

KATHLEEN MAWHINNEY
RN STUDENT, UPEI

AFFORDABLE HOUSING STRATEGIES FOR CHARLOTTETOWN

PROPOSALS AND RATIONALE FOR
MUNICIPAL GOVERNMENT INVOLVEMENT

IN PARTNERSHIP WITH
COOPER INSTITUTE
NOVEMBER 2017

TABLE OF CONTENTS

Introduction	3
Why this report is necessary	3
Why housing is a nursing concern	3
Summary of report	3
Definition of terms	4
Housing and Health Data	5
Unaffordability	5
Scarcity	6
Unsuitability	6
Health implications	7
Municipal Government	8
Role of municipal government	8
Federal and provincial government involvement in Charlottetown	8
Municipal government involvement in Charlottetown	9
Best practice for municipal housing strategies	9
Strategy Recommendations	11
Recommendation 1	11
Recommendation 2	11
Recommendation 3	12
Recommendation 4	12
Recommendation 5	13
Further research	13
Special Thanks	14
References	15

INTRODUCTION

MUNICIPAL HOUSING STRATEGIES FOR CHARLOTTETOWN: BACKGROUND AND RATIONALE

PURPOSE

The purpose of this report is to provide the City of Charlottetown municipal government with effective, low-cost strategy recommendations to implement in Charlottetown's worsening housing crisis. The interventions I propose are based both on best practice evidence from the literature and input from relevant Charlottetown community members to ensure that they are consistent with Charlottetown's unique needs.

WHY THIS REPORT IS NECESSARY

This report is necessary because the Canadian housing market is experiencing a crisis, with housing prices escalating at 2.9 times the rate of average household incomes since 2000 (Government of Canada, 2017), insufficient amounts of federally subsidized housing (PEI Community Advisory Board on Homelessness, 2015), and increasing numbers of Canadians paying high percentages of their income towards shelter (Government of Canada, 2017).

This crisis profoundly affects Prince Edward Island. In Charlottetown, almost half of all households are rental households (as opposed to the nationwide average of 30%), with 41% of these spending more than 30% of their income on shelter, the standard by which housing is considered affordable (Canadian Rental Housing Index, 2017).

The federal and provincial governments have begun to address the housing crisis. Municipal governments are not responsible for all housing concerns, but municipal publications from across Canada and from the City of Charlottetown itself agree that municipal governments have a significant role in maintaining affordable housing, taking the initiative to convene the City of Charlottetown Affordable Housing Summit; however, the City has not implemented any projects to date, providing the opportunity to examine best practice evidence to establish policy direction.

WHY HOUSING IS A NURSING CONCERN

As a nursing student, I took on the project of advocacy at the municipal level because health literature has effectively demonstrated that socioeconomic factors have profound negative effects on health (Mari-Dell'Olmo et al., 2017). While these factors lie outside the healthcare system's influence, their direct impact on health makes it essential that the healthcare sector communicates and collaborates with the levels of government that can address these root causes of poor health. Nurses' ethical mandate to advocate for policies that address health concerns includes socioeconomic factors such as safe housing (Canadian Nurses Association, 2017).

SUMMARY OF REPORT

In this report, I will first present data to demonstrate the extent of the housing crisis in Canada and in Charlottetown, as well as research demonstrating the detrimental effects of housing insecurity

on health. Second, I will discuss the municipal government’s responsibility to address housing issues and summarize the federal, provincial and municipal governments’ current responses to the housing crisis in Canada, Prince Edward Island, and Charlottetown.

Finally, I will present recommendations for Charlottetown’s municipal government to implement to mitigate the housing crisis based on best practice evidence, City of Charlottetown publications, and Charlottetown community stakeholder input.

DEFINITION OF TERMS

In political discussion on housing and poverty, key terms are not consistently defined, leading to confusion and equivocation. For the purposes of this document, I will define relevant terms as follows:

- **Affordable housing:** living accommodations available through the private market that are realistically affordable to individuals living on a low income. Note that the term “affordable housing” is often used euphemistically to refer to federally subsidized social housing, which is not the intended meaning in this document.
- **Subsidized housing:** provincially operated living accommodations supported by federal funding, which accept a rent adjusted in proportion to the renter's income (also referred to as rent-geared-to-income housing or social housing).
- **Housing insecurity:** a broader concept than homelessness, housing insecurity refers to unstable housing conditions relating to financial concerns. This includes but is not limited to inability to pay rent or mortgage, or living without necessities such as food in order to pay rent; threat of eviction; living in substandard or inhumane conditions due to inability to afford decent housing; living in inappropriate situations such as institutions; overcrowding; and desperate measures such as living in abusive situations in order to access shelter (Katz, Zerger & Hwang 2017).
- **Low income:** there are many measurements used to assess poverty. The Low Income Measure is commonly used, which states that an individual is poor if they earn less than 50% of the median income of a given population (Aldridge, 2017).
 - Metro Vancouver classifies those earning 50-80% of the median income as having low income, while those earning less than 50% have very low income (2016).
 - To relate income to housing costs, note that those spending more than 30% on housing are generally living in unaffordable situations, and spending more than 50% likely indicates foregoing necessities to pay for housing (Canadian Rental Housing Index, 2017).

HOUSING AND HEALTH DATA

THE HOUSING CRISIS IN CHARLOTTETOWN & ITS EFFECT ON CHARLOTTETOWNERS' HEALTH

Charlottetown's housing crisis is apparent because of the unaffordability, scarcity, and unsuitability of affordable housing. Housing insecurity directly and indirectly contributes to the chronic diseases that make up the majority of Prince Edward Island's current disease burden.

UNAFFORDABILITY

Housing affordability relates income to housing costs (Metro Vancouver, 2015). Prince Edward Island's low median income, high population living in poverty, and high percentage of minimum wage earners demonstrates that it has a large low-income population that struggles to pay for housing, as seen in the following data.

Poverty indicator	Prince Edward Island	Canada
Percentage of population earning minimum wage	9.3 (highest of all provinces)	6.7
Percentage of population living in poverty (according to Low Income After Tax Measure)	16.9	14.2
Median income	\$61,163	\$70,336

Table 1: Poverty indicators of Prince Edward Island and Canada. Data from Statistics Canada (2017) and CBC News (2014).

Rental housing tends to be less expensive than housing ownership (Metro Vancouver, 2015). Therefore, Charlottetown's high percentage of rental households may be due financial inability to own housing. According to the Canadian Rental Housing Index (2017), those spending more than 30% on housing are generally living in unaffordable situations, and spending more than 50% likely indicates foregoing necessities to pay for housing.

Housing indicator	Charlottetown	Canada
Percentage of households as renter households	48	30
Percentage spending more than 30% of income on shelter	41	40
Percentage spending more than 50% of income on shelter	19	19

Table 2: Housing wealth indicators in Charlottetown and Canada. Data from Canadian Rental Housing Index (2017).

SCARCITY

As market pressures escalate housing prices across the country, affordable housing in Charlottetown becomes increasingly scarce. Housing prices are inflated by factors such as increased immigration, land shortage, zoning issues, and foreign investment, both in Charlottetown and across Canada (Government of Canada, 2017). Charlottetown has lost several affordable buildings to redevelopment, putting increased pressure on the remaining affordable housing options. In a 2015 interview, Mayor Clifford Lee commented to CBC News that the demand for affordable housing in Charlottetown has outpaced supply (CBC News, 2015).

The 2015 PEI Report on Homelessness found that despite increased federal funding for subsidized housing for specific target populations, there is an increased need for affordable and accessible housing stock as the buildings being constructed are not affordable to low-income populations (PEI Community Advisory Board on Homelessness). A representative from Anderson House who works with women as they search for affordable places to live characterized the situation as “a nightmare - there’s really almost nothing” (personal communication, November 7, 2017).

UNSUITABILITY

Affordable housing in Charlottetown tends to be unsafe or unlivable. Tenant advocate Rosalind Waters, activist Joe Byrne, and an anonymous Anderson House employee concurred that in their experience of working with low-income Charlottetowners on housing issues, affordable housing in Charlottetown is often inadequate in terms of physical safety and appropriateness. PEI’s Women’s Network (2013) found that low-income Charlottetowners often face issues such as:

- Lack of hot water and heat
- Doors without locks
- Dangerous plumbing leaks
- Mold
- Insect and mice infestations
- Untrustworthy landlords

The Community Advisory Board on Homelessness summarized the situation by saying that some Islanders face living in “squalor or dumps” because of high rents (2015).

Though the City of Charlottetown Affordable Housing Summit put forward recommendations to address this widespread problem - namely, enforcing housing codes to improve the living conditions of affordable housing in Charlottetown – this has not been done. The scarcity of affordable housing proved too great a barrier to make this change, as Mayor Lee stated that condemning unlivable apartment buildings would leave low-income Charlottetowners with no other housing options (CBC News, 2015).

HEALTH AND HOUSING INSECURITY

Health literature shows a well-established causal link between poor housing conditions and housing insecurity, and poor physical and mental health (Mari-Dell’Olmo et al., 2017). Predictably, poor housing conditions such as mold or dampness cause health issues, but housing insecurity is independently associated with poor health:

- Housing unaffordability is associated with higher rates of hypertension, depression, and anxiety, while stress associated with higher risk of foreclosure and eviction is related to increased risk of heart disease.
- High housing costs also limit one’s ability to pay for other health necessities such as medication, food, and clothes, causing further detriment to health.
- Finally, housing insecurity is related to unhealthy behaviours, such as higher rates of alcohol use, food insecurity, poor diet, and sedentary lifestyles (Mari-Dell’Olmo et al., 2017).

According to PEI’s most recent Chief Public Health Officer’s report, these behavioural factors contribute to the health problems that comprise PEI’s greatest disease burden: cancer, diabetes, heart disease, and chronic lung disease (Government of PEI, 2016). All of these diseases are more common among PEI’s low-income populations, and three of the four have higher rates on PEI than the Canadian national average. These data demonstrate the complex interrelationship between the factors of low income, housing insecurity, and poor health.

The Canadian Nurses’ Association Code of Ethics specifically states that nurses have a responsibility to advocate for policies that address social factors that impact health, including housing (CNA, 2017); furthermore, in welcoming the federal housing strategy of this year, CNA president Barb Shellian noted that without safe housing, individuals face an increased risk of death and greater susceptibility to infectious and chronic disease, mental illness, substance use, violence, and unintended injury” (CNA, 2017). Clearly the mandates of nursing and policymaking overlap at the cycle of poverty, housing insecurity, poor health practices, and chronic disease burden, necessitating nursing involvement in this issue.

Health, low income, and housing insecurity pose a complex problem for all levels of government. Municipal housing interventions will not solve all of these problems definitively, but they do present an opportunity for the City of Charlottetown to support the health and well-being of its citizens. -Author

MUNICIPAL RESPONSIBILITIES

GOVERNMENTAL RESPONSIBILITIES AND INVOLVEMENT IN CHARLOTTETOWN

ROLE OF MUNICIPAL GOVERNMENT

Municipal reports across Canada, including Charlottetown's own Official City Plan, agree that the municipal government does have a role in affordable housing concerns.

- The City of Charlottetown Official Plan states that within the parameters of developmental controls, construction demand, municipal services, and market pressures, the municipal government plays the crucial role of maintaining an adequate supply and variety housing (1999).
- The Vancouver Regional Affordable Housing Strategy (Metro Vancouver, 2016) states that the city ensures that there is enough land to build housing for all who need it through intentional development, and also support housing affordability through private market strategies.
- The Barrie Affordable Housing Strategy (City of Barrie Planning Services Department, 2015) concurs that municipal governments are not ultimately responsible for affordable housing concerns, but are responsible to ensure that adequate affordable housing supply exists.
- The City of Charlottetown Affordable Housing Summit, a more recent publication from Charlottetown, states that the City of Charlottetown is aware of the worsening housing situation in Charlottetown, and is seeking avenues for immediate action (City of Charlottetown, 2013).

The common theme among these diverse municipal publications is that the city is not ultimately responsible for the affordability of housing, but through its ability to influence housing policy, it has a **responsibility to direct development in a manner that supports the housing its citizens need**, especially in regards to affordability.

FEDERAL AND PROVINCIAL GOVERNMENT INVOLVEMENT

Representatives of Charlottetown municipal government have cited insufficient provincial and federal involvement as the barrier that prevents housing improvement in Charlottetown (CBC News, 2015). As noted, federal and provincial governments have the responsibility to provide and coordinate subsidized housing, currently supplying 1,118 senior housing units and 463 family housing units to PEI, with a recent joint federal/provincial funding promise of \$7 million for additional subsidized housing on PEI for seniors, women, and children (CMHC, 2017). However, federally and provincially funded subsidized housing does not currently provide a solution to the housing crisis in PEI for several reasons:

- Subsidized housing is targeted, meaning it is only available to populations most at risk for adverse complications, namely senior citizens and families. Targeted housing

interventions do not benefit the wider group of poor or semi-poor individuals who are living in rental housing (Katz, Zerger, & Hwang, 2017).

- The current supply of subsidized housing is insufficient to the high demand, as evidenced by extremely long wait lists and slow turnover times. Because of insufficient supply many seniors and families wait years to access subsidized housing, leaving them vulnerable to adverse effects in the interim (Meador, 2017)
- The new federal/provincial funding pledge may alleviate some of the pressure on the subsidized housing system, but it is still targeted to specific populations, leaving the majority of the low-income population without help in the rapidly escalating housing market.

The federal government intends to unveil a federal housing strategy in autumn 2017 to address this crisis (Government of Canada, 2017); however, housing is influenced at all levels of government, meaning that the current situation requires municipal participation as well as federal and provincial action (Metro Vancouver, 2015).

MUNICIPAL INVOLVEMENT IN CHARLOTTETOWN

Charlottetown's municipal government has expressed concern over the housing situation but has not taken concrete action to influence it. The City of Charlottetown convened the Charlottetown Affordable Housing Summit in 2013 to generate solutions to the housing crisis. However, by 2015, the generated recommendations had not been implemented despite widespread loss of affordable housing to condominium development and other causes (CBC News, 2015).

Furthermore, in the spring of 2017, the City Council acted contrary to its stated intentions when it ruled to allow Holland College to purchase land on the corner of Cumberland and Grafton streets in exemption of the area's zoning designation. This move entailed the destruction of housing units home to 20 low-income households, and was staunchly opposed by community members. While Charlottetown representatives insisted that affordable housing concerns were not relevant to the development application (MacMillan, 2017), the Charlottetown Official Plan and other municipalities' publications clearly state that cities have a responsibility to ensure adequate supplies of affordable housing through development controls or other strategies.

These conflicting claims and actions show a need for specific, evidence-based, appropriate strategy recommendations to put the City's goodwill towards the housing crisis into concrete and realistic action.

BEST PRACTICE FOR MUNICIPAL HOUSING STRATEGIES

Cities across Canada have published strategies to support affordable housing within their role as municipal governments. One of the recommendations put forward by the City of Charlottetown in its 2013 Affordable Housing Summit report is to review the relevant best practice research on municipal involvement in affordable housing, which I have done by examining diverse housing reports, based on expert opinion, from various Canadian cities. Note that expert opinion is considered best practice (Brower, 2017).

I gathered best practice data from:

- What Works: Affordable Housing Initiatives in Metro Vancouver Municipalities (2012).
- Vancouver Regional Affordable Housing Strategy (2016).
- Barrie Affordable Housing Strategy: a Ten-Year Plan (2015).
- Government of Canada “Let’s Talk Housing” Initiative publications (2017).

I also contacted Charlottetown community leaders and individuals involved in housing concerns, as well as reviewing Charlottetown-published reports on poverty and housing insecurity, to ensure that my recommendations fit Charlottetown’s unique needs as a community.

Therefore, my recommendations are:

- Based on current best evidence
- Targeted to the unique needs of Charlottetown
- Low-cost and high-impact

Community Stakeholders

Best practice strategies are based on research, but they also must take into account the unique clinical situation in which they are being used (Zimmerman, 2017). Therefore, I not only researched the relevant literature for best practice, but also contacted Charlottetown community leaders and housing experts to ensure that my recommendations are relevant to Charlottetown’s unique community needs. My community sources include:

- Rosalind Waters, low-income tenant advocate and leading member of Partners for Change
- Dr. Janis MacLellan-Peters, UPEI professor and researcher on housing insecurity in PEI
- Anonymous Anderson House service provider
- Community reports such as the Women’s Network PEI Pathways to Prosperity report

STRATEGY RECOMMENDATIONS

RECOMMENDATION 1

Introduce by-laws to maintain a balance between preservation of affordable housing and redevelopment. (From Vancouver Regional Affordable Housing Strategy, Barrie Affordable Housing Strategy, What Works Vancouver.)

Rationale: Newer housing is more expensive by default, and new-built rental housing is likely to be out of low-income individuals' price range (Metro Vancouver, 2016). When affordable housing is developed into high-income housing such as condominiums, the availability of affordable housing is reduced further (CBC News, 2015). Finally, the economic pressure to develop property into expensive housing will continue unchecked unless policy is put in place to protect the needs of the low-income population.

Demolition control is a low-cost intervention that is nonetheless effective in urban areas (Metro Vancouver, 2012). This is key for Charlottetown since demolition and redevelopment of affordable housing continues to be a problem for Charlottetown's low-income population.

Actions:

1. Create municipal policy requiring developers to plan relocation of tenants before demolishing affordable rental units (Metro Vancouver, 2016).
2. If necessary, require the developer to construct alternative rental housing, giving the displaced tenants the first right of application (City of Barrie Planning Services Department, 2015).
3. If the displaced tenants are compelled to move to more costly housing, require the developer to subsidize their rent for the first year (City of Barrie Planning Services Department, 2015).
4. Offer incentives for landlords to maintain or upgrade current housing and discourage selling to developers (Metro Vancouver, 2016).

RECOMMENDATION 2

Facilitate conversion of existing buildings in Charlottetown to affordable housing. (From City of Charlottetown Affordable Housing Summit Report and Metro Vancouver.)

Rationale: Building new housing is more expensive than converting existing buildings to housing (Metro Vancouver, 2015). Upper floors of some downtown buildings are under-utilized (City of Charlottetown, 2013). Converting these spaces to housing would increase economic activity in downtown Charlottetown (City of Charlottetown, 2013). Therefore, converting underused space in Charlottetown buildings to affordable housing would be a less costly way to support the need for affordable housing and would also benefit the city's downtown economy.

Actions:

1. Introduce tax incentives for development of upper floors of downtown buildings (City of Charlottetown, 2013).

RECOMMENDATION 3

Collect, compile, and analyze data on Charlottetown's specific housing needs. (From Metro Vancouver.)

Rationale: The City of Charlottetown is better equipped to advocate for support from the provincial government in regards to housing if it has comprehensive data quantifying the housing problem; and the city itself is better equipped to handle the problem if it understands it fully. While some housing data, such as the data presented in this report, is available through provincial and federal databases and community reports, cities that have successfully followed through on affordable housing initiatives have tracked their own data which has enabled them to design useful strategies.

Actions:

1. Create a task force to design data collection methods feasible for Charlottetown.
2. Focus on housing data that can inform future policy, including estimated demand for rental housing, estimated income level of housing-insecure Charlottetowners, changes in housing demand over time, and other concerns such as transportation and heating costs (Metro Vancouver, 2016).
3. Use the resulting data to advocate for provincial and federal government intervention (see Recommendation 4).

RECOMMENDATION 4

Propose specific provincial government actions.

Rationale: Housing is influenced on all three levels of government; collaboration among the levels of government is necessary for sustainable solutions (Metro Vancouver, 2015). There has been difficulty coordinating efforts between the three levels of government in the past (CBC, 2015). Proposing specific provincial government actions puts pressure on senior government to contribute to a housing solution without waiting for a slow-to-come federal or provincial housing strategy.

Action:

1. Propose that the provincial government review provincial taxes concerned with property transfer in order to remove barrier of relocating tenants (property transfer tax), in conjunction with introducing policy requiring developers to relocate tenants before developing their housing.
2. Propose that the provincial government provide funding for tax incentives associated with building new affordable housing, as this is a higher-cost measure that has high efficacy in urban areas (Metro Vancouver, 2012).

RECOMMENDATION 5

Create a detailed business case for why new funds dedicated to affordable housing constitute good public policy initiative. (From City of Charlottetown Affordable Housing Summit.)

Rationale: Other recommendations are aimed at maximum impact on housing problem with minimal spending; however, if a more detailed analysis showed that spending more on housing would have overall net positive economic impact (i.e., through new job creation and increased economic activity), Charlottetown could spend more on housing while knowing that it is a sound investment (City of Charlottetown, 2013).

Actions:

1. Convene a Mayor's Task force to look further into best practice, economic outcomes, and applicability of strategies for Charlottetown (City of Charlottetown, 2013).

FURTHER RESEARCH

There are many additional strategies for low-cost, high-impact support of affordable housing, such as:

- Inclusionary zoning
- Density bonusing
- Exaction programs
- Infill

These and the other strategies that I have suggested are an excellent starting place for Charlottetown's own Action Plan on Affordable Housing, as suggested in the Charlottetown Affordable Housing Summit (2013). I hope that this report is a valuable starting place for the City of Charlottetown to understand and influence Charlottetown's growing need for affordable, livable, and safe housing.

SPECIAL THANKS

SUPPORTING AND CONTRIBUTING PARTIES

- ❖ Marie Burge, Cooper Institute
- ❖ Ann Wheatley, Cooper Institute
- ❖ Debbie Theuerkauf, BScN
- ❖ Natalie Clark, BScN
- ❖ Dr. Janis MacLellan-Peters, RN, MN, PhD
- ❖ Rosalind Waters, Partners for Change
- ❖ Anderson House

Many thanks to you - your time and expertise were greatly appreciated.

REFERENCES

- Aldridge, H. (2017). *How do we measure poverty?* Toronto, ON: Maytree.
- Brower, E. J. (2017). Origins of evidence-based practice and what it means for nurses. *International Journal Of Childbirth Education*, 32(2), 14-18.
- Canadian Nurses Association. (2017). *Code of ethics for registered nurses*. Ottawa, ON: Author.
- Canadian Nurses Association. (2017, November 22). Statement by CNA president Barb Shellian welcoming a new housing strategy in Canada. Canadian Nurses Association. Retrieved from <https://www.cna-aiic.ca/news-room/news-releases/2017/statement-by-cna-president-barb-shellian-welcoming-a-new-housing-strategy-in-canada>
- Canadian Rental Housing Index. (2017). Affordability and overspending [data file]. Retrieved from <http://www.rentalhousingindex.ca/>
- Canada Mortgage and Housing Corporation. (2017, May 26). Government of Canada and Prince Edward Island announce investment in housing. Retrieved from <https://www.cmhc-schl.gc.ca/en/corp/nero/nere/2017/2017-05-26-1245.cfm>
- CBC News. (2015, December 18). Affordable housing still scarce in Charlottetown, says mayor. *CBC News*. Retrieved from <http://www.cbc.ca/news/canada/prince-edward-island/affordable-housing-charlottetown-mayor-1.3372696>
- CBC News. (2014, July 17). PEI has highest percentage minimum wage earners. *CBC News*. Retrieved from <http://www.cbc.ca/news/canada/prince-edward-island/p-e-i-has-highest-percentage-minimum-wage-earners-1.2709694>
- City of Charlottetown. (2013). Affordable housing summit: Session summary and assessment. Charlottetown, PE: Author.
- City of Charlottetown. (1999, July). City of Charlottetown official plan. Retrieved from <http://www.city.charlottetown.pe.ca/officialplan.php>
- City of Barrie Planning Services Department. (2015). Affordable housing strategy: A ten-year plan. Retrieved from

- <http://www.barrie.ca/Doing%20Business/PlanningandDevelopment/Policies-Strategies/Documents/Affordable-Housing-Strategy.pdf>
- Government of Canada. (2017). *Let's talk housing: Housing data we can rely on*. Retrieved from <https://www.letstalkhousing.ca/pdfs/papers/nhs-housing-data-rely-on.pdf>
- Government of Canada. (2017). *Let's talk housing: Understanding affordability pressures in high priced markets*. Retrieved from <https://www.letstalkhousing.ca/pdfs/papers/nhs-understanding-affordability-p pressures-high-priced-markets.pdf>
- Government of Canada. (2017). *What we're doing*. Retrieved from <https://www.letstalkhousing.ca/learn-more/index.cfm>
- Government of Prince Edward Island. (2016). Chief Public Health Officer's report. Retrieved from <https://www.princeedwardisland.ca/en/news/2016-chief-public-health-officers-report>
- Katz, A. S., Zerger, S., & Hwang, S. W. (2017). Housing First the conversation: Discourse, policy and the limits of the possible. *Critical Public Health*, 27(1), 139-147.
doi:10.1080/09581596.2016.1167838
- MacMillan, S. (April 11, 2017). Charlottetown council approves zoning for Holland College residence. *CBC News*. Retrieved from: <http://www.cbc.ca/news/canada/prince-edward-island/pei-charlottetown-city-council-holland-college-residence-1.4065184>
- Marí-Dell'Olmo, M., Novoa, A. M., Camprubí, L., Peralta, A., Vásquez-Vera, H., Bosch, J., & ... Borrell, C. (2017). Housing policies and health inequalities. *International Journal Of Health Services*, 47(2), 207-232. doi:10.1177/0020731416684292
- Meader, L. (2017). Long waiting lists and few vacancies: Affordable housing in P.E.I. *CBC News*. Retrieved from <http://www.cbc.ca/news/canada/prince-edward-island/p-e-i-housing-affordable-rent-1.4136171>
- Metro Vancouver (2016). *Regional affordable housing strategy*. Retrieved from <http://www.metrovancouver.org/services/regional-planning/PlanningPublications/RegionalAffordableHousingStrategy2016.pdf>

Metro Vancouver. (2012). *What works: Affordable housing initiatives in Metro Vancouver municipalities*, (1-36). Retrieved from http://www.metrovancouver.org/services/regional-planning/PlanningPublications/1267_WhatWorks_LR.pdf

PEI Community Advisory Board on Homelessness. (2015). *PEI report on homelessness*. Charlottetown, PE: PEI Community Advisory Board on Homelessness.

Statistics Canada. (2017, September 13.) Key indicators: Canada. In *2016 Census of Population*. Retrieved from <http://www12.statcan.gc.ca/census-recensement/index-eng.cfm>

Zimmerman, K. (2017). Essentials of evidence based practice. *International Journal Of Childbirth Education*, 32(2), 37-43.