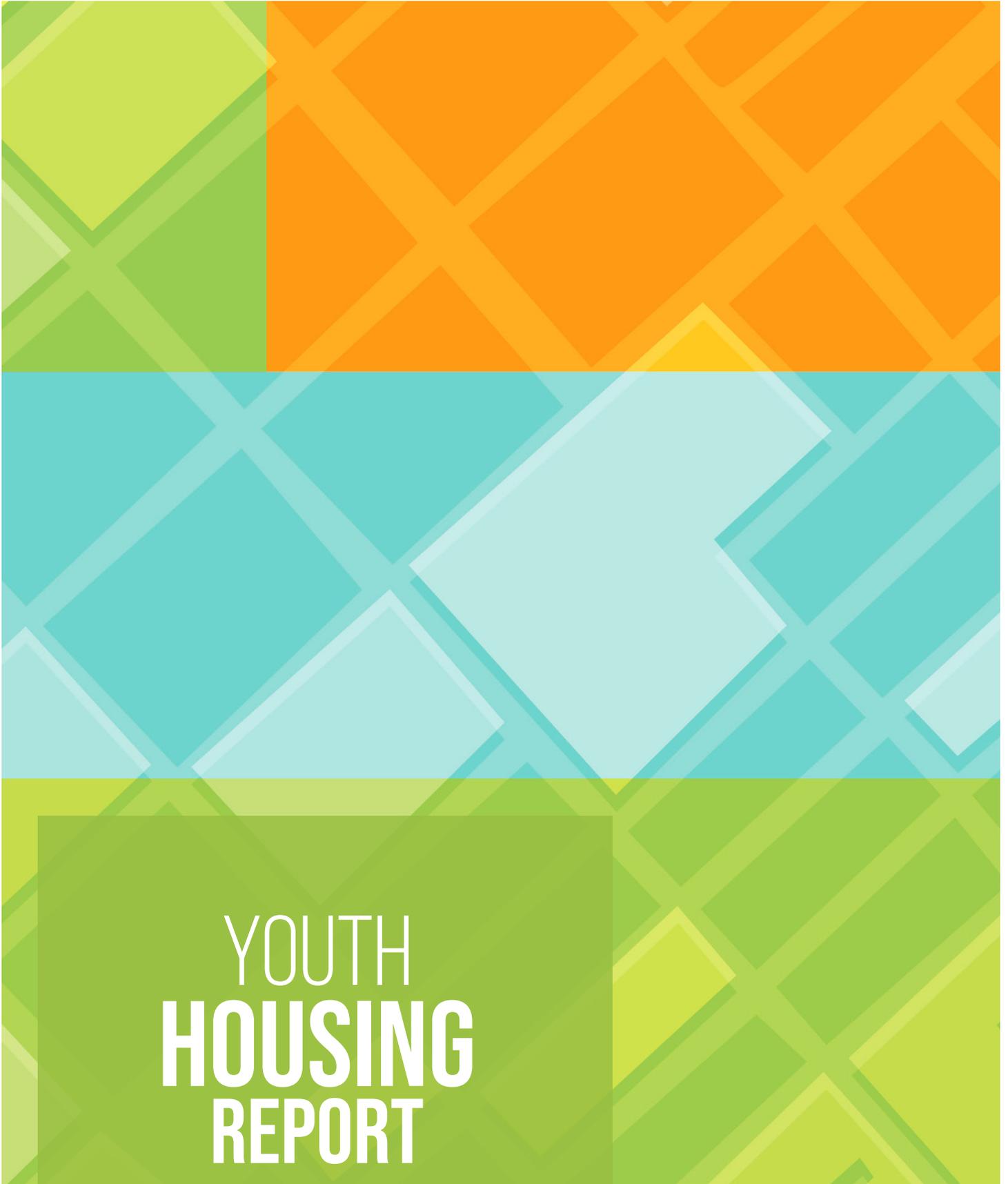


2018

CHARLOTTETOWN - YOUTH MATTERS



YOUTH
HOUSING
REPORT

DEFINING WHAT AFFORDABLE HOUSING MEANS FOR YOUTH

**YOUR
CITY.
YOUR
VISION.**

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Photo credit: Jared Doyle @ivoryorphan

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Our board would also like to thank the City of Charlottetown for their continued support, not only with this initiative but each initiative our board has taken on. Individually we would also like to acknowledge Mayor Clifford Lee, and Councillor Kevin Ramsay, who also acts as the chair of our board. You have both been great supporters and advocates of our committee.

Special thanks to Sara Roach-Lewis for assisting Charlottetown – Youth Matters in putting together this report from the data collected in our Youth Housing Survey. Sara Roach-Lewis has more than 15 years of experience working in the not-for-profit sector, most notably with the Women's Network where she served in various roles including Executive Director. Sara now serves as a consultant to growth-focused businesses and not for profit organizations.

WHO WE ARE

Charlottetown - Youth Matters, the city's first youth retention advisory board, was initially enacted by Mayor Clifford Lee and Charlottetown City Council in 2014. The goal of this committee was to help the city gain a better understanding as to what issues matter to the youth population

BOARD MEMBERS

Alex Youland (29) - Human Resource Manager

Lydia Peters (27) - Hospitality Professional

Zac Murphy (27) - Financial Advisor

MISSION

Our goal is to work with our community and the city, to help make Charlottetown a more attractive place for young people to live, work and stay long term.

EXECUTIVE SUMMARY

Accessing affordable housing is a crisis for young people living in the Greater Charlottetown Area.

The City of Charlottetown's Youth Retention Advisory Board, Charlottetown – Youth Matters (CYM) was set up by the Mayor in 2015 to get young people interested in local concerns and to advise council on issues affecting youth.

The committee wanted to understand the specific housing challenges of young people, so they released a survey from January 16th to February 16th, 2018. The goal of the survey was to understand better the specific needs and challenges young people face concerning housing.

The results of the survey were startling, including 56% of youth report spending more than 30% of their gross income on housing, regardless of their employment status.

With a rental market tighter than Vancouver at less than 1% in Charlottetown, accessing housing is second only to the affordability issue for youth on PEI.

While affordability and accessibility are critical issues, chronic low wages on PEI also contribute to this growing problem.

The committee is encouraging all levels of government, community, key stakeholders, and employers to consider the following recommendations:

THINGS TO **CONSIDER**

- Adopt inclusionary and upzoning to address affordable housing
- Reduce minimum parking requirements for new buildings
- Change building codes to make it easier to rehab older buildings
- Create a revolving affordable housing loan fund
- Work to increase average wages on PEI
- Further examine and address the effect of Airbnb on the housing market

INTRODUCTION

Accessing affordable housing is becoming an increasingly pressing issue for people on Prince Edward Island. Mayor Clifford Lee convened the city's first housing summit in 2013, with discussions with all levels of government, community groups and developers ongoing since then.

This report sheds light on the mounting and compelling challenges youth face in accessing affordable housing in Charlottetown. The City of Charlottetown's Youth Retention Advisory Board, Charlottetown – Youth Matters (CYM) was set up by the mayor in 2015 to get young people interested in local concerns and to advise council on issues affecting youth.

Since its inception, CYM had heard from youth that access to affordable housing is increasingly more difficult. The committee wanted to understand the specific housing challenges of young people better, so they released a survey from January 16th to February 16th, 2018. The goal of the survey was to understand better the specific needs and challenges young people face concerning housing.

SURVEY RESPONDENTS

The Youth Housing survey had an excellent uptake with more than 850 responses. The survey also had an excellent response rate in the Greater Charlottetown area as desired. 700 of the 857 survey respondents reported living in Cornwall, Charlottetown or Stratford. Which means the results of the survey is reflective of the general youth population in the Greater Charlottetown area with an overall margin of error of 3.5%, 95 times out of a 100. The Youth Advisory Retention Committee consider youth, people who fall between the ages of 16-35, including for this survey. For more survey respondents' demographic data, see Appendix A.

WHAT WE HEARD

Access to affordable housing is a critical issue for youth.

Overwhelmingly, we heard from youth respondents (58%) that they are unhappy with their current housing situation. While most people identified the high cost as the primary reason, we heard from many people who were living with their parents or other family members; renting but want to buy a home; living in substandard housing or with roommates because they can't afford to live on their own.

When we looked at the data, both qualitative and quantitative, two themes emerged that underpin why so many young people are unhappy with their current living situation - affordability and accessibility.

56% of youth reported spending more than **30%** of their gross income on housing regardless of their employment status

81 %

Reported being from the Greater
Charlottetown Area

72%

Were between the ages of 20 - 29

75%

Reported to have graduated from
college, university or post secondary
education

31%

Of respondents who reported as
living off island, plan to move back
within the next two years

58 %

Reported being unhappy with their
current living situation

40 %

Of respondents reported making
less than \$25,000 in the last 12
months

AFFORDABILITY

The first critical issue we heard about was affordability; this is directly connected to the tight rental market in the greater Charlottetown area.

According to the Canadian Mortgage and Housing Corporation (CMHC), in Canada, housing is considered affordable if shelter costs account for less than 30 percent of before-tax household income. Shelter expenses include electricity, oil, gas, coal, wood or other fuels, water and other municipal services, monthly mortgage payments, property taxes, condominium fees, and rent.

According to CMHC, *“While the term ‘affordable housing’ is often used interchangeably with ‘social housing’; however, social housing is just one category of affordable housing and usually refers to rental housing subsidized by the government. Affordable housing is a much broader term, and it includes types of housing that are provided by the private, public and not-for-profit sectors as well as all forms of housing tenure (i.e., rental, ownership and cooperative ownership). It also includes temporary as well as permanent housing.”*

In other words, the term “affordable housing” can refer to any part of the housing continuum including subsidized housing, rental housing or homeownership.

Affordable housing for youth is a serious issue in the Greater Charlottetown area - 56% of youth report spending more than 30% of their gross income on housing, regardless of their employment status.

Even among youth demographic that are employed, half (50%) are spending more than 30% of their income on housing. Sixty five percent of college and university students who participated in the survey report spending more 30% of their income on housing. Unfortunately, their situation doesn't necessarily improve after they graduate. More than half (52%) of the respondents who have college, university, or post-secondary education report spending more than 30% of their pre-tax income on housing.

Two-thirds of respondents who report having a high school education or less also say they are spending more than 30% of their pre-tax income on housing. Unsurprisingly, the lower your income, the more of your income you spend on housing. Sixty-six percent of people who report earning under \$35,000/year are spending more than 30% of their pre-tax income on housing. And 65% of students who participated in the survey say they are spending more 30% of their income on housing.

Affordability is also an issue for young people who would like to change their housing situation, whether it is transitioning from having roommates to living alone or buying their first house. We heard from young people who would like to buy their own home, but the cost to purchase is prohibitive, particularly when it comes to saving for the down payment.

"We need more affordable housing in Charlottetown. If you look online, single bedrooms are going for \$750/month, which the average person cannot afford. Not to mention our two-bedroom is \$1300. solely because of where it is in Charlottetown although old and dilapidated. More needs to be done, as this is absolutely why people are leaving the island."

"Being able to be self-sufficient shouldn't be hard when already working two jobs, but there are simply no affordable options."

"I work 50 hours a week. I have two good paying jobs. But to get a place in town you are looking at 650 a month nothing in. Heat, lights, Wi-Fi, we are at \$800. I have a car, phone bill, savings, and don't forget we need to eat. We are now at \$1450 a month. So, since I want to save money for my future... I will end up with 28 dollars for freedom."

"The vacancy rate is very low, and prices are climbing dramatically. In 2015 the 1br next to mine was \$700/month. Now it has been divided into bachelor units, and each is going for \$900. Huge jumps in prices."

"I am about to get married, and I would like to move into a house instead of being married with roommates."

"I'm a young, single professional who has to live with roommates in order to make ends meet. I'd like to live on my own without roommates ideally in a property I own or a one-bedroom apartment."

"My husband and I are fortunate to have bought our house at a great price before house prices started to increase. We have allowed several people to stay in our home while looking for a more permanent place to live and have seen the struggle of trying to find something reasonably priced and of acceptable quality. It can take months for a suitable apartment/townhouse/home to come available at an affordable price. One of our guests went to view an apartment that had gotten so much interest that the landlord re-posted it for several hundred dollars more a month."

"When I was looking to rent an apartment, it was challenging to find affordable housing that suited my needs. My spouse and I are well off for a two-person household on PEI, and we found it challenging. I can't imagine what it must be like for people who are not as fortunate as we are. If you look on the Kijiji wanted ads for housing, it is heart-wrenching to see the desperation of people with no good options."

"I moved to PEI in June 2017, and it took me four months to find a place I could afford despite having a reliable job with a modest income. The number of apartments for rent is incredibly low, and when something comes up for rent, it rented almost immediately."

"The biggest struggle for me and my roommates has been finding affordable, year-round rentals in Charlottetown. If there are any available, they are typically run down and not well kept. Most home and condo owners use their homes as an Airbnb in the tourist season, leaving them only available to rent for eight months of the year."

"A jump in real estate costs within the City has resulted in youth not being able to enter the housing market when older generations have. Which has put stress on rental infrastructure ensuring that demand is outpacing availability, in turn causing rental costs to skyrocket."

"My partner and I were evicted from the last apartment that we had been living in for 2+ years, so the owner/landlord could turn it into an Airbnb. I understand the owners reasoning for doing this from an economic standpoint. But from the standpoint of someone who is just trying to get by, it really sucks. Airbnb is seen as a growing long-term housing issue in bigger cities and I believe it is also a growing long-term housing issue in Charlottetown."

ACCESSIBILITY

The Canadian Mortgage and Housing Corporation (CMHC) tracked vacancy rates across the country and reported in November 2017 that PEI had record low vacancy rates, including zero vacancies for bachelor apartments and an overall vacancy rate of less than 1% in Charlottetown.

This tight housing market has happened relatively fast - in 2014, the vacancy rate on PEI was 7.9%. The CMHC report that an increase in immigration and seniors selling their homes and entering the rental market are the key drivers in the low vacancy rates on PEI.

However, our research suggests there is more to this story, including the impact it is having on young people in PEI, a critical population accessing the rental market. Fully 86% of respondents do not feel there is enough affordable housing in Charlottetown to meet the need.

A compounding factor in access to housing on PEI is growing evidence that Airbnb has a similar disruptive effect in rental markets on PEI as it has in major cities around the world. In 2017, the PEI Department of Tourism reported more than 300 Airbnb rentals on PEI.

While in many areas of the country, Airbnb eradicates rental units from the market, we heard from some people on the survey who report landlords moving from year-to-year leases to October - May leases. Which then allows them to rent during the slower season and cash in on the lucrative Airbnb rental market during the peak summer season when the bulk of our 1 million plus visitors travel to PEI. This transition in the market to seasonal leasing causes challenges for youth looking for long-term rental options.

On the flip side of this story are young people who can purchase their first home because they use sharing sites like Airbnb to offset their housing costs.

While there is an opportunity to further explore the impact of Airbnb on the local rental market - seasonal and year-round, there is no question that it is changing the rental market on PEI. It would be helpful to gain a better understanding of who is renting AirBnB's - are there a significant number of young people who are leveraging Airbnb as a way of entering the housing market? Are there other factors in the Airbnb market or regulations that we should be considering?

THE GAP

With more than 56% of young people spending more than 30% of their gross income on housing costs, there is a gap between what young people need to earn in order to be paying reasonable rates for shelter costs, and what they are making.

At the end of December, Statistics Canada updated the average salaries across the country. The average salary in Canada is \$51,000/year; however, PEI continues to report the lowest wages in the nation at just over \$42,000/year. Realistically speaking, the Statistics Canada numbers for PEI, are not reflective of what youth are earning in this province. More than 58% of the survey respondents report earning less than \$35,000/year.

Skyrocketing rental rates on PEI for youth who are starting out in their careers in a province with the lowest salaries in the country, creates the kind of crisis we have uncovered with this survey.

“I live in my parents’ basement, 15 minutes outside of Charlottetown. I want to live in an urban environment but rents are too high, and my wages are too low to both afford rent and live well.”

“Apartments in Charlottetown are often on extreme ends of a spectrum with respect to quality/cleanliness and rent, etc. There appears to be a lot of apartments which are in need of general upkeep and apartments that are brand new (with a monthly rent cost which is reflective of this) but not a lot of choices in the middle. Personally, I cannot afford an apartment which is \$1800 a month but am looking for more quality and amenities than most that are available for \$700. There is a significant amount of young people who are not interested in purchasing a home for various reasons. However, that does not necessarily mean that you want to live in a small, cramped and run-down apartment.”

“Low vacancy rates, ‘affordable’ micro-units that run for \$1000 a month (laughable to consider that as affordable), public transit to areas outside of downtown core where rents are cheaper is quite poor (once every half hour and doesn’t run early or late) - I live 7 minutes from downtown, but can only use public transit if I want to be half an hour early to work and stay half an hour after - otherwise I would get there a few minutes late and have to leave ten minutes early.”

What Next?

This survey, through both the qualitative and quantitative data, has reinforced that accessibility and affordability of housing for youth in Charlottetown is a severe and immediate concern, with short and long-term implications.

Several critical issues must be considered and acted upon:

- **Access to affordable housing in Charlottetown**
- **Addressing the low wages on PEI, particularly among youth**
- **Reviewing and further understanding the impact of Airbnb on the local housing market**

Accessing affordable housing is critically important to young people in the Greater Charlottetown area. As we've heard from youth in the survey data, spending more than 30% of their income on housing creates a situation where they are unable to save for a down-payment on a house, pay down debt like student loans promptly and it prevents them from doing long-term financial planning.

Additionally, PEI's low wages make youth retention and repatriation efforts more challenging to execute. Historically, PEI's low wages have been offset by the low cost of living; however, we are seeing significant increases in the cost of living on PEI, without wages increasing substantially.

Conclusion

As a board, we have always strived to act as a voice for the youth population on PEI. While we are an advisory board for the City of Charlottetown, the challenges, and issues that youth face in Charlottetown echo those of youth across the province. Accessing affordable housing has progressively become an issue for all young people on Prince Edward Island, requiring immediate attention.

The time for deliberation and discussion on this issue has passed, it is now time for action. The goal of this report is to educate those interested, about the real-world implications and effects that the current housing market has on our young people. It is time to burst the proverbial bubble that many Islanders and decision makers have that perceives Charlottetown and PEI of being an affordable place to live. Housing is simply too expensive, it is in short supply, and our young people are just not making enough money to afford it.

It is our view that if we do not act quickly and decisively, that the problem of retaining and repatriating youth on PEI will continue to become increasingly difficult. Housing and the ability to earn a livable wage are two of the most critical factors that play into a young person's decision, on where they want to live, or in some cases, where they have to live. If we can close the gap between affordability and accessibility, it will not only benefit the youth population on PEI but all age demographics throughout the province.

The necessary action must not fall on the shoulders of one group or one level of government. It will take partnership from all, and everyone must play their part, for us to make real change. Partisanship and high-handedness must be left at the door if collaboration is to take place. It is the responsibility of all elected officials to ensure that the very people that chose them as their representatives in the first place have their basic needs addressed. Moreover, developers and community organizations must learn to coexist and be willing to work in partnership with government to ensure that the changes made, are lasting and impactful.

As we read through and analyzed the results of this survey, we were reminded of a quote from the late Robert Kennedy, "Every generation inherits a world it never made; and as it does so, it automatically becomes the trustee of that world for those who come after. In due course, each generation makes its own accounting to its children." Mr. Kennedy spoke these words in 1963, and they still ring true to this day, some 55 years later. It is time to start thinking beyond four-year election cycles, the bottom-line, and individual agendas and to start properly planning to ensure that the generations to come, do not inherit the mistakes of the generations that came before them. The first step in solving any problem is realizing there is one.

Alex Youland

Lydia Peters

Zac Murphy

Recommendations to Consider

As a board, we are committed to working with all interested parties to come up with actionable and innovative solutions to address the affordability shortage we are currently facing. There is no 'silver bullet' that will fix these issues; however, when leaders and community organizations get creative and serious about solving these issues, solutions can take place. Examples such as inclusionary zoning (1), reduction in parking minimums (2), changing building codes to make it easier to rehab older buildings (3) and the creation of a revolving affordable housing loan fund (4), have all been successfully implemented in other jurisdictions to help with the accessibility of housing. It is also important for us to change our thinking of what constitutes a 'livable wage' (5), as we are falling behind the rest of the country in this area. The effect that Airbnb (6) is having on the housing market also needs to be further explored. The sharing economy is here to stay; we can either adequately plan and embrace it or react and continuously be playing catch up.

1. Typically regulated by municipalities, inclusionary zoning is one way to make sure affordable housing gets built in a way that promotes socio-economically diverse neighbourhoods. The way inclusionary-zoning (IZ) works is it requires that a certain share of units in new projects be set aside for families under a given income threshold (typically 80% of the Area Median Income) at a price that's affordable for such a family. This method is a useful tool for maintaining economic diversity in a rapidly developing neighborhood.

When IZ is used as part of a more extensive political process aimed at increasing the amount of construction that's allowed in a desirable area ("upzoning") it can be a very potent tool for affordability. Inclusionary Zoning must be paired with upzoning because otherwise, it has an ambiguous impact on affordability. A small number of households will end up getting a home they couldn't otherwise afford. But everyone else will be left with a smaller pool of market rate units to bid on. IZ has been successfully implemented in over 200 communities and 20 states in the United States. It has also recently been put into practice in Ontario and BC.

2. Minimum parking requirements (MPR) are laws requiring new buildings to include a fixed number of off-street parking spaces based on an assumed demand for parking generated by the buildings' use. Eliminating minimum parking requirements is not as radical as it sounds; in fact, many jurisdictions have a few areas, such as downtowns and heritage districts, that have no parking requirements. Removing zoning requirements does not eliminate parking supply, on the contrary, it allows developers to decide how many spaces to build based on market demand.

This method may lead to spillover parking problems (motorists parking where they shouldn't) and so requires more regulation and enforcement. It also leads to a more efficient and equitable parking market in which households only pay for the number of parking spaces they need, and so allows families to save thousands of dollars annually by reducing their vehicle ownership.

However, public officials are often reluctant to eliminate parking regulations so that other approaches may be needed. By incorporating parking requirement adjustment factors that reflect demand, it is possible to reduce costs and increase efficiency and fairness significantly. Many jurisdictions apply a few adjustment factors, such as modest reductions for housing located near transit stations or carshare service, but the potential is much more significant.

3. Be creative in our adaptive reuse of older buildings. It's inevitable that structures will age and outgrow their original functions. With changes in technology and lifestyle, construction and design are regularly updated to meet modern demands, and older structures get left in the wake of change.

Those sensitive to history may prefer to restore older structures to their former glory; however, costs often make this plan unrealistic. An alternate concept is "adaptive reuse" - a process of retrofitting old buildings for new uses, which allows structures to retain their historic integrity while providing for occupants' modern needs. In the pursuit of sustainable development, communities have much to gain from adapting and reusing buildings. Bypassing the wasteful process of demolition and reconstruction alone makes adaptive reuse attractive.

Environmental benefits, combined with energy savings and the social advantage of repurposing a place with valued heritage, make adaptive reuse an essential component of sustainable development. Historic buildings provide a glimpse of our past while lending character and serving a new practical purpose in our modern communities. An old factory may become an apartment complex, a rundown church may find new life as a condominium, or an old office building could transform into a vibrant retail facility.

In many ways, an adaptive-reuse project can invigorate a community by meeting the changing needs of the population. It's important to understand that adaptive reuse is different from restoration or preservation. While a restoration or preservation project involves restoring a building to its original state, adaptive reuse changes the intent of a structure to meet the modern user's needs.

4. Revolving loan funds are a standard way for governments at all levels to fund specific activities. They can be established by legislation or through ordinance authorizing the expenditure of a set capital allocation and setting out the purposes for which the funds can be spent.

Because they work with a fixed capital sum, the money is typically awarded through repayable loans. Borrowers from the fund are required to pay back at least the principal of the loan. Often the loan is provided interest-free. When interest is charged, it is frequently at a rate lower than the prevailing commercial rate.

Revolving loan funds usually target deserving activities or groups that are not able to secure conventional loans. Revolving loan funds are used widely, for example, to assist moderate-income renters in purchasing a home, or help homeowners and landlords of older properties with repairs, weatherization, and renovation.

The funds might target specific areas (for example, neighborhoods in decline) or particular groups (such as elderly homeowners and rooming house landlords). Revolving loan funds can also be used to provide temporary rental assistance to tenants at risk of losing their homes. In the case of affordable housing development, revolving loan funds are most likely to be used for specific cost components, along with other sources of funding and financing. For example, they might be used for predevelopment assistance or medium-term equity loans, in conjunction with conventional bank loans and government subsidies.

5. As a province, we need to work to increase the wages collectively. Consistently being at the low end of salaries in the country does not help with retention or repatriation of young people in the province.

It is essential for the government to consider carefully the types of industries and sectors we want to attract to Prince Edward Island. Low wage, low skilled jobs do not help grow the economy equitably.

In a labour market that continues to tighten, employers need to take time to benchmark the wages they are paying to their employees properly. The changes to the housing market have happened quickly on PEI and employers may not realize the dramatic increases in the cost of living. We can no longer justify paying the lowest wages in the country as being comparable to the cost of living.

6. Further research is needed to fully understand the impact of Airbnb on the local rental market. There were significant comments in the survey about landlords transitioning from a year-to-year lease to a September/October-May lease, which allows landlords to access the lucrative summer accommodations market.

While the committee believes we must take action to address these issues, further research is necessary - who is participating in the Airbnb market? How many homes are being removed from the rental market permanently? How many homes would never be part of the rental market anyway (families who rent their house, while they spend the summer at their cottage, etc.)?

After further research, the committee sees taxation as an option. British Columbia has recently reached a deal with Airbnb to collect and remit a sales tax on short-term rentals. The province then plans to use these funds that are received to fund affordable housing initiatives. Provincial and municipal governments put bylaws in place to regulate Airbnb and similar services. B.C. Finance Minister Carole James said Airbnb will begin collecting the 8-per-cent provincial sales tax in its transactions, as well as up to 3 percent in taxes for local governments. The province expects this to generate an additional \$16 million a year, as well as an additional \$5 million to local governments. The monies collected locally are earmarked to promote tourism locally.

Revenue generated from a strategy such as this could be used to fund the “revolving affordable housing loan fund.” It is essential also to consider the fact that many young people utilize sharing sites such as Airbnb and VRBO to have the ability to afford to live in their home. People using this method must not be penalized for generating supplemental income this way. However, regulations such as these will help protect the long-term rental supply, while still enabling supplemental income for residents.

Appendix A

Survey demographic information:

Gender: Slightly more women responded to the survey than men:

- 572 respondents were female **(66%)**
- 266 respondents were male **(31%)**
- 19 respondents identify as transgender, non-binary or preferred not to identify at all **(2%)**

Geography: There was excellent uptake in the greater Charlottetown area (Charlottetown, Stratford and Cornwall) with 81% of respondents from this geographic area. A further 8% were from other areas of PEI and just over 8% from off-Island.

Education levels: Respondents to the survey had high levels of education with 75% reporting college, university or post-secondary education.

Education Level Completed

Jr High	9
Highschool	177
GED	16
Unversity	341
Post Grad	83

All survey respondents were considered youth, with the following distribution:

Age Range

16-19	46
20-24	306
25-29	310
30-35	196

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Notes

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