

# Prince Edward Island Housing Corporation 2023-2025

## ACTION PLAN

For the CMHC – Prince Edward Island  
Bi-lateral Agreement under the 2017 National Housing Strategy



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## EXECUTIVE SUMMARY

The province of Prince Edward Island, through the Prince Edward Island Housing Corporation (PEIHC), is continuing to foster its ten-year cost-matched funding agreement with the Canada Mortgage and Housing Corporation (CMHC) with joint affordable housing investments totaling \$43.4 million which started in 2019.

This Action Plan details the anticipated spending for April 1, 2022 to March 31, 2025, representing the period covered by the second required action plan. During the period of this action plan and specifically related to the funding agreement with CMHC, there will be a joint investment of \$5.632 million of federal funding that will be cost-matched with provincial funding to support Islanders facing affordable housing challenges and to advance shared outcomes under the National Housing Strategy. Having said that, the planned spending for PEIHC during the period of this action plan will exceed both the federal and provincial cost matching required by the funding agreement.

This Action Plan demonstrates how PEI will continue to utilize provincial and federal investments to provide timely access to affordable housing that meets the current and future needs of Islanders. The plan includes a mix of maintaining existing supports, along with new investments that will help those facing ongoing housing challenges. For the 2023-2025, it is estimated that, in addition to people already accessing services through the social housing program, over 3,100 households will be supported as follows:

PEI will:

- Maintain current social housing inventory;
- Increase our housing inventory through acquisition and construction of new units:
  - Build new social housing that is Net Zero Build / Ready;
  - Ensure 20% of newly constructed social housing is accessible;
- Continue and enhance home renovation programs to support homeowners;
- Increase rental assistance options through creation of new affordable units in partnership with the not-for-profit and private sectors;
- Increase affordability of units through mobile rental vouchers and the PEI-Canada Housing Benefit;
- Develop funding supports, in collaboration with the non-profit sector, that are geared towards low to modest income earners seeking attainable home ownership opportunities;
- Provide more emergency and supportive housing with wraparound supports;
- Foster partnerships across all levels of government, the private sector and community organizations; and
- Continue supporting vulnerable populations within the community with continued support of emergency, supportive and affordable housing.



## SECTION 1 – PRINCE EDWARD ISLAND HOUSING CONTEXT

PEI's housing vision is to ensure that all Islanders have timely access to safe, accessible, appropriate, and affordable housing that meets the diversity of their needs and maximizes their ability to be healthy, productive, and successful contributors to their community.

### A. HOUSING ENVIRONMENT

Over the past number of years, PEI has experienced a number of demographic changes and trends that impact the housing needs of Islanders. These include:

#### Population Growth:

According to Statistics Canada, Prince Edward Island's net population growth estimate from July 1st, 2020 to July 1st, 2021 was 2,989 persons, a rate of 1.85% growth for the year. Approximately 97.5% of this recent population growth is attributed to the net growth in the arrivals of newcomers to PEI. As of April 1<sup>st</sup>, 2021, PEI has reached the goal of 160,000 (annual population 160,417) well ahead of the target date of December 2022 as documented in the *Recruit, Retain and Repatriate: A Population Action Plan for Prince Edward Island*. Prince Edward Island's population report issued for the third quarter on 2022 is projecting the highest year over year percentage increase on current record with a yearly increase of 6,272 persons, a growth rate of 3.8%. PEI's population growth is expected to continue and this will have an impact on housing going forward.

#### Demographic Shifts:

In 2021, 20% (31,957) of Islanders were age 65 and over. It is forecasted that the number of Islanders over the age of 65 will increase by 23% by 2030 and by 22.4% by 2040 (According to "Prince Edward Island Population Projections", Department of Finance as of March 4, 2021).

There is a continuing trend of rural to urban migration, especially for seniors who are downsizing and moving from owned homes to smaller rental units in urban areas. At the same time, family and senior housing turnover rates continue to decline, reducing access for those waiting for units. With the increase in the senior population, it is expected that the demand for seniors housing will continue to increase for the foreseeable future.

#### Increased Gentrification:

New housing starts in the rental market in the past number of years have largely been high-end units, as opposed to housing that is earmarked for low- and moderate-income Islanders. In 2021 and 2022, the private developer market is still building higher priced rental units. Gentrification through renovations is also occurring. Gentrification in a tight housing market affects affordability and availability of housing. Since 2018, the province has partnered with private developers to construct affordable housing units through various programs and initiatives.

#### Projected Increase in Tourism for 2022:

Due to COVID 19 pandemic, tourism numbers have been considerably decreased from previous years as a result of travel restrictions instituted by PEI's Chief Public Health Office.

Through the pandemic, changes in the housing market have occurred including the conversion of short-term rentals to long-term rentals due to reduced tourism activity and fewer students accessing rentals as a result of opportunities for distance learning. This situation may revert back to before COVID 19 situation when the restrictions begin to ease and this could put additional pressures on the housing market, but that will take some time to re-adjust.

Increase in International Students:

In Charlottetown, the increase in international students attending both Holland College and the University of Prince Edward Island (UPEI) has impacted housing availability. Since 2015, international enrollment at Holland College has risen steadily from 140 students to an estimated 584 students in 2020. UPEI has also seen steady increases in international enrollment since 2014. According to a UPEI report, “UPEI By The Numbers - 2021”, [https://files.upei.ca/publications/upei\\_by\\_the\\_numbers\\_2021.pdf](https://files.upei.ca/publications/upei_by_the_numbers_2021.pdf), there was an increase of 12%% more full time international students registered than in the 2020/2021 school year. This increase in enrollment occurred despite the COVID 19 pandemic, although some students were not able to physically go to UPEI for the fall semester. As a result, housing for students may not have impacted the housing market as greatly as in past years. Students returned, in person, for the Fall 2021 semester, therefore increased housing shortages for students will occur as two years of international students will be moving to PEI to continue their studies. There is expected to be housing supply challenges for students seeking to study on PEI.

The UPEI 130-unit (260 bed) residence will be ready for accommodations as of February 2023.

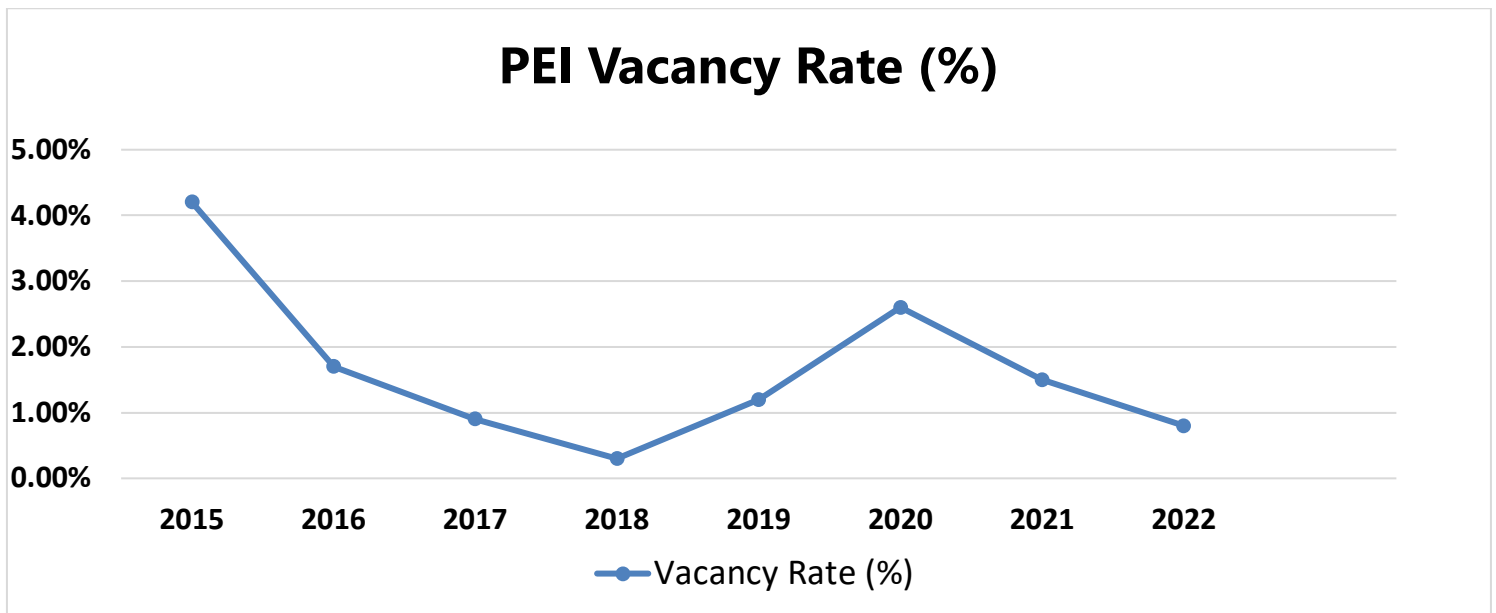
Increase in Cost of Construction:

There has been a significant increase in the cost of construction on PEI that has resulted from an increase in housing demand, rising costs of fuel and construction material shortages. Due to the rising construction costs, the cost to the end consumer has increased from a home ownership and a rental perspective. Based on data provided by Statistics Canada, the cost of construction for residential buildings has increased by approximately 25% from 2019 to 2022.

Rental Market – Supply and Demand Changes:

Availability and affordability challenges for housing in PEI are intensified by the pace at which changes have occurred. After vacancy rates increased to 2.6% in 2020, there was a decrease to 1.5% in 2021 as well as in 2022 to 0.8%. (See Figure 1).

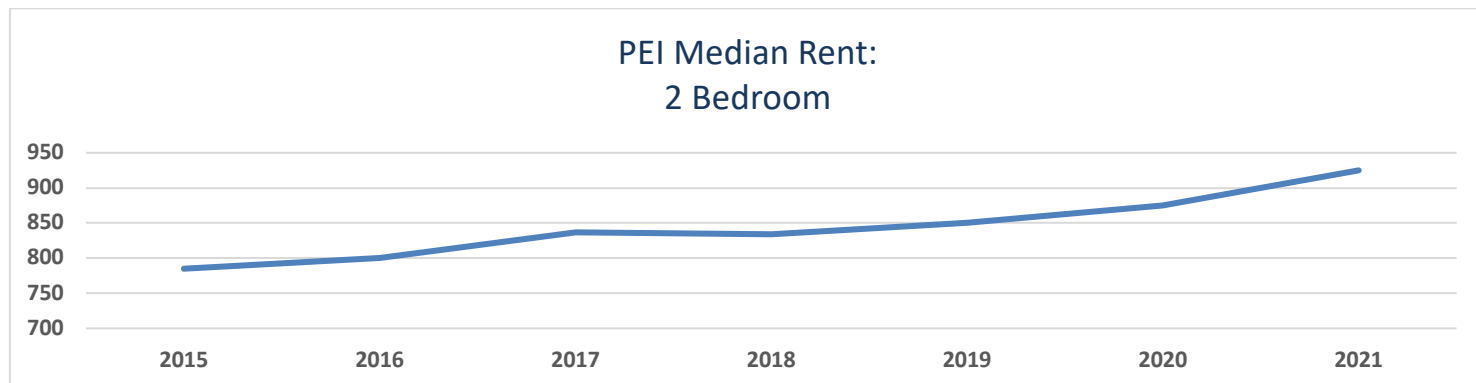
**FIGURE 1:**



Source: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/11/2/Prince%20Edward%20Island>

Over the same timeframe, the median rent for a 2-bedroom unit has increased 12% over the last 5 years. (See Figure 2)

**FIGURE 2:**

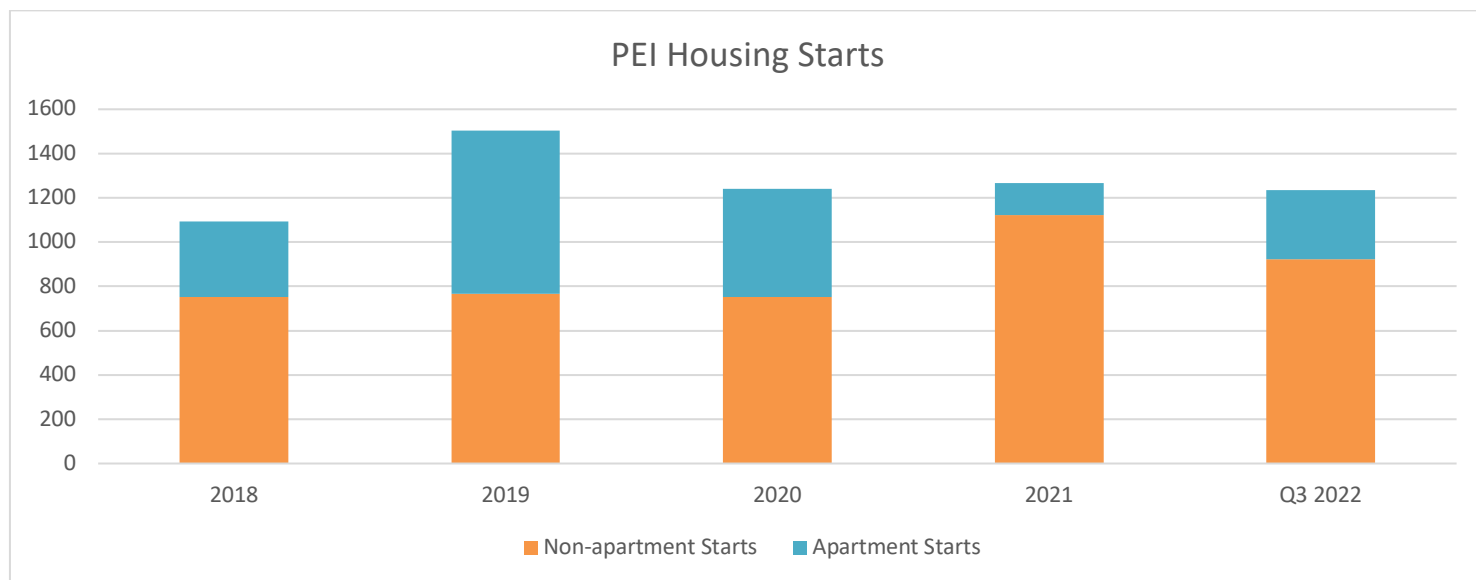


Source: CMHC Housing Portal: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/11/2/Prince%20Edward%20Island>

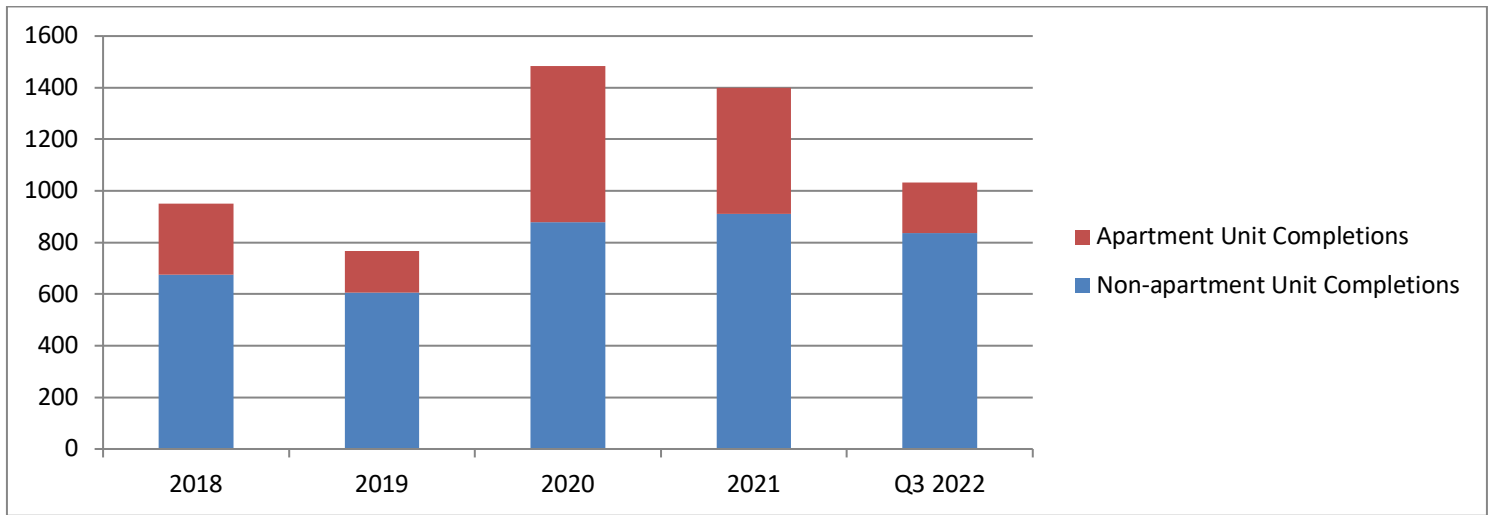
While the housing market consistently evolves in response to supply and demand drivers, at present, we are in a period of dynamic change. The market in PEI is responding by the initiation and completion of housing projects across the Island (see Figure 3 and Figure 4); municipal engagement in housing issues; and an interest in increased collaboration and partnerships by housing providers across the continuum.

PEI experienced record high completions in 2020 and slightly lower numbers in 2021. For 2022, PEI is estimating that the number of housing completions will be similar or lower than the 2021 results. Therefore, the expectation is that PEI’s vacancy rate will continue to be in the 1.0% range for the next 12 to 24 months.

**FIGURE 3: Housing Starts**



**FIGURE 4: All Market Completions vs. Apartment Completions**



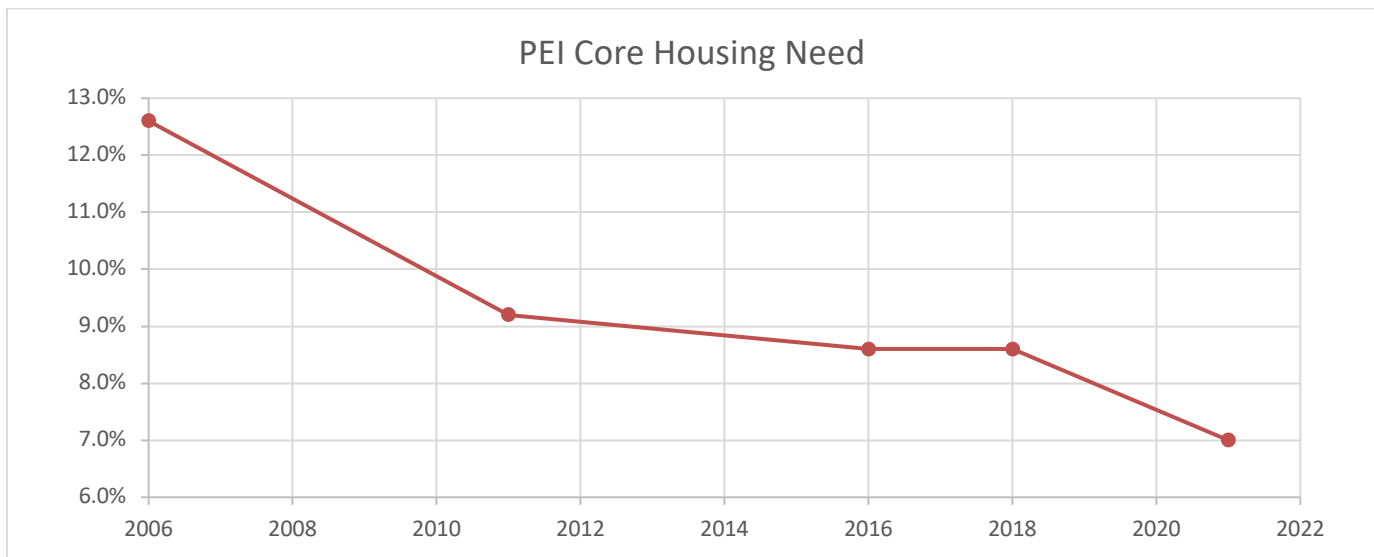
Source: <https://hhhhhwww03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/11/2/Prince%20Edward%20Island>

Main CMHC Housing Portal Page

**Core Housing Need:**

Core Housing Need is a measure of housing need that integrates standards for dwelling adequacy, suitability, and affordability into a single measure. If the state of a household does not meet one or more of these three standards, and the household would have to spend 30% or more of its income to pay the median rent of alternative local housing that meets all three standards, it is classified as being in core housing need. As depicted in Figure 5, core housing need in PEI has decreased from 12.6% in 2006 to 7.0% in 2021.

**FIGURE 5:**



Source: Statistics Canada Census 2006, 2011, 2016, 2021

*COVID-19 Pandemic:*

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

- The PEIHC placed a moratorium on evictions from provincially owned social housing units until June 2020 and was then reinstated with the December 2020's circuit breaker. The Supreme Court of Prince Edward Island approved a moratorium on evictions province wide as requested by the Attorney General.
- Increased cleaning and signage to support COVID-19 prevention in social housing units, and
- Implemented the Temporary Rental Assistance Benefit to help cover a portion of the cost of rent. There were 1,654 renters that received rental assistance in the combined amount of \$1.65M.
- The Community Outreach Centre, that provides supports for those experiencing homelessness was moved to a larger location to accommodate social distancing,
- The province worked with emergency housing shelter providers to ensure the availability for overflow space at hotels to prepare for client self-isolation as needed.

Through the pandemic, there were changes in the housing market that may have increased the number of housing unit rentals available for vulnerable populations. Some trends that may have affected the community included:

- The conversion of short-term rentals to long-term rentals due to reduced tourism activity and fewer students accessing rentals as a result of opportunities for distance learning.
- Travel restrictions resulted in a temporary decrease in immigration, decrease in international students, and less pressure for housing.

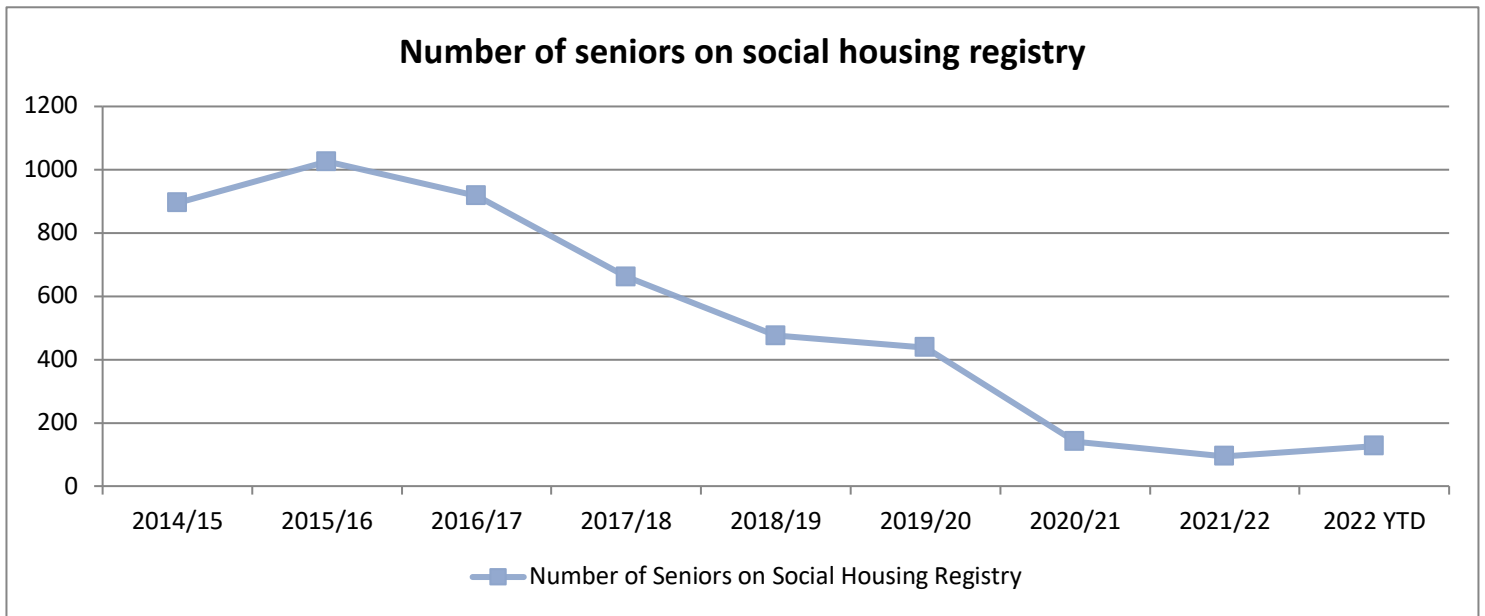
As we move into 2023-2025, these trends will need to be closely monitored to determine their future impact on affordable housing.

*Provincial Housing Registry:*

The province continues to strive to reduce the social housing registry for seniors and families and significant progress has been made over the last 5 years. Figure 6 and 7 represents the number of seniors and families on the registry over the last 9 years. The current demand will continue to be addressed through investments in housing options for islanders that will include additional social housing units constructed and purchased, rent supplements and mobile rental voucher/Canada housing benefit.

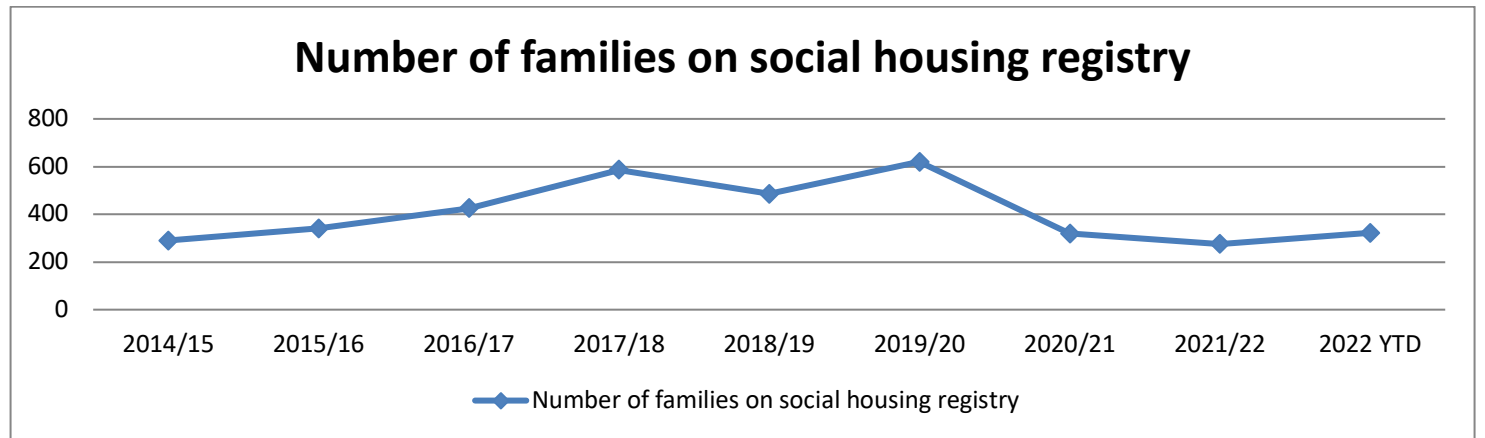


**FIGURE 6:**



Source: PEI Housing Services

**FIGURE 7:**



Source: PEI Housing Services

**B. HOUSING PROGRAMS IN PRINCE EDWARD ISLAND**

PEIHC delivers several housing programs and supports for individuals, families, and seniors who are experiencing or at risk of experiencing housing challenges.

*Housing Programs for Low-income Renters:*

**Subsidized Housing:**

PEIHC provides subsidized housing through the Seniors and Family Housing Programs (see Figure 8) to eligible applicants that meet the income thresholds and are in core housing need. Rent is charged on a rent geared to income (RGI) basis, with tenants contributing 25% of their total household income towards rent. The benefits are provided through:

Affordable Housing for all Islanders: [www.hometogetherpei.ca](http://www.hometogetherpei.ca)

- PEIHC owned units;
- Rent supplement agreements which includes lease agreements with private developers and subsequent sub-leases to eligible applicants on an RGI basis; and
- Mobile Rental Vouchers / PEI-Canada Housing Benefit.

**FIGURE 8:**

<b>Subsidized Housing Options – Units Supported</b>				
<b>Type</b>	<b>July 2018</b>	<b>March 31, 2022</b>	<b>Increase</b>	
PEIHC Owned	1,597	1,638	41	<b>80% increase in social housing options for Island households</b>
Lease Agreements with Private Landlords	129	402	273	
Mobile Rental Vouchers	128	1,278	1,150	
<b>Total</b>	<b>1,854</b>	<b>3,318</b>	<b>1,464</b>	

<b>Subsidized Housing Options – Units Under Construction</b>	
<b>Type</b>	<b>March 31, 2022</b>
PEIHC Owned	92
Private Developers	105
<b>Total</b>	<b>197</b>

*Housing Programs for Vulnerable Populations:*

**Reducing Homelessness:**

The province of PEI is committed to reducing chronic homelessness on PEI to 0% by January 1, 2025. PEIHC is working continuously with community partners committed to providing support for individuals experiencing homelessness on PEI.

PEIHC assists various non-profit organizations to operate, enhance, and support vulnerable Islanders who are experiencing homelessness or at risk of becoming homeless. PEIHC supports to this vulnerable population include:

*Emergency Shelters:*

- The implementation of 1-800 emergency housing line as a single point of access to emergency housing supports.
- Blooming House Shelter for female identifying individuals:
  - PEIHC has provided operational funding to support part of the operating costs for a women’s shelter in Charlottetown.
- Chief Mary Bernard Shelter for female identifying, non-binary individuals:
  - PEIHC has provided operational funding to support non-indigenous or off-reserve indigenous women and children accessing shelter at the shelter.

- Bedford-MacDonald House Shelter for male identifying individuals:
  - PEIHC has provided operational funding to the Salvation Army to support the operation of a 10 bed service in Charlottetown.
- Deacon House Shelter for male identifying individuals:
  - PEIHC operates a 9-bed emergency shelter facility.
- Boys and Girls Club Summerside (LifeHouse) Transitional Housing & Emergency Shelter in Summerside:
  - PEIHC provides operational funding for its women's shelter (opened in June 2022) and will be working with the organization on new operating funding for their new transitional housing facility in 2023.

Supportive Housing:

- Smith Lodge Transitional Housing:
  - PEIHC provides operational funding to the Salvation Army for a 9-bed supportive housing facility for people needing wrap-around supports to successfully maintain their housing.

Other:

- John Howard Society:
  - PEIHC has provided funding to support staff for two years to assist in implementing HIFIS for the purpose of stats on homelessness across the province.
- Community Outreach Centre in Charlottetown:
  - PEIHC owns the property in Charlottetown that houses the Community Outreach Center and also provides operating funding to The Adventure Group to provide access to programs and services for individuals who are experiencing homelessness or who are at risk of experiencing homelessness. The Centre also acts as a warming centre for individuals and provides a safe space, offers laundry facilities, a telephone, computer access, and companionship.

**Vulnerable Populations – Women and Children Fleeing Domestic Violence:**

The province continues to be committed to the protection of women and children fleeing domestic violence. Annually, PEI provides PEI Family Violence Prevention Services (PEIFVPS) with \$720,000 to maintain Anderson House and other housing structures that are used to house women and children who are fleeing domestic violence.

The province, through existing federal-provincial agreements, has built a 10-unit transitional housing facility to provide women fleeing domestic violence with short-term transitional housing. The rent for these units is based on 25% of the tenant's monthly income. PEIFVPS provides programming to support clients to achieve successful long-term housing.

LifeHouse Transitional Housing & Emergency Shelter in Summerside: This facility opened its women's shelter in June 2022, with the intention to open a new transitional housing facility in 2023. This program is in partnership with the Boys and Girls Club of Summerside and the LifeHouse Advisory committee.

**Vulnerable Populations – Persons Aging Out of Child Protection:**

The province, through existing federal-provincial agreements, has built a 10-unit transitional housing facility for youth aging out of the foster care system. This will provide affordable units for people who may have been at risk of becoming homeless. Rent is based on 25% of household income. PEI Child and Family Services provides programming to support clients to achieve successful long-term housing.

**Vulnerable Populations – Seniors:**

In 2022, PEI supported greater than 1,800 seniors through its Seniors Housing Program, providing affordable housing with rental rates based on 25% of the senior's income.

Through both government and private developer projects, PEI is increasing access to affordable, appropriate housing for seniors with the creation of approximately 150 new senior's units across PEI during the timeframe of this action plan. In addition, seniors are able to access mobile rental vouchers to support affordability of their current housing situation near to their families and existing supports. Senior homeowners are able to access the Seniors Home Repair Program to maintain their homes, and the Seniors Safe @ Home Program to make modifications to their homes to support accessibility needs. All of these programs support seniors to age well in the community of their choice.

**Housing Programs for Homeowners:****Home Renovation Programs:**

PEI supports low to moderate income Islanders (household income \$50,000/year or less) with assistance to complete essential renovations to their homes. These programs also assist seniors and individuals with disabilities to make minor modifications that improve access to or increase the physical safety of their principal residence. The suite of available programs includes: the PEI Home Renovation Program, the Seniors Safe at Home Program, Seniors Home Repair Program and PEI Home Renovation Program for Persons with Disabilities.

**Housing Program for Low-income Homeowners:**

PEIHC is supporting low-income families to obtain appropriate and self-owned housing. This initiative, in partnership with Habitat for Humanity provides low-income families with an opportunity for attainable home ownership.

**Down Payment Assistance Program for First Time Homeowners:**

This program is provided through a separate Provincial Crown Corporation, Finance PEI. Eligible applicants with an interest free loan of 5% of the purchase price of a home (maximum value of \$350,000), up to a maximum of \$17,500. Eligible applicants are required to have a satisfactory credit rating with no defaulted outstanding debt, be a Canadian citizen, and have a household income of \$95,000 or less.

**Development of New Affordable Units:**

PEI has created programs to assist developers to incorporate affordable units in their projects. Program criteria for each program will determine the number of affordable units required and the amount of provincial funding available.

**Affordable Housing Development Program (AHDP):**

AHDP provides forgivable loans of up to \$45,000 for 1-bedroom units, \$50,000 for 2-bedroom units and \$55,000 for 3-bedroom units, to increase the number of affordable housing units available. Assistance is provided to private entrepreneurs, non-profit corporations, municipalities, development corporations or housing co-operatives who are building affordable housing units in Prince Edward Island. Projects must guarantee affordability for terms for a minimum of 10 years, meet Net Zero Build / Ready criteria and include 20% of the project units as accessible.

**Community Housing Fund (CHF):**

The province, in partnership with the Canadian Mental Health Association (CMHA), has committed \$12M in funding to the CHF over the last 5 years to provide funding to private developers and/or non-profit organizations to support capacity building and research, project management and professional services, and construction for the development of new housing. To date, 25 projects have been approved, totaling approximately \$5.5M.

**Capital Builds and Purchases:**

PEIHC continues to expand the housing continuum on PEI by constructing and/or purchasing new units. PEIHC is committed to 365 new units being built over the next 5 years for social housing and/or supportive housing.

**Multi-Unit Residential Loan Program:**

This program is provided through a separate Provincial Crown Corporation, Finance PEI. The Multi Unit Residential Loan Program provides flexible financing alternatives for residential property developers by providing opportunities for higher leveraged financing as well as a no-fee application process.

**Municipal Infrastructure Fund:**

The Department of Social Development and Housing has provided \$5 million to the Federation of Prince Edward Island Municipalities Inc. (FPEIM) for the creation and delivery of the Municipal Infrastructure Fund (MIF). The Municipal Infrastructure Fund will support municipalities to extend services and infrastructure such as roads, central water, and central wastewater to increase the inventory of property ready for residential development in rural Prince Edward Island.

Preferred developments will include higher density (i.e., smaller lot sizes or multi-unit developments) and modest home construction to ensure prices are attainable for moderate income individuals and families. This program will have the added benefit of helping grow the population in rural areas of the province.



## SECTION 2: THREE-YEAR ACTION PLAN (2023-2025)

### Introduction:

Through provincial and federal housing investments, PEI will continue through this action plan to expand all areas of the housing continuum, which will include the enhancement of supports for those needing emergency shelter, create transitional and supportive housing, develop more affordable housing through government owned and private builds, offer individuals and families rental assistance where needed, and create more housing opportunities by increasing the overall supply.

PEI will continue to build on the work that has already been done in the housing sector, will focus on building out of the housing continuum, will expand partnerships with private developers and not-for-profit organizations, will enhance the Canada Housing Benefit and the mobile rental voucher program. In addition, PEIHC will expand on the maintenance and repair of their existing stock.

PEI is committed to supporting the supply of affordable housing for Islanders and has delivered on the commitments made through “*Housing Action Plan for Prince Edward Island 2018-2023*” (the HAP) for how community partners, private developers, and all levels of government can work together to rise to this challenge. PEI is in the process of developing its next Housing Strategy and will be released in 2023.

PEI’s community partners, private developers and all levels of government have worked together to provide timely access to safe, accessible, appropriate and affordable housing for Islanders. PEIHC continually invests in various areas of the housing continuum to ensure that Islanders have access to safe and affordable housing. PEI will continue to partner with other levels of government to create, maintain and repair the housing supply on PEI.

The Department of Social Development and Housing, through PEIHC, will strive to work with other government departments to increase the speed of the housing creation processes in an effort to meet the growing need for emergency, transitional/supportive and affordable housing on PEI.

### C. Community Engagement

The Government of PEI engages with clients, developers, community organizations, and all levels of government when evaluating, re-evaluating, and planning future housing needs along the housing continuum to inform the go forward outlook of housing needs in the province. PEIHC has started the new Housing Strategy to be release in 2023 and will once again rely heavily on engagement with community stakeholders to guide this process.

For example, in 2019, the Department of Social Development and Housing commissioned the community needs assessment on emergency shelters. Over 25 stakeholders were consulted on the need for emergency shelters, transitional housing, and affordable housing for PEI’s most vulnerable populations. Additionally, in 2021, a needs analysis of housing supports in the Prince County Region of PEI was completed. Throughout this process there were approximately 15 organizations consulted on the various housing needs of vulnerable populations in this region of PEI.

PEIHC has also engaged a consultant to complete a Needs Assessment for the Kings County region of PEI and it is expected that this will be completed in 2023.

PEIHC completed a community engagement session in early 2022 with our Community Partners to gain a thorough understanding of the challenges and issues facing their organizations. The session has provided an opportunity to gain important insights as to what government can do to support these organizations more effectively.

Additional consultation with the community partners occurred for the opening of the new Park Street Emergency Shelter in late 2022. The engagement process was critical to the development of the operational model and the policies and procedures that were implemented.

As well, the province partnered with the Town of Stratford, Town of Cornwall, and the City of Charlottetown to commission a Charlottetown Region Growth Study and Housing Needs Assessment. This report is still in progress. To date, there has been various planners, developers, and community housing organizations consulted on housing needs in the region.

The consultation that has occurred with community partners has directly led to the development of the Action Plan targets. For example:

- PEIHC has undertaken a project to increase the amount of supportive housing units in the Charlottetown area. A new building will be constructed with the intention of partnering with a community partner organization to operate the facility.
- PEIHC has undertaken a project in Charlottetown for the new Park Street Emergency Shelter, representing 50 additional beds.
- PEIHC has completed consultation with the majority of municipalities on PEI and as a result has developed the Municipal Infrastructure Fund. Although not an identified target in the Action Plan, it is a great example of consultation leading to the development of a new fund to help assist the creation of affordable homes.

## D. Action Plan Elements

### ***Creating Livable and Inclusive Communities:***

PEIHC is committed to the construction of new affordable housing across the Island by government and private developers. After the creation of the Provincial Government Housing Action Plan in 2018, PEIHC has supported 378 affordable housing units through the Affordable Housing Development Program as well as 201 government constructed and/or purchased units to March 31, 2022.

The Action Plan for 2023-2025 will include the creation of 795 new housing units to expand the housing continuum. This will include social housing for seniors, low-income families, women and children fleeing violence, etc. This will be achieved through the combination of newly constructed or purchased government owned units proposed at 537 units that include social, supportive, and emergency shelter housing and 258 affordable housing units created through the Affordable Housing Development Program.

PEIHC has a focus on completing affordable housing units all across PEI with a specific focus in this Action Plan to target units in rural PEI. All of the builds are in communities that are already supported by various infrastructures such as health services, schools, libraries, and early learning and childcare facilities, and in which there are viable employment opportunities. All areas have access to green space in the form of parks, walking trails, and athletic fields. In the Charlottetown, Summerside,

Stratford, and Cornwall areas, public transit is available for residents to access. The province has launched a public transit system that will allow riders to pay a \$2.00 fare no matter how far the route travels and this will give more opportunity to develop more affordable housing outside of the main urban areas of PEI.

### ***Change in Rental Eviction Legislation:***

In November 2021, in response to the shortage of available housing along with increasing housing costs, the Prince Edward Island Government enacted a two-year moratorium on evictions know as 'renovictions'. These are evictions of tenants by their landlords in order to renovate their units. Landlords now have to first obtain the permits required by law before completing any renovations that require tenants to terminate their tenancy.

### ***Meeting the Unique Need of Women and Girls:***

PEIHC's initiatives through this action plan will support the needs of women and girls in a variety of ways.

#### *Social Housing*

From our social housing perspective In our current social housing units, 61% of Seniors Housing Program units are occupied by identifying females that are the primary income earner in their household; this increases to 87% for our Family Housing Program. On the registry for the Seniors Housing Program, the ratio of identifying females to identifying males is approximately 1.47 to 1.00. The Action Plan commitments to preserve and expand the social housing inventory will support women and their families to meet their housing needs.

#### *Accessibility*

There are a higher number of identifying females with disabilities than identifying males with disabilities in PEI. Of PEI identifying females, 17.3% have a disability, compared with 14.9% of Canadian identifying females. The action plan goal to ensure that 20% of all new social housing units created are accessible will support identifying women with disabilities to have housing that meets their needs.

#### *Survivors of Family Violence*

Women and those who identifying as women constitute a high majority of those seeking the identified services for violence related issues in PEI. As part of this action plan PEI commits to continue our policy of prioritizing survivors of family violence for access to social housing. In addition, in partnership with Prince Edward Island Family Prevention Services (PEIFVPS), PEI has created and manages transitional housing units to help identifying women safely move from emergency shelter back to the community; PEIFVPS provides programming support.

#### *Homelessness*

Since 2018, PEI has expanded and enhanced supports for people facing homelessness including increased emergency shelter options, transitional housing and wrap-around support to help people connect with the services they need to be successful. The province recognizes that housing is a human right and is essential to the well-being of the person. A key principle of PEIHC is that housing is a human right and are committed to a long-term vision to focus on the improvement of housing outcomes for those in greatest need.

This action plan continues these investments, including:

Affordable Housing for all Islanders: [www.hometogetherpei.ca](http://www.hometogetherpei.ca)

- Continue to provide funding to Blooming House Women’s Shelter, ensuring that identifying women facing homelessness have a safe place to go;
- Establishment of a new gender inclusive emergency shelter in Charlottetown that offers 50 beds to people experiencing homelessness in PEI that is comprised of two separate modular complexes (25 units in each complex). The model was created using a collaborative approach with key stakeholders in the community including the community organizations, Charlottetown Police Services, City of Charlottetown, etc. Park Street Emergency Shelter is an overnight shelter (8pm to 8am) operated and staffed directly by the Department of Social Development and Housing;
- Establishment of a partnership with the Native Council of PEI to open a 6-bed, 24 hour a day, men’s emergency shelter in Summerside. The building is owned by PEIHC and will be operated by the Native Council of PEI with operating funding provided by PEIHC;
- Establishment of a partnership with the Boys and Girls Club of Summerside (LifeHouse) for the opening of a shelter for women and children. PEIHC has provided operating funding to LifeHouse to support the operational costs;
- Continue to provide funding support to Chief Mary Bernard Shelter for female identifying, non-binary individuals. PEIHC has provided operational funding to support non-indigenous or off-reserve indigenous women and children accessing shelter at the shelter.
- Enhancement of the gender inclusive service at the Community Outreach Center in Charlottetown. The enhanced services includes a more robust, fully resourced service with additional dedicated programming and services to complement the existing community partner contributions. Clients are supported with a case management approach delivering services to respond to basic needs, improving health and well-being, addressing homelessness and building skills for success.

### *Supportive Housing*

PEIHC has recently committed to expanding the existing Smith Lodge Transitional Housing Facility in Charlottetown from 9 to 19 units with 10 new transitional units being added to the operations. PEIHC owns this building and has a funding agreement with the Salvation Army to operate.

In addition to this, PEIHC has committed to constructing a new supportive housing complex to create an additional 13 housing units. PEIHC will seek a community organization to operate this service.

The Boys and Girls Club in Summerside (LifeHouse) has committed to the creation of 10 new transitional housing units for women and children with the intention to open a new transitional housing facility in 2023. PEIHC will provide operating funding to support the operation.

### ***Promoting Accessibility, Environmental sustainability, Energy Efficiency and Local Employment Benefits:***

Through the home renovation programs, homeowners benefit from renovations that improve energy efficiency of their homes with new doors, windows, and heating systems. For seniors and persons with disabilities, renovations that improve their accessibility within their home are of great importance for their independence and for seniors, in particular, to be able to age safely at home.

Affordable Housing for all Islanders: [www.hometogetherpei.ca](http://www.hometogetherpei.ca)

Affordable units being supported by the province, either through the AHDP or owned by PEIHC are designed as Net Zero Build / Ready. For all new construction projects completed by PEIHC, there is a minimum target of 25% better than the National Energy Code 2015 for energy efficiency and as reduction in greenhouse gas emissions.

PEIHC has a significant capital repair budget for the next 3 years covering the Action Plan; however, there would be no major repairs that exceed \$1M planned. Having said that, PEIHC has a strong plan for improving their existing housing stock to improve energy efficiency and reduce greenhouse gas emissions. For example, PEIHC has a specific capital repair budget allocation for greening projects that includes but not limited to improvements to windows, doors, insulation and installation of heat pumps.

With the increased housing development currently taking place on PEI, there is a high demand for qualified construction workers (carpentry, electrical, plumbing, etc.). Those who work within the construction and trade industries are benefiting from the employment opportunities across PEI, and according to the PEI Construction Association, more workers in the trades are required. As a result, the PEI Construction Association and Holland College have been engaged in recruitment efforts to educate and employ more people in the trades industry.

### **Partnerships:**

No one level of government or organization can ensure that all Islanders have the housing and related supports needed to be successful. Community partners, private developers, and all levels of government work to provide timely access to safe, accessible, appropriate and affordable housing. PEI has worked closely with partners to improve access to emergency, supportive, and social housing across PEI. PEI is committed to continuing to build on existing relationships with partners and create new partnerships to achieve common goals. Some examples of initiatives with partners to date are:

- PEIHC has a strong relationship and have established critical partnerships with the non-profit organization sector on PEI and will continue to work towards strengthening in this action plan;
- Continue to maintain the existing community partnerships, including but not limited to the following:
  - BloomingHouse Emergency Shelter;
  - Salvation Army (Bedford MacDonald Emergency Shelter and Smith Lodge Transitional Housing);
  - Chief Mary Bernard Emergency Shelter;
  - Native Council of PEI;
  - PEERS Alliance;
  - The Adventure Group;
  - Boys and Girls Club of Summerside (LifeHouse).
- Continue to work with the Community Outreach Centre advisory committee comprised of a seventeen-member community working group.



## E. PEI Priorities Housing Initiative

<b>Investments:</b>	<b>Canada</b>	<b>PEI</b>	<b>Total</b>
<b>April 1, 2022 to March 31, 2025</b>	\$2,459,400	\$35,460,600	\$37,920,000

For the term of this action plan, PEI will continue to allocate funding from the PEI Priorities Housing Initiative towards improving housing options for vulnerable Islanders as follows:

- Home renovation programs will help homeowners increase the efficiency and safety of their homes, supporting them to live in their community of choice near the friends and family who support them to be successful.
- PEI will work towards the expansion of the housing continuum by targeting the following:
  - Increased supports for people who are homeless, or at risk of being homeless, will help Islanders in need obtain and maintain successful housing placements, giving them the stepping-stone, they need to be successful.
  - PEI will create new mixed population / mixed income units that support social and economic inclusion by providing incentives to private developers for affordable units up to fifty percent of their units; non-profit organizations can receive affordability incentives for up to 100% of their units.
  - PEI will continue to partner with community organizations through the Community Housing Fund to support the design, project management and construction of affordable and supportive housing by non-profit organizations.
  - PEI will continue to fund non-governmental organizations (NGOs) who currently provide specialized residential housing and support these NGOs to determine future need and how best to meet that need.
  - PEI will continue to provide capital grant support to private developers through the Affordable Housing Development Program and rent supplements to social housing clients living in units owned by private developers;
  - PEI will continue funding to Blooming House women’s shelter, Bedford MacDonald men’s shelter and operate the new Park Street Emergency Shelter covering all operating costs.
  - PEI will continue upgrades and repairs to social housing to support low-income households.

<b>NHS Objective</b>	<b>PEI Priorities Housing Initiative Items</b>
Promote social inclusion through mixed-income or mixed-use housing	Capital grant support and new rent supplements through the Affordable Housing Development Program to private developers.
Address housing needs of vulnerable populations	Home renovation programs. Enhancing emergency shelters and warming centre.

	Supporting transitional housing for those experiencing homelessness.
Support projects specifically targeting the unique needs of women and girls	Investments in women/girls-based emergency housing - Blooming House in Charlottetown, Park Street in Charlottetown and the LifeHouse Emergency Shelter in Summerside.  Chief Mary Bernard Women’s Shelter - This will be a per diem rate per night for non-indigenous or off reserve indigenous women and children accessing shelter.
Preserve affordability of unit households	New affordable housing supply through and Affordable Housing Development Program to private developers.
Modernize Social Housing to achieve long-term sustainability – social inclusion, energy efficiency and financial sustainability	Plan investments to renovate and retrofit existing social housing units.

**F. Canada Community Housing Initiative (CCHI)**

<b>Investments:</b>	<b>Canada</b>	<b>PEI</b>	<b>Total</b>
<b>April 1, 2022 – March 31, 2025</b>	\$148,600	\$148,432,399	\$148,580,999

PEI will allocate funds from the CCHI, and provide provincial cost matching, towards preserving and supporting existing social housing within the province as well as adding new social housing supply to meet the federal requirement to expand social housing by 15% by 2028. As the majority of government-owned social housing, are 40 years of age or older, PEI will be investing funding to renovate and retrofit these building to improve their energy efficiency for tenants.

As part of the action plan, PEI will:

- Preserve its government-owned social housing inventory of 1,638 units;
- Continue to support 207 social housing units which were previously federally funded, but whose funding agreement has expired;
- Expand the social housing inventory by 444 units over the period covered by this action plan;
- Increase the number of accessible units to support people with disabilities – 20% of newly constructed social housing units;
- Work with the non-profit sector to create mixed market housing;
- Create new social housing that is Net Zero Build / Ready; and
- Initiate a process to evaluate its social housing inventory and develop a plan to increase energy efficiency.

NHS Objective	Canada Community Housing Initiative
Promote social inclusion through mixed-income or mixed use housing	Work with the non-profit sector to create mixed market housing: Affordable Housing Development Program.
Address housing needs of vulnerable populations	Increase social housing inventory: government owned builds and Affordable Housing Development Program (to non-profit organizations).
Support projects specifically targeting the unique needs of women and girls	Continue to prioritize women and children fleeing family violence for social housing units.
Preserve affordability of unit households	Increase social housing inventory: government owned builds and Affordable Housing Development Program (to non-profit organizations).
Modernize Social Housing to achieve long-term sustainability – social inclusion, energy efficiency and financial sustainability	Plan energy efficiency improvements for social housing inventory. New units – Net Zero Build / Ready

**G. Canada Housing Benefit – Core Program and Survivors of Gender Based Violence (SGBV)**

Investments – April 1, 2022 to March 31, 2025	Canada	PEI*	Total
CHB – Core Program	\$6,980,330	\$9,484,665	\$16,464,995
CHB – Survivors of Gender Based Violence	\$2,256,934	-	\$2,256,934
Total	\$9,237,264	\$9,484,665	\$18,721,929

\*PEI’s cost matching for the CHB – SGBV funding will be done through PEI’s CHB – Core Program

Canada Housing Benefit – Core Program

The PEI-Canada Housing Benefit (PCHB) will assist a variety of vulnerable populations who are eligible for PEI’s current social housing programs. This assistance will come in the form of a mobile rent voucher to bridge the gap between 25% of the household’s gross income and the rental ceiling for affordable housing. PEIHC will prioritize vulnerable populations to address local housing challenges, including women and children fleeing domestic violence, seniors, Indigenous peoples, people with disabilities, those dealing with mental health and addiction issues, homeless individuals and those at risk of homelessness, veterans, racialized communities, and young adults.

PCHB will be cost-matched by PEI. The program is designed to be a direct to tenant program unless otherwise arranged through a guardian (proxy) for the client. The PCHB is portable in order to provide greater flexibility to the recipient if they choose to relocate.

As part of the Action Plan, PEI will maintain the approximately 1,300 mobile rental vouchers that are currently issued and increase by an average of 181 in each of the next 3 years (2022/23, 2023/24, 2024/25).

Canada Housing Benefit – Survivors of Gender-Based Violence

The existing CHB will continue to be administered without any changes however, a new stream has been designed to provide additional financial assistance to households identified as survivors of gender-based violence to provide an opportunity for the household to become more financially stable. For individuals that are fleeing gender-based violence, it can often be difficult to rebuild their lives, heal and gain independence. The additional funding to support housing costs will allow the qualifying household a better opportunity to recover.

From an eligibility perspective, the qualifying household will continue to have to be in core housing need (adequate, suitable and affordable), meet the income thresholds according to Core Needs Income Threshold and be required to pay 25% of their income. The recipients of this funding must be a survivor of gender-based violence and will be referred by a community partner or will self-identify as fleeing gender-based violence and go through the assessment process. Under the new stream, there will be an enhanced financial benefit to qualifying households:

- The new stream will provide an additional direct to household benefit contribution of \$200/month to be available for this target group. For clarity, the recipient will receive the CHB contribution (through the existing stream), which equates to an average of \$400/month and the additional \$200/month, for a total of approximately \$600/month.
- The existing CHB program is only available to renters, the new stream will also be available for homeowners that are survivors of gender-based violence. The homeowner stream requires that households must be in severe core housing need as defined by CMHC (50% of pre-tax income is spent on shelter costs) and eligible costs include mortgage and property taxes.
- In addition to the \$200/month contribution, a non-recoverable amount will be provided for a damage deposit up to a maximum of \$2,000 to provide funding for the eligible households to relocate into a new unit. This amount will depend on the unit being rented but we expect that the damage deposit amount will be between \$1,000 to \$2,000. The recipient would be eligible to receive the damage deposit back when they vacate the unit, if applicable, as it will not be repayable to PEIHC.

The funding under this stream will be available, for a targeted 195 households, from April 1, 2024, to March 31, 2028, to match up with the expiration of the CMHC funding and the end of the bi-lateral agreement.

## SECTION 3: APPENDICES

### Appendix A: Community Engagement

A list of various groups involved in the community needs assessment on emergency shelters engagement process:

Community Organization	Government of Prince Edward Island Organizations
Anderson House/PEI Family Violence Prevention	Department of Social Development and Housing
Bedford MacDonald House	Housing Action Plan Management Team
Blooming House	Family Violence Prevention Coordinator
Canadian Mental Health Association	AccessAbility Supports
Chaplaincy work with Sleepy Hollow	Child and Family Services
City of Charlottetown	Department of Justice and Public Safety
Harvest House	Mental Health and Addictions

John Howard Society	Inter-ministerial Women's Secretariat
Lennon House	
Mi'kmaq Confederacy of Prince Edward Island	
Native Council of Prince Edward Island	
Open Door Ministries	
SAFE	
Spinal Cord Association	
St. Eleanor's House	
The Reach Foundation	
UPEI, Community Advisory Board on Homelessness	
Upper Room	
Various municipalities	

A listing of organizations consultant in the Prince County region housing assessment:

<b>Community Organization</b>	<b>Government of Prince Edward Island Organizations</b>
Anderson House/PEI Family violence Prevention Services	Department of Social Development and Housing
Bedford MacDonald House	
Boys and Girls Club Summerside	
Canadian Mental Health Association	
Chief Mary Bernard Memorial Women's shelter	
Community Mental Health and Addictions West	
Christian Outreach Council	
East Prince Women's Information Center	
Generation XX	
John Howard Society	
RCMP – East Prince/West Prince	
Salvation Army	
St. Eleanor's House	
Summerside Police Services	



## Appendix C: Action Plan Required Indicators and Targets

Table 1: Targets and Outcomes for Expected Results Overall

Outcome	Expected Results	Target (Units)								
		2022/2023 Target and Funding (\$M)		2023/2024 Target and Funding (\$M)		2024/2025 Target and Funding (\$M)		3 Year Cumulative Total Target and Funding (\$M)		2019/20-2027/28 Target
Maintain/increase Social Housing supply	Units continue to be offered in Social Housing (Note 2)	128	581,700	177	814,200	207	949,200	207	2,345,100	448
	Expand Social Housing Units overall by 15% (note 3)	84	26,700,087	225	74,109,998	135	45,425,814	444	146,235,899	588
Repair existing stock	At least 20% of existing Social Units repaired (note 4)	20	150,000	70	300,000	30	100,000	120	550,000	377
Affordable home ownership	Continue support for affordable home ownership: home renovation programs continue to be offered	721	3,215,300	721	3,215,300	721	3,215,300	2,163	9,645,900	5,580
Maintain/increase supply of affordable housing supply	Affordable units continue to be supported and created (note 5)	158	7,810,000	50	2,850,000	50	2,850,000	258	13,510,000	413
	Maintain/increase supply of supportive housing (note 5)	63	6,854,100	20	4,890,000	10	2,470,000	93	14,214,100	113
Affordability Assistance	Increase affordability of rental units (Canada-PEI Housing Benefit - Core and Survivors of gender-based violence) (note 6&7)	265	4,855,749	291	7,519,277	147	6,346,904	703	18,721,930	2,398
	Canada-PEI Housing Benefit Survivors of gender-based violence (note 8)	N/A	-	147	1,111,799	12	1,145,135	159	2,256,934	195
		<b>1,439</b>	<b>50,166,936</b>	<b>1,554</b>	<b>93,698,775</b>	<b>1,300</b>	<b>61,357,218</b>	<b>3,988</b>	<b>205,222,929</b>	<b>9,917</b>

Note 1: Targets are estimates only and subject to revision
Note 2: The target reflects the number of social housing units for which the operating agreement matures each year. A portion of the related funding is provincial funding only and will not be included in the claim or disbursement reporting to CMHC. Please note that the three and nine year targets do not reflect a sum of the annual targets due to a continuation of a set number of units in each year. PEI's overall baseline is 936 units.
Note 3: PEI intends to continue to support all of their existing units in addition to the required expansion target. The initial target from the 2019-2022 Action Plan had an expansion target of 144 units; PEI's commitment is greater than the federal target and will continue to vary from the federal target depending on local demand based on the social housing registry.  The funding includes government owned builds and grants provided to non-profit organizations to support construction costs (if applicable). Please note that it is expected that units counted in the expansion numbers will include projects that are also supported through the Rapid Housing Initiative.
Note 4: PEI will continue to invest in repair and renewal of its social housing stock through annual operating and capital budgets. The number of units affected by repair and renewal of major building components is an estimate; targets are subject to revision based on the actual work completed and the timing of work completion.
Note 5: PEI has included funding provided to private developers to support construction projects through the Affordable Housing Development Program as well as government builds to create more supportive housing.
Note 6: SGBV funding from CMHC plus the PEI cost matching will support 292 households.
Note 7: Additional CHB Core Funding was provided in 23/24.
Note 8: PEI began its roll out of the CHB SGBV in FY 24/25. The targets and funding may be subject to adjustments as targets are based on projections.

Table 2: Expected Number of Households for Which Housing Need will be Addressed by Initiative

Initiative	Target (Households)				2019/20-2027/28 Target
	2022/23	2023/24	2024/25	3 Year Cumulative Total	
	Year 1	Year 2	Year 3		
Prince Edward Island Priorities Housing Initiative	962	841	811	2,614	6,483
Canada Community Housing Initiative	212	402	342	956	1,036
Canada Housing Benefit (Core and Survivors of gender-based violence)	265	291	147	703	2,398
Canada Housing Benefit Survivors of gender-based violence	N/A	147	12	159	195
<b>Total</b>	<b>1,439</b>	<b>1,681</b>	<b>1,312</b>	<b>4,273</b>	<b>9,917</b>

**Notes:**

**Note 1:** Targets are estimates only and subject to revision.

**Note 2:** Three and nine year targets do not reflect a sum of annual targets due to a continuation of a set number of units in each year.

**Note 3:** Canada Housing Benefit targets are included on an incremental basis.

**Note 4:** SGBV funding will also support 292 households already prioritized and included in the core CHB Target

**Note 5:** PEI began its roll out of the CHB SGBV in FY 24/25. The targets and funding may be subject to adjustments as targets are based on projections.

Table 3: Planned Cost-matched Funding per Initiative

Initiative	Planned Cost-Matched Funding		
	2022/23	2023/24	2024/25
	Year 5 (\$)	Year 6 (\$)	Year 7 (\$)
Prince Edward Island Priorities Housing Initiative	17,188,400	10,414,400	7,857,800
Canada Community Housing Initiative	27,254,287	74,869,898	46,308,214
Canada Housing Benefit (Core and Survivors of gender-based violence)	3,161,606	3,161,534	3,161,525
Canada Housing Benefit Survivors of gender-based violence*	-	-	-
<b>Total</b>	<b>47,604,293</b>	<b>88,445,832</b>	<b>57,327,539</b>

**Note 1:** Cost matching for CHB SGBV is funneled through PEI's CHB Core Programs

Table 4: Planned Funding and Indicators to Achieve Overall Targets over the Three-year Planning Period

Indicator: Number of households for which Housing Need is addressed	Target (Households)								
	Year 1 (2022-23) Target and Funding (\$M)		Year 2 (2023-24) Target and Funding (\$M)		Year 3 (2024-2025) Target and Funding (\$M)		3 Year Cumulative Total Target and Funding (\$M)		2019/20 - 2027-28 Target
	#	(\$M)	#	(\$M)	#	(\$M)	#	(\$M)	
New Construction	105	23,513,100	234	77,140,000	135	46,220,000	474	146,873,100	618
Repaired/Renewed	20	150,000	70	300,000	30	100,000	120	550,000	377
<u>Affordability Assistance</u>									
Project based subsidy	328	18,432,787	238	5,524,198	267	5,475,014	833	29,431,999	1,053
Affordability Assistance to the household:	265	4,855,749	291	7,519,277	147	6,346,904	703	18,721,930	2,398
<b>Total</b>	<b>718</b>	<b>46,951,636</b>	<b>833</b>	<b>90,483,475</b>	<b>579</b>	<b>58,141,918</b>	<b>2,130</b>	<b>195,577,029</b>	<b>4,446</b>
<b>Notes:</b>									
Targets are estimates only and subject to revision									
New construction includes government owned builds									
Affordability Assistance (project based subsidy) - project based includes existing PEIHC owned units that have matured from CMHC operating subsidies, units funded through the Affordable Housing Development Program and units purchased to be converted into social									
Affordability Assistance (to households - this refers to the Canada-PEI Housing Benefit as well as the CHB-SGBV)									

Table 5: Planned Funding and Indicators to Achieve Overall Targets

Indicator: Housing Units considered accessible	Target (Units)								2019/20 - 2027-28 Target
	Year 1 (2022-23) Target and Funding (\$M)		Year 2 (2023-24) Target and Funding (\$M)		Year 3 (2024-25) Target and Funding (\$M)		3 Year Cumulative Total Target and Funding (\$M)		
	#	(\$M)	#	(\$M)	#	(\$M)	#	(\$M)	
New (Note 1)	45	5,891,964	57	15,998,000	37	9,814,000	139	31,703,964	171
Repaired/Renewed (Note 2)	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>45</b>	<b>5,891,964</b>	<b>57</b>	<b>15,998,000</b>	<b>37</b>	<b>9,814,000</b>	<b>139</b>	<b>31,703,964</b>	<b>171</b>
<b>Notes:</b>									
Targets are estimates only and subject to revision									
Note 1 - PEIHC has a goal of ensuring 20% of all newly constructed units completed by PEIHC as well as units funded through the Affordable Housing Development Program.									
Note 2 - At this time, it is difficult to determine the number of accessible units that will be repaired/renewed. Therefore, no target has been identified.									



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