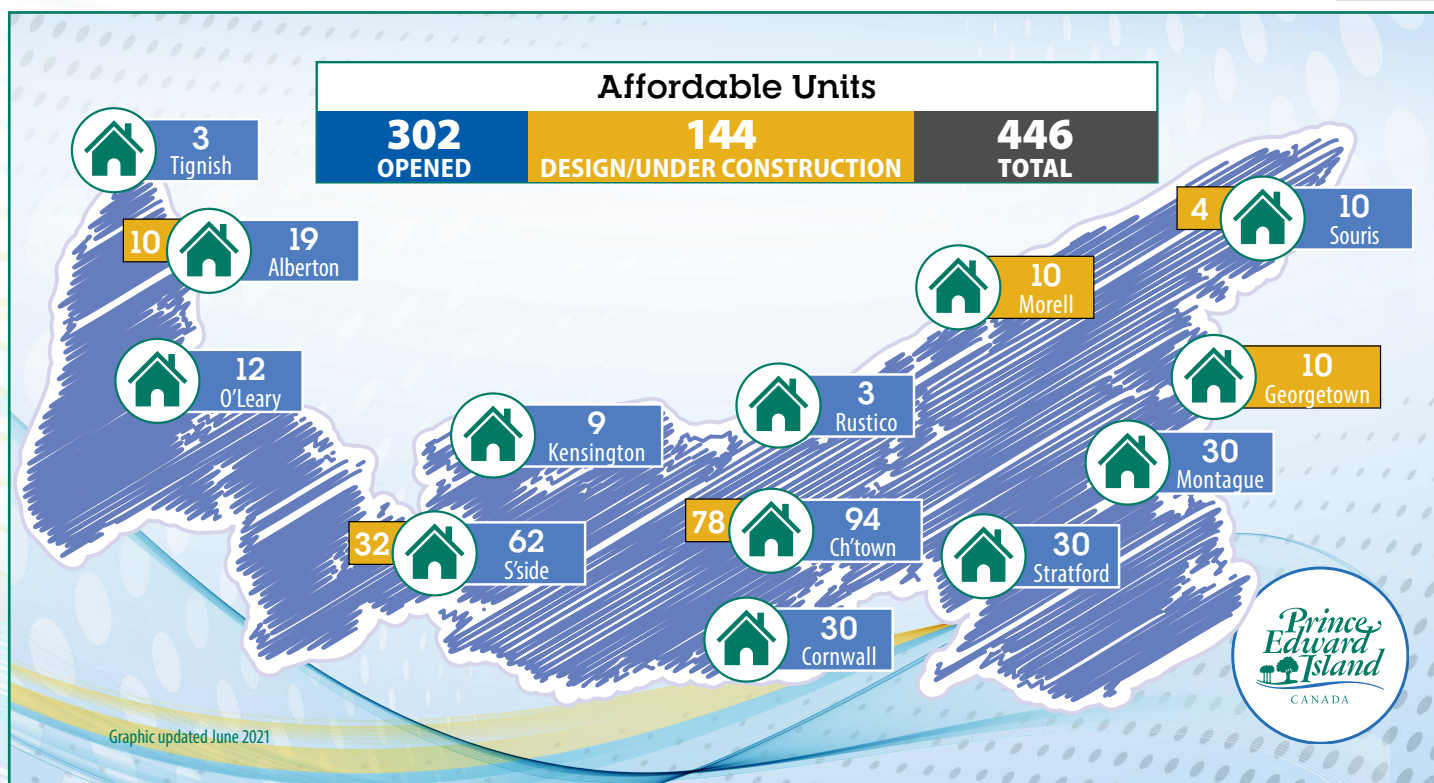
Significant progress was demonstrated in the *first Housing Progress Report* released in February 2020.

Availability

Ensuring the availability of diverse housing options.

Newly implemented transitional housing: in December 2020, **Smith Lodge** opened in Charlottetown to provide housing and wrap around supports for people facing homelessness. With **nine beds currently available**, Smith Lodge provides ongoing support to Islanders.

Creation of NEW units: *there are 446 government and private developer owned units that have opened or in progress of opening.* These units are located across PEI.



The PEI vacancy rate has increased since October 2019 from 1.2% to 2.6%, providing more choice to Island renters. Housing developers are creating new units; in 2020 566 apartment units were completed and 720 units are under construction. In 2019 and 2020 there have been 2,667 housing starts with 1359 completions in 2020. **This is an all-time high since 1990 and the first year completions exceeded 1,000 units.**



Supports

To support the creation of new units by developers, government implemented two new programs:

Multi-Unit Residential Loan Program

The Multi Unit Residential Loan Program provides flexible financing alternatives for residential property developers as an incentive for the inclusion of affordable rental units in new multi-unit developments or in existing properties being renovated.

As of February 2021, the Multi Unit Residential Loan program has:

- *Received 10 applications*
- *8 applications have been approved*
- *133 new units are being supported*
- *Total funding commitment \$10.7M*

Affordable Housing Development Program

The Affordable Housing Development Program supports the development of affordable rental units. Assistance is provided to private entrepreneurs, non-profit corporations, municipalities, development corporations or housing cooperatives who are building affordable housing units in Prince Edward Island. To date six developers have received **\$1.89M** to create **42 units** of affordable housing.

Affordability

Building the capacity of stakeholders to provide affordable housing, especially for those in need.

Investments

In July 2018, government committed to create 1,000 new affordable housing units through a combination of new builds and mobile rental vouchers; by December 2018 over 1,100 units were initiated. In April 2019, government made a further commitment to create, over 5 years, another 1,200 new affordable housing units through a combination of new builds and mobile rental vouchers. To date 742 of these units have been initiated:

- 100 government owned social housing units initiated - a \$17.5M capital investment;
- 42 new social housing units with private developers - \$1.89M investment; and
- 600 mobile rental vouchers have been implemented, an annual investment of \$2.7M in rental assistance.

In April 2019, government made a further commitment to create, over 5 years, another 1,200 new affordable housing units through a combination of new builds and mobile rental vouchers.



New Units			
Opened	Seniors	Family	Total
Government Owned	37	5	42
Private Developers	139	121	260
Total	176	126	302
Under Construction	Seniors	Family	Total
Government Owned	82	42	124
Private Developers	18	2	20
Total	100	44	144

Eleven private developer projects included market rate rental units creating another 144 units to serve Island renters.

“ This program has helped me because I couldn't afford the rent I was paying before. I was always getting behind and now I am not. It has helped me a lot and I am very grateful for it.
Beryl Egan,
mobile rental voucher recipient ”



Bridging the Gap

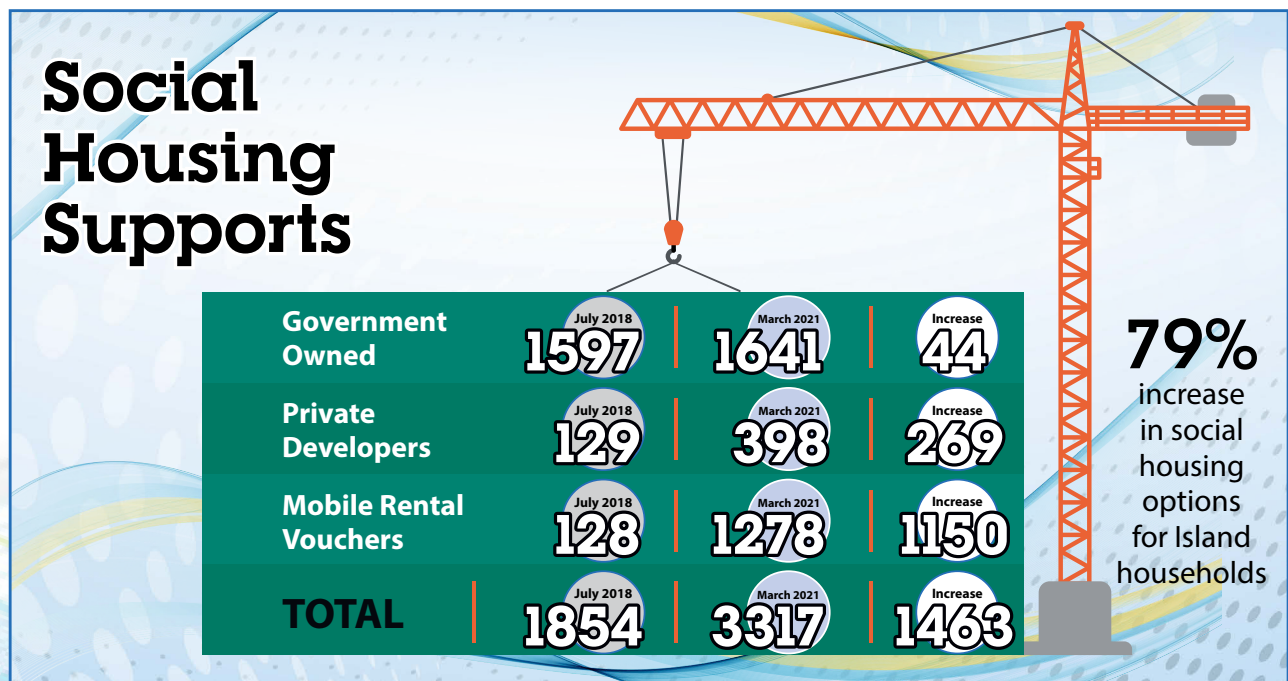
Mobile rental vouchers help Islanders bridge the gap between what they can afford to pay and actual rental costs. People receiving a mobile rental voucher are able to keep their existing housing that is close to their job, their children’s school, and stay in their community where their family and friends provide support. If they move to a location that better suits their needs, the mobile rental voucher goes with them.

“ *The subsidy offers me exactly the kind of support I need without stigmatizing me or infantilizing me. It gives me hope I can create the kind of future I want for myself.* ”

Carol Trainer,
recipient

Another 600 new mobile rental vouchers have been provided to renters facing affordability challenges, representing an annual investment of \$2.7M in rental assistance for Islanders to have affordable housing.

PEI is continuing the process to co-develop the PEI-Canada Housing Benefit, which will provide additional help to low-income Islanders who require assistance with rental costs.



With these additional units, government has been able to reduce the number of Islanders waiting for social housing.

Sustainable Communities

Ensuring communities have sustainable housing that is safe, barrier free, supports aging in place, encourages both energy efficiency and financial sustainability, and supports diversity so Islanders can live in appropriate housing in their community of choice.

Accessibility and community support

Government's goal is to have 20% of social housing units to be accessible – since December 2020, 22% (99 units) of new government owned units or units approved through the Affordable Housing Development have been accessible.

Community Housing Fund – in partnership with the PEI Division of the Canadian Mental Health Association, \$3 million was provided to ten community organizations to support initiatives for seniors, the Indigenous community, or those experiencing homelessness.

Affordable home ownership – government has supported the affordability of home ownership through the following initiatives:

Down Payment Assistance Program

The Down Payment Assistance Program was created to assist Prince Edward Islanders with modest incomes who pre-qualify for an insured mortgage to purchase their first home. Eligible participants can apply to receive an interest-free repayable loan of up to five per cent of the purchase price of a home.

The program began in 2019, and as of December 31, 2020:

- *395 applications received*
- *143 approved*
- *55 pre-approved*
- *192 declined, withdrawn, or expired*

Government recently increased the program thresholds from \$250,000 to \$300,000 for the purchase price of a home to better align with current housing market conditions.

Home Renovation Programs

The PEI Home Renovation Program, Seniors Safe @ Home Program, and Seniors Home Repair Program provide financial assistance to qualifying Islanders to help cover the cost of major structural renovations and accessibility improvements to their homes. Enhancements to the program in 2019 included increased income thresholds and a year-long application intake process giving greater access to those in need. These enhancements have resulted in almost three times as many households receiving assistance to improve their homes from 2018/19 to 2019/20 (*from 461 to 1361*).

Coordination and Collaboration

Providing seamless services and maximize supports through coordination and collaboration amongst all levels of government and community organizations.

Housing Security

In early 2020, the government established a Community Outreach Centre for Islanders experiencing homelessness and housing insecurity, which provides wrap-around services including links to community and government resources.

The government has provided support to developers to access federal co-investment fund – projects with APM Montague, APM Stratford, and King’s Square Affordable Housing.

Through the Community Housing fund, partnering with Town of Stratford, Town of Cornwall, and City of Charlottetown to complete the Population Growth Study and Housing Needs Assessment; anticipated to be completed by Summer 2021.

Working with PEI Municipalities

The PEI Government is working with municipalities to identify best practices and benchmarks to streamline development supports for affordable housing. Since July 2019, the Province and municipalities have:

- Continued work with City of Charlottetown, City of Summerside, Town of Stratford, and the Town of Three Rivers on development projects.
- Many municipalities have been addressing affordable housing needs through community consultations, and commissioning reports on land use, short-term rentals, and housing studies. Some municipalities have developed their own land use policies and potential planning within the municipal plan. They have also developed affordable housing incentive programs that can be accessed by developers.





Government-owned Land

Finding the right location for new housing can be a challenge:

zoning, access to shopping, schools, transportation and medical services all need to be considered to best meet housing needs. PEI Government has contributed government-owned land to various projects and is working with municipalities to contribute land and consider other ways they can support affordable housing for their residents.

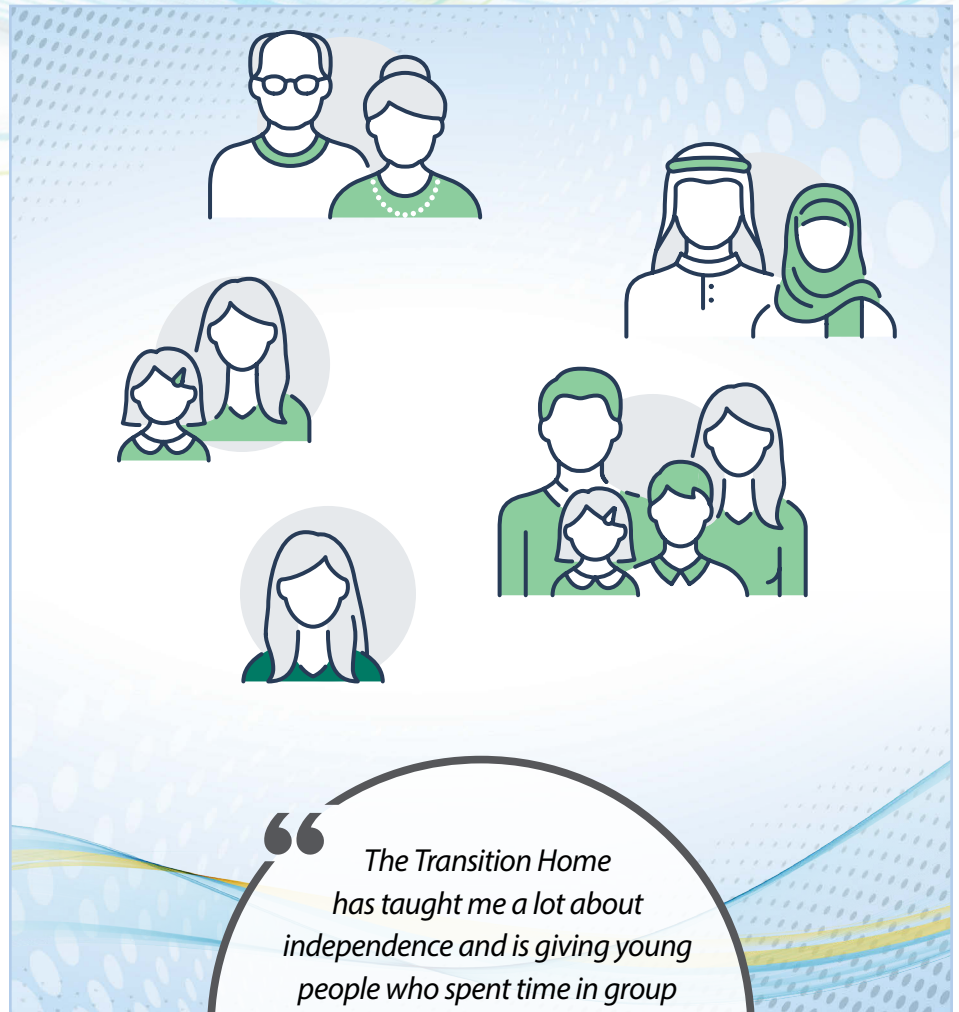
Builds from government owned land include:

- **50 units Kings Square Housing Corporation**
(60 unit building in total) — Charlottetown
- **20 units transitional housing** — Charlottetown
- **32 units seniors housing** — Summerside
- **10 units mixed housing** — Souris
- **10 units supportive housing in Charlottetown** —
Queens County Residential Services
- **32 units seniors housing** — Charlottetown
- **10 units mixed housing** — Morell
- **10 units mixed housing** — Georgetown:
land contributed by Municipality of Three Rivers
- **32 units family housing** — Summerside
- **30 units seniors housing** — Charlottetown
- **10 units social housing** — Alberton



Transitional Housing for youth and survivors of family violence

In August 2020, a **20-unit transitional housing complex** opened in Charlottetown. The project was jointly funded with the Canada Mortgage and Housing Corporation and provides short term homes for survivors of family violence and children leaving the child protection system. Anderson House and PEI's Child and Family Services have partnered to provide the supports needed to help people live independently.



“The Transition Home has taught me a lot about independence and is giving young people who spent time in group homes and foster care the stepping stone to adulthood and the skills we need to succeed in the future.”
*Paige,
Transition Home tenant.*



Leadership

Providing strong leadership that uses evidence-informed decision-making built on best practices and data to support the implementation and provide on-going evaluation, monitoring and reporting.

Net –Zero Builds

PEI has a bold vision of becoming Canada's first Net-Zero Province.

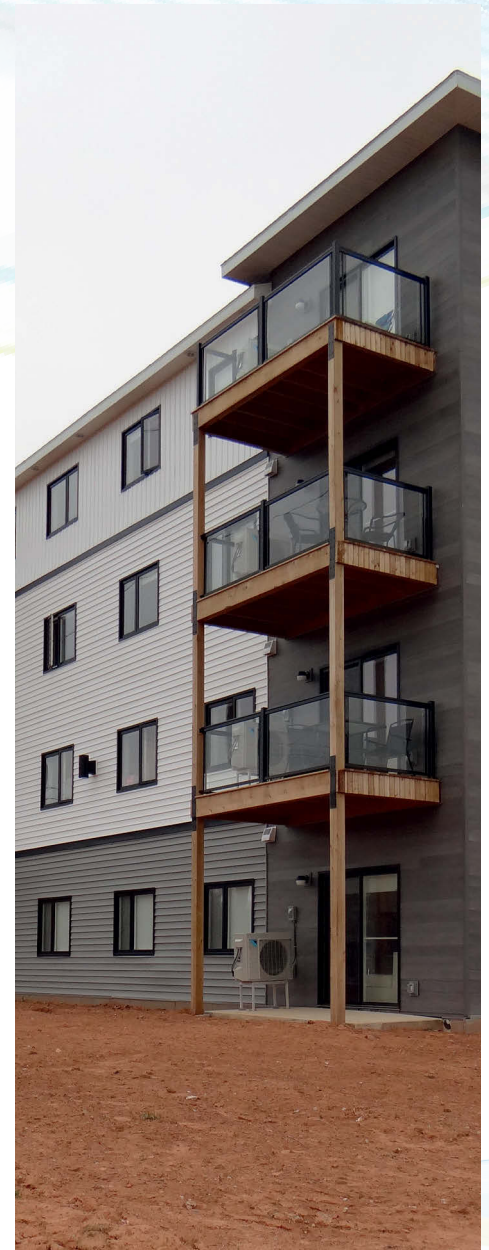
In order to achieve our goal of Net Zero energy by 2030, we need to reduce the amount of greenhouse gas emissions released into the atmosphere and offset the GHG emissions produced. To do this, we must consider things like conservation, efficiency, our land use, carbon removal and transitioning to renewable energy sources.

Since 2020, all government owned and government partnered housing builds are Net-Zero ready, which means ensuring infrastructure is in place to be able to access an onsite renewable energy system.

Needs Analysis of Housing Supports in the Prince County Region

Through the Community Housing Fund, The Canadian Mental Health Association, in partnership with the Department of Social Development and Housing, engaged MRSB Consulting Services Inc. and AOR Solutions to undertake a needs analysis of housing supports in the Prince County region of Prince Edward Island.

This report identifies affordable and adequate housing, emergency shelter, supportive housing, transportation, daytime support, addictions and mental health, coordination and communication, and data collection as gaps affecting homeless individuals in the Prince County region. The report provides both short and long-term recommendations to address regional needs.



COVID-19 Response

COVID-19 Response

Since March 2020, PEI along with Canada and the rest of the world has been greatly impacted by the COVID-19 pandemic. The pandemic has affected many programs and supports for people in need, including housing. The PEI Government implemented the following housing specific initiatives to support Islanders to maintain their housing:

- Prince Edward Island Housing Corporation placed a moratorium on evictions from provincially owned social housing units until June 2020, and reinstated the moratorium with December 2020's circuit breaker.
- Increased cleaning and signage to support COVID-19 prevention measures in social housing units.
- The Supreme Court of Prince Edward Island approved a moratorium on evictions province-wide as requested by the Attorney General.
- The Island Regulatory and Appeals Commission delayed all hearings (and therefore evictions) until April 6, 2020.
- Implemented the Temporary Rental Assistance Benefit to help cover a portion of the cost of rent with 1,654 renters receiving rental assistance of \$1.65M.
- Moved the Community Outreach Centre to a larger location to accommodate social distancing.
- Worked with emergency housing shelter providers to ensure the availability for overflow space at hotels to prepare for client self-isolation as needed.





Next Steps

Significant progress has been made in ensuring Islanders have access to safe, affordable housing. Government is committed to delivering **1,200 affordable housing units** in partnership with community organizations and housing developers, and to ensuring Islanders facing housing challenges have supports.

Work will continue to:

- Support Islanders through the COVID-19 pandemic.
- Complete construction of housing units currently in the planning and design phase (Fall 2020 Capital Budget - \$20.4M).
- Secure the locations of new social and transitional housing units committed in the Fall 2020 Capital Budget - \$6.5M.
- Prioritize renovations to existing social housing units (Fall 2020 capital Budget - \$4.4M).
- Conduct a third party study of what a rental registry for PEI could look like.
- Initiate a project to develop a structure that supports groups who want to develop co-operative housing.
- In partnership with the PEI Division of the Canadian Mental Health Association, review the criteria for the Community Housing Fund, relative to the current housing market environment, and issue a second intake application process.
- Complete implementation of the PEI-Canada Housing Benefit.
- Work with community partners to support the implementation of recommendations from the Need Analysis of Housing Supports in Prince County report.
- Increase the number of supportive housing units available at Smith Lodge based on community need.



Next Steps - con't

- Continue to work with housing developers to access federal funding available through the National Housing Strategy (NHS), including the NHS Co-Investment Fund.
- Find a permanent home for the Community Outreach Centre.
- Begin the process of doubling grants through the home renovation programs.
- Continue to work with community partners to ensure government's response to the Community Needs Assessment on Emergency Housing is meeting the needs of Islanders.
- Continue to work with community and federal partners to implement coordinated access to support people at risk of homelessness, including putting in place the Homeless Individuals and Families Information System (HIFIS). HIFIS will help to gather data on the number of people facing homelessness and the depth of their needs.
- Complete the process to replace the Rental of Residential Act with the proposed Residential Tenancy Act.
- Begin the review of all government owned social housing buildings and plan how best to achieve greater energy efficiency.

Government is committed to delivering **1,200 affordable housing units** in partnership with community organizations and housing developers, and to ensuring Islanders facing housing challenges have supports.



“ **Housing is much more than four walls and a roof.** ”

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Hon. Brad Trivers,
Minister of Social Development and Housing

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PROGRESS REPORT

HOUSING ACTION PLAN FOR PRINCE EDWARD ISLAND

