

# CITY OF CHARLOTTETOWN HOUSING NEEDS ASSESSMENT

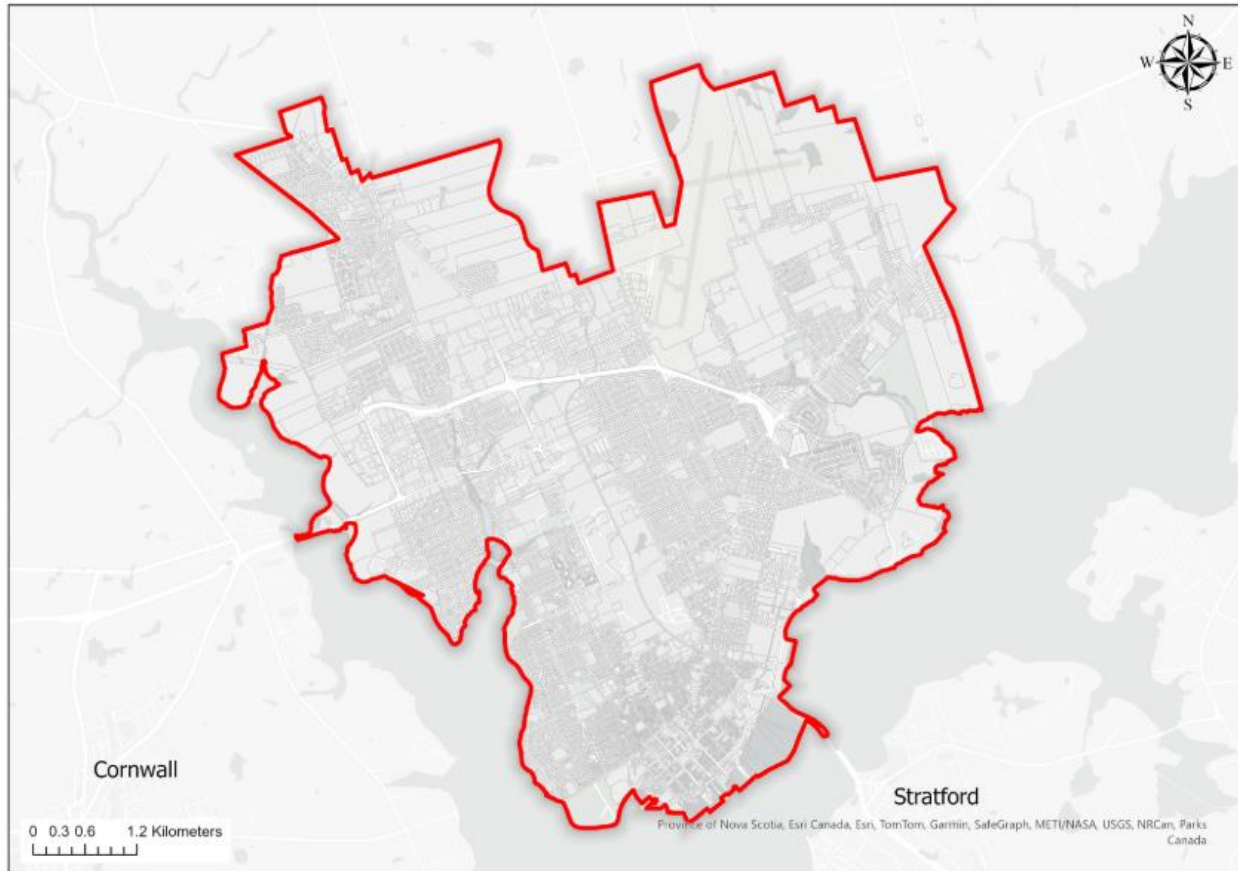
March 2025



  
CHARLOTTETOWN  
*Great things happen here.*

In the spirit of Reconciliation, we acknowledge that the land and the surrounding water and shorelines we call Charlottetown is unceded Mi'kmaq territory.

## Map of Charlottetown



The diagram above illustrates the City of Charlottetown, the capital and largest city of the Canadian province of Prince Edward Island. The city is approximately 44.33 km<sup>2</sup> (17.2 mi<sup>2</sup>).

# Table of contents

Preface.....	3
Funding Requirement .....	3
Purpose .....	3
1. Methodology.....	5
2. Community Profile and Trends.....	14
3. Household Profiles and Economic Characteristics .....	25
4. Priority Groups .....	45
5. Housing Profile.....	54
6. Projected Housing Needs and Next Steps .....	66
7. Use of Housing Needs Assessments in Long-Term Planning .....	81
Annex A: Relevant Links for Developing Housing Needs Projections .....	85
Data and Analysis.....	85
Reports & Publications .....	85
Annex B: Glossary.....	86

## *Preface*

*Canada's Housing Plan* and *Budget 2024* both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

## *Funding Requirement*

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;
- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,
- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada programs, other than to update it every five years.

## *Purpose*

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?

- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's [Housing Needs Report](#) and the City of Edmonton's [Affordable Housing Needs Assessment](#) (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

- Development and use of Housing Needs Assessments
- Community profiles and trends
- Household profiles and economic characteristics
- Priority groups
- Housing profiles
- Projected housing needs and next steps

Communities completing an HNA as a requirement for federal infrastructure programming will be expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document – both qualitative and quantitative – between their existing HNA and this federal template. Additional details about the timelines for completion and submission of HNAs will be provided with specific infrastructure funding programs (e.g. Canada Community-Building Fund).

**While responding to the written questions, please use as much space as required.**

# 1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,
- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- [Statistics Canada Census Data](#)
- [CMHC Housing Market Information Portal](#)
- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)

In addition to this data, communities are required to incorporate internal and non-public facing, non-confidential data, into their HNAs in order to more fully capture local contexts and realities as needed.

*Data fields highlighted in yellow identify where municipalities will have to source the data.*

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-

populated. Fields marked with an asterisk (\*) indicate data points which are unavailable from the source or suppressed due to low counts.

*Please provide data from the latest census except where otherwise indicated.*

*1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.*

This Housing Needs Assessment (HNA) has been prepared using data from sources that include:

- **Statistics Canada Census and CMHC Databases.**
- A considerable amount of information was extracted from the previously completed **Charlottetown Region Growth Study and Housing Needs Assessment by Stantec, February 21, 2022**, to obtain the opinions of key stakeholders in the housing sector, including public entities, developers, non-profit housing providers, and individuals with relevant lived experiences.
- The **Charlottetown Population and Housing Projections by Upland, September 2024** to inform growth and housing forecasting in the short and long term.
- **Charlottetown Growth Management Strategy Including Water and Sewer Master Plans by Upland, September 2022.**

Additionally, publicly available data sources used can be accessed through the following links:

- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)
- [Charlottetown | HomelessHub, December 2024](#)
- [Economic profile: Charlottetown \(CA\), Prince Edward Island - Canada.ca](#)

- [Housing crisis, labour shortage at odds in P.E.I.'s population strategy | CBC News](#)
- [Charlottetown Population 2024](#)
- [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\)](#)
- [Charlottetown, PE Household Income, Population & Demographics | Point2Homes](#)
- [Core housing need in Canada](#)
- [Housing indicators, 2021 Census](#)
- [2021 Census of Population | Government of Prince Edward Island](#)
- [Charlottetown, PE - Summary | Townfolio](#)
- [Region-Charlottetown-ENG.pdf](#)
- [Economic Profile Series: Charlottetown, Prince Edward Island Spring 2019](#)
- [Core Housing Need Data — By the Numbers | CMHC](#)
- [Core housing need in Canada](#)
- [Charlottetown Population 2024](#)
- [<https://livingcost.org/cost/canada/pe/charlottetown>](#)
- [Newcomers 'being cut loose' by federal immigration changes, some Islanders say | CBC News October 27, 2024](#)
- [How immigration cuts are affecting newcomers, businesses and communities on P.E.I. | CBC News March 9, 2025](#)
- [P.E.I. immigration targets cut again, leaving businesses and workers worried | CBC News January 17, 2025](#)
- [\[https://www.health-local.com/biz/retirement-residences/charlottetown/prince-edward-island/smith-lodge/#google\\\_vignette\]\(https://www.health-local.com/biz/retirement-residences/charlottetown/prince-edward-island/smith-lodge/#google\_vignette\) December 2024](#)

*1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)*

**The response in this section was taken from the Charlottetown Region Growth Study and Housing Needs Assessment by Stantec, February 21, 2022, Pages 50 - 58. No new interviews were conducted.**

To gain a comprehensive understanding of the housing issues concerning Charlottetown, interviews were conducted with professional groups; similar interviews with a broader range of stakeholders, including representatives from Provincial government departments, real estate professionals, and housing organizations; focus groups included developers and builders, affordable housing advocates and providers, and members of the public.

The interviews covered issues such as population and housing estimates, key housing concerns, and prioritization of housing issues identified through prior research. While estimates were presented to the focus groups, they were not discussed in detail. Focus groups responded to questions about their views on housing issues, important concerns, and potential responses to the issues presented.

The following is a summary of the various groups that participated.

### **Professionals**

Questions focused primarily on population and housing estimates. The discussion highlighted issues such as Charlottetown's limited land supply, challenges in meeting housing demand, and problems within the rental market. It was noted that much of Charlottetown's core was developed at low densities, similar to small suburban towns. Strict height restrictions were emphasized to preserve the heritage character of the city's downtown area, making intensive development difficult. As a result, the focus shifted to outlying greenfield areas for attached housing and apartment development. If the region continues to grow at the rate experienced from 2016 to 2021, planners fear the current infrastructure may not be able to support the population and future growth in housing.

Although the City recently permitted secondary suites in all residential zones, these units would only marginally contribute to densification. Public education and long-term planning are needed for residents to accept increased density. Currently, higher-density proposals often face resistance from the public focused on local impacts. Growth strategies would provide context for these proposals and their role in meeting community needs.

When asked about important housing issues in the city, they emphasized short-term rentals, renoviction, labor and building supply shortages, inadequate municipal planning staff, and a lack of coordination between the province and municipalities in the affordable housing sector.

## Stakeholder Interviews

A variety of representatives were interviewed in Charlottetown to obtain their perspectives on housing issues. These included real estate professionals, politicians, staff with key Provincial departments, and a variety of representatives of groups involved in housing provision:

- **Provincial Immigration** - The Office of Immigration suggests that immigrants to PEI are accustomed to higher density accommodation and tend to prefer apartments over detached housing. The study informs that apartment type living is preferred because there is less maintenance involved. Housing shortages inhibit the development of many communities, and the lack of long-term accommodation forces new residents to relocate. It is believed that more housing is needed if the province is going to grow. Developers are eager to meet demand but face shortages of labour, materials and regulatory barriers. While Islanders generally support growth and welcome newcomers, many are resistant to development projects needed to accommodate additional population.
- **PEI Department of Finance** – Staff are monitoring demographic trends and have observed a shift in concerns regarding population growth on the Island. Previously focused on an aging and declining population, the emphasis has now moved to accommodating a younger, growing population driven by in-migration.

The province needs to manage growth to avoid issues related to an aging population. The main challenge is the housing supply, which affects other issues like renoviction, rising prices, and rents. Key obstacles include resistance from long-time residents to higher housing density, delays in municipal policy development, and the need for a more advanced building industry to produce high-density structures instead of single-detached units.

- **PEI Department of Social Development and Housing** – Similar to respondents from the Department of Finance, this group closely monitors population and housing trends. They too expect continued growth with associated pressures on housing supply.

PEI Housing staff believe immigration is necessary to counter population aging and decline. However, immigration is increasing housing pressure without bringing in enough tradespeople to address these needs. The construction sector needs to adapt to building higher density housing, and the public must accept changes in housing stock. Higher density development is seen as essential, with more people likely to rent or start homeownership in attached housing. Public resistance to higher density projects is a significant obstacle, however, increasing housing supply is crucial to ease rental market pressures and reduce practices like renoviction.

- **Realtor** – Due to the competitive nature of the property market, offers are often way above the asking price. The main issues in the Charlottetown market are escalating prices and a shortage of housing units. Additionally, the rental market faces challenges such as rising rents, renovictions, and an increase in short-term rentals.
- **Appraiser** – The respondent believes the public is conservative, preferring development that mirrors current housing and resisting increased density. They see supply as the most

critical housing issue, noting that financing is available to support rising home prices. While Charlottetown is viewed as affordable, immigration has impacted this perception. They questioned the extent of rent increases due to IRAC regulations but emphasized the importance of affordable rental housing for low-income residents.

- **Major Landlord** – It is believed that international immigration and inter-provincial migration since the COVID lockdown are seen as the main causes of housing pressures. Federal Government immigration policies and quotas for PEI are key factors for future growth.

Company representatives highlighted that while PEI offers attractive opportunities for investors, taxes and regulatory issues are critical. Rising prices over the past decade, including increased HST on labor and materials, and higher property taxes and insurance costs, have been significant factors.

Despite concerns about community resistance to new construction, they find PEI relatively efficient for moving from application to construction. The company is not discouraged by rent controls as long as reasonable increases are allowed, valuing predictability in their assessments. However, they believe rent controls should protect long-term tenants rather than new tenants, who can choose from various options in a competitive market.

- **Habitat for Humanity** – Rising prices, labour, and material shortages pose significant challenges for Habitat for Humanity, just as they are for conventional builders. The non-profit's projects may also face resistance from neighbors who perceive residents as being on assistance. However, the need for Habitat for Humanity increases as prices rise and more people struggle to save for a down payment for homeownership.

- **PEI Fight for Affordable Housing (PEIFAH)** – Representatives from the PEIFAH indicate that the current approach relies too much on market solutions, making even government-produced units unaffordable for many tenants. Units under the National Housing Strategy are barely affordable and likely to become less so over time. Redevelopment often replaces affordable units with high-end ones.

Contacts advocate for strong Federal and Provincial investment in public and non-profit housing, encouraging land trusts, co-ops, and housing associations to maintain long-term affordability. They also call for greater municipal involvement in public housing development and management, stronger tenant protections against renovations, and measures to house displaced tenants affordably.

Wages in PEI are lower, and the working or unemployed poor have less than their counterparts elsewhere. The PEIFAH focuses on availability and affordability, noting the need for larger units for families and shared accommodations for individuals. Displacement from housing has significant mental and physical consequences for those impacted.

PEIFAH representatives stress the market's poor performance in meeting low-income housing needs, emphasizing issues like escalating rents, renovations, and short-term rentals, and calling for increased government action to provide social housing.

- **Elected Officials** – Housing preferences are changing due to the evolving age structure and other population features. Increased housing development is needed, but there is no long-term plan. The government's withdrawal from social housing provision has been critical, and the private sector has not met the need for affordable housing.

The inability to purchase homes exacerbates rental conditions, increasing demand and pushing up rents. Immigrants and international students, unfamiliar with the local market, often face higher rents. Private builders focus on unit types supported by government and allowed by zoning, with limited financial support and guidance from the province.

Transit is crucial for housing choice, but little is done to integrate it with housing development. Affordability is an issue even for two-income households. Community resistance to increased density exists, but downtown areas could incorporate it with minimal impact, utilizing surplus commercial space and under-utilized buildings.

- **Developers and Builders** - Housing providers report strong demand for multi-unit residential properties. First-time homebuyers prefer semi-detached and townhouse units due to affordability, while many older homeowners are interested in downsizing. There is also a demand for more space for those working from home. Contemporary buyers favor ready-built units over buying lots and building separately.

This group believes rental apartments are in even higher demand, catering to young people, newcomers, and older individuals looking to downsize. This demand has shifted the market from detached housing to apartment construction. Developers are interested in high-rise construction to lower costs and attract residents, especially the elderly.

Interest from outside buyers, particularly from Ontario, has driven up prices and rents in Charlottetown. The housing market faces challenges such as shortages of labor, materials, and land, along with high development costs. Resistance to density from community members and municipal councils further complicates development.

This group advocates for policies promoting compact development to contain sprawl and support environmental benefits. They call for subsidies for affordable housing and increased public housing, while criticizing rent control for reducing incentives to build and maintain rental units.

- **Community Representatives** - Community members emphasized the need for family units with two to three or more bedrooms. They discussed development distribution and transportation issues, noting that while cheaper housing is available on the periphery, low-cost transportation is rarely accessible. Many households struggle to afford accommodation and maintain a car, with limited transit options outside the urban core. They also highlighted challenges in entering homeownership. There is strong resistance to high-density development in the urban core and opposition to apartment projects, semi-detached, and rowhouse developments. Participants noted the environmental benefits of density, which allows for a smaller footprint with consideration for agricultural lands. Gradual release of agricultural lands reduces service extension costs compared to widespread development.

1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

**The response in this section was also taken from the Charlottetown Region Growth Study and Housing Needs Assessment by Stantec, February 21, 2022, Pages 55-58. No new interviews were conducted.**

**Native Council** – The Council argues that rents are out of reach for Indigenous clients living off-reserve and there is a shortage of two and three-bedroom units. Council representatives believe that large corporate landlords are conspiring to maintain and increase high rents. They feel renoviction, inadequate housing supply, and escalating home prices are the main housing challenges in the region.

**Affordable Housing Advocates** - Providers of affordable housing support groups with special needs, such as the physically and mentally challenged, individuals dealing with addictions, the elderly, and those experiencing family violence. They also advocate for tenants and disadvantaged groups like immigrants and low-income families. Despite the need in every housing category, creating the necessary spaces is challenging due to labor and material shortages, and complex approval processes.

Specialized units are often built on a smaller scale and face strong community resistance, sometimes due to social concerns. Transportation access is critical for occupants of specialized housing, many of whom cannot drive or afford vehicles. Affordable units are often located outside the walkable core area, lacking sufficient transit support.

Affordable housing professionals advocate for tenants, noting that many landlords provide poor services and maintenance. They support a landlord registration regime for regular inspections and rent registration to ensure fair treatment and reasonable service for tenants.

**PEI Association for Newcomers to Canada** – Representatives from the Association for Newcomers to Canada highlighted that immigrants have diverse backgrounds and aspirations. While some are used to apartments in dense urban areas, others moved to Canada seeking more space and land. They noted that PEI communities, especially Stratford, have been actively welcoming to immigrants. The province needs a coordinated regional housing plan that also protects agriculture and other valued features.

**Family Violence Prevention** – A vast majority of low-income families find it difficult to secure housing but remain housed regardless of rents. Landlords are reluctant to take families with children. Two and three-bedroom apartment units are in short supply, as are smaller units for those not interested in forming households.

**University Students** – The University of Prince Edward Island’s student representative believes that students are at a significant disadvantage in the Charlottetown housing market because of lack of knowledge of the economy. Landlords often exploit foreign students. The Student Union has advocated for affordable student housing but would currently accept inclusion in Provincial housing voucher programs. Many UPEI students reportedly plan to leave the Island after graduation due to high housing costs.

## 2. Community Profile and Trends

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial level.

*2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.*

The primary plan that has been guiding housing policy in Charlottetown is the **Official Plan of 1999**, whose vision states that “Charlottetown will prosper by building on its past and capitalizing on new economic opportunities. A desire to create the best possible quality of life for residents and visitors, now and into the 21<sup>st</sup> Century and beyond, will ensure an attractive and welcoming community for all. Our status as Prince Edward Island’s leading City will remain secure because of our commitment to sustainable growth which utilizes existing resources and consolidates development.”<sup>1</sup>

The plan emphasized that the City will have to carefully balance its physical, economic, and social needs and to do so, the City must: support an urban settlement pattern which uses land and civic infrastructure in a rational and fiscally responsible way; pursue the development of a strong and more diverse economic base; protect and nurture its heritage resources; promote environmental protection and stewardship; and foster the delivery of community- based services and programs.

To sustain this approach, the Charlottetown Official Plan articulates policies which:

- preserve existing residential low density neighbourhoods;
- ensure new residential development is physically related to its surroundings;
- encourage compact urban form;
- promote a vibrant downtown core with stable residential neighbourhoods;
- introduce new classes of industrial development;
- strengthen suburban and neighbourhood commercial areas;
- encourage diversified development in new subdivisions;
- protect defined natural areas; and

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<sup>1</sup>City of Charlottetown Official Plan, Strategic Directions for Charlottetown in the 21<sup>st</sup> Century and Beyond - July 1999

- address the special needs of youth, seniors, and those who are in transition.

Finally, this plan ensures that a lasting physical legacy is left to Charlottetown's people in the 22<sup>nd</sup> century. This includes the waterfront, the open space corridors, and the City's rural neighbourhoods.

The 1999 Official Plan put forward a growth management strategy that projected an annual population growth rate of 1.0% through the year 2006. Based on this strategy, urban sprawl was contained to ensure that new development is fairly consistent with population growth. It also assisted in preserving the City's distinctive rural lands and open space characteristics minimizing municipal expenditures which result from premature servicing requirements. Thoughtful and rational new development was encouraged by placing reasonable controls on the extension of central services, encouraging in-fill development, and through other specific measures.

As a result, the city must maximize the use of existing underground services before new water and wastewater lines are extended into areas that are essentially undeveloped. Additionally, moderately higher density development may be permitted in existing commercial areas and arterial corridors where it does not interfere with existing built-up residential neighbourhoods.

The objective of the 1999 Official Plan was to contain urban sprawl by introducing a staging strategy for new development; to ensure that there is concurrency between proposals for new development and the provision of underground municipal services and to promote compact urban form and infill development, as well as the efficient use of infrastructure and public service facilities.

The supporting policy allows moderately higher densities in neighbourhoods, permits in-law suites in residential land-use designations, makes provision for multiple-family dwellings in the downtown core, suburban centres and around these centres, provided the proposed development is at a density that will not adversely affect existing low-density housing.

The policy encourages in-fill development through public land assembly initiatives, flexible zoning provisions and the reduction or waiver of development fees for small or irregularly shaped lots and, when warranted, the use of tax incentives within fully serviced areas of the City.

Another policy that was implemented in September of 2018 is the City of Charlottetown **Affordable Housing Incentive Policy**. The objective of the policy is to both encourage and assist the private and non-profit sectors to come forward with various housing projects under the various provincial funding programs that will assist the City of Charlottetown in meeting its residential housing demands; thereby creating a larger inventory of affordable and accessible housing stock for all demographics of the City.

The Strategic Direction of the policy is to:

- i. To encourage renovation of existing building stock, including the upper levels (2<sup>nd</sup> floor and above) commercial buildings within the existing downtown core.
- ii. To ensure the City has taxation policies that will encourage further development of affordable housing stock throughout the City.
- iii. To encourage new development that will provide affordable housing opportunities for the City's most vulnerable citizens.
- iv. To ensure the City's Zoning & Development Bylaw reflects the challenging housing needs within the various population segments.

In July 2021, the Strategic Direction of the policy was updated to include:

- v. To recognize that the conversion of residential housing stock to short term rentals (STRs) is occurring at an increasing rate, diminishing long-term rental housing stock and/or rental options in the City.

The breakdown of the incentives the city offers are as follows:

1. A reduced parking rate of 0.75 spaces per affordable housing dwelling unit provided the property is located within 500 metres of a public transit stop.
2. Bonus Building Height in certain zones in exchange for public benefits in which affordable housing was listed as a public benefit.
3. To include a requirement in the regulation that Building and Development Permit applications for affordable housing developments be subject to the design review process to ensure high quality building design.
4. Implementation of a pre-application review with developers of affordable housing developments to identify issues and have them addressed and clarify incentive requirements upfront and provide support to fast-track affordable housing applications.
5. The City offers a 50% rebate or part thereof on building permits and development fees taken at the time of permit. These fees are rebated as a grant at the time of the Occupancy Permit Approval.
6. The City also offers a diminishing property tax incentive on the 10 affordable housing units for up to 10 years, as outlined below:
  - 90% municipal property tax in years 1-2;
  - 75% municipal property tax in years 3-4;
  - 60% municipal property tax in years 5-6;
  - 45% municipal property tax in years 7-8;
  - 30% municipal property tax in 9-0.

Payment shall begin on the first full calendar year following the occupancy of affordable units and shall be remitted upon receipt of payment of final installment of taxes in each year) pro-rated based on number of units occupied).

## **The Housing Accelerator Fund (HAF) Action Plan**

Launched in March 2023, the government of Canada's **Housing Accelerator Fund (HAF)** aims to:

- Increase housing supply at a faster pace by removing barriers to construction.
- Create diverse and affordable housing options for communities.
- Drive transformational change in housing development by incentivizing municipalities to commit to change.
- Unlock new housing supply by speeding up development and approvals, such as fixing outdated permit systems.
- This initiative is part of a broader effort to address housing shortages and improve living conditions for Canadians.

The HAF program, signed on January 24, 2024, provides the City an excellent opportunity to improve its processes and ultimately benefit the housing market.

The following summary is an overview of the approved HAF Action Plan broken down into 8 initiatives.

### **Initiative 1: New Official Plan and Zoning Bylaw**

Updating planning rules to enable densification in identified growth areas.

- Charlottetown will draft and implement a new official plan and zoning bylaw to increase densities and maximum allowable building heights along identified growth corridors and nodes.
- Design requirements and review processes will support densification, including urban greening policies to mitigate urban heat island effects.

### **Initiative 2: Accessory Dwelling Unit Program**

Encouraging homeowners to build accessory dwelling units (ADUs) – such as basement apartments and detached garden suites – to increase housing supply in existing neighbourhoods.

- Amendments to the official plan and zoning bylaw will allow ADUs on larger residential lots.
- Design guidelines and detailed pre-approved plans and models will promote uptake and allow for streamlined reviews.
- A new developer incentive will provide \$10,000 per ADU (maximum of one ADU per lot, up to 150 units).
- The city will track the number of affordable below-market rentals created through this initiative.

### **Initiative 3: E-Permitting and Streamlined Application Reviews**

Implementing a new e-permitting system and process improvements to accelerate permitting times.

- This initiative will expand e-permitting to all relevant departments and introduce a new approach to case management.
- These changes will streamline inter-departmental reviews and improve approval times by 20 percent, allowing the City to process a greater number of development applications and accelerate new housing supply.

### **Initiative 4: Integrated Parking Strategy**

Reducing parking requirements for developments in proximity to existing infrastructure including transit and cycling paths.

- A new integrated parking strategy will reduce parking minimums and free up land to support new housing developments and promote additional density including through additional dwelling units.

### **Initiative 5: Re-Development for Higher Density Multi-Unit Apartments**

Encouraging re-development of vacant and underused properties near existing public infrastructure and amenities to increase housing supply.

- Charlottetown will develop a map with potential vacant and underused properties along existing public infrastructure that are suitable for redevelopment. These properties could be acquired and/or remediated to facilitate apartments or mixed-use developments.
- The City will develop a policy and process for redevelopment including a growth areas map, zoning considerations, and design guidelines for multi-unit buildings to ensure developers include amenities compatible with complete communities (e.g. green space, sheltered bicycle parking, electrical vehicle charging).
- This initiative may include redevelopment of brownfields and rezoning commercial property slated for development to include residential uses, including multi-unit buildings over four storeys in height

### **Initiative 6: Density Bonusing and Design Standards for Affordable Units**

Introducing density bonusing to promote the inclusion of affordable housing in new multi-unit developments and urban design guidelines for infill development.

- Implementing density bonusing for buildings over 5 stories will encourage developers to develop affordable housing units as part of new multi-new developments.
- Design guidelines will promote best practices in lot design for accessory dwelling units and other missing middle developments.

### **Initiative 7: Missing Middle Housing**

Clarifying design requirements to promote multi missing middle dwelling units.

- This initiative will promote development near existing public infrastructure and amenities such as community gardens, e-vehicle charging stations, sheltered bicycle/e-scooter parking, and community meeting spaces.
- Urban design requirements will clarify best practices in lot design and specify the allowable number of affordable housing units to promote a mix of housing options in new missing middle developments City-wide.

### **Initiative 8: Remove Exclusionary Zoning and Promote Higher Density**

Updating planning rules to promote gentle density in existing neighbourhoods and densification in key areas including near post-secondary institutions.

- Charlottetown will allow up to four units per existing residential lots as-of-right, 4 storey buildings within 800 metres of post-secondary institutions and the city's hospital campus and 6 storey buildings along identified corridors and nodes.
- This initiative includes floodplain mapping to ensure that any new developments or additions to existing buildings are built to a higher standard.
- The city will also review the zoning bylaw to identify and remove any subjective exclusionary zoning measures.

The **2015 East Royalty Master Plan** is a Secondary Plan that is expected to, at full build-out to house approximately 17,550 people by year 2015. East Royalty is expected to add a mixture of low, medium and high-density housing solutions.

It should be noted that the Official Plan is being revised and expected to be signed by the Minister before the end of 2025. The Plan at its core intends to increase density and building heights which developers will find appealing. Consequently, the Zoning and Development Bylaw will undergo a complete overhaul to implement the Official Plan with the greatest efficiency.

Although not a plan directly governing housing, the **West Royalty Commercial Area – Transportation Master Plan by CBCL (March 2021)** is included because one of its main objectives – “To develop a road network improvement strategy that considered 2031 and 2041 projections”. The plan identified that much of the adjacent, vacant greenfield land is privately owned and will be developed for residential uses. The plan also purports that “network improvements will extend the road network grid to support traffic patterns and provide alternate routes.” Among the recommendations in the plan is to extend some roads, accommodate active transportation along the road network and widen other roads. Essentially, on-street capacity is being increased to accommodate new housing developments that will be built in the future.

## 2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	36,094
	2021	38,809
Population Growth (Number)	Total	2,715
	Percentage	7.5
Age (Years)	Average	42.4
	Median	40.8
Age Distribution	0 - 14 years	5,145
	15 - 64 years	25,505
	65+ years	8,160
Mobility	Non-movers	30,325
	Non-migrants	4,250
	Migrants	2,715

Source: Statistics Canada Data Tables, 2024

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	5,250
Non-Immigrants	Total	29,090
Recent Immigrants (2016-2021)	Total	2,685
Interprovincial migrants (2016-2021)	Total	2,960
Indigenous Identity	Total	745

Source: Statistics Canada Data Tables, 2024

2.3 How have population changes in your community as illustrated by the above data impacted your housing market?

Table 2.3.1

General Age Structure – 2021		
General age structure – 2021	In Charlottetown	In PEI
% children (under 15)	16%	15%
% working-age adults (15 to 64)	65%	63%
% of seniors (65 and older)	19%	21%

Source - Charlottetown, PE Household Income, Population & Demographics | Point2Homes, December 2024

In-migration continues to be the driving force behind the City of Charlottetown’s rapid and steady growth over the last two census periods 2011-2016 and 2016-2021. The overall effect is an increased demand on the limited housing supply in the city. Seniors have expressed concerns about downsizing to meet other needs. Young adults expressed experiencing more challenges in purchasing their first home. Every stratum within the community’s population is experiencing the pressures caused by the scarce housing supply and increasing rental and purchase costs. Even though the competition is fierce, both renters and purchasers continue to struggle through the housing predicament.

**Increased Demand for Housing:**

The total population has grown from 36,094 in 2016 to 38,809 in 2021, an increase of 2,715 people (7.5%). This growth creates additional demand for housing, putting pressure on the existing housing stock.

**Diverse Housing Needs:**

With the average age being 42.4 years and a significant portion of the population (25,505) being in the 15-64 years age bracket, there is a need for diverse housing options to accommodate families, working professionals, and retirees.

The increase in the population aged 65+ (8,160) may increase demand for senior housing and assisted living facilities.

**Impact of Immigration:**

The number of immigrants has increased to 5,250, with 2,685 recent immigrants arriving between 2016-2021. This influx adds to the demand for rental properties and starter homes as newcomers settle in the community. Interprovincial migration (2,960) also contributes to housing demand as people move to Charlottetown from other provinces.

Recent immigration policies have significantly reduced the number of new permanent residents and international students in Prince Edward Island, with the nominee allocation under the Provincial Nominee Program and Atlantic Immigration Program halved to 1,025 for 2025. These changes have created challenges for newcomers, including difficulties in navigating the new policies and reconsidering their plans to stay in Canada. Additionally, businesses and institutions are experiencing staffing and diversity issues due to the reduced influx of immigrants.

Source - CBC News: "P.E.I. immigration targets cut again, leaving businesses and workers worried" - Published on January 17, 2025

### **Housing Market Strain:**

The increase in the total number of migrants (2,715) further strains the housing market, as the city needs to accommodate these newcomers with suitable housing options.

### **Indigenous Identity Population:**

The Indigenous population of 745 individuals may have specific housing needs, as a significant portion of Indigenous renters in Charlottetown struggle with rent affordability with some feeling their rent is not affordable. potentially creating demand for culturally appropriate and affordable housing solutions<sup>2</sup>.

### **Mobility Factors:**

With 30,325 non-movers and 4,250 non-migrants, this suggests a stable population base, however, the presence of 2,715 migrants suggests ongoing population turnover, impacting both rental and property sales markets.

Based on the current growth rate, the population is expected to be around 47,325 by the year 2031. The immediate adjacent Towns of Cornwall and Stratford will realize significant growth as well because currently, many people who work and attend school in Charlottetown live in those communities. While rent is not necessarily cheaper in those municipalities, opportunities for accommodation have been realized there. The limited space in Charlottetown will, without a doubt put additional pressure on those neighbouring communities.

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<sup>2</sup> <https://www.ourcommons.ca/Content/Committee/441/INAN/Brief/BR11678654/br-external/NativeCouncilOfPrinceEdwardIsland-e.pdf>

Work opportunities in Charlottetown will continue to attract people and as a result, this growth will continue to put pressure on the housing market for years to come. Based on feedback, more than 50% of the sampled population still have a taste for single family dwelling units. While this may be true, there are limited greenfield sites in Charlottetown that are left for development, therefore, greater thought must be given to building higher density development within the city to accommodate the growing population.

Along with other efforts to boost the workforce, increasing the number of immigrants settling in the city ensures the talent pool is large and strong enough to meet local industry demands and provides a source of new entrepreneurs with varied skills. Immigrants come as students, workers and business owners, and fill important roles in the economy thereby boosting demand for local goods and services.

When the net effect is considered, population growth continues to outpace the rate at which housing units are being delivered into the market, thereby leaving a continuous deficit. This means that demand is greater than supply and the natural economics of scale will force the cost of housing higher, making it more challenging for moderate to low-income earners to comfortably afford the homes in which they live.

In order to support local services such as health care, social programs and maintain a good standard of living for everyone in the region, it is essential to have more working-age adults than seniors. Fortunately, Charlottetown has more working-age adults than seniors compared to the average in Prince Edward Island.

Overall, the population growth and demographic changes in Charlottetown have led to increased demand for housing, diversified housing needs, and potential strain on the housing market. The city needs to focus on expanding its housing supply and ensuring affordable options to accommodate its evolving population.

From 2011 to 2021, Charlottetown experienced:

- a 22% increase in population, compared to a 10% increase in the province;
- a 30% increase in the population's proportion of seniors, compared to a 30% increase in the province;
- a 5.6% decrease in the population's proportion of working-age adults, compared to a 5.7% decrease in the province.

Table 2.3.2

<b>Population structure – Changes from 2011 to 2021</b>		
<b>Population</b>	<b>Changes in Charlottetown</b>	<b>Changes in PEI</b>
<b>Total Population</b>	+22%	+10%
<b>Proportion of Children</b>	-3.6%	-6.9%
<b>Proportion of Working-Age Adults</b>	-5.6%	-5.7%
<b>Proportion of Seniors</b>	+30%	+30%

Source - *Charlottetown, PE Household Income, Population & Demographics | Point2Homes, December 2024*

By 2031, without immigration, the region could experience:

- a 0.1% increase in population
- a 4.5% decrease in the population’s proportion of working-age adults, which could limit the availability and quality of local services
- a further increase in the population’s proportion of seniors by 24%, potentially changing the demand for local services, including health care and long-term care.

### 3. Household Profiles and Economic Characteristics

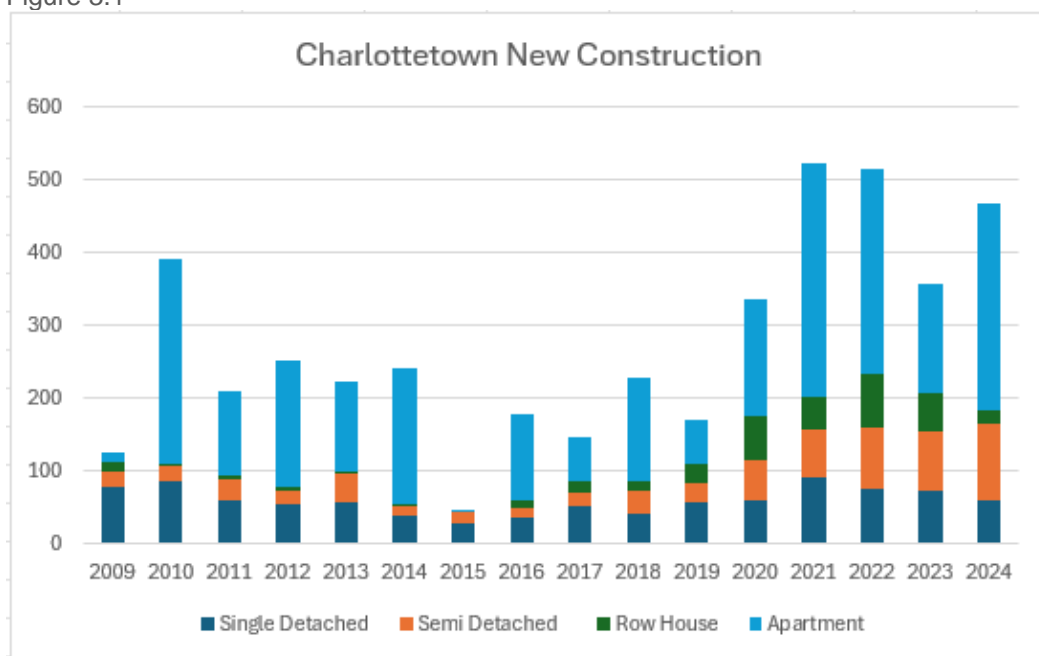
This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community’s housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

Figure 3.1



Source: CMHC Housing Starts/Completions [www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada](http://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada) March 2025

**Population Growth and Migration:** An increase in population, often driven by immigration and internal migration, tends to boost demand for housing. Programs like the Provincial Nominee Program (Atlantic Immigration Program) have historically impacted migration patterns to Prince Edward Island. The demand for housing is reflected in the rising number of new housing units constructed, especially apartments, which cater to higher density living. With more people, there is a need for a variety of housing types to accommodate different preferences and family sizes. This includes single detached homes, semi-detached homes, row houses, and apartments.

**Urban Development:** The significant growth in apartment construction suggests a trend towards urbanization and higher density living, which can lead to more efficient use of land and resources.

**Government Policies and Incentives:** Policies related to housing, such as tax incentives for first-time homebuyers or subsidies for affordable housing, can influence construction trends in more recent years.

**Economic Conditions:** Employment rates, income levels, and overall economic health play a significant role. A strong economy with low unemployment rates can lead to higher demand for housing.

### **Economic Opportunities:**

1. **Job Creation:** Population growth often leads to increased economic activity, creating more job opportunities in various sectors such as construction, retail, healthcare, and education.
2. **Business Growth:** A larger population can support more businesses, leading to growth in local enterprises and attracting new businesses to the area.
3. **Infrastructure Development:** To support the growing population, there will be a need for improved infrastructure, including transportation, utilities, and public services, which can further stimulate economic growth.
4. **Increased Consumer Spending:** More residents mean higher consumer spending, which can boost the local economy and attract investments.

### 3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	16,100
	2021	17,180
Household income (Canadian dollars per year)	Average	83,400
	Median	66,000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	58,700
	Median	51,600
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	113,600
	Median	99,000
Average household size (Number of members)	Total	2.2
Breakdown of household by size (Number of households)	Total	17,185
	1 person	6,110
	2 persons	5,860
	3 persons	2,470
	4 persons	1,790
	5 or more persons	945
Tenant households (Number of households)	Total	9,310
	Percentage	54.2
Owner households (Number of households)	Total	7,875
	Percentage	45.8

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Percentage of tenant households in subsidized housing	Percentage	16.8
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	~2300
Number of one-parent families	Total	1,745
	Percentage	18
Number of one-parent families in which the parent is a woman+	Total	1,395
Number of one-parent families in which the parent is a man+	Total	350
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	480
	Low (21% – 50% AMHI)	2,975
	Moderate (51 – 80% AMHI)	3,210
	Median (81% - 120% AMHI)	3,520
	High (>120% AMHI)	6,900

Source: Statistics Canada Data Tables/ City of Charlottetown, 2024

*3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?*

**Household Growth:** The number of households increased from 16,100 in 2016 to 17,184 in 2021 which suggests an increasing demand for housing and community services.

**Income Disparity:** There is a significant income disparity between tenant and owner households. The average income for tenant households is \$58,700, while for owner households, it is \$113,600. This indicates that owners have a substantially higher income, which may contribute to differences in housing affordability and quality. Median incomes also reflect this disparity, with tenant households at \$51,600 and owner households at \$99,000.

**Household Size and Composition:** The average household size is 2.2 members, indicating a mix of small and mid-sized households. A significant portion of households are single-person (6,110) and two-person (5,860) households, suggesting a need for smaller housing units.

**Tenant Households and Subsidized Housing:** Tenant households make up 54.2% of the total households, with 16.8% of these in subsidized housing. This indicates a considerable portion of the population relies on rental housing and may need financial assistance to afford housing.

**Proximity to Transit:** Currently, only Transit Route 1 (which traverses University Avenue) of the eleven T3 Transit bus routes within Charlottetown offers higher order/high frequency transit service. T3 Transit serves a total of 442 stops within the area. The average travel time by bus was noted to be 14 minutes. Talks are ongoing in bringing Transit Route 2 into higher order performance levels to better serve the population.

**One-Parent Families:** There are 1,745 one-parent families, representing 18% of all families. Majority of these families have a woman as the parent (1,395), while 350 have a man as the parent. This suggests a significant number of single-parent households that may face unique financial and social challenges.

**Income Categories:** The distribution of households by income category shows a range of economic diversity, with 480 households in the very low-income category and 6,900 in the high-income category. This diversity suggests varying levels of housing affordability and different needs for housing types and support services.

Charlottetown, through its Affordable Housing Incentive Program, though reactive, has taken the necessary steps to reduce inclusionary zoning the parking demand for housing projects that meet this criterion. The exchange for the reduced parking requirements is that of increased density. More than 600 units were approved over 2023 and 2024 for

## CITY OF CHARLOTTETOWN HOUSING NEEDS ASSESSMENT

Charlottetown. To maintain the affordability of these units, additional measures will be necessary, including ensuring available services, providing subsidies, and implementing tools.

The data, however, highlights the economic diversity and varying household compositions in Charlottetown. Addressing the needs of different income groups, ensuring affordable housing options, and providing support for one-parent families should be the main considerations for the city.

The table below also provides a snapshot of the cost of living and quality of life in Charlottetown in 2021. The total cost of living for one person, including rent, is \$1676, ranking 119th out of 153 cities. Without rent, the cost drops to \$651, ranking 149th. Rent and utilities are relatively high at \$1025, ranking 97th. Despite the monthly salary after tax being \$2085, Charlottetown's quality of life score is 59, placing it 128th. The population is 38,809, ranking 101st. Overall, Charlottetown has a moderate cost of living, but lower quality of life compared to other cities.

Table 3.2.1

City of Charlottetown		
Cost of Living	One Person	Rank
<b>Total with Rent</b>	\$1676	119/153
<b>Without Rent</b>	\$651	149/153
<b>Rent &amp; Utilities</b>	\$1025	97/153
<b>Food</b>	\$489	142/153
<b>Transport</b>	\$55	130/153
<b>Monthly Salary After Tax</b>	\$2085	140/153
<b>Quality of Life</b>	59	128/153
<b>Population</b>	38809	101/153

Source: <https://livingcost.org/cost/canada/pe/charlottetown> - November 2024

*3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.<sup>3</sup>*

In Charlottetown, 7.0% of households are in core housing need, with 79% of them due to affordability. Female led; single parent households account for 8.1% of core housing need compared to 2% male led households. The 2021 census data informs that in Charlottetown, 54.7% of homes are attached homes (townhouse, row house), 43.5% of houses are single detached, 1.5% are movable homes and 0.3% are apartments. This tells us that a greater variety of housing types are needed in the market, particularly apartments in a higher density setting.

Younger adults in Charlottetown either move out of the province with the expectation of greater opportunities or remain; many of whom choose to live in the family home. Many who return to the province return to the family home because of affordability. This type of demographic shift negatively impacts household formation in the city. Based on the economic environment and the competition for housing, it is not economically viable for young adults to buy into a single detached unit as the first option, an apartment type unit that often offers smaller options would be more practical to maintain.

The data shows that in 2021, 45.8% of households were occupied while 54.2% were tenanted. Seniors and young adults alike have reported that they have had to settle for locations that they can afford and not necessarily where appeal to their taste or considered to be ideal. Based on the high demand and limited supply of housing units, this type of scenario adds increased pressure to an already challenging situation.

Seemingly, the formation of new households among the age groups 20-24 and 25-29 has slowed although they are expected to be the driving force behind household formation, and the age groups 45-49 and 50-54 appears have gained marginally.

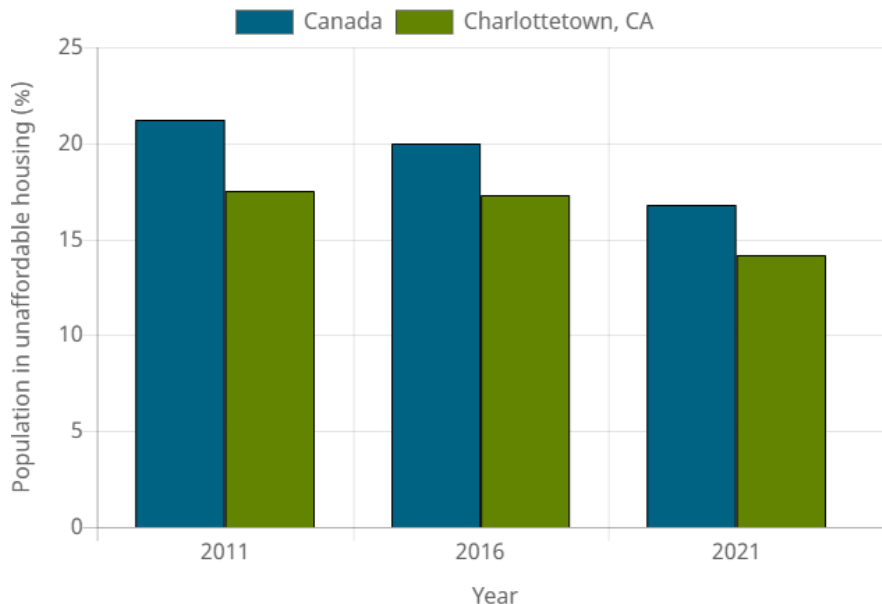
According to Statistics Canada, Prince Edward Island in 2016 experienced a divorce rate of 8.6 in every 1,000 married couple and in 2021, that rate fell to 5.6 in every 1,000 married couple. This decrease is significant and two-fold, this contributes to the suppression of new household but at the same time adds minimal stability to the housing market.

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<sup>3</sup> *We recognize that some municipalities may not have this data available at the time of completion but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*

By 2031, the population in Charlottetown is expected to be approximately 47,500 and when the aforementioned factors are combined, more pressure will be placed on the housing market. Young adults and seniors alike require smaller, more affordable units to meet their demand.

Figure 3.3.1 Comparison of Population in Unaffordable Housing



Source – Statistics Canada Housing Indicators 2021

The graph above shows that:

In **2011**, the percentage of the population in unaffordable housing was higher in Charlottetown compared to the national average.

By **2016**, both Canada and Charlottetown saw an increase in the percentage of the population in unaffordable housing.

In **2021**, the trend continued, with Charlottetown consistently having a higher percentage of the population in unaffordable housing compared to the national average.

This chart highlights the growing issue of housing affordability, particularly in Charlottetown, CA, over the past decade. Charlottetown, CA consistently has a higher percentage of its population in unaffordable housing compared to the national average. This suggests that housing affordability is a more significant issue in Charlottetown than in Canada as a whole. The data highlights the growing challenge of housing affordability, particularly in Charlottetown. This could be due to various factors such as rising housing costs, income disparities, or other local economic conditions.

### 3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	21,155
Number of workers by industry (Top 10 only)	Retail Trade	2,785
	Health Care and Social Assistance	2,775
	Public Administration	2,400
	Accommodation and Food Service	2,025
	Educational Services	1,735
	Professional, Scientific and Technical Services	1,545
	Construction	1,190
	Manufacturing	1,100
	Administrative & Support, waste Management & Remediation Services	990
	Other Services (Except Public Administration)	840
Unemployment rate and participation rate (Percent)	Unemployment rate	9.7
	Participation rate	65.2
All classes of workers (Number)	Total	20,670
Employees (Number)	Total	18,625
Permanent position (Number)	Total	14,060
Temporary position (Number)	Total	4,565
Fixed term (1 year or more, Number)	Total	1,455
Casual, seasonal or short-term position	Total	3,105

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
(less than 1 year, Number)		
Self-employed (Number)	Total	2,040
Number of commuters by commuting destination	Within census subdivision	11,675
	To different census subdivision	1,325
	To different census division	615
	To another province/territory	465
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	13,525
	Public transit	635
	Walked	1,515
	Bicycle	90
	Other method	265

Source: Statistics Canada Data Tables, 2024

The key sectors in Charlottetown’s economy that account for 37.6% of economic activity are retail trade, health care & social assistance, and public administration. There are 21,155 employed residents in Charlottetown, of which 11% are immigrants. Data reveals the economy in 2021 generates approximately \$4.4 billion in household and business incomes, which translates to \$56,170 per resident.

*3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?*

The data shows that:

**Precarious Employment:** With a notable number of temporary positions (4,565) and casual, seasonal, or short-term positions (3,105), many workers may face job instability. This precarious employment can lead to uncertainty in income, making it challenging for individuals to commit to long-term housing solutions such as purchasing a home. Instead, there might be a higher demand for rental properties. The unemployment rate of 9.7% also indicates a segment of the population struggling to find stable employment, further affecting their ability to secure housing.

**Seasonal Workforce:** Industries such as accommodation and food services (2,025 workers) often rely on seasonal workers. This seasonality can lead to fluctuations in housing demand throughout the year, with peak seasons requiring more temporary housing options for these workers. Similarly, the construction industry, with 1,190 workers, may also have seasonal employment patterns, contributing to the cyclical nature of housing demand.

**Reliance on Certain Sectors:** The top industries, including retail trade (2,785 workers), health care and social assistance (2,775 workers), and public administration (2,400 workers), play a crucial role in shaping housing demand. Workers in these sectors may seek housing near their workplaces, influencing the development of residential areas and housing types. Sectors like manufacturing (1,100 workers) and administrative and support services (990 workers) also contribute to the overall demand for affordable housing options for their workforce.

**Commuting Patterns:** A significant number of workers commute within the census subdivision (11,675), indicating a preference for living close to their workplaces. This can lead to increased demand for housing in specific areas, potentially driving up prices. The number of commuters using cars, trucks, or vans (13,525) highlights the need for housing with parking facilities, while those walking (1,515) or using public transit (635) may prefer housing located near transit stops and stations.

**Self-Employment:** The presence of 2,040 self-employed individuals suggests a demand for housing that can accommodate home-based businesses or flexible workspaces. This can influence the design and features of residential properties.

The above analysis of the data tells us that Canada's labour force has become more precarious with the growth of temporary and part-time wage work, own-account self-employment and other forms of employment not fully covered by labour laws and policies. This can be attributed to factors including advances in information and communications

technologies, globalization, the general shift from manufacturing to service provision, significant demographic changes and more recently, a desire for flexibility from both employees and employers. The aforementioned factors combined have affected the work environment, skills requirements, work arrangements and scheduling which have led to a reduction in full-time employment arrangements. Irrespective of these developments, many workers find that they have less control over their work/life balance because they work too little or too much and their earnings are not adequate to meet their needs, and this is regardless of the form of employment.

Research indicates that some business owners in Charlottetown asked that the city's housing stock be increased. Reports have suggested that business owners feel that the short supply of housing is hurting their businesses because potential employees cannot find a place to live.

Workforce recruitment and retention and employee wellbeing are critically tied to the availability of housing units. Business operators are finding it difficult to attract workers because many potential employees cannot find suitable housing, and this reduces the talent pool available. There is also a deficiency in skilled labour in the province; developers are struggling to recruit skilled labour workers because of the limited available housing and access to other primary services such as healthcare. A lack of stable and consistent labour supply limits business expansion and investment and ultimately stifles economic development.

Among the issues being experienced include:

- Developers have shifted their focus to other provinces for residential development and concentrating on commercial development in PEI.
- New units are being rented at very high rates.
- Conversion of rental units to condominiums has gained popularity resulting in a shrinking rental stock.
- Long-term rentals have been lost to the short-term rental market.

### 3.6 Households in Core Housing Need

A household is considered to be in core housing need if it meets two criteria:

- A household is below one or more of the national adequacy, suitability and affordability standards; and,
- The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Housing is considered affordable when housing costs less than 30% of before-tax household income. Housing is considered suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

**Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool / Housing Assessment Resource Project](#))**

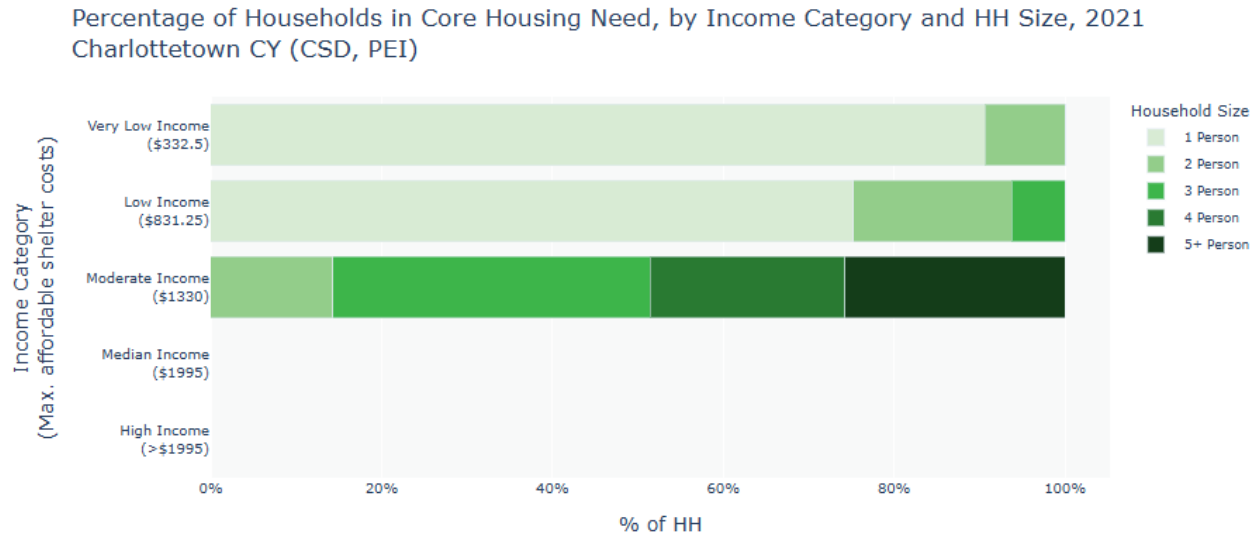
Table 3.6.1 - Income Categories and Affordable Shelter Costs:

Charlottetown CY (CSD, PEI)			
Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
<b>Area Median Household Income</b>		<b>\$66,500</b>	<b>\$1,662</b>
Very Low Income (20% or under of AMHI)	1.37%	<= \$13,300	<= \$333
Low Income (21% to 50% of AMHI)	17.18%	\$13,300 - \$33,250	\$333 - \$831
Moderate Income (51% to 80% of AMHI)	19.18%	\$33,250 - \$53,200	\$831 - \$1,330
Median Income (81% to 120% of AMHI)	21.03%	\$53,200 - \$79,800	\$1,330 - \$1,995
High Income (121% and more of AMHI)	41.23%	>= \$79,801	>= \$1,996

Source – CMHC/ HNA Resource Tool, 2024

# CITY OF CHARLOTTETOWN HOUSING NEEDS ASSESSMENT

Figure 3.6.1 - Percentage of Households in Core Housing Need, by Income Category and Household Size:



Source – CMHC/ HNA Resource Tool, 2024

Table 3.6.2 - 2021 Affordable Housing Deficit:

Income Category (Max. affordable shelter cost)	Charlottetown CY (CSD, PEI)					Total
	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	
Very Low Income (\$332)	145	15	0	0	0	160
Low Income (\$831)	850	210	70	0	0	1,130
Moderate Income (\$1330)	0	25	65	40	45	175
Median Income (\$1995)	0	0	0	0	0	0
High Income (>\$1995)	0	0	0	0	0	0
<b>Total</b>	<b>995</b>	<b>250</b>	<b>135</b>	<b>40</b>	<b>45</b>	<b>1,465</b>

Source – CMHC/ Resource Tool, 2024

### 3.6.1 Households in Core Housing Need

Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	4,045
	Percentage	23.7
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	1,395
	Percentage	8.3
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	3,060
	Percentage	33.2
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1,185
	Percentage	7.1
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	985
	Percentage	12.5
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	205
	Percentage	1.2
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	975
	Percentage	5.7
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	190
	Percentage	1.1
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	470
	Percentage	5.1
	Total	135

### 3.6.1 Households in Core Housing Need

Characteristic	Data	Value
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Percentage	0.8
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	505
	Percentage	6.4
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	60
	Percentage	0.4
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	820
	Percentage	4.8
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	110
	Percentage	0.7
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	690
	Percentage	7.4
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	95
	Percentage	0.6
Suitability – Owner households in unsuitable dwellings (# and %)	Total	130
	Percentage	1.7
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	20
	Percentage	0.1
Total households in core housing need	Total	1500
Percentage of tenant households in core housing need	Percentage	13.9

### 3.6.1 Households in Core Housing Need

Characteristic	Data	Value
Percentage of owner households in core housing need	Percentage	3.2

Source - Statistics Canada Data Tables, 2024

*3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.*

Unsurprisingly, the data informs that more than 3,000 tenant households (33.2%) spent more than 30% of their income on shelter cost, likewise, more than 4,000 home-owners (23.5%) spent more than 30% of their income on shelter costs.

**Affordability:** A total of 4,045 households (23.7%) are spending 30% or more of their income on shelter costs. This indicates that a significant portion of households face affordability challenges. Within this group, 1,395 households (8.3%) are in core need, meaning they not only spend a high percentage of their income on shelter but also have other housing inadequacies or low incomes.

**Tenant vs. Owner Households:** Tenant households are more affected, with 3,060 (33.2%) spending 30% or more of their income on shelter costs. Of these, 1,185 (7.1%) are in core need. Owner households, while still affected, have lower percentages, with 985 (12.5%) spending 30% or more on shelter costs, and 205 (1.2%) in core need.

**Adequacy:** A total of 975 households (5.7%) live in dwellings requiring major repairs, indicating issues with the adequacy of housing stock, of these, 190 households (1.1%) are in core need.

**Tenant vs. Owner Households:** Tenant households again face greater challenges, with 470 (5.1%) living in dwellings requiring major repairs. Of these, 135 (0.8%) are in core need. Owner households have a higher percentage requiring major repairs (505 or 6.4%), but only 60 (0.4%) are in core need.

**Suitability:** A total of 820 households (4.8%) live in unsuitable dwellings, meaning their housing does not meet the needs of their household composition of which 110 households (0.7%) are in core need.

**Tenant vs. Owner Households:** Tenant households are more likely to live in unsuitable dwellings, with 690 (7.4%) facing this issue. Of these, 95 (0.6%) are in core need. Owner households have lower percentages, with 130 (1.7%) in unsuitable dwellings and 20 (0.1%) in core need.

**Core Housing Need:** A total of 1,500 households are in core housing need, representing a significant portion of the community.

**Tenant vs. Owner Households in Core Housing Need:** Tenant households are more affected, with 13.9% in core housing need. Owner households have a lower percentage, with 3.2% in core housing need.

The data indicates that affordability is a major issue for many households, particularly for tenants who are more likely to spend a higher percentage of their income on shelter costs. Adequacy and suitability are also concerns, with a notable number of households living in dwellings that require major repairs or do not meet their needs. The higher percentage of tenant households in core housing highlights the need for affordable rental housing and support for tenants. The data suggests that policies and programs focused on improving affordability, adequacy, and suitability of housing are essential to address the core housing needs in Charlottetown.

Table 3.7.1

City of Charlottetown Vacancy Rates - Apartments				
Year	2021	2022	2023	2024
<b>Bachelor</b>	**4	0.0	0.0	**
<b>1 Bedroom</b>	1.6	0.7	1.0	0.6
<b>2 Bedroom</b>	1.9	0.7	0.3	0.8
<b>3 Bedroom</b>	0.0	0.0	0.0	0.0
<b>Total</b>	1.7	0.6	0.5	0.8

Source CMHC – 2025

<sup>4</sup> \*\* Data Suppressed (Generally means not enough available)

Table 3.7.2

City of Charlottetown Vacancy Rates – Apartments and Townhouses				
Year	2021	2022	2023	2024
<b>Bachelor</b>	**5	0.0	0.0	**
<b>1 Bedroom</b>	1.6	0.7	1.0	0.6
<b>2 Bedroom</b>	1.8	0.6	0.3	0.9
<b>3 Bedroom</b>	1.4	**	**	0.7
<b>Total</b>	1.7	0.6	0.5	0.9

Source CMHC – 2025

The vacancy rate in Charlottetown in 2016 was 4.3%. In 2020 it fell to 2.7% and decreased even further to 1.6% in 2021. In 2022 the vacancy rate fell even further to 0.8%. These rates have remained generally low and are very concerning because this is one factor that drives general housing costs up. Note that a vacancy rate of 3% is considered healthy because it represents a market balance between tenants and owners. Vacancy rates less than 2% mean high rental demand while vacancy rates above 4% mean there is an abundant supply of housing.

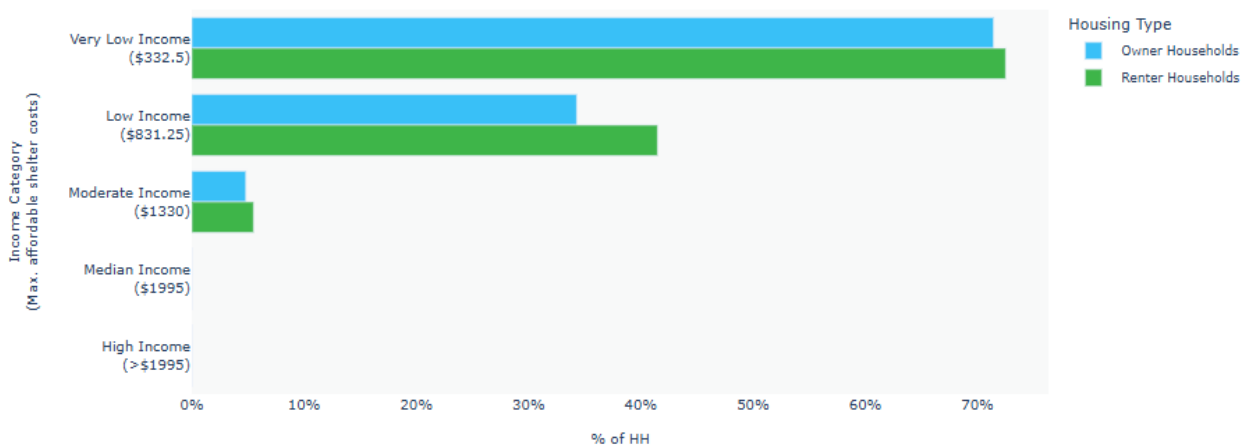
The average rent in Charlottetown in 2016 was \$830. In 2021, the average rent rose to \$1,017. The average rent since 2022 has remained upwards of \$1600.

The median price for a home in Charlottetown for census year 2016 was \$269,900, this increased to \$370,300 for census year 2021. Median prices for single detached homes increased to \$478,162 in 2022 and have since been trending up to a high of \$519,000 in November 2024.

To put the data above into context, low vacancy rate indicates there are few homes that are available, and the high median cost means the cost of housing is high. When this is coupled with a median household income of \$41,900 in the year 2021, affordability looks daunting, whether renting or purchasing.

<sup>5</sup> \*\* Data Suppressed (Generally means not enough available)

Figure 3.7.1  
 Percentage of Households in Core Housing Need, by Income Category,  
 Charlottetown CY (CSD, PEI) Renter Households vs Owner Households



Source – CMHC/ HNA Resource Tool, 2024

## 4. Priority Groups

There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding going to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing need by priority population would be helpful for developing inclusive housing policies.

## CITY OF CHARLOTTETOWN HOUSING NEEDS ASSESSMENT

4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.

Figure 4.1.1 – The Housing Continuum



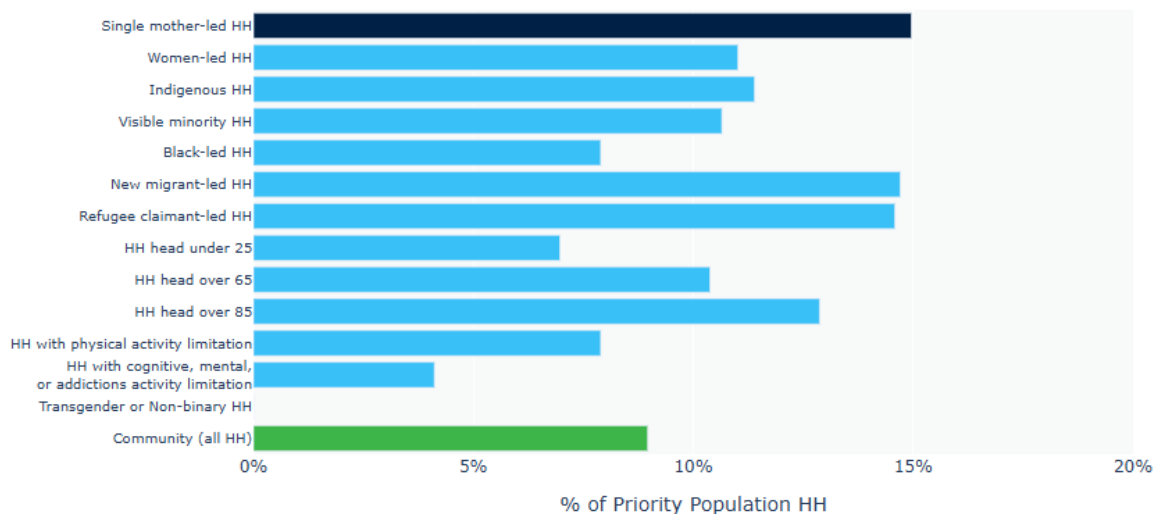
Source – CMHC [About Affordable Housing in Canada](#) 2025

According to the CMHC's housing continuum model, the linear progression to homeownership will generally move from left to right, that is, from homelessness to home ownership. Note though, that home ownership is not always the goal because some choose to rent based on life choices.

# CITY OF CHARLOTTETOWN HOUSING NEEDS ASSESSMENT

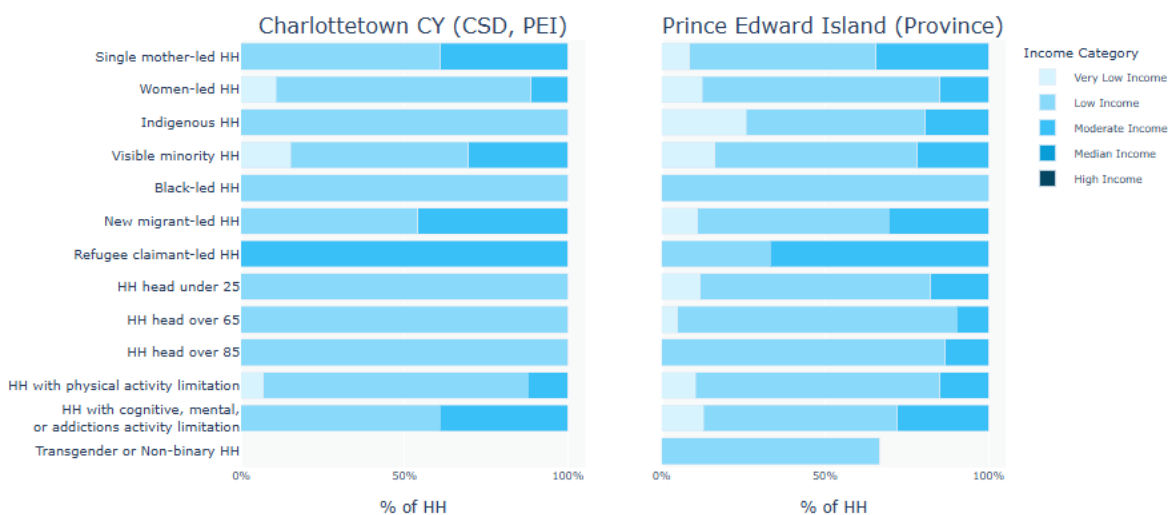
The charts below show that, compared to the province, the demand for housing by particular groups such as single mother-led households, visible minority, new immigrant, refugee claimant and household with cognitive, mental or addictions activity limitation is greater in Charlottetown.

Figure 4.1.2  
Percentage of Households in Core Housing Need by Priority Population, 2021  
Charlottetown CY (CSD, PEI)



Source – CMHC/ HNA Resource Tool, 2024

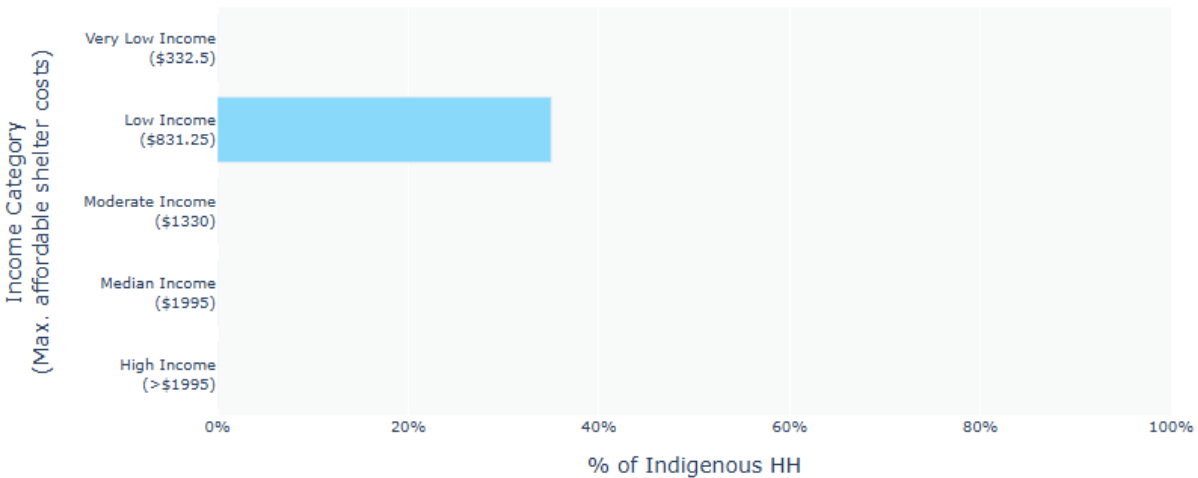
Figure 4.1.3  
Percentage of Households in Core Housing Need by Priority Population and Income Category, Charlottetown CY (CSD, PEI)



Source – CMHC/ HNA Resource Tool, 2024

Figure 4.1.4

Percentage of Indigenous Households in Core Housing Need, by Income Category, 2021  
Charlottetown CY (CSD, PEI)



Source – CMHC/ HNA Resource Tool, 2024

The research thus far has proven the need for available resources to provide “housing first” for members of the population experiencing homelessness. Greater efforts are required to allow people and families to continue to move through the housing continuum.

Seniors, including retirees within the population, face particular types of challenges. These include the impact of losing a partner and how that affects income and affordability for the survivor. There has been much consideration regarding the need to downsize within the community in which they have lived their entire lives. There were also concerns about having affordable long-term or hospice care.

As young adults work to increase their earning power, the challenges they face are about being able to enter the housing market, even in the communities in which they grew up. Young adults trying to become homeowners are finding it increasingly difficult because they are faced with ever increasing inflation rates, therefore, they find it very challenging to save enough money for a deposit or being able to afford market rents.

Households led by women, recent immigrants, single occupants, and young adults continue to face significant challenges as a result of due to the disparity between income and housing affordability. Income levels are not keeping pace with rising housing costs and inflation is further exacerbating the situation for these groups. From 2011 to 2021, the average rent for a two-bedroom unit in the City of Charlottetown increased \$1,695 as of November 2024.

The limited housing as well as the challenges to supply housing solutions remain a deep concern, so too are economic and inflationary forces at work; these priority groups continue to be disproportionately impacted.

4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.

Homelessness in Charlottetown remains a growing issue, with many services aimed at helping those who are unhoused or in precarious housing situations. The PEI government announced a plan to set up 40 to 50 modular housing units in Charlottetown as a first step to address this problem. This is aimed at persons with no access to basic needs.

There have been several community and public meetings regarding the Community Outreach Centre on Euston Street in Charlottetown and conflicts between some of its clients and neighbours. Residents in the area have said they often witnessed public drug use, were victims of property damage, trespassing and threats. Many people in the area reported that they felt unsafe in their homes. As a result, the centre was relocated because it was near two schools and a seniors residence to Park Street on the east side of Charlottetown where the Provincial Government has set up modular housing units to provide temporary shelter and other basic needs.

There is concern regarding people who are living in their cars because they can't afford rent, though they are working.

Representatives from The Equity Project believe that accommodation for the unhoused should be located outside the city and not be concentrated within Charlottetown. It is also believed that there isn't enough shelter support across the Island to deal with demand for services which could help the unhoused population.

In June 2022, 283 people accessed services at the Community Outreach Centre, five of whom were not from Prince Edward Island. In July of the same year, 293 people accessed services, with seven from outside of the province.

This points to the fact that the facilities are being used and are needed.

Table 4.2.1

<b>Homelessness In Charlottetown for Year 2021</b>	
<b>Total number of individual experiencing homelessness</b>	147
<b>Individuals experiencing chronic homelessness</b>	147
<b>Individuals staying in emergency shelters</b>	18%
<b>Individuals staying in a facility setting</b>	(hospital, jail) 13%
<b>Individuals staying in transitional housing</b>	52%
<b>Hidden homeless - Couch surfing or staying with a friend</b>	- 17%
<b>Individuals identifying as youth aged 16-18</b>	2%
<b>Individuals identifying as Indigenous</b>	1%
<b>Individuals identifying as LGBTQ2S+</b>	Two-spirit 2%
<b>Individuals identifying as female</b>	41%
<b>Individuals identifying as male</b>	57%

Source - Charlottetown | HomelessHub, December 2024

### **Social Assistance Granted in Province**

- Total number of family and individuals visiting a Food Bank: Province – 4,212
- Total welfare income (single individual): \$18,250 (March 2023)

*4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).*

Factors that contribute to homelessness in Charlottetown are housing affordability, traumatic events which have left people fleeing their homes for personal safety, personal crises, mental health and addictions challenges and shortage of housing.

On a provincial or national level, there are also economic pressures related to the overall high costs of living and inflationary pressures. Social services, inclusive of those experiencing mental health or for new refugee claimants, remains an ongoing concern province and nation-wide that exacerbates homelessness impacts regionally.

*4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.*

There are several facilities that offer services to priority groups or those persons that are considered marginalized.

1. Park Street Emergency Shelter is a safe place for adults experiencing homelessness to spend the night. Located at 15 Park Street in Charlottetown, the overnight shelter is open 7 days per week, 12 hours per day from 8:00pm to 8:00am. The 50-bed shelter has accessible units for persons with physical mobility challenges, is gender inclusive and is available for any person aged 18 and older. The shelter offers:
  - Showers,
  - Laundry facilities,
  - Safe storage for non-allowable items,
  - Longer term storage (limited) for larger items, i.e. bicycles,
  - Referrals to community partner organizations for support services

- Breakfast food options,
- Transportation from the shelter each morning - a free shuttle bus with stops at:
  - i. Community Outreach Centre located at 29 Park Street;
  - ii. Downtown Charlottetown, near Confederation Centre;
  - iii. Canadian Mental Health Association - Fitzroy Centre; and
  - iv. Salvation Army Friendship Room.
  
- 2. Blooming House Women's Shelter Inc. is a registered charity, non-profit organization whose primary goal is to provide safe overnight shelter for women in the Charlottetown area.
- 3. The Salvation Army offers programs and services that range from community family services, shelter services and community thrift stores. The religious organization provides services Island wide.
- 4. Anderson House is a provincial emergency shelter for women, trans, and non-binary individuals, and their children, who are in need of safety because of violence in their lives. Located in Charlottetown, Anderson House services are available 24 hours a day, 7 days per week, and include:
  - Emergency shelter,
  - Safety planning,
  - Advocacy,
  - Childcare services,
  - Accompaniment to meetings,
  - Follow-up support,
  - Referrals to outreach services and second-stage housing,
  - Information pertaining to resources such as lawyers, housing, stay-away orders, transportation, childcare, and pet care among other services.

*4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.*

As the programs offered by universities and colleges continue to grow, so too does the student body. This has led to a recognized demand for student housing, particularly within the City of Charlottetown. An emerging trend is multi-generational or multi-family housing, because of limitations on housing supply and affordability, greater numbers of families or individuals are choosing to live together. Some additional living spaces have been found to be operating illegally and/ or unregistered, which may pose health and safety risks. The housing needs for these groups can be alleviated with additional support for multiple unit buildings with a variety of 1, 2 or 3 bedroom units. The City of Charlottetown's Official Plan as well as its Zoning and Development By-law will be revised to encourage the construction of these types of housing solutions. Another emerging trend as heard from the community is also senior's cohabitation and congregate living, which seemingly has helped several individuals in need of housing.

## 5. Housing Profile

### 5.1 Key Trends in Housing Stock:

This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

*5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:*

Several factors have influenced housing in Charlottetown including an increase in immigration rates, both international and inter-provincial, the addition of short-term rentals to the market and the decrease in multi-family units. High rates of rental conversion and gentrification also contribute to the rapidly changing housing environment. This often leads to long-term renters being displaced due to rising rental costs.

The matter of affordability remains a challenge, it is believed that it has reached a crisis level and as a result, the city is experiencing a high vacancy rate, which has impacted mainly tenants in a significant way. Some tenants find it too expensive to rent in the city and so would move to the outskirts to find cheaper rents but at the same time face the problem of higher commuting costs.

Data has shown that the population in Charlottetown has been increasing steadily since 2009. Since 2013, there has been a significant decline in the construction of multi-family dwellings. It is also believed that there was not enough land zoned for medium or high-density residential type developments. It is also believed that in-migration to PEI was encouraged to solve the problem of the aging population. 2021 saw the biggest increase in growth; a total of 4,817 people moved to PEI.

In order to prevent the economy in PEI from collapsing, growth was encouraged in the form of in-migration because of the need to find workers to keep the economy apace. Not surprisingly, the population in PEI is slowly getting younger.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	17,180
Breakdown by structural types of units (number of units)	Single-detached	7,480
	Semi-detached	1,560
	Row house	570
	Apartment/flat in a duplex	550
	Apartment in a building that has fewer than 5 storeys	6,700
	Apartment in a building that has 5 or more storeys	45
	Other single attached	25
	Movable dwelling	260
Breakdown by size (number of units)	Total	17,185
	No bedrooms	125
	1 bedroom	2,885
	2 bedrooms	5,735
	3 bedrooms	5,165
	4 or more bedrooms	3,275
Breakdown by date built (number of units)	Total	17,185
	1960 or before	3,580
	1961 to 1980	5,030
	1981 to 1990	2,300
	1991 to 2000	1,905
	2001 to 2005	1,010

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	2006 to 2010	1,130
	2011 to 2015	1,160
	2016 to 2021	1,070
Rental vacancy rate (Percent)	Total	1.7
	Bachelor	*6
	1 bedroom	1.6
	2 bedrooms	1.8
	3 bedrooms+	1.4
Number of primary and secondary rental units	Primary	5,385
	Secondary	77
Number of short-term rental units	Total	215

Source: Statistics Canada Data Tables/ City of Charlottetown 2025

To bring some context to the data above, consider the following:

The low rental vacancy rates and the significant number of households spending a high percentage of their income on shelter costs suggest a high demand for housing and a limited supply.

The mix of housing types and sizes indicates a diverse range of needs in the community. Ensuring that there are affordable options across different housing types and sizes is crucial.

The recent construction of new units shows efforts to address housing demand, but the continued low vacancy rates suggest more development is needed.

The older housing stock may require maintenance and upgrades to ensure adequate living conditions and prevent issues related to housing adequacy.

<sup>6</sup> \*\* Data Suppressed (Generally means not enough available)

## CITY OF CHARLOTTETOWN HOUSING NEEDS ASSESSMENT

*5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.*

Since 2019, the City has issued incentives to 142 Units. Below are the properties that received Affordable Housing Incentives that continue to increase the number of units in the Affordable Housing market:

Table 5.3.1

Affordable Housing Incented Units			
Location	Number of Units	Built	Not yet Built
<b>30 Norwood Road</b>	44 Units for seniors	✓	
<b>54-58 Sherwood Road</b>	8 Units	✓	
<b>62 Sherwood Road</b>	10 units		✓
<b>96 Patterson Drive</b>	50 Units	✓	
<b>22 Malpeque Road</b>	30 Units	✓	
<b>Total</b>	142	<b>132</b>	10

Source – City of Charlottetown

The loss of affordable housing may lead to the vulnerable in the population dealing with the issue of homelessness. This particular group may find themselves struggling to meet basic needs such food. This loss can lead to pressure being placed on persons or groups making an effort to cover housing-related expenses and the general loss of affordable housing can weaken the fabric of the community.

As the community continues to grow, a very important type of housing in the form of garden/secondary suites has been adding to the housing stock over the years:

Table 5.3.2

Year	Number of Secondary Suite Permits Issued
2019	3
2020	16
2021	12
2022	19
2023	15
2024	11
<b>Total</b>	<b>76</b>

Source – City of Charlottetown

*5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?*

The average rent in Charlottetown between 2011 to 2021 has increased by at least 40%. The average rent for a 2-Bedroom Unit in 2011 was \$770 and in 2021 that cost climbed to \$1,674.

Factors such as inflation, limited supply, population growth, and various economic conditions, including income levels, continue to impact these changes. An increasing number of tenants are opting to rent or are only able to rent instead of buying, which in turn strengthens the demand for rental properties.

*5.5 How have vacancy rates changed over time? What factors have influenced this change?*

Based on CMHC data, Charlottetown's vacancy rate in 2024 was 0.7%, in 2023 it was 0.5% which compares to 1.6% in 2021 and 0.9% in 2016.

Although the vacancy rate increased from 2016 to 2021, there was a significant decrease in 2023 with a negligible increase in 2024 by 0.2%. The current vacancy rate, however, remains concerning. This means that demand continues to exceed supply. This is not only true for Charlottetown but is the experience in the neighbouring towns of Cornwall and Stratford.

There is a myriad of factors that influence the changes seen in the vacancy rates. These include the significant population growth that Charlottetown has experienced since 2011, which has led to major increases in the demand for housing. Although there are plans to add more housing solutions to the existing stock, the number of housing units being built is not enough to catch up with demand. The loss of long-term rentals to the Short-Term Rental market has contributed to the dilemma that the city is in. Economic factors such as employment opportunities in Charlottetown attract the working class who often bring their families, and this further impacts the demand for housing.

*5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?*

The percentage of households in core housing need in Charlottetown varies by income category. *As of the latest data, approximately 7.0% of households in Prince Edward Island were in core housing need in 2021, 8.5% in 2016; 9.2% in 2011 and 12.6% in 2006. Although there is general improvement in the province over the years, Charlottetown continues to experience rates closer 8%. – StatsCan – November 2024*

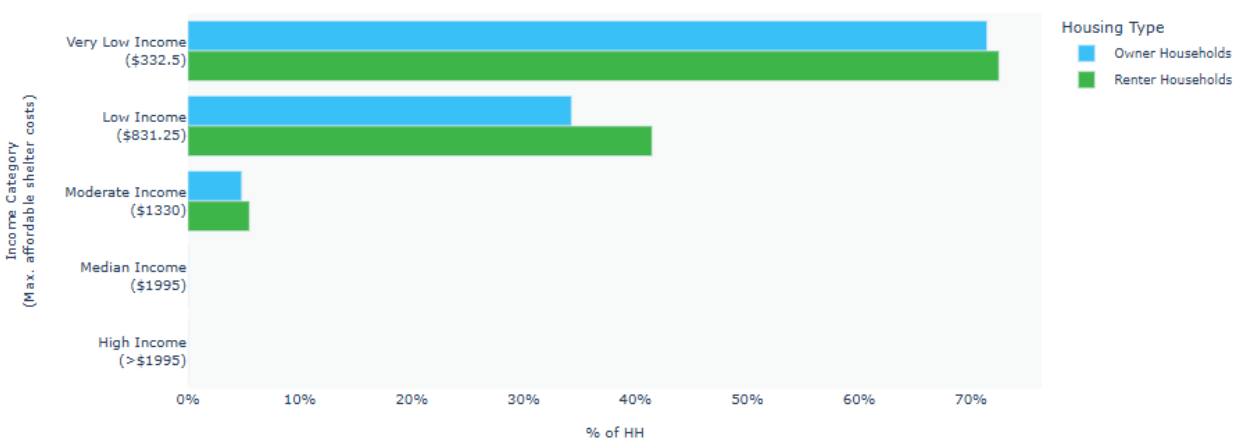
**Tenant Households:** The core housing need among tenant households has remained a significant issue. *In 2021, approximately 8% of renter households in Charlottetown were in core housing need, with affordability being the primary concern for majority of these households. – StatsCan – November 2024*

**Owner-Occupied Households:** For owner-occupied households, the core housing need is generally lower compared to renters. *Approximately 6% owner-occupied households were in core housing need in 2021.* This lower rate is due to the relatively higher stability and affordability of homeownership compared to renting. - [Core Housing Need Data — By the Numbers](#) | CMHC November 2024

Overall, while both tenant and owner-occupied households face core housing needs, the issue is more pronounced among renters, primarily due to affordability challenges.

Figure 5.6.1

Percentage of Households in Core Housing Need, by Income Category, Charlottetown CY (CSD, PEI) Renter Households vs Owner Households



Source CMHC/ HNA Resource Tool, 2024

## 5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	1550
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	90
Number of co-operative housing units	Total	28
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	36

Source: CMHC/ City of Charlottetown

*5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.*

**Examples can include:**

- **Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?**
- **Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?**
- **Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?**

A small cross section of the public and government agency admits there is a growing need for long-term care and affordable assisted living housing.

Students attending UPEI need affordable housing options, this may not be recognized in the data as critical, but the discussions held with the student representative reflect that there is a strong demand.

The city, however, offers affordable housing options, including units designed for seniors, such as those at Whisperwood Villa and Andrews of Charlottetown, which provide assisted living and long-term care. The city also benefits from rent supplement programs under the provincial Housing Action Plan, which aim to deepen affordability for low-income households. Supportive housing with wrap-around services is available, addressing needs for individuals with disabilities or those transitioning from vulnerable situations, as seen in initiatives like Smith Lodge and its new supportive housing units. However, more of these types of homes are needed in meeting the growing demand for accessible and affordable housing, particularly for seniors and individuals requiring specialized support.

## 5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	980
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1,008
	Bachelor	596
	1 bedroom	832
	2 bedrooms	1,071
	3 bedrooms+	1,210
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	886
	Bachelor	593
	1 bedroom	809
	2 bedrooms	900
	3 bedrooms+	1,203
Sale prices (Canadian dollars)	Average	460,792 November 2024
	Median	519,000 November 2024
Sale prices by unit size (Average, Canadian dollars)	Average	460,792
	Bachelor	*
	1 bedroom	295,000
	2 bedrooms	303,900
	3 bedrooms+	379,900
Sale prices by unit size (Median, Canadian dollars)	Median	519,000
	Bachelor	*

5.9.1 Housing Values		
Characteristic	Data	Value
	1 bedrooms	232,400
	2 bedrooms	389,900
	3 bedrooms+	452,442

Source: Statistics Canada Data Tables, Canada Real Estate Association, November 2024

There are several factors that influence average and median cost of units in Charlottetown. These include housing type – whether apartment, condominium, single family dwelling or townhouse; the size of the unit (for example, there may be varying sizes of 2-bedroom units); the age of the unit, the condition of the unit and particularly for Charlottetown, if the property is a designated heritage building. These factors, when considered, create discrepancies when measuring average and median costs especially when the breakdown is driven by the number of bedrooms.

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	20
	Owner	24
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	516
	Single	75
	Semi-detached	84
	Row	74
	Apartment	283
Completed – Breakdown by tenure (annual, number of structures)	Tenant	306
	Owner	206
	Condo	4
	Coop	0

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Housing starts by structural type and tenure	Total	394

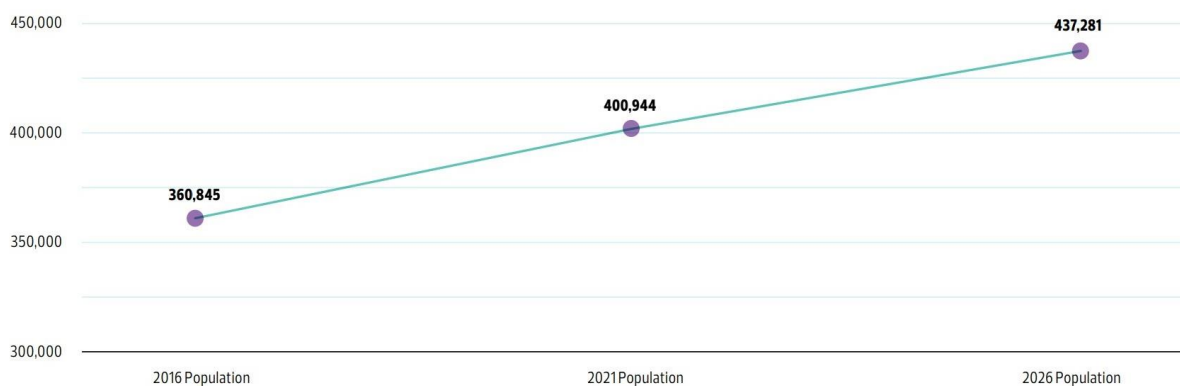
Source: Statistics Canada Data Tables / City of Charlottetown, 2025

The table highlights significant aspects of housing values in Charlottetown, PEI. The median monthly shelter cost for rented dwellings is \$980 (2021), reflecting moderate rental prices. Average rental prices for purpose-built units range from \$596 for bachelor units to \$1,210 for 3+ bedroom units, indicating higher costs for larger units. Median rental prices are slightly lower, showing typical costs that renters might expect to pay. The average sale price for housing is \$460,792, while the median sale price is higher at \$519,000, suggesting a strong housing market with higher-priced sales. Sale prices by unit size show that 1-bedroom units average \$295,000, 2-bedroom units \$303,900, and 3+ bedroom units \$379,900, with median prices reflecting similar trends. The difference between average and median sale prices indicates a robust market with demand for family-sized homes. The data illustrates the affordability challenges and high demand for both rental and owned properties in Charlottetown. Generally, ensuring diverse housing options and addressing affordability issues are crucial to meeting the community's needs.

## 6. Projected Housing Needs and Next Steps

***This section aims to answer the question, how much and what type of housing is needed to meet the needs of the population over the next 10 years? How will this Housing Needs Assessment (HNA) be meaningfully used in planning and investment decisions?***

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from [Edmonton's Affordable Housing Needs Assessment](#) is provided below.



***Household Growth Projection 2016- 2026.*** [Source: Edmonton Affordable Housing Needs Assessment – August 2022](#)

HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities must carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

### 6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, [including the HART housing needs projection here](#). The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their

municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

### Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

### Step 2: Household Projection

- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
  - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
  - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is an overall indication of the propensity to form households in a particular age group.
- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.

- Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
- Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.
- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

### Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.
  - Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family and non-family) with the projected number of renter and owner households of the given household type and age group.
  - Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.
- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

**HART Household Projections – Projected Households by Household Size and Income Category**

- The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community’s projected population.

**Please use the Housing Assessment Resource Tools Households Projections tab to fill out the table below for your jurisdiction – [Housing Needs Assessment Tool / HART](#)**

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	96	7	53	6	0	162
Low Income	299	-26	-4	19	17	305
Moderate Income	409	89	27	-20	10	515
Median Income	303	217	-10	16	-1	525
High Income	26	533	239	37	-31	803
Total	1,133	820	305	58	-5	2,311

Source – CMHC/ HNA Resource Tool, 2025

## Key Considerations

### Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non-permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.
- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
  - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
  - One industry communities should also develop multiple population scenarios to manage economic volatility

### Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.

- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.
- If historical headship rates by age show a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.
- **Optional for Smaller Communities:**
  - For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.
  - Project household composition by family/non-family households using latest census proportions by family type.
  - Project household size by age for family/nonfamily type by dividing population by households.

## Housing Demand

### To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.
- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

### To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.
- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

### Economic Data Integration

- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.
- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.
- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.
- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

### Supply Capacity & Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps
- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.
- **Optional for Smaller Communities:**
  - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

## 6.2 Projection Methodology

**Please outline the methodology and calculations used to complete the projections here, including any assumptions made.**

Based on population growth trends since 2006, these projections estimate a population growth of 1.98% annually over the next 30 years. However, the HNA primarily focuses on growth up to the year 2031. Data from the Prince Edward Island Department of Finance, Statistics Canada, and CMHC were also utilized in these projections. The assumption is that immigration trends will continue as they have over the last five years. The city continues to grow rapidly, with projections indicating a 22% growth rate by 2031.

While a land needs assessment was not conducted, growth forecasting modeling was carried out; based on the projections, the City's boundaries may need to be expanded, however, the "persons per unit" (PPUs) data was assigned as follows:

- 3.0 persons per unit for single detached dwellings
- 2.5 persons per unit for semi-detached dwellings
- 2.2 persons per unit for townhomes
- 1.8 persons per unit for apartments

The population data presented here aligns with that of the province. When examined alongside the forecasted population for Charlottetown in 2031 (47,325 persons) and in 2051 (70,070 persons), as well as information available at the Census, HART, and CMHC levels, both quantitative and qualitative assessments and projections can be made.

This Housing Needs Assessment will be required to be updated regularly with the latest data from StatsCan and CMHC to show growth and housing-related trends in Charlottetown. As the City grows beyond 2031, there will be more high-density housing units which will be shown in the data.

The federal government has reduced the projected number of new permanent residents to 395,000 for 2025, with further decreases planned for 2026 and 2027. Prince Edward Island's nominee allocation under the PNP and AIP has been halved to 1,025 for 2025 to manage population growth and alleviate strain on housing and healthcare. These changes have caused challenges for newcomers, including international students and foreign workers, leading many to consider leaving the province. Protests have erupted among foreign workers in sales and service jobs who feel their path to permanent residency is being cut off. Additionally, businesses on the Island are facing staffing issues due to the reduced number of immigrants.

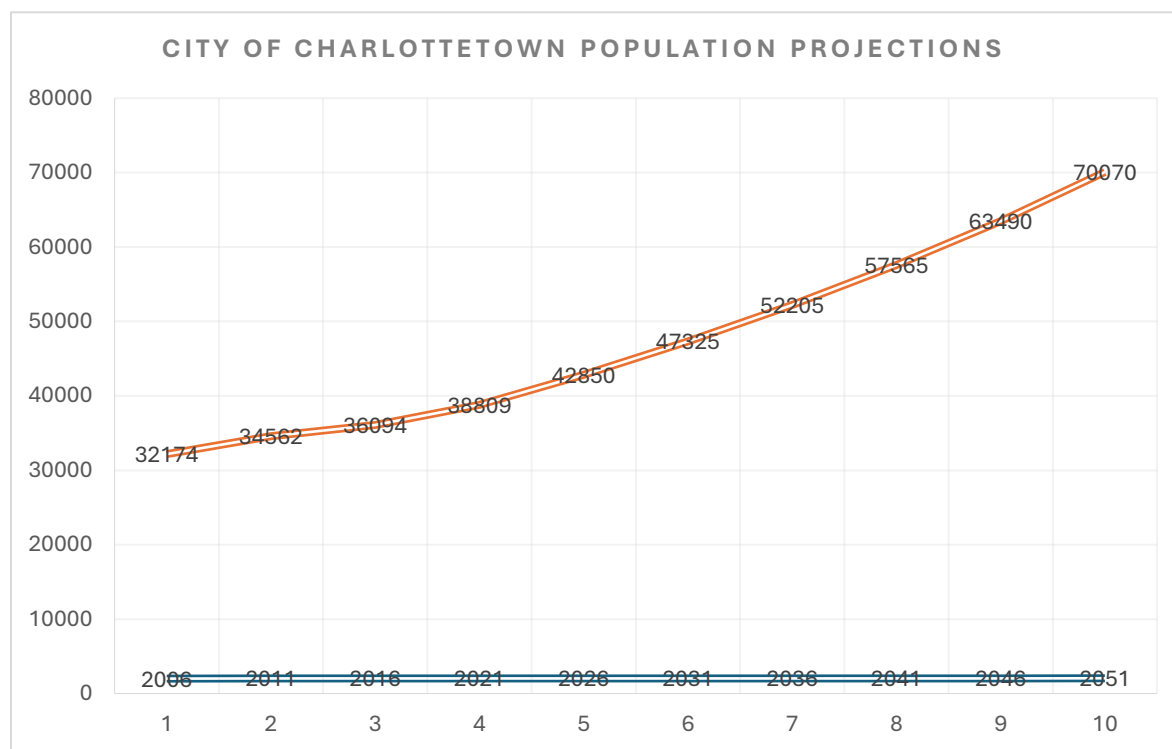
Some International students are struggling to plan their futures due to new immigration policies, leading many to reconsider staying in Canada after graduation. The introduction of the Provincial Attestation Letter (PAL) system has added complexity to the study permit

## CITY OF CHARLOTTETOWN HOUSING NEEDS ASSESSMENT

application process. A federal cap on new student study permits has limited the number of international students at Prince Edward Island's post-secondary institutions, affecting the University of Prince Edward Island, Holland College, and College de l'Île. This reduction may decrease diversity and economic contributions on campus and in the broader community. Overall, these changes are causing significant challenges for international students on the Island.

Note that the changes that have impacted immigration policies have not been accounted for the projections below.

Figure 6.2.1 – City of Charlottetown Population Projections



Source: Statistics Canada (base data)

Table 6.2.1 – City of Charlottetown Population Projections

<b>City of Charlottetown Population Projections</b>	
<b>Year</b>	<b>Population</b>
<b>2006</b>	32,174
<b>2011</b>	34,562
<b>2016</b>	36,094
<b>2021</b>	38,809
<b>2026</b>	42,850
<b>2031</b>	47,325
<b>2036</b>	52,502
<b>2041</b>	57,565
<b>2046</b>	63,490
<b>2051</b>	70,070

Source: Statistics Canada (base data)

**Advisory:**

It is important to note that the population projections in this Housing Needs Assessment (HNA) are lower than those presented in the Charlottetown Region Growth Study and Housing Needs Assessment by Stantec (February 21, 2022), the Charlottetown Population and Housing Projections by Upland (September 2024), and the Charlottetown Growth Management Strategy Including Water and Sewer Master Plans by Upland (September 2022). This discrepancy arises primarily because the aforementioned studies applied a higher base population for 2016 and 2021, whereas this HNA employs the actual population figures for 2016 and 2021.

6.2.1 Projections		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	2,550 (5.39%)
	15-19	1,080 (2.8%)
	20-24	1,805 (3.81%)
	25-64	12,875 (27.20%)
	65-84	3,665 (7.74%)
	85+	410 (0.87%)
Male Births	Births x Estimated Proportion of Male Births	545
Female Births	Total births – Male Births	475
Survival Rate	Survival rate for those not yet born at the beginning of the census year	98.5% (both sexes)
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	680
Projected Family Households	Age-group population x projected age-specific family headship rate	16,398
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	2,126
Total Projected Headship Rate	Family headship rates + non-family headship rates	54.5% (rate = 0.545)
Projected Net Household Formation	Projected households by type (family and non-	2,452

<b>6.2.1 Projections</b>		
<b>Characteristic</b>	<b>Data/Formula</b>	<b>Value</b>
	family) (Year 2) – Projected households by type (family and non- family) (Year 1)	
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	11,719
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	9,213
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Single family detached

## 6.3 Population and Households Projections

6.3.1 Anticipated Population by [Year]		
Characteristic	Data	Value
Anticipated population	Total	47,325
Anticipated population growth	Total	8,516
	Percentage	22%
Anticipated age	Average	42.9
	Median	41.3
Anticipated age distribution (and %)	0-14	6,390 (13.5%)
	15-19	2,175 (4.6%)
	20-24	4,070 (8.6%)
	25-64	27,530 (58.2%)
	65-84	6,325 (13.3%)
	85+	835 (1.8%)

CITY OF CHARLOTTETOWN HOUSING NEEDS ASSESSMENT

6.3.2 Anticipated Households by [Year]		
Characteristic	Data	Value
Current number of households	Total	17,180
Anticipated number of households	Total	20,932
Anticipated Household Age	Average	43.1
	Median	41.6
Anticipated Households by Tenure	Renter	9,213
	Owner	11,719
Anticipated Units by Type	Total	20,970
	Single	9,125
	Semi-detached	1,905
	Row	695
	Apartment	9,245
Anticipated Units by Number of Bedrooms	1 bedroom	3,530
	2 bedroom	7,010
	3 bedroom	6,435
	4 bedroom	3,735
	5 bedroom	1,240
Anticipated Households by Income	Average	95,600
	Median	76,000
	Very Low	575
	Low	3,565
	Moderate	4,065

6.3.2 Anticipated Households by [Year]		
Characteristic	Data	Value
	High	8,727
Anticipated average household size	Total	3.0 persons per single detached unit 2.5 persons per semi-detached unit 2.2 persons per townhouse/row house unit 1.8 persons per apartment unit  1 person HH - 7,452 2 person HH – 7,135 3 person HH – 3,013 4 person HH – 2,176 5+ person HH – 1,152
Draft approved lots by planned housing type	Total	508
Draft approved lots by tenure	Tenant	224
	Owner	284

## 7. Use of Housing Needs Assessments in Long-Term Planning

*7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.*

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?

Based on the anticipated population growth, there will be a significant increase in the Charlottetown community. When the data is considered, including the impact on existing utilities and services such as public transit, schools, roads, medical facilities, and other social services, the Housing Needs Assessment (HNA) can inform the Official Plan and any other housing policies, and actions by identifying critical areas for infrastructure investment and service expansion. The projected increase in the number of tells us there is a need for more housing units, and policies should support the development of diverse housing options to cater to different family sizes and income levels.

More specifically, introduction of the new Official Plan alongside a new Zoning and Development Bylaw will enable the City to: review and update existing zoning designations and land use regulations as necessary; review subdivision requirements and processes; integrate best practices for sustainable development and environmental protection; enhance public engagement and consultation processes; ensure consistency and clarity in the bylaws' language and structure; collaborate with city staff and stakeholders to align with the Official Plan and the City's HAF initiatives; and review and provide recommendations on the current development approval process.

The four units as of right per existing lot are encouraged as appropriate, providing the requirements are met. HAF states that four units as of right means you can build up to four units on a single residential property without the need for rezoning or public consultation. This means that the development can proceed automatically, provided it meets the zoning requirements.

Policies should promote balanced growth in both rental and ownership markets, with incentives for affordable rental housing and first-time homebuyer programs being beneficial. The variety of anticipated units by type (single, semi-detached, row, apartment) indicates a demand for mixed housing developments, encouraging developers to create a range of housing types to meet diverse needs. The HNA also highlights the need for upgraded and expanded public transit systems to accommodate increased mobility

demands, enhanced potable and wastewater services to support population growth, and sufficient road capacity to prevent congestion. Additionally, it underscores the necessity for additional schools, healthcare facilities, and social services to cater to the growing population. By addressing these infrastructure gaps and service needs, the HNA provides a data-driven foundation for creating comprehensive and sustainable housing policies and development plans that ensure a balanced, resilient, and well-supported community. By leveraging this data, the community can proactively plan and implement policies that foster sustainable growth, equitable housing, and improved quality of life for all residents.

The city plans to implement a new e-permitting system along with several process improvements aimed at reducing permitting times and generally enhancing the overall process. This initiative will expand the use of e-permitting to all relevant departments, ensuring a simplified and more efficient approach to case management. By introducing these changes, we intend to simplify inter-departmental reviews, making them more straightforward and less time-consuming. The goal is to improve approval times by 20 percent, which will enable the City to process a greater number of development applications. Ultimately, this will help accelerate the supply of new housing, addressing the growing demand in our community.

- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**

The data collected through the HNA will provide critical insights into specific housing needs and gaps, allowing for informed decision-making and targeted interventions to improve housing both locally and regionally. By identifying specific requirements, such as the demand for affordable housing, different types of dwelling units, and the needs of various demographic groups such as seniors and low-income earning families, the HNA data will guide the formulation of housing policies and development plans to address the aforementioned needs. This data will intersect with major development patterns and growth management strategies by ensuring that housing supply aligns with projected population growth and demographic changes. Additionally, it will inform the Official Plan (master plans) and capital plans by highlighting areas where infrastructure investments are most needed, such as public transit, roads, water and sewage systems, schools, medical facilities, and social services.

This integrated approach will help create cohesive, sustainable, and resilient communities that can effectively manage and support future growth. This can also facilitate regional coordination among neighboring municipalities. This ensures that housing policies and infrastructure investments are aligned, promoting balanced regional development. The region, under the guidance of the provincial and federal government, can pool resources

to address common housing challenges, such as homelessness or affordable housing shortages, leveraging collective data to create impactful regional solutions. Therefore, it is crucial for making informed decisions that align housing policies with broader development patterns, growth strategies, and infrastructure plans.

The Charlottetown Growth Management Strategy, including the Water and Sewer Master Plans by Upland (September 2022), conducted an in-depth analysis of the City's existing infrastructure. This comprehensive study examined key assets such as the water system, sewer system, transportation network, roadways, and stormwater management system. It identified areas within these networks that are sufficient for current and short-term growth projections up to 2035 and identified areas within these networks that would require upgrade to accommodate longer term future growth beyond year 2041.

The water mains in the Sherwood area was identified as soon to reach their life expectancy and would need to be replaced and adequately sized to meet the growing population. The sanitary sewer system currently needs upgrading to include a flow monitoring system and would require increased capacity in the near future. With regard to the transportation network, the public transit system needs upgrading as well as the road network to accommodate the growing population. The study advised that there was insufficient data for the model used but suggests that new developments may be required to create onsite storm water detention ponds to slow the flow of storm water entering the public system, essentially, allowing only pre-development flows into the public storm water system.

- **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

**Examples may include:**

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

Based on the findings of the HNA and the projected housing needs, several anticipated growth pressures caused by infrastructure gaps will need to be prioritized and addressed to effectively plan and prepare for forecasted growth. These growth pressures span across various types of enabling infrastructure, including fixed and non-fixed assets, as well as social, community, and natural infrastructure. Here are some key areas to consider:

**Public Transportation** - The increase in population and households will strain the existing public transportation system. Investments in expanding and upgrading road networks, upgrading transit services including bus routes and other mass transit options will be essential to accommodate the rising demand and reduce congestion on the roads. Enhancing public transit infrastructure will support sustainable transportation and promote accessibility for all residents.

**Potable and Wastewater Services** - The growing number of households will place additional pressure on potable and wastewater services. Upgrading and expanding water supply and sewage systems will be necessary to ensure adequate capacity and prevent disruptions. This includes addressing potential shortages and maintaining the quality of services to support the health and well-being of the community.

**Capacity of Existing Roads** - As the population grows, the capacity of existing roads will need to be assessed and expanded to prevent congestion and ensure efficient transportation. Investments in road infrastructure and maintenance will be crucial to accommodate the increased volume of vehicles and maintain smooth traffic flow.

**Provision of Schools and Other Institutional Facilities** - The anticipated growth in the number of school-aged children will require the expansion and upgrading of schools and educational facilities. Ensuring that there are sufficient and high-quality educational institutions will be vital to support the development and education of the growing youth population.

**Medical Services** - The increase in population will necessitate the expansion of medical facilities, such as hospitals, clinics, and long-term care centers, to provide essential healthcare services. Additionally, enhancing social services, including community centers and emergency services, will be important to support the well-being and safety of residents.

**Affordable and Diverse Housing** - Addressing the need for affordable and diverse housing options will be crucial. This includes developing policies and actions to increase the supply of affordable housing units and encouraging the construction of various housing types to cater to different demographics and income levels.

**Environmental and Recreational Infrastructure** - Preserving natural areas and integrating green spaces into urban planning will enhance the quality of life and promote sustainable development. Investing in parks, recreational facilities, and environmental conservation will foster a healthy and vibrant community.

**Expanding the Boundaries of Charlottetown** – Thought should be given to extending the city limits by incorporating adjacent townships or subdivisions to increase the land stock.

It could also be possible to develop new residential areas, create additional infrastructure, and provide more space for public services and amenities. This expansion would need to be carefully planned to ensure sustainable growth, preserve green spaces, and integrate well with existing communities. Additionally, it would be essential to assess the impact on public transportation, utilities, schools, healthcare facilities, and other social services to ensure that the expanded areas are well-supported and contribute to the overall resilience and livability of Charlottetown.

If these infrastructure gaps are prioritized and addressed, the HNA can provide a comprehensive foundation for creating a sustainable, resilient, and A Charlottetown that can effectively manage and support future growth.

## **Annex A: Relevant Links for Developing Housing Needs Projections**

### Data and Analysis

[Housing Statistics - Statistics Canada](#)

[Population estimates, July 1, by census subdivision, 2016 boundaries \(statcan.gc.ca\)](#)

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

[Population Projections for Canada \(2021 to 2068\), Provinces and Territories \(2021 to 2043\) \(statcan.gc.ca\)](#)

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

### Reports & Publications

Housing Markets Insight - [CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

CMHC - [Housing Shortages in Canada Report](#)

University of British Columbia - [Housing Assessment Resource Tools \(HART\)](#)

University of London - [Affordability targets: Implications for Housing Supply](#)

[Nova Scotia Housing Needs Assessment Report Methodology](#)

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)

## Annex B: Glossary

**Affordable Housing:** A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

**Area Median Household Income:** The median income of all households in a given area.

**Cooperative Housing:** A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

**Core Housing Need:** Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

**Household:** A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

**Household Formation:** The net change in the number of households.

**Non-movers:** Persons who, on the reference day, lived in the same residence as on the same date 1 year or 5 years earlier.<sup>7</sup>

**Supportive Housing:** Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

**Permanent Supportive Housing:** Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

**Purpose-Built Rental:** Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodation.

**Short-Term Rentals:** All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodation where there is no payment.

**Suppressed Household Formation:** New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

**Missing Middle Housing:** Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 stories or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.

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<sup>7</sup> *Mobility and Migration Reference Guide, Census of Population, 2016*