

Putting People First

A Housing Strategy for
Prince Edward Island

A graphic illustration at the bottom of the page shows a dark green hill with several white silhouettes of houses and trees. The houses vary in size and style, some with multiple windows and doors. The trees are simple, triangular shapes. The background is white.

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Summary

Prince Edward Island is in a housing crisis.

Despite having a 7.1% vacancy rate six years ago, our provincial vacancy rate has been reduced to 0.3%. The impacts are affecting Islanders across a wide spectrum. With rising home prices, prospective and first-time homebuyers are challenged to find a home that works within their budget. Low-income Islanders are struggling to find and stay in units where the rent is affordable. Shelter stays have gone from weeks to months, preventing Islanders from accessing the vital support they need, and in some cases, keeping them in abusive and dangerous situations. This is further exacerbated by a lack of knowledge on residential rental rights and obligations on the part of tenants and landlords.

While our housing crisis is a complex issue driven by a multitude of factors, it is not so complicated that it cannot be solved. In the next 12 months, the government can and must take actions which will have a positive impact on our ability to cope and grow out of the housing crisis. These include:

Legislation and Regulations:

- Amending or replacing the Rental of Residential Property Act, with greater enforcement and penalty mechanisms, and greater protections for Islanders
- Implementing and enforcing inclusionary zoning bylaws
- Establishing minimum standards for the regulation of short-term rentals

Build and Invent:

- Expanding emergency and transitional shelter services
- Providing renovation rebates to help property owners bring older properties to code, to reduce the occurrence of tenants being evicted for safety reasons, and to incentivize existing landlords to maintain existing long-term rental properties
- Working with community organizations, developers, and municipalities to identify and prioritize innovative housing options including co-operatives, co-housing, adaptive reuse, and integrated development

Support and Services:

- Providing dedicated funding for independent tenant and landlord associations
- Creating a rental registry
- Creating an inventory of government property that could be made available for development, and providing funding for feasibility studies and planning costs
- Providing policy and analysis support, resources and data to municipalities and community organizations
- Making the housing hub work with appropriate responsibility and delegated authority

A crisis requires immediate action, but we must also plan for the long term to ensure we do not create further issues that could be avoided. Housing solutions must be socially inclusive,

environmentally focused, economically sustainable, and engage diverse stakeholders and partnerships. The Official Opposition is proposing a clear plan of action to do just that - and as with any good plan, it begins with understanding the context of the problem.

Introduction: Fail to Plan, Plan to Fail

All housing operates on the housing continuum. At the far side, there are people who are in crisis, or without a permanent residence. Next there are people who are in housing where they receive support to pay their rent, and may be part of a program (i.e. transitional housing for addictions recovery). The rental market includes social, subsidized, affordable, and market housing - even short-term rentals. Finally, there are independent renters and homeowners.

THE HOUSING CONTINUUM



Image source: Canada Mortgage and Housing Corporation (CMHC)

The elements of the housing continuum operate in an interconnected fashion. For example, a lack of rental housing may force some people to use shelters, reducing the availability of that service. In PEI, the current near-zero vacancy rate in affordable rental housing means that Islanders in emergency or transitional shelters can't move out as there's nowhere to go - and this means that those emergency spaces are tied up that others may need. Further up the continuum, CMHC reports that "approximately 80% of the market rental that becomes available every year in Canada is due to people moving into homeownership, not increased supply of rental units."¹ If there are no affordable homes for that first home purchase, market rentals will remain unavailable too. This is why any housing strategy must include and consider all aspects of the housing continuum.

What is Affordable Housing?

In Canada, housing is considered "affordable" if it costs less than 30% of a household's before-tax income. Many people think the term "affordable housing" refers only to rental housing that is subsidized by the government. In reality, it's a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.²

The province released its Housing Action Plan in July 2018. There has been little tangible action since then to address the drivers of the housing crisis or the needs of the entire housing continuum. The Housing Action Plan identified some of the trends precipitating the crisis,

¹ Julia Markovich. "CMHC National Housing Conference - 2018 Report." CMHC. Page 30. Available here: https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/files/pdf/national%20housing%20conference/nhc_wwh_en_w_acc.pdf

² CMHC. "About Affordable Housing in Canada." March 31, 2018. Available here: <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>

including demographic shifts and population growth - trends that have been known and even celebrated for many years, without recognition that action would be needed to plan for housing availability and affordability. There is no single factor causing the province's housing crisis; there are a number of factors at play, and it's important to consider all of these factors and how they interact with each other. This crisis is impacting every part of the housing continuum, from emergency shelters to affordable housing to market rentals.

In simple terms, PEI is experiencing a housing crisis resulting from a failure to plan; a failure to recognize the interconnected nature of housing; and a focus on profit, not people.

Context: Increasing Social Need

Key Factors

- Social assistance housing rates are not at market rate
- Aging population
- Increase in student population

Impacts

- Wait lists are months or years for subsidized and social housing
- Sense of community is damaged as people cannot stay / live where they choose including senior's capacity to 'age in place'
- Students and young professionals are unable to secure income necessary for market rates and so cannot afford to stay / return

Social Assistance and Rental Supplements

Islanders in receipt of social assistance receive a rental allocation as part of their social support. These rates are supposed to be reviewed annually, though in 2018 the province reviewed and increased social assistance rates (including rent) for the first time in five years. As a result, the allocation for rent does not come close to current market rates, meaning social assistance clients must make very difficult choices including paying rent instead of buying food or medicine, or living in substandard accommodations. The table below shows the current total social assistance provided as at December 2018 rates (the last applicable increase point).

Social Assistance Benefit	Single Person	Single Person w One Child	Couple w Two Children
Basic Needs Allowance (monthly \$)			
Food (takes effect Nov 2018)	202	315	666
Clothing	24	48	99
Household	15	20	31
Personal	19	32	65
Total Basic Needs Allowance	260	415	802
Max Shelter Allowance as at Dec 2018 incl 6% increase	588	743	933
TOTAL ALLOWANCE \$ (@ Dec 2018 shelter rate)	848	1158	1735
Source: Auditor General's Report 2018			

There are currently 3250 households on social assistance in PEI.

Provincial housing assistance provides low income Islanders with appropriate housing at a reduced cost. For qualified applicants, this might be renting a provincially owned and operated social housing unit or receiving a rent supplement that reduces the cost for rental market housing. The program is needs-based with priority given to those assessed to be in the greatest

need. This can include tenants who are on social assistance, in senior or supportive housing, or who have demonstrated need based on income but do not necessarily qualify for income assistance through other channels. Currently there are 1013 people on the housing assistance program waiting list.

Shelter Ceiling Rates <i>(used by provincial housing officers for affordable housing subsidy @ 80% of market rate)</i>			
	1 Bed	2 Bed	3 Bed
Charlottetown (@80%)	\$707	\$856	\$997

Source: Housing Plan Special Advisor 2018

One of the primary channels used to address the housing crisis by the previous and current government has been to drastically increase the number of rental supplements paid to landlords to meet the increasing gap between an affordable rent and the actual market rent. While this can result in the tenant being able to stay in their rental with an affordable rent, it in no way increases the capacity for rental units in the marketplace. It also supports market distortion by using public funds to maintain an artificially high rental rate rather than investing in actual affordable housing units. There are currently 888 rent supplements in allocation, at a cost of \$6,570,000.00.³

Today, a private developer wanting to build an apartment complex can apply to the CMHC to receive publicly funded capital grants, subsidized loans, and exemptions from fees and permits. In exchange, they agree that 30% of their units will be rented at so-called affordable rates - which is often classified as 80% of the median, rather than the rent being geared to income. After 20 years, this affordability condition expires, and the building can be converted into luxury rentals, sold, or turned into a short-term rental.

Rental supplements will disappear into the pocket of the property owner, along with the initial investment of federal money. Under a market-driven model, rather than invest in social housing, multiple levels of government pay private investors to occasionally provide something like affordable housing, while bearing the social and economic costs of a housing insecure population.

³ Department of Social Development and Housing, response to written question no. 10, 1st Session, 66th General Assembly, Legislative Assembly of PEI, September 4, 2019.

Aging Population

As Islanders get older, their needs and means change; consequently, many seniors are shifting in the housing continuum. In some cases, seniors no longer have a need for a larger home or can no longer afford one, and they are looking to downsize to something more manageable. With limited support and amenities in rural communities, seniors are also choosing to move into more urban or central locations to be closer to the services they want and need. This opens up availability in the housing market, but tightens the rental market.

Islanders 65 years of age and older represented 19.6% of the PEI population in 2018.⁴ The province's dependency ratio (an age-population ratio of those typically not in the labor force - 0-14 years and 65 and over - and those typically in the labor force) has increased in large part due to increases in seniors.

Population estimates on July 1st, by age and sex					
Prince Edward Island (Both sexes)					
Age group	2014	2015	2016	2017	2018
Total, 0-14 years	22,775	22,707	23,120	23,750	24,129
Total, 15-64 years	95,521	95,051	96,005	97,871	99,125
Total, 65 and over	25,987	26,788	27,844	28,945	29,990
All ages	144,283	144,546	146,969	150,566	153,244
Dependency Ratio	51.05	52.07	53.08	53.84	54.60

Source: Statistics Canada "Population estimates on July 1st, by age and sex" (Table 17-10-0005-01)

The latest CMHC Seniors Housing Report shows troubling data for seniors housing in PEI. The report notes:

*"The overall average rent for standard spaces increased 2% and is the highest in Atlantic Canada at \$3,335. The vacancy rate for the more affordable Ward/Semiprivate standard spaces dropped significantly from 23.3% to 2.7% despite the number of these units increasing by 106% and rents increasing by 34%. The total number of spaces was unchanged but there were more standard and less non-standard spaces compared to 2018. The overall vacancy rate dropped from 8.4% to 7.5%."*⁵

There are both public and private seniors housing options in PEI, with the province owning and operating 1,113 seniors' units in 2015-16.⁶⁷ There has been some investment in new

⁴ "Prince Edward Island Population Report 2018." Available here: https://www.princeedwardisland.ca/sites/default/files/publications/pt_pop_rep_1.pdf

⁵ CMHC. "Seniors Housing Report Atlantic." May 31, 2019. Available here: <https://www.cmhc-schl.gc.ca/en/data-and-research/publications-and-reports/seniors-housing-report>

⁶ "PEI Housing Corporation Annual Report 2015-16". Available here: <http://www.assembly.pe.ca/docs/2015-16-housing-corp-ar.pdf>

⁷ This includes 388 units in Prince County, 481 units in Queens County, and 244 units in Kings County.

developments, but nowhere near the numbers required to meet the current waiting list for those requiring subsidy.

Government-run seniors' units, 2011-2016					
	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016
Number of Seniors Units	1096	1113	1113	1113	1113
Waitlist	638	725	801	895	1055
Waitlist as a percentage of the number of units	58.21%	65.14%	71.97%	80.41%	94.79%
Source: PEI Housing Corporation Annual Report 2015-16					

The PEI Housing Corporation identified the pressure and need for affordable seniors housing in its annual report in 2013-14:

“Located in communities across the province, Seniors Housing provides apartment style, self-contained rental units to low and moderate income seniors who are unable to meet their housing needs independently. Rent for seniors housing is 25 percent of the senior’s income. The proportion of seniors in the population is expected to increase dramatically over the next 20 years. Statistical studies show this population increase will translate into increased demand for subsidized seniors housing.”⁸

There has been a focus on encouraging seniors to stay in their own homes via the Home Improvement Program, the Seniors Independence Initiative, and with various home care support programming options. Unfortunately, the associated funding and supports often fall short of what is needed for seniors to remain independent.

Though these programs and initiatives should not be discounted, they do not help with increasing capacity for those who need affordable, adequate, safe, and/or accessible accommodations as they age in their communities. One of the consequences of inadequate community support for an aging population is the increase in families providing elder care, which brings its own set of social impacts.

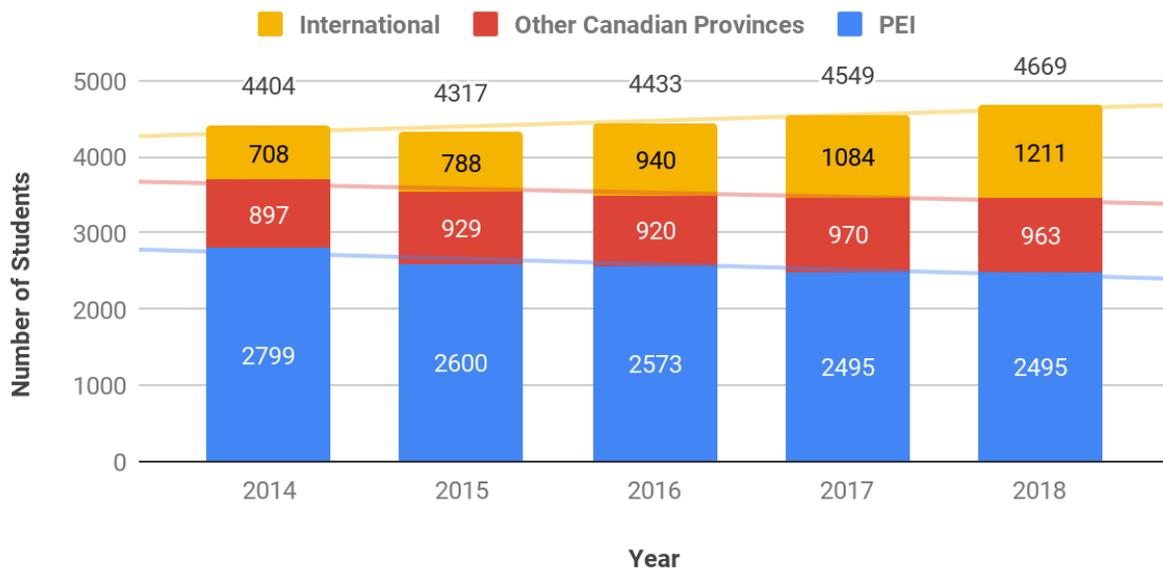
⁸ PEI Housing Corporation. “Annual Report for the years ending March 31, 2013 and March 31, 2014.” Available here: http://www.gov.pe.ca/photos/original/FHS_HAR13-14.pdf

Increase in Student Population

Changes in the postsecondary student population demographics and patterns have also been credited with tightening the housing market. From 2014-2018, student enrollment at UPEI increased from 4404 to 4669, while domestic enrollment decreased from 2799 to 2495 over this same period.⁹ An inverse relationship between domestic enrollment and total enrollment tightens the housing market; as a survey conducted by the UPEI Student Union found, 31% of UPEI students from PEI still lived with parents or guardians¹⁰, an accommodation option that does not make the housing market more competitive.

UPEI Student Origin, 2015-18

Source: UPEI by the Numbers, 2016-18



Not only is there a measurable increase in the number of students who require accommodation, but more students are in need of year-round housing. It has long been believed that students only need housing for eight months - September to April - and that student accommodation can be and is used for other purposes during the summer season. Both Holland College and UPEI business models rely on campus accommodation as revenue-generating rentals, and many short-term rental operators expect students to vacate in May so their properties can be booked for the lucrative summer tourism season.

However, more students are studying through the summer. Over 2,200 students took summer courses at UPEI in 2017—nearly half of all students. Of these summer students, roughly 1,500 take summer courses on-campus, highlighting the need for local housing accommodations.

⁹ UPEI By the Numbers, 2016-2018.

¹⁰ UPEI Student Union. "UPEI Student Union Housing Survey Results." Available here: <http://upeisu.ca/wp-content/uploads/2018/08/housing-1.pdf>

For some, summer is the only time students can take their required courses. For example, programs like the Bachelor of Education are built on a 12-month cycle which requires students to be physically present during the summer.

UPEI Enrollment, 2017-2019			
	2017	2018	2019
Total student enrollment	4549	4669	N/A
Students taking summer courses	2232	2061	2216
Summer students as a percentage of total enrollment	49.07%	44.14%	N/A
Students taking on-campus courses	1537	1466	1494
Summer students as a percentage of total enrollment	33.79%	31.40%	N/A

Source: UPEI By the Numbers 2018, and UPEI Office of VPAR

Others, like international students, may need housing year-round because it is expensive or inconvenient to travel home during the summer or on holidays, or because they've secured professional opportunities on the Island.

Because of reduced housing vacancy, some international students have opted not to study on PEI.¹¹ Others are faced with high rental prices or overcrowded housing.¹² It is becoming apparent that students should be considered a vulnerable population in need of dedicated affordable housing solutions that meet their specific needs.

Unfortunately, because of the conventional belief that students are only enrolled between September to April, students are being offered eight-month leases regardless of their actual housing needs.

¹¹ "Anderson House, Holland College feeling effects of tight Charlottetown rental market." CBC News. May 29, 2018. Available here: <https://www.cbc.ca/news/canada/prince-edward-island/pei-charlottetown-rental-market-anderson-house-holland-college-concerns-1.4682941>

¹² Allison O'Brien. "UPEI students struggling to find a place to live amid housing crisis in Charlottetown". The Cadre. Sep. 5, 2018. Available here: <https://thecadreupei.com/2018/09/05/upei-students-struggling-to-find-a-place-to-live-amid-housing-crisis-in-charlottetown/>

Case Study: The End of Social Housing

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Between 1965 and 1990, the federal government was heavily involved in housing. With federal assistance through the Canada Mortgage and Housing Corporation, 10% of total housing production in Canada at this time was public, non-profit, or co-operative. These projects were a lifeline to marginalized communities, providing homes to half of the lowest income segment of the roughly 170,000 new households added in Canada each year.

For just one local example of how these projects can work, look to the Native Council of PEI. In 1974, they partnered with the CMHC to create the Nanegkam Housing Corporation, which offered 56 rent-geared-to-income units to off-reserve Indigenous people. Today, nearly 50 years later, those 56 units remain rent-geared-to-income. They provide not only housing, but also cultural supports and community to a population that experiences the greatest core housing need of any demographic on PEI. One investment back in 1974 has provided a generation of people with safe affordable housing and support in the face of colonial violence. This housing and support will remain in the community for generations to come.

Despite the overwhelming success of projects like these, in 1993 Prime Minister Jean Chrétien froze federal funding to new social housing projects, redirecting responsibility for housing to provinces and municipalities. Some provinces, like BC, Ontario and Quebec, responded by pioneering social housing initiatives of their own. Others allowed housing to fall into the political quagmire we see today, with all levels of government all blaming one another for not doing enough to support affordable housing.

The market has always prioritized private gain over public good, and it always will. If we want safe, affordable, accessible housing for all members of our communities, we need our governments to live up to their responsibility to stand up for the rights and dignity of their people. Rather than continuing to pour resources into the failing market model, we ask that the federal programs for social housing be expanded again, and that the province and municipalities of PEI follow the lead of other regions that have reacted to housing crises by creating local social housing projects.

Provinces and municipalities can both play a role in partnering with nonprofits and cooperatives to access the grants, lands, and loans that are being offered to developers in order to build truly affordable housing. They can also work towards purchasing existing housing stock that is at risk of being converted into luxury rentals, repurposing these buildings as social housing instead. We can follow the example of the Nanegkam Housing Corporation in redirecting the profits from our rents to social supports for residents, or to the creation of more social housing projects.

¹³ Available here: <http://peifah.ca/public-investment/>

Context: Market Distortion

Key Factors

- Exponential growth and limited / ineffective regulation in short term rentals removes long term rentals and single-family homes from the market
- Aggressive population growth strategy including recruitment, repatriation, and immigration without associated housing strategy or investment
- Market responds to housing need with highest return investments, focused on condominiums, high-end rental developments, and large single-family homes

Impacts

- 'Renovictions' of longer-term tenants as properties are converted to short term rentals without affordable alternatives
- Very difficult to be a landlord, so incentive to shift to short-term rental is both financial and practical
- Many islanders are in transition as properties come off rental market in peak season and vice versa

What is financialization?

The financialization of housing has become so deeply embedded in our society that it is reflected in the very language we use to describe housing in the 21st century - **not as homes or places in which we live and build community, but as investments and commodities.**

While the financialization of housing is often thought of in relation to mortgage markets and securitization, it also extends into rental housing (private and social). It is the private rental market where the financialization of housing has become most pronounced. This is reflected in the rise of amateur landlords and growing competition for supply; the rise in certain types of developments such as condominiums; the increasing use of digital platforms to generate wealth from housing assets through shorter-term rental arrangements; and ever-increasing rents and issues with evictions.¹⁴

When we see housing as assets, we create inequality between those who can afford to own or develop property, and less well-off individuals who are excluded from the market. This contributes to social exclusion and stresses; bottlenecks in the housing continuum; and oversubscription of emergency services and programs.

Solving some of the complex housing challenges here in PEI begins with understanding that we must build homes and community, not assets.

¹⁴ Julia Markovich. "CMHC National Housing Conference - 2018 Report" CMHC.

Short-Term Rentals

PEI has experienced an explosion in short-term rentals. Statistics Canada estimates that private short-term accommodation revenue on PEI has grown from \$451,000 in 2015 to \$29.77M in 2018.¹⁵

Revenue of Short-Term Rentals, PEI vs Canada				
	2015	2016	2017	2018
Prince Edward Island (\$)	\$451,000	\$6,928,000	\$19,264,000	\$29,768,000
Prince Edward Island (%)	-	1536% increase	178% increase	55% increase
Canada (\$)	\$265,190,000	\$814,164,000	\$1,930,292,000	\$2,750,023,000
Canada (%)	-	307% increase	237% increase	142% increase

Source: Statistics Canada. "Total revenue of private short-term accommodation in Canada, by province and territory, 2015 to 2018."

Short-term rentals provide a convenient rental and economic opportunity to landlords. During the tourism season, short-term rental operators can make significantly more revenue than through a traditional tenancy. Furthermore, short-term rental platforms offer information on the quality of guest they are attracting, and the ability to select who stays in a unit.

With the rise of Airbnb and other short-term rentals, there have been increased reports of "renovictions." In simple terms, a renoviction occurs when a tenant is evicted for the purpose of renovations to their unit, while the unit is converted from long-term rental use to short-term rental use. As a result, we often see tourists are living in homes while residents are living in hotels, with nowhere else to go.

Not only do short-term rentals lead to scarcity in the rental market - they can lead to scarcity in the housing market. CMHC has noted that people trying to own their own homes "are increasingly competing with landlords for properties, not other owner occupiers."¹⁶ And, as Wachsmuth and Weisler point out, "by increasing the economic potential of some residential properties, Airbnb should cause purchase prices for these properties to increase, and hence the overall equilibrium market price to increase also."¹⁷ CMHC also reports that "approximately 80%

¹⁵ Statistics Canada. "Measuring private short-term accommodation in Canada, 2015 to 2018." March 14, 2019. Available here: <https://www150.statcan.gc.ca/n1/daily-quotidien/190314/dq190314b-eng.htm>

¹⁶ CMHC. "National Housing Corporation - 2018 Report." Page 30. Available here: https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/files/pdf/national%20housing%20conference/nhc_wwh_en_w_acc.pdf

¹⁷ Wachsmuth, David; Weisler, Alexander. "Airbnb and the Rent Gap: Gentrification Through the Sharing Economy." Page 26. Available here: <https://upgo.lab.mcgill.ca/publication/airbnb-and-the-rent-gap/airbnb-and-the-rent-gap.pdf>

of the market rental that becomes available every year in Canada is due to people moving into homeownership, not increased supply of rental units.”¹⁸ Without available and affordable homes on the market, the rental space becomes more and more congested.

The Economic Policy Institute, in their report “The economic costs and benefits of Airbnb: No reason for local policymakers to let Airbnb bypass tax or regulatory obligations,” found that “the economic costs Airbnb imposes likely outweigh the benefits.”¹⁹ The report cites research that Airbnb increases rents through a suppression of the supply of rental units²⁰, that short-term rentals are largely substitutes for existing accommodations like hotels²¹, and that the benefits of owning short-term rental properties are skewed toward high-income households²², resulting in benefits are not shared equitably across the community or the economy.

A 2019 CBC analysis showed that Charlottetown had 1 in 50 private dwellings listed on Airbnb, the second highest proportion in Canada.²³ Another analysis by Combs, Kerrigan, and Wachsmuth, billed as Canada’s first comprehensive analysis of short-term rental activity in Canada, found that almost 50% of Airbnb revenue was generated by commercial operators who managed multiple listings.²⁴

Because the short-term rental market is regulated so loosely, and lightly enforced where it is regulated, there are no real limits on the growth of the market despite the negative impacts it causes in the provincial housing market.

As Wachsmuth and Weisler point out:

*“... the only necessary step for converting a long-term rental to a short-term rental is to remove the existing tenant. This means that relatively small rent gaps can motivate conversion to short-term rentals; no new mortgages need to be taken out, or contractors hired. In other words, Airbnb enables gentrification without redevelopment.”*²⁵

As a result, it is imperative that the short-term rental market is regulated properly within the province, ensuring clear limits on the number of properties that can operate as short-term rentals.

¹⁸ CMHC National Housing Conference - 2018 Report. Page 30.

¹⁹ Bivens, Josh. “The economic costs and benefits of Airbnb: No reason for local policymakers to let Airbnb bypass tax or regulatory obligations.” Economic Policy Institute. Jan 30, 2019. Page 2. <https://www.epi.org/files/pdf/157766.pdf>

²⁰ Ibid, page 15.

²¹ Ibid, page 12.

²² Ibid, pages 6-7.

²³ Kerry Campbell. “1 in 50 private dwellings in Charlottetown listed on Airbnb, analysis finds”. CBC News. April 30, 2019. Available here: <https://www.cbc.ca/news/canada/prince-edward-island/pei-charlottetown-airbnb-1.5116438>

²⁴ Combs, Kerrigan, and Wachsmuth. “Short-term rentals in Canada: Uneven growth, uneven impacts”. June 14, 2019. Available here: <https://upgo.lab.mcgill.ca/publication/short-term-rentals-in-canada/short-term-rentals-in-canada.pdf>

²⁵ Wachsmuth, David; Weisler, Alexander. “Airbnb and the Rent Gap: Gentrification Through the Sharing Economy.” Page 11.

Population Growth and Demographic Change

Recruit, Retain, Repatriate, PEI's population action plan, was released in 2017. The plan featured a goal to grow the PEI population to 160,000. However, the plan did not include any mention of the need to build housing to accommodate this population increase, and it was not until the middle of 2018 that the province produced a Housing Action Plan.

One of the issues the plan had hoped to address was the high median age of Islanders, and while it was successful in reducing it marginally, PEI maintains a large percentage of older Islanders. In 2018, Islanders 65 years of age and older represented 19.6% of the PEI population.²⁶

Prince Edward Island Total Population, Median Age, and Vacancy Rate										
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total Population	139,891	141,654	143,963	144,530	144,094	144,283	144,546	146,969	150,566	153,244
Change from Previous Year	N/A	1,763	2,309	567	-436	189	263	2,423	3,597	2,678
Change from Previous Year (%)	N/A	1.26%	1.63%	0.39%	-0.30%	0.13%	0.18%	1.68%	2.45%	1.78%
Median age (in Years)	41.7	42	42.3	42.7	43.2	43.6	43.9	43.9	43.7	43.6
Change from Previous Year	N/A	0.3	0.3	0.4	0.5	0.4	0.3	0	-0.2	-0.1
Vacancy Rate	3.1%	2.2%	2.9%	5.0%	7.1%	5.4%	4.8%	2.1%	1.2%	0.3%
Change from Previous Year	N/A	-0.9%	0.7%	2.1%	2.1%	-1.7%	-0.6%	-2.7%	-0.9%	-0.9%

Source: PEI Population Report 2018 & CMHC

Housing construction is an endeavour that requires time, especially as the scale of a project increases. While developers try to meet the actual and expected demand for housing, this becomes more difficult when government undertakes initiatives that expand the housing market without in-turn providing the necessary resources to support to new builds.

²⁶ Government of PEI. "Prince Edward Island Population Report 2018". March 28, 2019. Available here: https://www.princeedwardisland.ca/sites/default/files/publications/pt_pop_rep_1.pdf

Context: Decreased Capacity

Key Factors

- Limited government investment in new builds over many years = aging and insufficient stock
- Little or no investment in social housing
- Expectation that private market would fill need
- Market focused on large single-family new homes and higher-return rental / condo developments
- Lack of skilled labour due to low priority in training programs, low wages, competition

Impacts

- Home ownership is no longer a possibility for many, especially those who want to move from rentals
- Finding suitable housing (quality, suitability, affordability) is a challenge for all but especially for families, young people, low income, middle income, students, people with disabilities
- Waiting lists for social housing exceed entire current capacity
- Homelessness is a real fear for many Islanders

Lack of supply is a continuum of multiple problems that require a flexible mix of solutions, not all of which are financial / asset-based. The key considerations in supply are affordability; accessibility / adequacy; and wrong mix, including:

- Affordability
 - Household incomes have not kept pace with rising rents and property prices
 - Replacement of purpose-built rental housing with more expensive condos
- Accessibility / Adequacy
 - Social and economic inequality
 - Systemic and institutional forms of discrimination
 - Not suitable for special needs (i.e. mobility challenged, people with disabilities)
 - Non-market housing (including social and affordable housing, shelters and transition homes)
- Mix of housing supply
 - Larger units (three bedrooms+) for families and people living with children or caregivers
 - Studio and one-bedroom units for students or single seniors
 - Pet friendly

Inadequate Labour Force

One of the key solutions to the housing crisis is the construction of new units. But, in order to build, developers need skilled workers to complete projects. Indeed, this is a pressing issue: Sam Sanderson, the general manager of the Construction Association of PEI, said “the number one issue facing the construction industry not only on Prince Edward Island but across Canada is a shortage of skilled tradespeople.”²⁷

BuildForce Canada (formerly known as the Construction Sector Council), an industry organization that provides labour market information, reports that more than 600 Island construction workers are projected to retire in the next four years, and a total of 1,500 workers are set to retire over the next 10 years, which represents 28% of the current labour force²⁸.

At the present time, Island postsecondary institutions are not graduating enough students with the skills to address this issue. The Province does not provide any targeted financial incentives to encourage students to specifically enroll in the trades. Even the George Coles Bursary, which has been expanded in recent years, only supports students who went to high school on PEI and are pursuing their first degree. Because of its restrictive eligibility requirements, Islanders who are pursuing a second career path, such as a construction-related trade, might be ineligible for non-repayable student financial aid from the province.

²⁷ Kevin Yarr. “P.E.I. construction industry growth starts to level off.” CBC News. Feb 25, 2019. Available here: <https://www.cbc.ca/news/canada/prince-edward-island/pei-construction-industry-growth-1.5032609>

²⁸ BuildForce Canada. “Construction & Maintenance Looking Forward: Prince Edward Island.” Pages 1 & 8. Available here: https://www.buildforce.ca/en/system/files/products/2019_PEI_Constr_Maint_Looking_Forward.pdf

Lack of knowledge around housing legislation and regulations

Many Islanders are not familiar with their rights and responsibilities, either as tenants or landlords. As a result, many Islanders find themselves in vulnerable positions, with this vulnerability being especially pronounced for newcomers, youth, low-income households, and those with young children. However, due to the difficult circumstances of the housing market, few of these vulnerable Islanders feel they are in a position to push back.

Some Islanders seeking accommodations have found advertisements requesting a security deposit and the first and last months' rent to be paid upfront - a violation of the Rental of Residential Property Act. Other Islanders report being denied housing on the basis of having children - a violation of the Human Rights Act. Even more still report being charged a security deposit for having a pet.²⁹

Other tenants have been asked to pay rents that are well outside the realm of affordability, only to find out that the rent had been increased beyond a reasonable amount. In one instance, a landlord was ordered to repay \$7,800 to a tenant who was paying nearly double the legal rent.³⁰

Some action to educate the public has been taken. The Community Legal Information Association has hired a tenant support worker to respond to rental inquiries.³¹ At the present time, however, PEI does not have a publicly funded tenants association nor a landlords association.

²⁹Sean Patrick Young. "P.E.I. Humane Society wants landlords to 'open their doors' more to pet owners." CBC News. Aug. 8, 2019. Available here:

<https://www.cbc.ca/news/canada/prince-edward-island/pei-pet-deposit-laws-1.5239146>

³⁰Natalia Goodwin. "Charlottetown tenant awarded \$7,800 in illegal rent increase case." CBC News. June 8, 2019. Available here: <https://www.cbc.ca/news/canada/prince-edward-island/pei-charlottetown-rent-increase-illegal-1.5164764>

³¹"P.E.I. creates new position to support tenants." CBC News. Feb. 23, 2019. Available here: <https://www.cbc.ca/news/canada/prince-edward-island/pei-tenant-support-position-1.5031197>

Understanding the factors driving the housing crisis and how they impact us	
Factor	What this could look like
Population Growth and Demographic Change	<ul style="list-style-type: none"> ● Homebuying becomes more expensive and difficult due to increased competition ● Large population changes in certain communities ● Seniors transitioning from home ownership to rental accommodations
Proliferation of Short-Term Rentals	<ul style="list-style-type: none"> ● A family is evicted while their former home is turned into a vacation rental ● Prospective first-time homebuyers are now competing with property owners looking to expand their short-term rental operations ● Rents increase as long-term units become scarcer
Lack of Knowledge around Housing Legislation and Regulations	<ul style="list-style-type: none"> ● A rental property posting asks for first and last months' rent as well as a security deposit ● A mother is refused rental housing because she has young children ● Renters with pets are refused, or asked to pay a 'pet damage deposit'
Inadequate Labour Force	<ul style="list-style-type: none"> ● New housing is approved for construction but is delayed due to a lack of skilled workers
Increase in Student Population	<ul style="list-style-type: none"> ● Rental housing becomes more competitive ● Students are staying in motels/hotels ● Students seeking 12-month leases instead of 8-month leases ● Students squeeze into a unit that is overcapacity
Lack of Balance across the Continuum	<ul style="list-style-type: none"> ● Instead of accessing a shelter, a person may experience a period of homelessness while they seek safe and secure accommodation ● Hospitals are being used to house those without a home ● People are forced to remain in risky environments or situations including domestic violence, addictions as they have nowhere to go
Wrong Mix of Supply	<ul style="list-style-type: none"> ● Families are unable to find rentals large enough to meet their needs, including number of bedrooms, pet- or mobility-friendly

Recommendations

The Official Opposition Caucus is committed to a bold twelve-month action plan to increase housing capacity and options, reduce the social need, and stabilize the housing market - putting people first.

Our recommendations are divided into three categories: legislation and regulations; build and invest; and supports and services. All of these recommendations require political will to implement; some require a commitment for funding; and most will require government to take action at a regulatory, financial, and/or departmental level.

Our recommendations are also based on some key assumptions.

Assumptions

Relationships and responsibility: political will and functional partnerships are essential for these recommendations to work - funding, good faith relationships, cross-departmental collaboration and delegated responsibility must all be in place.

Interconnection: There is no single solution to the housing crisis. The elements of the housing continuum do not operate in silos; all parts are interconnected. Government must approach housing solutions in a way that brings balance to and across the continuum.

Equality of housing arrangements: Not every person strives for homeownership; some choose tenancy as their long-term form of housing. Regardless of the housing arrangement that a person chooses, government must view them as having equal value.

Legislation and Regulations

Regulate Short-Term Rentals

The Official Opposition calls on the province to establish minimum standards for short-term rentals on PEI. Simply put, there must be restrictions on the number of units a short-term rental owner can operate. New legislation or regulations should not restrict municipalities from pursuing more rigorous regulation of short-term rentals, and should allow municipalities some flexibility to offer short-term rentals where there are few or no alternative accommodations within the municipality.

Short-term rental platforms should also be regulated. They should be required to register with the province, maintain certain records relating to transactions that have been completed through their platform, and provide some data to the province, including the number of units listed on the platform, etc.

As Wachsmuth and Weisler wrote in 2018:

“The growth of Airbnb in a housing market does not necessarily lead to a reduction in housing units for long-term residents. If Airbnb hosts are exclusively casual, part-time users of the platform, who rent their primary residence while they are out of town or rent a spare room that would not have otherwise housed a tenant, then even a large short-term rental sector would be compatible with no long-term housing loss. It is hard to imagine how this situation could emerge organically, but strong state regulation of the short-term rental industry could in theory achieve such a result. If, on the other hand, Airbnb usage is concentrated in units which are dedicated to short-term rentals throughout the year, then the opening and closing of Airbnb-induced rent gaps is coming at the expense of local residents, for whom housing options have been reduced.”³²

Amend or Replace the Rental of Residential Property Act

The Official Opposition believes the *Rental of Residential Property Act* must be amended or replaced to meet the needs of Islanders. Government should make public the results of the review of the *Act* by IRAC and should conduct public consultations on changes.

New or updated tenancy legislation on PEI must include:

- stronger enforcement mechanisms and stricter penalties;
- less exemptions than are currently available under the Act, with increased and clearer rights for students in residence and residents in healthcare facilities;
- reasonable accommodation of tenants evicted for reasons like renovations or the demolition of the premises;

³² Wachsmuth & Weisler. “Airbnb and the Rent Gap.” Page 23-24.

- right of first refusal provisions that allow an evicted tenant to have the first opportunity to rent their former unit after renovations or repairs are completed, and compensation for the tenant if this right is ignored;
- eligibility for tenants to end a tenancy agreement if they are at risk of family violence or assessed as requiring long-term care;
- allowing the Director of Residential Rental Property at IRAC to compel the production of documents relevant to a hearing;
- defining wear-and-tear;
- clarity around subletting; and
- a timely process to evict tenants who threaten the safety and security of other tenants and the property.

Implement and Enforce Inclusionary Zoning

Inclusionary housing policies have this fundamental objective: to create a permanent stock of affordable housing located in every new housing development, and thereby spread across the community.

In order to translate this objective into a productive program, the regulations must support and enforce a number of key principles:

- A clear definition of 'affordable housing' that is used for all programs, services, and projects to ensure consistency;
- The obligation to provide affordable housing should be imposed on most multi-unit private residential developments;
- The subject developments should be obliged to provide a prescribed and fixed percentage of the total units as affordable units;
- The affordable units should be constructed on the same site as the market units and integrated with those units. Alternatives to the on-site construction should be allowed only when they better serve the affordable housing needs of the community; and,
- The affordability and occupancy of the affordable units should be controlled so that they remain affordable to, and occupied by eligible households over the long term, if not permanently.

Build and Invest

Fund Homeless and Emergency Shelter Services

Prince Edward Island continues to lack adequate shelter space for vulnerable Islanders. The PEI government must provide adequate and predictable funding to the Blooming House women's shelter in Charlottetown, and must look to open or financially support shelters in other Island municipalities. Currently there are no community-based shelters other than those in Charlottetown and Lennox Island.

Government should also recognize that emergency shelters are meant to meet short-term needs for those in crisis, and cannot deliver appropriate and essential programming and support for mental illness and addictions. Therefore, investment and expansion into rehabilitation and recovery programs and housing, including Housing First, is essential.

For women and children escaping domestic violence and abuse, immediate shelter and safety is provided by Anderson House. Those families must also have transitional housing to be able to leave the crisis shelter while still receiving support and safe space via Family Violence and Prevention Services. Increased support for both crisis and transitional shelter for these vulnerable Islanders is a critical part of the housing continuum.

Fund Feasibility Studies, Planning, and Seed Investment for Affordable Development

We have heard clearly from developers that government bureaucracy, process and lack of integrated communication across levels is the most challenging barrier to getting projects up and running. Political commitment via dedicated authority and responsibility is key to breaking through these barriers, as per our recommendation for dedicated case management located in the Housing Hub. This could include:

- Government working as development partners to increase construction to align with the goals of affordability, accessibility, adequacy, and mix;
- Funding for initial feasibility studies, site plans and surveys, and project plans;
- Supporting and championing affordable housing applications through the planning process;
- Employing stack funding tools (municipal / provincial / federal) and approval processes
- Use government lands to build affordable units;
- Scaling up co-operatives and other forms of tenure that provide affordability and security through alternative financing models and options;
- Employing a right-sized approach to housing, affordable and in keeping with incomes (increase purpose-built rental, diverse-sized and larger units); and,
- Being open to creative, innovative, and community-driven solutions including co-operative housing, co-housing, integrated community developments, and adaptive reuse of commercial spaces.

A case management team who can coordinate effectively with developers, municipal and provincial planning departments, provincial and federal financing partners while ensuring

priorities are set to meet the most urgent need would go a long way to addressing the systemic barriers currently making the housing crisis even worse.

Support for housing development must prioritize affordable and accessible housing. The market will not prioritize this form of housing; therefore, current gaps in the housing continuum will not be fixed without incentivizing housing that is geared to income, at or under the median of market rate, and meets the needs of the tenant or homeowner. Initial investment from the province starts with funding feasibility studies and property assessments; providing land allocation for targeted development; and providing the initial financial level of support to trigger CMHC approval for larger development loan guarantees.

Provide Renovation Rebates and Rental Property Incentives

It is critical that we maintain our current rental inventory while we work to increase and expand the rental market capacity, particularly for affordable units. We know that there are many challenges facing landlords, including the costs associated with maintenance and property improvement. As time progresses, buildings experience wear-and-tear and degradation, which if not addressed can result in rental units no longer being suitable or safe. As we've seen with Charlottetown, fire inspectors are increasingly issuing hazard orders as older buildings are deemed to be unsafe, putting even more pressure on the affordable housing market.

Government can support the maintenance of housing stock by offering renovation incentives and rebates available to existing property owners, not just to new builds or major renovations. There are some rebates available to property owners for energy efficiency, but an expansion of programs could focus on retrofitting and regenerating existing stock to enhance accessibility/adequacy, encouraging investment into existing rental properties to reduce operating costs and therefore increase the return on investment.

Government can also assist municipalities by providing policy and analysis support to identify properties at risk, funding for targeted retrofit programs, and coordinated efforts to protect and maintain existing rental inventory through the Housing Hub. In the longer term, consultation with landlords on the programs and services that would best provide them with the support they need to maintain long term rental properties would be key to developing the most effective supports. This could include Net Zero developments, energy efficiency retrofits, or targeted rental subsidies.

Government should also work more effectively with its nonprofit partners who provide rental inventory for specific populations, including Family Violence Prevention Services, Canadian Mental Health Association, Stars for Life, Inclusions East and many others. Many of the rental properties designed and built to meet the needs of specific populations are in dire need of upgrade, capital investment, and operational support. Most have extensive waiting lists that they have no hope of meeting as they do not have the means to increase their capacity.

Support and Services

Establish and support independent tenant and landlord associations

Both tenants and landlords have a lack of professional help. Prince Edward Island would benefit from the introduction of tenants' and landlords' associations.

From a tenant's perspective, rental housing can be difficult to navigate. This is compounded for newcomers, youth, low-income Islanders, and those with children who may be unfamiliar with rental legislation or who may be in a vulnerable financial position and feel pressured to enter into an inappropriate rental arrangement due to a lack of options.

From a landlord's perspective, an association can provide collective value, as seen in other Canadian jurisdictions like British Columbia. Benefits of a landlord's association could include the ability to pool resources for plans (insurance, heating, construction, etc.), opportunities for education and networking, maintaining a repository of service providers (i.e. a list of skilled trade workers who can be contacted for maintenance issues, etc.), legal advice, and the coordination of communication for programs, services and stakeholder consultations.

There have been recent coordinated grass-roots advocacy groups for tenants, including under the umbrella of the PEI Fight for Affordable Housing group. Groups of this nature should be consulted in the development of related associations.

Enhance the Housing Hub

In the province's Housing Action Plan, the Housing Hub was highlighted as an important piece of the plan - it was tasked with implementing the Plan, providing research, analysis, and advice, and connecting with community groups. To date, the Housing Hub has had little to no public and web presence, and little data has come from the Hub.

As CMHC noted in its 2018 National Housing Conference report, "good policy won't come from bad (or no) evidence."³³ The Housing Hub should be a source of accurate, public and readily available data and information including:

- The number of Islanders experiencing homelessness;
- Data on all provincially managed or contracted housing properties;
- Centralized coordination of all housing wait lists and single point of contact to register;
- Data on evictions, including
 - reasons for eviction, lengths of eviction processes, likelihood of an eviction application being approved; and
 - who is being evicted (to identify overrepresentations by gender, race, ethnicity, and other protected grounds);
- Market research and analysis;
- Resources and supports for those in immediate housing need;
- Subsidized housing allocation processes and guidelines; and

³³ CMHC. "National Housing Conference - 2018 Report." Page 16.

- Progress on the Housing Action Plan.

The Housing Hub must also be engaged in the coordination of housing services for Islanders. While there have been some efforts to provide coordination of housing services to the public, these have come almost entirely from NGOs tasked with handling front-line inquiries (i.e. the Community Legal Information tenant support worker, and the new website rentingpei.ca).

The Housing Hub should be actively working with the community including the many NGOs as well as private developers, and with municipal and federal government. It should also be reporting on its work in relation to the goals and targets set in the Housing Action Plan.

The Official Opposition calls on government to establish a dedicated case management team including municipal, provincial and federal project managers who have authority and knowledge to work with community partners and developers to identify priorities and remove barriers (based on the Bridge Case Management model used in Social Services). The logical place for this to be located is in the Housing Hub, providing transparency and accountability.

Grow and Support the Labour Force

Government should introduce targeted, non-repayable student financial aid for trades education on PEI to incentivize enrollment and reduce debt prior to graduation and entry to the workforce. For Island students looking to receive an education in the trades at an off-Island postsecondary institution, similar aid could be extended with a return-of-service agreement to work on PEI following graduation. This financial aid should be available to Islanders, regardless of whether it is their first postsecondary program.

Government should increase restricted funding to Holland College to expand trades education through a dedicated position. This position would also serve to create better linkages between Industry stakeholders and Holland College.

One of the barriers to building new housing is the cost of construction. One way the provincial government could support the private sector is to offer labour rebates for affordable builds. This would not only incentivize new affordable builds, but provide invaluable on-the-job training for new industry entrants.

Establish a Rental Registry

Prince Edward Island does not maintain a registry of rental units. As a result, the province and municipalities are unable to track the condition of housing units and whether rent increases are respecting the maximum allowed.

A Halifax Regional Municipality report suggested that a rental registry would make it easier for fire inspectors to track which buildings need to be inspected and which ones have historically

had problems.³⁴ A rental registry could also allow tenants to see a listing of whole-unit apartment units and compare rents and assess any orders against a property.

The registry could be maintained by either IRAC or the Department of Social Development and Housing. In a province of our scale, we have the ability to create a provincial registry that is dynamic, responsive and accurate. It is essential that it has oversight and enforcement as well as data and analysis, and that it cannot be abused to inappropriately punish tenants or landlords. Other jurisdictions that have used similar tools would be able to advise on privacy and data management concerns.

³⁴Jacques Dubé. "By-law M-200, Respecting Standards for Residential Occupancies." Available here: <https://www.halifax.ca/sites/default/files/documents/city-hall/regional-council/190430rc1515.pdf>

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Appendices

Definitions

- “Affordable Housing” as defined by CMHC means core housing costs are 30% or less of a household’s before-tax income.
- “CMHC” is the Canada Mortgage and Housing Corporation.
- “Dependency Ratio” is an age-population ratio of those typically not in the labor force - 0-14 years and 65 and over - and those typically in the labor force.
- “Financialization” means the increasing dominance of financial actors, markets, practices, measurements and narratives, at various scales, resulting in a structural transformation of economies, firms (including financial institutions), states and households.
- “Housing Hub” means the Hub established by the PEI Housing Action Plan.
- “Housing continuum” means the range of housing options that are available to people. It ranges from homelessness on one end to home ownership on the other. It emphasizes that all forms of housing are connected on spectrum.
- “Inclusionary Zoning” refers to municipal and county planning ordinances that require a given share of new construction to be affordable by people with low to moderate incomes; it may also require a share of construction to be accessible for those with disabilities
- “IRAC” means the Island Regulatory and Appeals Commission, which among other things hears complaints pertaining to rental issues.
- “Renoviction” when a tenant is evicted for the purpose of renovations to their unit, often when the unit is converted from long-term rental use to short-term rental use
- “Short-term rental” means, unless otherwise defined, a unit that is rented for a period of less than 30 days
- “Vacancy rate” means the number of rental units that are vacant at a given time. A 1% vacancy rate means that in a market of 100 units, only one unit is vacant.

Office of the Third Party Integrated Housing Framework Sept 2018

What are the ROOT CAUSES that have brought us to the current housing crisis?		
DECREASED CAPACITY	INCREASED SOCIAL NEED	MARKET DISTORTION
<p>Limited government investment in new builds over many years = aging and insufficient stock</p> <p>Expectation that private market would fill the need</p> <p>Market focused on large single-family new homes and higher-end / condo developments</p>	<p>Aging population</p> <p>Increasing student numbers</p> <p>Employment uncertainty</p> <p>Widening income inequality gap (wages to market rates)</p> <p>Social assistance rates not at market rate</p>	<p>Exponential growth and limited regulation in short term rentals (i.e. Airbnb) removes long term rentals from market</p> <p>Aggressive population growth strategy including recruitment, repatriation, and immigration without associated housing strategy</p>

What are some of the IMPACTS this has had on the social fabric of our province?		
DECREASED CAPACITY	INCREASED SOCIAL NEED	MARKET DISTORTION
<p>Home-ownership is no longer a reality for many</p> <p>Finding suitable housing (quality, size/location, and price) is a challenge for all but especially for families, young people, low / middle income, students, people with disabilities</p> <p>Homelessness is a real fear for many Islanders</p>	<p>Wait lists are months or years for subsidized housing</p> <p>Sense of community is damaged as people cannot stay/live where they choose incl seniors to 'age in place' (transit is also an issue here)</p> <p>Students and young professionals are unable to secure income necessary for market conditions and so cannot stay and/or return</p>	<p>'Renovictions' of long-term tenants as properties are converted w/o affordable alternatives</p> <p>Very difficult to be a landlord, so incentive to shift to short-term rental is both financial and practical</p> <p>Many Islanders are in transition as properties come off rental market in peak season</p>

What do we have to do - what is our bold CALL TO ACTION?		
INCREASE CAPACITY	REDUCE SOCIAL NEED	MARKET STABILIZATION
<p>Innovative Creative Immediate Solutions</p> <p>Utilize off-season tourism accommodations to provide housing for critical need while longer term solutions are implemented</p> <p>Negotiate with CMHC for federal funds specifically for innovation in affordable housing initiatives, and develop appropriate partnerships</p> <p>Develop modular pre-fab ‘tiny’ homes in micro-communities, laneways</p> <p>Develop and implement partnership with UPEI and all levels of government to build dedicated student housing</p> <p>Expand enrollment in postsecondary construction programs to generate a workforce that can produce adequate housing supply</p> <p>Provide incentives to landlords to build partnerships with province; consider extending low interest</p>	<p>SOCIAL</p> <ul style="list-style-type: none"> • Subsidized Housing Inventory • Central Registry Waitlist • Women’s Shelter • Increase shelter rates to market rate <p>SENIORS Renovate existing housing units including internet, air conditioning</p> <p>Invest in expansions and new builds in community</p> <p>AFFORDABLE Increase 10-year contract to 20+ years for subsidized developments to lock in rental rates</p> <p>ACCESSIBLE Adaptable Housing Standard (Legislation)</p> <ul style="list-style-type: none"> • Requires new builds to be structurally appropriate for accessibility (i.e. 36” doors) <p>Inclusionary Zoning (Legislation)</p> <ul style="list-style-type: none"> • Requires new builds to have minimum number of accessible units and affordable units 	<p>Short Term Rental Regulations (provincial)</p> <ul style="list-style-type: none"> • Business license and registration incl. HST • Tourism license, registration and inspection • Levy at point-of-sale to be collected and remitted by service providers to province <p>Short Term Rental Regulations (municipal)</p> <ul style="list-style-type: none"> • Strongly encourage municipalities to limit short-term rentals via bylaws • place priority for split properties on the long-term resident (i.e. students cannot be evicted for a summer Airbnb rental) • Commercial property registration (w associated tax profile) <p>Platform Service Provider License Fee</p> <p>LONGER TERM Phased-in transition to Principal Residence Restrictions</p> <p>Update Rental of Residential Properties Act Landlord and tenancy protection</p> <p>Review and update population strategies to ensure there are sufficient</p>

<p>loans / investments for renovations, upgrades, energy-efficiency etc. to keep rental costs low</p> <p>Municipal Zoning Bylaws Strongly encourage changes to increase density allowance</p> <p>Allow for redevelopment of commercial space to residential, multi-use zoning and flexible development</p>		<p>resources to support and sustain additional growth</p>
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Office of the Official Opposition
Legislative Assembly of Prince Edward Island
2nd Floor, Honourable George Coles Building
175 Richmond Street
Charlottetown, PE C1A 1J1

Telephone: (902) 620-3977 | Email: officialopposition@assembly.pe.ca