



Affordable Housing

Access to adequate, affordable housing is a key determinant of health, economic stability, and community well-being. (*Statistics Canada, Canada Mortgage and Housing Corporation*)



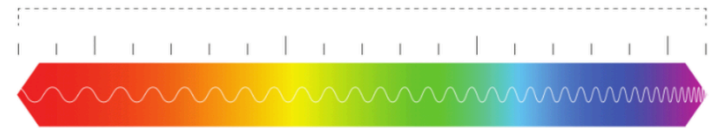
Nearly 4 in 10 renter households in PEC face housing affordability pressures.

Low Supply is Driving up Rents

- Prince Edward County's rental vacancy rate was just 0.2% in 2022 — the fourth lowest in Ontario (*PEC Housing Plan*)
- Only 7% of housing built in rural municipalities over the past 25 years was rental housing, despite an estimated need of 25%. (*KPMG 2022*)
- Homelessness in Ontario continues to rise following decades of underinvestment in affordable and social housing. (*Association of Municipalities of Ontario*)

Single person households and 1-bedroom apartment affordability in The County

	Maximum Ontario Works for one person	Maximum Ontario Works ODSP for one person	Single Senior OAS & GIS only	Full time minimum wage for one person	Single person Median Gross Household Income	Minimum Monthly Income Required
Monthly	\$733	\$1,408	\$1,852	\$2,669	\$3,400	\$6,660
Annually	\$8,796	\$16,896	\$22,224	\$32,032	\$40,800	\$79,920



Rent that is affordable

(based on CMHC's 30% of gross household income)

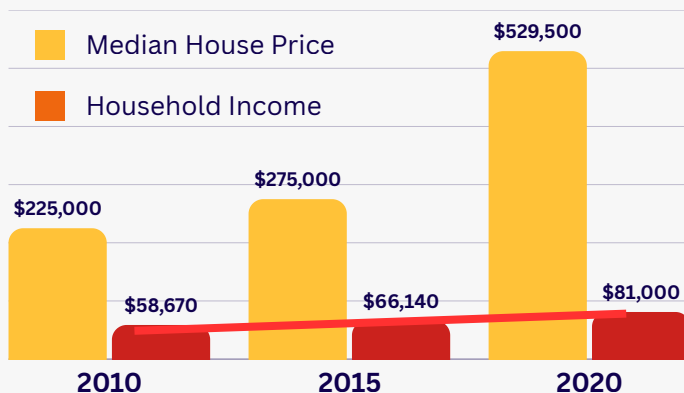
Produced by The County of Prince Edward. Data Sources: PEC Market Report, CMHC, Statistics Canada

Average Market Rent

A household income of \$68,000 is required to afford a 1-bedroom apartment. The average household income is \$81,000. (*2021 census*)

Affordable rental housing in PEC is defined as a unit costing no more than 30% of household income, OR at least 20% below the median market rent.

House Prices Spiked During the Pandemic



Household incomes have not kept pace with rising housing costs, increasing pressure on the rental market.

Lack of Affordable Housing Affects Everyone

Rising housing costs are making it difficult for many young families, low-income residents, and seniors to afford living in PEC.



- Housing shortages are affecting the local workforce; 32% of employers surveyed reported insufficient housing for staff. (*PEC Chamber of Commerce, 2023*)
- Lack of attainable and affordable housing is also a barrier to attracting doctors, health care workers, and child care staff.

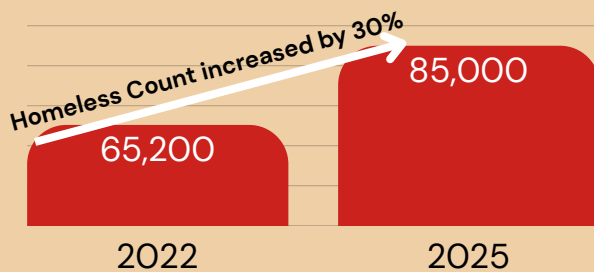




Homelessness

Rural homelessness is not always evident. It can include living in tents or vehicles, “couch-surfing”, or staying in shelters.

Homelessness is Rising Rapidly in Ontario



~85,000 Ontarians experienced homelessness in 2025—30% more than in 2022.

A more coordinated approach is recommended to address the conditions associated with homelessness (e.g. investment in income supports, healthcare, mental health services and other related systems)

(Association of Municipalities of Ontario)



Without significant changes, homelessness in Ontario is projected to more than double by 2035, and could triple in an economic downturn.

(Association of Municipalities of Ontario)

More People May Be Experiencing Homelessness Locally Than Counts Show



Point-in-Time Counts in Prince Edward County identified 32–45 people experiencing homelessness between 2018 and 2026, with an estimated 3–5 additional people uncounted for every person identified.

Key factors include low incomes, high rents, mental health and addiction challenges, abuse and family or landlord conflicts.

Seniors face growing risk due to high rents and fixed incomes.

Services Support PEC Housing Stability

Leeward House: Ten transitional beds with a waiting list of 9, wraparound supports and housing stability programming. Currently 3 residents are seniors.

Housing Help Program: Helps residents find and keep housing

Homelessness Prevention Program (HPP): Enhanced supports for people experiencing or at risk of homelessness

The County's Rental Housing Online Registry: Information for residents who are looking for housing

Municipal Financial Relief Grant: Tax and water/wastewater relief

Comfort Kits: Essential items for people experiencing homelessness, supported through the Community Safety & Well-being Plan

