

HOUSING NEEDS ASSESSMENT JUNE 2019



ST. JOHN'S





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The St. John's Housing Needs Assessment Report was prepared by David Harrison MCIP, with input and research assistance from the City of St. John's; CMHC; and Tract Consulting Inc.



ii Executive Summary

This Housing Needs Assessment has drawn from a wide range of data and community inputs as well as the City's initiatives in seniors housing and affordable housing. As opposed to an over-emphasis on statistics, the Housing Needs Assessment also relies on qualitative inputs to help position the City's overall policies and approach to housing.

The report explores the importance of housing and its impact and relationship to community health and social and economic development. It provides a snapshot of the City's housing continuum, and this would not have been possible without the input from many stakeholders. The Housing Needs Assessment has multiple purposes, namely, to analyze supply and demand for housing, identify gaps, lay the foundation for supporting the Affordable Housing Strategy and develop new initiatives.

The demographic profile shows modest population growth between 2001 and 2016, which is attributable largely to net in-migration; but it also shows an aging population, and a city with fewer children and fewer adults aged 35-49 years of age.

In 2015, 25% of all households were spending more than 30% of their income on housing – this is the standard measure of housing affordability. Single people accounted for 67% of these households – a growing and consistent trend since 2005. In 2015, a total of 5,265 households were spending more than 50% of their income on housing, and single people were the largest group within that total.

CMHC notes that there has only been a small change in St. John's vacancy rate in recent years despite a sizeable increase in newly built apartments a few years ago. CMHC felt this could be attributed to increased demand for rental accommodations from all demographic segments in 2018 and fewer new units coming on the market. The decline in housing prices for single-family homes did not translate to the rental housing market: rents did not decline and have been generally static since 2016.

The city's housing market has been subject to the provincial resource-based economy, however, housing starts and prices have stabilized since the sharp declines experienced in 2014. While lower sale prices benefit homebuyers, the report explores related issues of home maintenance and impact on the city's seniors' population.

Out of the 35 Census Metropolitan Areas (CMA) in Canada, St. John's ranks 24th for those in core housing need. In fact, there was a modest decline in core housing need (adequacy, suitability, affordability) between 2006 and 2016. Notwithstanding this position relative to the rest of Canada, this report concludes that all vulnerable populations, and in particular single people and seniors, are in need of more affordable housing options.

The City's 2014 Seniors Housing Report concluded that there was not enough seniors housing at that time; it predicted the seniors' population in the St. John's CMA will grow to 65,421 by the year 2035 or 28% of the total CMA population.

The need for more seniors housing options looms as an increasingly large challenge. The report assumes there is a gap (in affordability, appropriately designed housing and availability of graduated levels of care) between those able to live independently and those needing long-term care. It describes some of the serious health, social and economic issues experienced when older adults must leave their community in order to find the housing and care they need.



Developed with the help and input from many stakeholders, the Housing Needs Assessment includes a 'Non-Market Housing Inventory'. The inventory, which is found in Section 3.2 of this report, includes important information on shelters, transitional housing, supported and affordable housing, as well as planned future projects.

Stakeholders provided information on homelessness and the needs of some of St. John's most vulnerable populations: seniors, veterans, students, immigrants and new Canadians, Indigenous people and those with disabilities.

For a number of health, social and economic development reasons, the report makes a connection between the City's role and the National Housing Strategy, which allocates new funding to help meet these non-market housing needs. It recommends that more data be collected and provides ways the City can support the provision of more affordable housing for vulnerable populations. It recommends continued engagement with non-market housing stakeholders in identifying housing solutions.

Canadian governments have only recently declared housing as a right; the challenge now is to ensure that decision-making processes result in the right things being done. The National Housing Strategy represents an investment opportunity for those communities willing to dig in and solve some of our most pressing and complex housing problems.

In this regard, the Housing Needs Assessment Report makes a strong case for linking housing and economic development in St. John's. Some cities in Atlantic Canada are starting to position urban redevelopment with the use of mixed income and support-based housing strategies. Higher density and downtown living, smaller households and an aging population are changing the face of our communities but are also creating new opportunities.

The development of sustainable communities depends on the availability of a wide range of housing options. This can only be realized with an affordable housing strategy and robust approach that meet a wide range of housing needs in St. John's.

iii Recommendations

- 1) Ensure that the definitions contained in the Housing Needs Assessment Report are uniformly used in the Affordable Housing Strategy, Seniors Housing Research Project, St. John's Municipal Plan, St. John's Development Regulations, and other City documents relating to housing.
- 2) Update the Housing Needs Assessment data on an annual basis where possible (CMHC Market and MLS data) and every five years following the release of census data.
- 3) Hold a forum with the providers of seniors housing in order to review and update the Seniors Housing Report recommendations and develop an inventory of independent, personal care and long-term care units in the city. Issues, options, needs and opportunities for developing more seniors housing should be explored during this forum.
- 4) Liaise with the Association for New Canadians, Refugee and Immigrant Advisory Council and other stakeholders to address housing needs for new Canadians, and the role of housing in helping to attract, and keep, immigrants. Quantify current housing needs and numbers of immigrants.



- 5) Update the Non-Market Housing Inventory every two years. As part of this work, engage the non-market housing providers and conduct more research on housing needs, in particular for vulnerable populations including veterans, students, Indigenous people and individuals with disabilities.
- 6) Partner with any non-market housing providers on funding applications being made to the Newfoundland and Labrador Housing Corporation and/or CMHC¹.
- 7) The costs and benefits of licensing and establishing standards for bedsits should be explored, along with other methods, to ensure their adequate maintenance.
- 8) Develop a mixed income housing strategy, one that identifies a range of incentives matched to economic development opportunities and based on cost/benefit valuations, as well as opportunities such as universal design and non-market housing, for one or more of the City's designated intensification sites.

iv Definitions

ACCESSIBILITY (HOUSING) - ALSO SEE UNIVERSAL DESIGN

Accessibility refers to the manner in which housing is designed, constructed or modified (such as through repair/renovation/renewal or modification of a home), to enable independent living for persons with diverse abilities. Accessibility is achieved through design, but also by adding features that make home more accessible, such as modified cabinetry, furniture, space, shelves and cupboards, or even electronic devices that improve the overall ability to function in a home.

AFFORDABILITY

Affordability means that the household has the financial ability or means to effectively enter or compete in the housing market, see Affordable Housing and Affordable Rental Housing definitions below.

AFFORDABLE HOUSING

Affordable housing generally means a housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30 per cent of its gross income.

AGING-IN-PLACE

Overwhelmingly, our elders want to continue to live as long as possible in their current homes. If they must move, they want to stay in the community where they have a network of friends and neighbours so that these connections are not lost (Atlantic Seniors Housing Research Alliance, 2010).

CHRONIC SHELTER USER

A chronic shelter user is a user who has stayed at shelters for more than 180 days in the past year.

CORE HOUSING NEED

A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that they could not afford alternative, suitable and adequate housing in their community (Statistics Canada).

¹ See Appendix 1 for a list of potential partnering opportunities and initiatives that could be undertaken.



EPISODIC SHELTER USER

An episodic shelter user is a user who has three or more episodes of homelessness in the past year. A single stay or stays within 30 days of each other are considered an episode. A new episode is counted when a user stays at a shelter after 30 days since their last stay at a shelter.

HOMELESS

When an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

HOMELESSNESS PREVENTION AND RAPID REHOUSING (HPRR)

Program elements can be combined to ensure a continuum of supports is in place for those at imminent risk and/or experiencing transitional/episodic homelessness. The aim is to shorten the time being spent homeless as much as possible, where preventing a homelessness episode is not possible. Programs tend to target low-mid acuity participants with less frequent homelessness lengths of stay and episodes. In some communities, these types of programs are delivered separately and may be specifically focused further on subpopulations (families, youth, singles being discharged from public systems, etc.).

HOMELESSNESS

Having no home or permanent place of residence.

HOUSEHOLD

All the persons who occupy or intend to occupy a housing unit.

HOUSING FIRST

An approach to ending homelessness that centres on moving people experiencing homelessness into independent and permanent housing as a first step. It provides people with immediate access to permanent housing with no housing 'readiness' or compliance requirements, is recovery-oriented and centres on consumer choice, self-determination and community integration. It is a rights-based intervention rooted in the philosophy that all people deserve housing, and that adequate housing is a precondition for recovery. The approach affirms that stable housing is a primary need, and that issues, such as addictions or mental health, can be better addressed once this need is fulfilled.

NON-MARKET HOUSING includes:

- **EMERGENCY SHELTERS:** Provide stabilization and assessment, focusing on quickly moving all persons to housing. Short-term shelter providing a safe, temporary place to stay (for those who cannot be diverted from shelter) with focus on initial housing assessment, immediate housing placement and linkage to other services; serving homeless individuals, youth and families.
- **TRANSITIONAL HOUSING:** An intermediate step between emergency shelter and permanent housing. Safe, time-limited housing in project-based or scatter-site locations that focuses on housing planning, addictions treatment, stabilization, supports and recovery for individuals and families with barriers to self-sufficiency.
- **SUPPORT BASED HOUSING:** Project-based, clustered and scattered-site permanent housing linked with supportive services that help residents maintain housing. Housing is subsidized, and the tenant pays no



more than 30% of gross monthly income on housing.

- **AFFORDABLE RENTAL HOUSING:** Rental housing projects that keep units affordable for low-income households. For a housing unit to be considered affordable, it must cost less than 30% of a household's pre-tax income including housing and related costs. It is common that an affordable rental housing project must keep units affordable for individuals under a maximum income limit (ex. Total annual income of \$32 500 or less).
- **INCOME BASED AFFORDABLE HOUSING:** Subsidized housing where rent rates paid by tenants are based on a percentage of their household income (this is also known as Rent Geared to Income (RGI)).

SENIORS HOUSING

Seniors housing is that which is owned by a private, non-profit or public sector developer and includes age-friendly (universal) unit design, supportive amenity spaces and has access to care and personal services. While no standard definitions of terms such as Independent Living or Assisted Living exist in the senior care industry, three housing options are best thought of in terms of a continuum (within a building, 'campus' or neighbourhood) and where graduated levels of care are available to help people age-well-in-place:

- **Independent Living** – usually apartments with associated personal services and/or care services, which may be optional or provided in service plans. May or may not include food services and common dining. Any care services being provided by the owner or operator need to be licensed under the Province's Health and Community Services Act (Personal Care Home Regulations).
- **Personal Care** – a licensed Personal Care Home where daily living activities are supported by on-site staff. As per CMHC's definition, includes 'standard spaces' where the level of care being provided is 1.5 hours per day or less. This level of seniors housing will typically include food services and common dining on site.
- **Long Term Care (facility)** – a residential building for persons requiring moderate to total assistance with the activities of daily living, having on-site nursing staff and which is provincially licensed.

TRANSITIONALLY HOMELESS PERSON

Transitionally homeless persons may be homeless for the first time (usually for less than three months) or has had less than three episodes in the past three years. Most people experience homelessness for a short time and infrequently in their lifetime. Usually, this is a result of lack of income or housing affordability challenges.

UNIVERSAL DESIGN

Universal Design is the design and composition of an environment so that it can be accessed, understood and used to the greatest extent possible by all people regardless of their age, size, ability or disability. For an example of universal design related to housing, see CMHC's Flex Housing Guidelines.



1.0 BACKGROUND

1.1 Project Scope and Purpose

The City of St. John’s approved an Affordable Housing Business Plan (‘Creating Opportunities, Housing Our Community’) in 2014. This plan guided housing initiatives in the City until a 10-year Affordable Housing Strategy was adopted in November 2018.

The Housing Needs Assessment Report helps support the Affordable Housing Strategy and reinforces the City’s belief that (a) housing is a human right, and (b) that everyone needs and deserves a home that is safe and affordable to them.

This study has multiple purposes, which are to:

- 1) Analyze the current and future supply and demand for housing in St. John’s
- 2) Identify any gaps within the housing continuum
- 3) Provide analysis that would lay the foundation for implementing and/or adjusting the Affordable Housing Strategy, and
- 4) Develop other initiatives as may be required.

The scope of the study included:

- Researching and analyzing information from a wide variety of sources
- Conducting stakeholder interviews, and
- Conducting a community survey.

THE HOUSING CONTINUUM



Source: CMHC



1.2 The Importance of Housing

If a wide range of housing options and choices are available (including market, affordable and non-market/support-based housing), then individuals, families and neighbourhoods will have the stability they need for a healthy and sustainable future. Some of the key social, economic and environmental benefits are summarized below.

Health

Adequate, suitable and affordable housing is an important determinant of health and social wellbeing:

- A foundation for health, employment and basic social needs
- Appropriate housing promotes aging-in-place and many associated socio-economic and health benefits for the community as a whole
- New construction or renovation improves the quality of the housing stock thereby reducing health risks, and
- Appropriate housing reduces risks of homelessness and associated impacts:
 - Use of emergency services
 - Hospitalization
 - Incarceration, and
 - Dependency on a wide range of health and community supports.

Economic Development

The availability of a wide range of housing options also has many economic development benefits:

- Helps to attract, retain and develop the workforce and new residents
- Home ownership increases household equity, economic security and investment in the local economy
- Having a safe and affordable home is critical to an individual's ability to pursue meaningful employment, and
- Housing construction and renovation generates investment and direct and indirect economic development benefits (also see Section 5, Housing and Economic Development).

Environment

A range of housing options can support and encourage densification which:

- Supports efficient use of infrastructure and other municipal services
- Promotes efficient land use
- Can help make a community more livable as long as open space and recreation opportunities can be created within the housing development, and
- Helps improve energy efficiency through new construction or renovation.



2.0 DEMOGRAPHIC AND ECONOMIC PROFILE

2.1 Demographic Profile

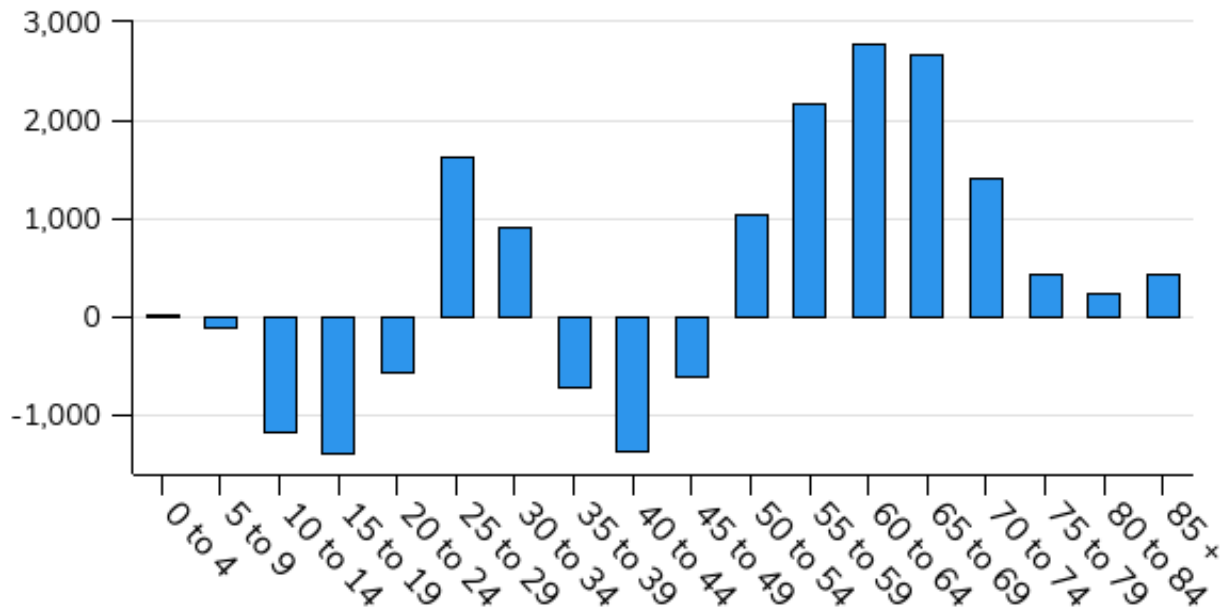
2.1.1 Population and Age Groups

In 2016, the City of St. John's population was 108,860, an increase of 10% since 2001. The Province's population grew 1.3% over the same period.²

The population of the St. John's CMA was estimated to be 220,500 as of July 1, 2018, a 0.6% increase from the previous year. Gains resulted from modest natural population growth (more births than deaths) and net immigration to the region.³

For those migrating to the City of St. John's from within Canada, 56% came from other parts of Newfoundland and Labrador and 44% came from other provinces.⁴ The number of immigrants continues to grow and in 2016 they represented 6% of the City's total population.⁵

Change in Age Groups over 15 years (2001-2016)



Sources: Statistics Canada -2001 Census. Catalogue Number 95F049XCB2001001 and Statistics Canada. 2017. Census Profile 2016 Census. Catalogue no. 98-316-X2016001.

2 Statistics Canada. 2017. Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001.

3 2018 Economic Review. St. John's Census Metropolitan Area

4 Statistics Canada. 2017. Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001.

5 Ibid.



The decline in the number of young people in St. John’s is a factor associated with the trend towards smaller household sizes and economic opportunities elsewhere. Specifically, there has been a decline from 2.5 persons in 2001 to 2.2 persons per household in 2016.⁶ Smaller household size can be attributed to fewer children being born and also our aging population.

Over the 15-year period, the city’s population trends can be summarized as follows:

Population Increases	Population Decreases
Seniors (65 years and older) grew by 5,380 individuals, or 43%	There were 945 fewer children (0-14 years) and 1,715 fewer youth (15-24) representing a decline of 8%. This decrease is not surprising, given that parents (35-49 years of age) show a corresponding loss of 2,185 individuals (-6%).
The older workforce (50-64 years) grew by 6,385 individuals or 38%	
The entry-level work force (ages 25-29 and 30-34 years) grew by 2,775 individuals or 19%.	

2.1.2 Characteristics of Households and Families⁷

Please note the following:

- The growth in the number of households (21%) is outpacing the growth in population (10%).⁸ Census families without children continue to predominate (about 43%) while 38% of households are couples with children.⁹
- In the last decade, there was a 30% increase in the number of single people.¹⁰
- Housing affordability is typically defined by the amount of income spent on shelter. In the City of St. John’s, 25.5% of households spent more than 30% of their income on shelter in 2015.¹¹
- Single people accounted for 67% of all households spending more than 30% of their income on housing, a consistent and growing trend since 2005 (see below).
- Female lone-parent families are the next largest group at 15.9% (down by 30% since 2005).
- Single people are also the largest group experiencing extreme low-income prevalence (more than 50% of income being spent on shelter).

6 *Ibid.*

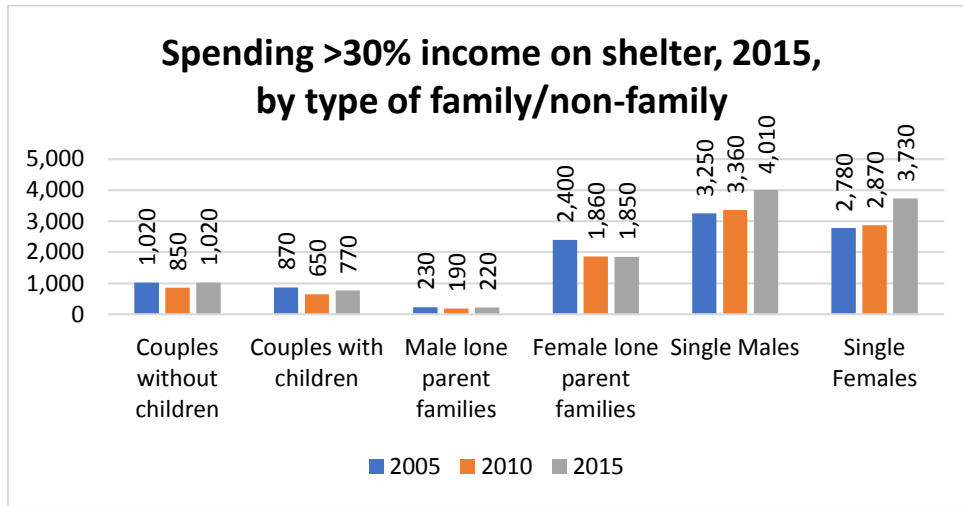
7 *Statistics Canada - 2001 Census. Catalogue Number 95F0495XCB2001001 and Statistics Canada. 2017. Census Profile. 2016 Census. Catalogue no. 98-316-X2016001*

8 *Ibid.*

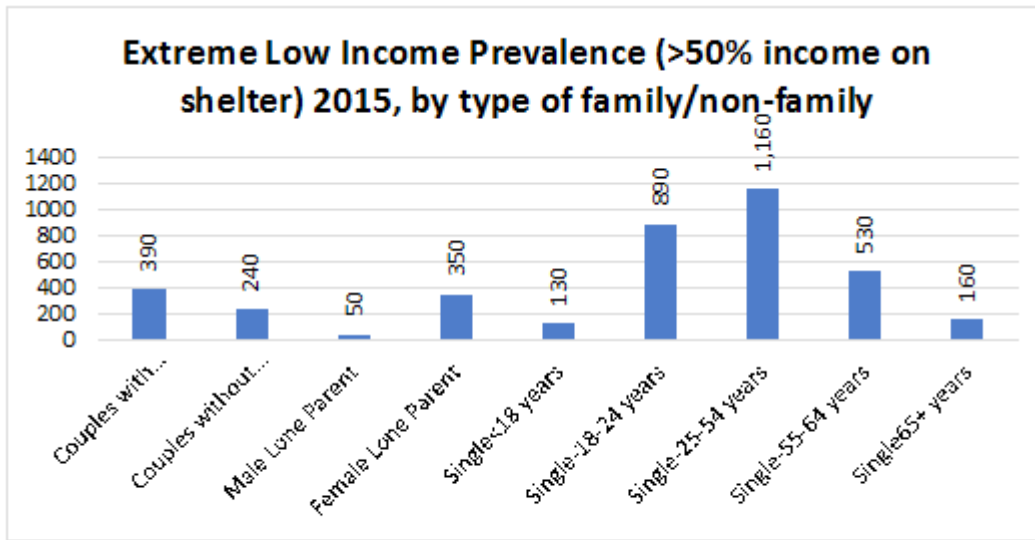
9 *Statistics Canada. 2017. Census Profile. 2016 Census. Catalogue no. 98-316-X2016001*

10 *Statistics Canada - 2006 Census. Catalogue Number 97-553-XCB2006023*

11 *Newfoundland and Labrador Market Basket Measure of Low Income. Statistics provided by Income Statistics Division, Statistics Canada, based on methodology developed by the Newfoundland and Labrador Statistics Agency.*



Source: Newfoundland and Labrador Market Basket Measure of Low Income. Statistics provided by Income Statistics Division, Statistics Canada, based on methodology developed by the Newfoundland and Labrador Statistics Agency.



Source: Newfoundland and Labrador Market Basket Measure of Low Income. Statistics provided by Income Statistics Division, Statistics Canada, based on methodology developed by the Newfoundland and Labrador Statistics Agency.

2.2 Provincial and Local Economic Profile

From 1993 to 2008, the Province's population had decreased steadily due to out-migration, and then, as the economy strengthened between 2009-2013, the population grew. Despite the softening of the economy in 2014, as oil prices weakened and other provincial resource industries struggled, the population continued to grow albeit at a slower rate. The recent slowdown in the economy has been largely due to the substantial completion of major projects.¹² This resulted in a decline in employment and income, which has in turn affected housing starts.

According to the Province's economic forecast,¹³ the decline in GDP may be somewhat offset by new projects

¹² Such as the structure for the Hebron offshore oilfield, substantial completion of the Muskrat Falls hydroelectric project and the closure of Wabush Mine.

¹³ 'The Economy, 2018' Dept. of Finance, Government of Newfoundland and Labrador



expected to start in 2018¹⁴ plus higher oil and iron ore production. The 2018 economic forecast predicted:

- A 9.3% decrease in capital investment (real exports are expected to increase by 2.8%)
- Unchanged unemployment rate
- Household income is expected to increase by a modest 0.7%
- A slight rise in housing starts and retail trade, and
- A population increase of 0.6 % mainly due to a continued increase in immigration.

Between 2001 and 2016, the Province's labour force grew 12% (10,000 more individuals were eligible for participation in the labour market with a corresponding decrease in unemployment (11.7% to 8.9%)).¹⁵ This changed dramatically with Statistics Canada reporting a 14.4% unemployment rate for the province in August 2018. The provincial economic forecast¹⁶ attributes this to fewer local employment opportunities as well as fewer jobs available for residents who commute to work outside the Province.

The City of St. John's May 2019 Economic Update (based on the St. John's CMA)¹⁷ showed that the:

- Housing Price Index was 98.1 in February 2019 (down 0.9%)
- Consumer Price Index was 138.4 in March 2019 (up 1.0%)
- Labour Force was 125,300 (up 5.8%) in March 2019
- Unemployment Rate was 7.8% (down 1.1%) in March 2019
- Employment was 115,500 (up 6.9%) in March 2019, and
- Labour Participation Rate was 67.4% (up 3.5%) in March 2019.

3.0 HOUSING CONTEXT

The current housing stock includes both market and non-market housing. Non-market housing includes temporary accommodation, such as emergency shelters and transitional housing, as well as permanent housing. Market and non-market housing can also include subsidized affordable housing or rental accommodation with rents that are below the average for an area. Any or all can have supports associated with them.

3.1 Market Housing

In 2016, the City of St. John's had a total of 47,635 occupied private dwellings (Statistics Canada, Community Profile, 2016) consisting of:

- Single detached homes (43%)
- Apartments and flats in a duplex (26%)
- Apartments in buildings with less than 5 storeys made up 13%
- Row houses made up 11%
- Semi-detached houses consisted of 6%, and
- 1% of private dwellings were apartments in buildings with greater than 5 storeys.

14 *Such as the West White Rose offshore oil project, Voisey's Bay underground mine, and Tacora Resources purchase of the Wabush Mines' assets and plan to restart operations.*

15 *Source: Statistics Canada - 2001 Census. Catalogue Number 95F0495XCB2001001 and Statistics Canada. 2017. Census Profile. 2016 Census. Catalogue no. 98-316-X2016001.*

16 *'The Economy, 2018' Dept. of Finance, Government of Newfoundland and Labrador*

17 *City of St. John's May 2019 Economic Update.*



This mix of housing types has been consistent over the past 10 years.¹⁸ Sixty-one percent (61%) of the housing stock is under home ownership compared to 77% in the rest of the province.¹⁹ This ratio of owner/rental tenure has been stable for the past four census periods.²⁰ Of those maintaining the homes they own, 23.5% are seniors (over the age of 65) and 18.8% are pre-seniors (55-64 years).²¹

CMHC provides the most current data regarding housing construction activity. Overall, new construction declined in 2017 and again in 2018.

Historical Completions By Housing Type (2008-2018)

Year	Single	Semi-Detached	Row	Apartment	All
2008	399	54	34	132	619
2009	431	74	50	116	671
2010	540	22	58	88	708
2011	457	8	25	291	781
2012	457	4	51	329	841
2013	517	6	17	389	929
2014	402	6	9	241	658
2015	292	0	31	260	583
2016	234	8	8	181	431
2017	175	24	14	46	259
2018	186	18	50	40	294

The following tables show current data²² for the number of completions by dwelling type and absorptions (single detached homes) in St. John's.

New Housing Construction Activity- St. John's CY



Housing Starts by Dwelling Type

	MAY-19	MAY-18	YTD-19	YTD-18
Single	10	13	16	40
Semi-detached	2	2	6	4
Row	4	0	4	5
Apartment	2	2	2	92
All	18	17	28	141

¹⁸ Statistics Canada. 2017. Census Profile. 2016 Census. Catalogue no. 98-316-X2016001, and Statistics Canada. 2007. 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE and Statistics Canada. 2017. Census Profile. 2016 Census. Catalogue no. 98-316-X2016001.

¹⁹ Statistics Canada. 2017. 2016 Census. Catalogue no. 98-316 X2016001.

²⁰ Statistics Canada - 2001 Census. Catalogue Number 95F0495XCB2001001 and Statistics Canada. 2017. 2016 Census. Cat no. 98-316-X2016001

²¹ Statistics Canada. 2017. Census Profile. 2016 Census. Catalogue no. 98-316-X2016001.j

²² Source: CMHC Housing Market Information Portal, May 2019



Single Detached (Homeowner/Condominium) Unit Absorptions					
	DEC 18	JAN 19	FEB 19	MAR 19	APR 19
Total Absorptions	18	6	4	9	13
Unabsorbed Inventory	35	35	35	37	39
Absorbed Single-Detached Unit Prices					
	DEC 18	JAN 19	FEB 19	MAR 19	APR 19
Average	\$342,822	\$332,300	\$303,871	\$362,686	\$350,751

3.1.1 Housing Starts

Residential development in St. John’s peaked around 2013, and then slowed mainly due to fewer single-detached housing starts.

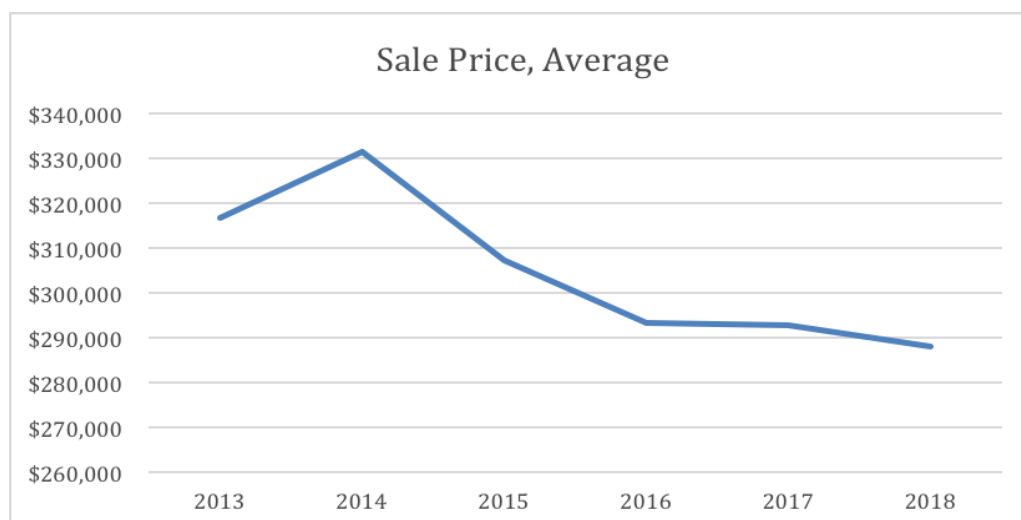
In 2018, the number of housing starts decreased by 5.4% in the city to 280 units compared to 296 starts in 2017. In the St. John’s CMA, housing starts fell by 12.7% to 632 units in 2018 compared to 763 starts in 2017.²³

3.1.2 Home Ownership

While there has been some price stability in 2017 and 2018, the average sale price for a single-family home in St. John’s has dropped almost 14% between 2013 and 2018.

Average MLS Price SJS City 2013-2018 Single Family		
Year	Sale Price, Average	%Change
2013	\$316,746	
2014	\$331,572	4.7%
2015	\$307,213	-7.3%
2016	\$293,098	-4.6%
2017	\$292,811	-0.1%
2018	\$287,932	-1.7%
		-13.7%

Note that in 2018, declining sales of 5% and increasing listings of 9.5% have resulted in a buyer’s market. This is further indicated by the sales to listing ratio of 8.2%.

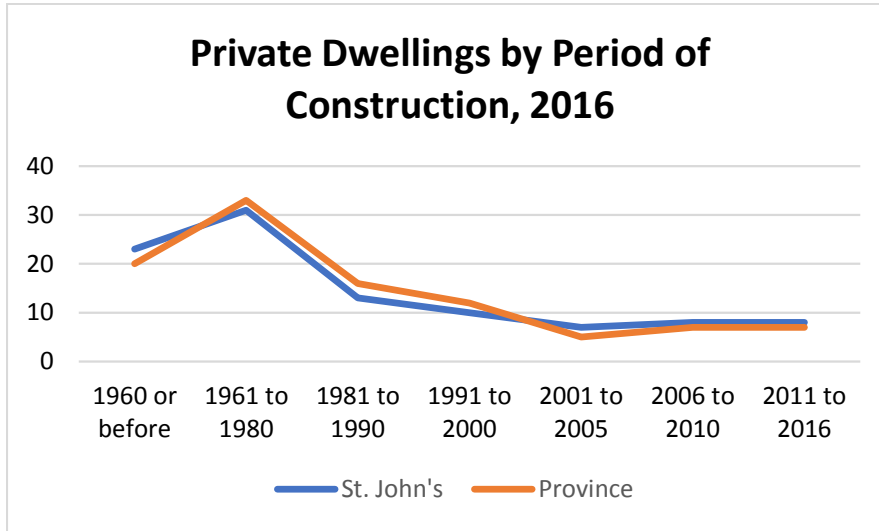


(Source, both charts: MLS)



The age of the housing stock is an important indicator when assessing the adequacy of housing. As of the 2016 Census, 54% of private dwellings were over 38 years old (68% are over 28 years old) and 16% were less than 12 years old.²⁴

Census data shows that most required only regular maintenance or minor repairs (about 94%); in fact, those requiring major repairs decreased from 7% to 5% (2,250 dwellings) between 2001-16.²⁵



Source: Statistics Canada. 2017. Census Profile. 2016 Census. Catalogue no. 98-316-X2016001.

3.1.3 Rental Housing

Snapshot (Courtesy Chris Janes, CMHC)

- 3,926 • Total rental apartment universe
- 6.3% • Overall vacancy rate
- \$968 • Average 2 bedroom rent
- 1.5% • Change in average rent



²⁴ Statistics Canada. 2017. Census Profile. 2016 Census. Catalogue no. 98-316-X2016001.

²⁵ Source: Statistics Canada - 2001 Census. Catalogue Number 95F0495XCB2001001 and Statistics Canada. 2017. Census Profile, 2016 Census.



The vacancy rate in the St. John’s CMA decreased slightly from 7.2% to 6.3% after eight years of increases. Following a sizeable increase in newly built apartments, the small change in vacancy can be attributed to increased demand for rental accommodations from all demographic segments in 2018 compared to recent years and fewer new units coming on the market. Average total rent increased marginally to \$887, in-line with flat activity throughout the broader housing market and economy in the St. John’s region.²⁶

St. John’s (CY) — Historical Average Rents by Bedroom Type					
	Bachelor	1 Bedroom	2 Bedroom	3 Bdrm +	Average
2001 October	408	490	581	604	529
2006 October	487	542	642	722	598
2011 October	583	662	780	889	731
2016 October	697	792	971	966	886
2017 October	698	780	953	954	874
2018 October	712	790	968	1,011	887
<i>Source: CMHC Rental Market Survey</i>					

St. John’s (CY) — Historical Vacancy Rates by Bedroom Type					
	Bachelor	1 Bedroom	2 Bedroom	3 BDRM +	Average
2001 October	9.1	1.7	1.3	1.4	2.6
2006 October	5.9	4.3	4	6.7	4.5
2011 October	1.9	1.3	1.3	2.4	1.4
2016 October	8.9	3.6	9.7	10.7	7.7
2017 October	5.1	6.6	6.6	11.9	6.9
2018 October	5.5	4.8	6.1	<i>na</i>	5.7
<i>Source: CMHC Rental Market Survey</i>					

St. John’s (CY) 2018 Rental Snapshot

	Average Rental Rates	Vacancy Rates
Bachelor	\$712	5.5%
One Bedroom	\$790	4.8%
Two Bedroom	\$968	6.1%
Three Bedroom	\$1,011	<i>na</i>
<i>Average</i>	<i>\$887</i>	<i>5.7%</i>

²⁶ CMHC Rental Market Report, 2018 (statistics are for the St. John’s CMA).



3.2 Non-Market Housing

3.2.1 Overview

The National Housing Strategy provides an opportunity for funding and aligns well with many of St. John’s non-market housing needs. Its priority populations include: women and children fleeing family violence, seniors, Indigenous peoples, people with physical or developmental disabilities, those dealing with mental health and addiction issues, veterans, newcomers and the chronically homeless.

3.2.2 Non-Market Housing Inventory

An inventory of non-market housing was prepared using publicly available information, interviews and email correspondence with housing providers in March of 2019. The non-market housing inventory includes emergency shelters, transitional housing, support based housing, affordable rental housing and income-based affordable housing. The inventory includes approximately:

- 162 emergency shelter beds
- 70 transitional housing units
- 167 support-based housing units
- 3,096 income-based affordable housing units
- 566 affordable rental units, and
- 39 units (future projects)

Efforts were made to identify the number of accessible units in St. John’s, however there was no information available. The City’s Department of Planning, Engineering and Regulatory Services does not track information on accessible units (those with universal design features) in its permitting system.

EMERGENCY SHELTERS		
Provides stabilization and assessment, focusing on quickly moving all persons to housing. Short-term shelter providing a safe, temporary place to stay (for those who cannot be diverted from shelter) with focus on initial housing assessment, immediate housing placement and linkage to other services; serving homeless individuals, youth and families.		
Providers	Beds	Description
Choices for Youth - The Choices Shelter	9	The Choices Shelter is an emergency shelter, welcoming youth between the ages of 16 and 29 who identify as male or who are gender non-conforming. Youth are able to stay at the shelter for up to a month, while working on their own housing plan and connecting to financial and other support services.
Connections for Seniors	8	Connections for Seniors, a non-profit agency in St. John’s, provides temporary shelter and supported services for older men, older women, or older couples 55 years of age and older facing homelessness or in crisis. Connections for Seniors has 8 units however can take up to 10 individuals.
Iris Kirby House	32	Iris Kirby House opened in 1981 to provide shelter and a safe haven for women and children who are experiencing domestic violence. The shelter can accommodate 32 women and children with a mix of single and family rooms.



Salvation Army - Wiseman Centre	20	The Wiseman Centre provides emergency shelter to homeless individuals. Target population is adult men, 25 and up; adult women, 30 and up (flexibility in age range on a case by case basis).
First Light - Shanawdithit Shelter	18	To serve the Aboriginal and broader community through celebration and support of Aboriginal culture and the provision of appropriate programs and services delivered in an atmosphere of trust, respect and friendship.
Stella's Circle - Naomi Centre	8	Naomi Centre is an emergency shelter that offers safe and supported temporary housing for women aged 16-30 within a harm reduction model.
AIDS Committee of NL - Tommy Sexton Centre	4	The Tommy Sexton Shelter provides low barrier, harm reduction-focused emergency shelter service to all genders ages 16 and up. Priority is given to people living with HIV and/or Hepatitis C.
Private shelters (14)	63	There are currently 5 private shelter operators that run a total of 14 shelters in the city of St. John's. Referrals for these emergency shelters come through NLHC.
Total	162	

TRANSITIONAL HOUSING

An intermediate step between emergency shelter and permanent housing. Safe, time-limited housing in project-based or scatter-site locations that focuses on housing planning, addictions treatment, stabilization, supports and recovery for individuals and families with barriers to self-sufficiency.

Providers	Units	Description
Choices for Youth - The Lilly	14	The Lilly is a 14-unit, congregate living support-based housing model for youth. The building includes shared spaces: large kitchens and eating areas, as well as in the living, recreational, music, and art spaces. Both the programming and the physical layout of the building promote a sense of community. Residents work with staff through individual support models aiming to address lifestyle, housing, educational, and employment barriers they may be facing.
Choices for Youth - Rally Forward Program	26	The Rally Forward program provides at-risk youth and emerging adults, between the ages of 16-29, access to affordable housing, paired with a system of wrap-around supports. With 26 housing placements spread over multiple homes in the St. John's area, this program focuses on intensive case management, housing stability, eviction prevention, and supports for mental health and addictions for its residents.
Iris Kirby House	12	Iris Kirby House opened in 1981 to provide shelter and a safe haven for women and children who are experiencing domestic violence. Within St. John's, Iris Kirby has 4 self-contained housing units attached to their Iris Kirby building and 8 additional units within their Second Stage housing program. Residents typically stay in the Second Stage housing program for 1 year with flexibility for extension on a case-by-case basis.



Pleasant Manor - Transitional Program	7	Pleasant Manor is a two-phase residential program for individuals experiencing mental health difficulties. It operates using a psychiatric rehabilitation approach and by assessing the physical, emotional and intellectual skills of the individual. The Pleasant Manor transitional program has seven placements in 2 houses. There is generally a maximum of 1 year's stay, but there can be some flexibility. These placements provide life skills teaching and development; supportive and adjustment counselling; and resource counselling within the home environment.
St. John's Status of Women - Marguerite's Place	8	Marguerite's place is designed to meet the needs of single women over the age of 30 without dependents in their care and living on low income. Units are accessible, fully furnished suites and individuals can stay for up to three years. Marguerite's Place has an on-site social worker that assists with transition planning from their program and continues to support individuals through outreach and system navigation after they transition to independent living.
Stella's Circle - Jess's Place	3	Jess's Place is for women 18+ in recovery and in need of short-term housing.
Total	70	

SUPPORT BASED HOUSING

Project-based, clustered and scattered-site permanent housing linked with supportive services that help residents maintain housing. Housing is subsidized, and the tenant pays no more than 30% of gross monthly income on housing.

Providers	Units	Description
Eastern Health - Mental Health & Addictions Housing Division - Supportive Board and Lodging program	60	The Mental Health and Addictions program assists individuals and families who have mental health and/or addiction concerns. The Supportive Board and Lodging program engages private landlords to house individuals with case management in place. Potential clients must be between 18-64 years of age. The program currently has approximately 30 homes with approximately 60 placements.
Salvation Army - Wiseman Centre	10	Provides support-based housing to individuals with mental health and/or addictions history, as well as history of homelessness. Currently all male tenants, but open to female referrals.
Stella's Circle	79	Housing for individuals with a variety of needs
The AIDS Committee NL	6	Priority is given to individuals identifying as living with HIV and/or Hepatitis C, but is open to all high-risk individuals. Placement through Coordinated Access process (End Homelessness St. John's).
First Light - Cochrane Centre	2	Cochrane Centre is being operated by First Light, who manage the building, including the 2 permanent supportive housing beds.
John Howard Society NL - Garrison Place	10	Garrison Place, a 10-unit support-based housing facility assisting individuals experiencing or most at risk of homelessness, opened in 2018.
Total	167	



INCOME BASED AFFORDABLE HOUSING

Subsidized housing where rent rates paid by tenants are based on a percentage of their household income (this is also known as Rent Geared to Income (RGI)).

Providers	Units	Description
City of St. John's Non-Profit Housing - Rent Geared to Income (RGI) units	156	The City of St. John's operates 156 RGI housing units. Units are targeted specifically at individuals and families of low income. Rents in these units are based strictly on 25 per cent of net monthly income. Heat is included in the rent and there is a small surcharge for lights.
City of St. John's Non-Profit Housing - Lower End of Market (LEM) units	268	Tenants in this type of housing pay the lower end of market rent as determined annually by Newfoundland Labrador Housing or 25% of net household income, whichever is greater. Utility costs in the LEMS are the responsibility of the tenant.
NLHC - Public Affordable Rental Housing	2,588	Housing to families with low income, seniors, non-elderly single people, Indigenous people, individuals with disabilities and others in need of housing. The number of units listed is representative of units located within the city of St. John's.
NLHC - Community based (Partner managed Housing Program)	84	Housing units under this program are operated directly by individual groups with NLHC holding the mortgage on these properties and providing operating assistance. Number provided is units in St. John's.
Total	3,096	

AFFORDABLE RENTAL HOUSING

Rental housing projects that keep units affordable for low-income households. For a housing unit to be considered affordable, it must cost less than 30% of a household's pre-tax income including housing and related costs. It is common that an affordable rental housing project must keep units affordable for individuals under a maximum income limit (ex. Total annual income of \$32 500 or less).

Providers	Units	Description
City of St. John's Non-Profit Housing - Affordable Housing Units	50	The 20 units of Convent Square are designated for seniors
CHANAL - Co-operative Housing Association NL	108	CHANAL is a pro-active Federation committed to providing affordable housing, education and services to its member housing co-ops. There are currently 21 Housing Co-operatives in the Province providing homes for 396 families. 108 co-op homes are in the city of St. John's.
Anglican Homes Inc.	158	Anglican Home Inc. units consist of 3 apartment Buildings, 24 Townhouses and 54 Cottages are all managed and run by Anglican Homes Incorporated. Anglican Homes Incorporated also owns Saint Luke's Homes long-term facility building and is run by Eastern Health.
Caribou Legion Manor	48	Apartments and condos
Cochrane Centre	13	Cochrane Centre opened in 2015 in east downtown St. John's. It is operated by First Light and the 13 affordable housing units includes 5 designated for seniors.



Other funded housing developments through NLHC (Investments in Affordable Housing)	168	Includes private and non-profit housing developments. Please note this number does not include units counted and classified in other categories above. The number of units listed is representative of units located within the city of St. John's.
Pleasant Manor - Permanent Affordable Housing	15	Pleasant Manor is a two-phase residential program for individuals experiencing mental health difficulties. It operates using a psychiatric rehabilitation approach and by assessing the physical, emotional and intellectual skills of the individual. Once individuals have graduated from Pleasant Manor's transitional program, they may be able to avail of one of Pleasant Manor's permanent housing program that consists of 15 satellite apartments.
Society of Saint Vincent de Paul	6	
Total	566	

Note: Emmanuel House and the John Howard Society, NL – Home for Youth and Howard House are not included as these are for either open custody housing or treatment facilities

FUTURE PROJECTS		
Providers	Units	Description
Choices for Youth	19	Currently developing 5 units of second-stage (affordable rental) housing for at-risk, pregnant and parenting young women and their children. They will also likely be breaking ground in 2019/20 on 14 units of support-based housing for at-risk, pregnant and parenting young women and their children.
Salvation Army - Centre of Hope (Springdale Street)	20	Funding received and construction underway. Please note this number is included in the units counted in 'other funded housing developments through NLHC (Investments in Affordable Housing)' above.
Total	39	

3.3 Housing Affordability

St. John's is not alone: the cost of housing is a significant problem for a growing number of Canadians.

As per the definition of affordable housing, the proportion of all households paying more than 30% of their gross income on housing has been consistent over the past 15 years at 25-27% in St. John's.²⁷

About 5,265 households (11% of all households) are spending 50% or more of their gross monthly income on housing. Approximately 12,100 households (25.4% of total households) live in unaffordable housing²⁸ and 43% of these are tenants.²⁹

²⁷ Statistics Canada - 2001 Census. Catalogue Number 95F0495XCB2001001 and Statistics Canada - 2006 Census. Catalogue Number 97-554-XCB2006039 and Statistics Canada. 2013. St. John's, CY, Newfoundland and Labrador (Code 1001519) (table). National Household Survey (NHS) Profile. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE and Statistics Canada. 2017. Census Profile. 2016 Census. Catalogue no. 98-316-X2016001.

²⁸ St. John's Affordable Housing Strategy, 2018

²⁹ Statistics Canada, Custom Data.



Housing affordability issues are especially acute for single individuals with lower incomes; for example, a single person receiving income supports in St. John’s would need to spend 71% of their income on a bachelor apartment and 81% on a 1-bedroom unit. A senior receiving the NL Seniors Benefit would need to spend 53% of his/her income on a bachelor unit and 60% on a 1-bedroom unit.³⁰

For individuals with dependants, this situation is even more challenging if they are earning a minimum wage or receiving income support benefits;³¹ single parents in particular struggle, with 53-84% of their income needed for housing.

In 2015, the median income of all households in St. John’s was \$69,455.³² While individual circumstances need to be considered, the table below shows that the income required for 80% of the units to be affordable is \$38,000; and that would support a monthly rent of \$960, an amount that is slightly lower than the average rent for a 2-bedroom apartment in St. John’s in 2018. The table also shows the challenges facing one-person households. The one-person household income required for 60% of the units to be affordable is \$35,360; whereas the median income for all one-person households was \$34,202 in 2015.

In this table, affordability is calculated based on rent only from the Rental Market Survey. Utilities such as heating, electricity and hot water may or may not be included in the affordable rent ranges shown below.

All Households	Median Income (2015)	\$69,455
One Person Households	Median Income (2015)	\$34,202
Two Person Households	Median Income (2015)	\$91,141

Median incomes and quintiles are used because they provide an even distribution of households across a data range, whereas the use of average household income data can sometimes be skewed one way or another by the number of households at the lowest or highest income levels.

Quintiles ³³		Income Needed	Affordable Rent Range
1	20%	\$29,000	\$1 to \$725
2	40%	\$33,000	\$726 to \$825
3	60%	\$35,360	\$886 to \$950
4	80%	\$38,000	\$960

3.3.1 Core Housing Need

The quality of the existing housing stock is an important variable in any housing market. Deferred maintenance can lead to issues of health and safety and can affect the level of desirability of streets and whole neighbourhoods. One measure used to assess housing need is the calculation of ‘Core Housing Need’ by Statistics Canada. This measure identifies one or more of the following three deficiencies and the ability for people to afford alternative, suitable and adequate housing in their community:

30 Department of Advanced Education, Skills and Labour, Government of Newfoundland and Labrador website.

31 Ibid.

32 Statistics Canada - 2001 Census. Catalogue Number 95F0495XCB2001001 and Statistics Canada. 2017. Census Profile. 2016

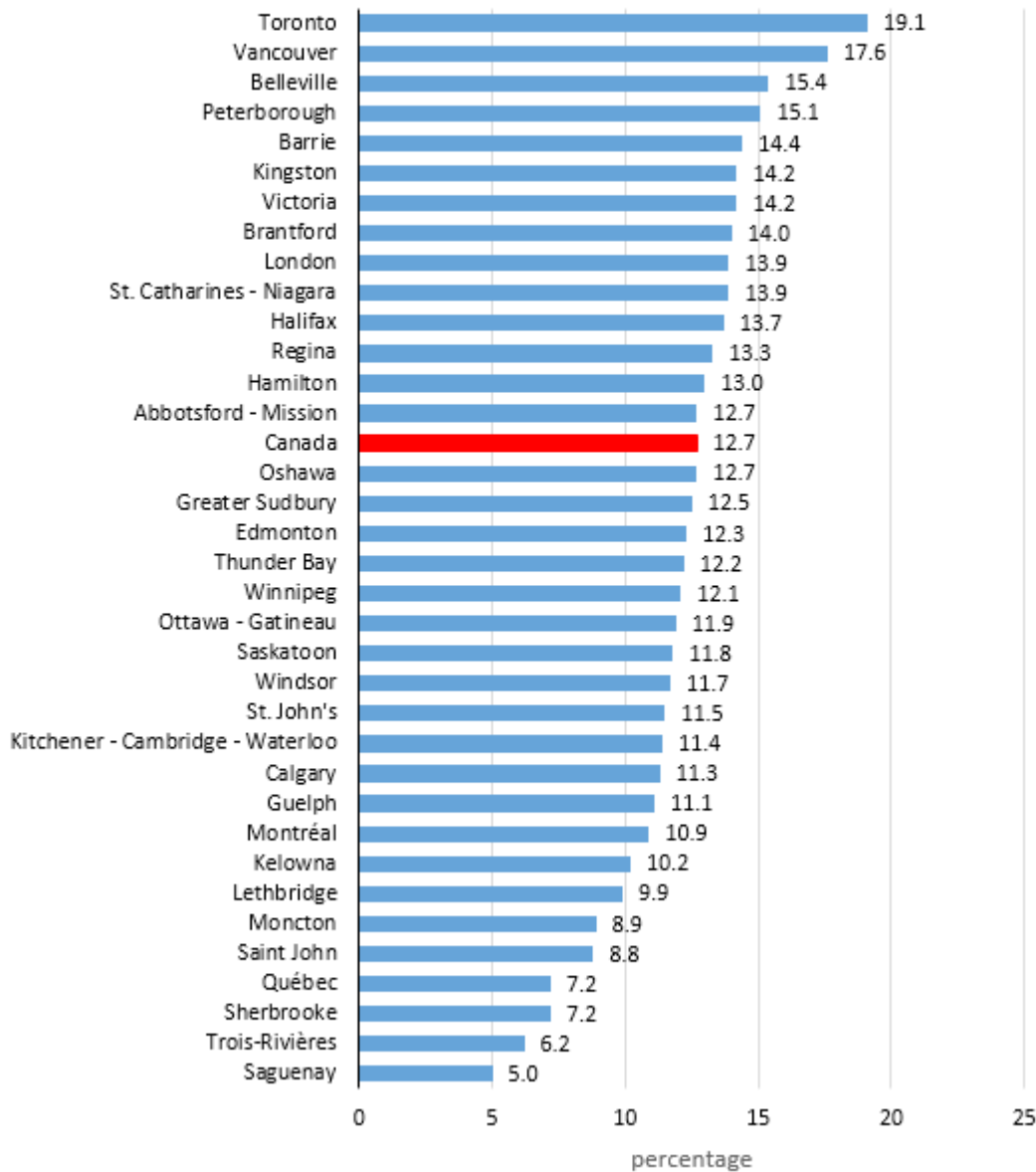
33 Source: CMHC’s Rental Market Survey, October 2018.



- Adequacy (major repairs needed)
- Suitability (not suitable by way of number of rooms for size of household), and
- Affordability (30%+ household income spent on shelter).

Compared to other Census Metropolitan Areas and indeed the national average, the St. John’s CMA fares reasonably well, ranking below the national average and 23rd out of 35 CMAs.

Figure 1. Core housing need rate for Canada and census metropolitan areas, 2016



Source: Statistics Canada, Census of population, 2016.

In the City of St. John’s the rate of core housing need has been experiencing a modest decline, and in the 10-year period between 2006 and 2016, the rates of unaffordable housing, inadequate housing and suitable housing also show downward trends. However, ‘affordability’ is the major factor determining Core Housing Need (80%)³⁴ in St. John’s. The rate of unaffordable housing for renter-households in St. John’s in 2016 was 43%.

³⁴ Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016231.



Unaffordable Housing (Core Housing Need), City of St. John's, 2016	
<i>A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable.</i>	
Total Number of Unaffordable Households	10,520
Unaffordable housing in core need	5,970
Unaffordable housing not in core need	4,550
Rate of unaffordable housing, owner-households (%)	14.5
Rate of unaffordable housing, renter-households (%)	42.9

City of St. John's Core Housing Needs³⁵			
Occupied private dwellings, 2016 = 85,015			
	2006	2011	2016
Rate of core housing need (%)	16.4	14.7	13.9
Number of households in core housing need, 2006-16	6,540	6,335	6,365
Rate of unaffordable housing (%)	26.8	24.9	25.5
Rate of inadequate housing (%)	6	7	4.7
Rate of unsuitable housing (%)	3.5	3.9	2.2

4.0 HOUSING NEEDS

4.1 Market Housing

The main determinants of housing demand relate to demographic, income, affordability and 'cost push' factors.

In a perfect market, supply will meet demand and will also respond to changing tastes and preferences. For example, smaller households and an aging population are driving the demand for more apartment living and less demand for single-family homes and it can therefore be predicted there will be more applications for multiple unit dwellings as a result. There are also tenure factors at play; for example, the condominium market is much weaker today than it was 15 years ago.

Some 'cost push' factors include the price and availability of serviced land, construction costs, taxes, interest rates, servicing costs and development charges. The housing market is competitive: assuming there is a sufficient supply of land, developers will compete on the variables of tastes and preferences, as well as location and price to a degree, but the price of new housing will always be a function of construction costs, the market being targeted and their return on investment.

Federal government interventions in the housing market (for example, adjusting the amount required for a down-payment, level of interest rates or capital gains) are meant to dampen over-heated markets, increase supply and/or positively impact housing costs. These more macro interventions are outside the scope of local governments, however, municipal governments have an important role to play in promoting more affordable housing and there are many opportunities to do so.³⁶

³⁵ Sources: Statistics Canada, Census of population, 2006 and 2016 and National Household Survey, 2011.

³⁶ For a list of things that local governments can do to help promote more affordable housing, please see Appendix 1.



4.2 Non-Market Housing

The demand for more affordable housing is based on a range of socio-economic and health factors such as income, unemployment, family stability, addictions, youth transitioning out of care, seniors transitioning from residential care to other old age supports, people exiting the justice system, etc.

A review of the family composition of Income Support recipients (over a 5-year period) shows that the proportion of use by the different family categories remained constant. The main recipients receiving payments are single parents (48%) and single people (39%).³⁷ Many of these individuals require affordable and/or non-market housing.³⁸

The waitlist for the City of St. John's Non Profit Housing Portfolio (NPH)³⁹ is as follows:

- As of December 31, 2018 the vacancy rate for NPH was 8.1% (mostly 3 and 4 bedroom units)
- In 2018, 67 units were vacated (6.7% of the housing portfolio). Most of these vacancies were the result of updated rental contracts due to End of Operating agreements
- In 2018, 43 new households found homes in NPH units, and
- At the end of 2018, NPH had 102 people on the waitlist. 84% of this waitlist qualified for a rent-geared-to-income unit or an affordable housing unit based on family income. 62% of these were on a waitlist for a one-bedroom unit.

The waitlist for the Newfoundland and Labrador Housing Corporation is 600 as of March 29, 2019 for the Avalon Region.

4.2.1 Homelessness

During many interviews and in the Housing Needs Assessment focus group session, participants observed the need to break the recurring cycle of homelessness and dependence on shelters and transitional housing. This is one of the most complex housing issues facing all levels of government. Identifying and addressing the factors that trigger evictions or the inability to qualify for or maintain housing can help the situation. Stakeholders identified outdated eligibility criteria for programs, thresholds in regulations, lack of flexibility in supports, inability to pay high utility bills, as some examples.

The St. John's Community Progress Indicators (CPI) Report prepared by Canada's Homeless Partnering Strategy in 2017 includes a profile of emergency shelter usage from January 1, 2017 to December 31, 2017 (and for the corresponding period for the years 2011 to 2016). The number of shelter users decreased during the period from 2011 to 2017 by 1.01%.⁴⁰ Shelter occupancy rate has increased 22.2% since 2011 with a peak of 86.4% in 2017 (the peak in 2015 was 73%).⁴¹

37 *Ibid.*

38 *Personal Communication, Client Services Manager, Department of Advanced Education, Skills and Labour, Government of Newfoundland and Labrador.*

39 *The NLHC waitlist for the Avalon Region is 600 (as of March 29, 2019).*

40 *Employment and Social Development Canada. 'Homelessness Partnering Strategy Community Progress Indicators Report,' St. John's, 2017.*

41 *Ibid.*



End Homelessness St. John's (EHSJ) uses a 'Homeless Individuals and Families Information System' (HIFIS) data system developed by the Government of Canada. In its 2014-2019 Community Plan, EHSJ estimated that, of some 800 homeless persons, 120 (15%) were chronically and episodically homeless.⁴² This is also confirmed by the HIFIS data showing about 25.2% of shelter users stayed longer than 1 month.⁴³

The EHSJ Community Plan indicated the following:⁴⁴

- 80% (about 680 individuals) are Transitionally homeless, that is, homeless for a short time
- 10-15% (about 80 individuals) are Episodically homeless - experiencing recurring homelessness, and
- 5-10% (about 40 individuals) are Chronically homeless - long-term and ongoing homelessness.

In 2017, the St John's homeless population statistics showed:

- 25.2% had stays longer than 30 days
- 12.6% identified as being Indigenous people
- 57.1% were male, 42.8% were female, and 0.1% were other, and
- 9.6% were children (age 16 or younger accompanied by an adult), 25.8% were youth (16-24 years), 48.4% were adults (24-49 years), and 13.7% were older adults (50-64 years).⁴⁵

Another valuable tool in establishing a profile of homelessness in St. John's is End Homelessness St. John's biennial 'Point in Time' (PiT) count, which was first conducted in November 2016 and again in April 2018.

The following poster provides an overview of the 2018 count results: 'Everyone Counts: St. John's Homeless Point-in-Time Count 2018' (2018 PiT Count).⁴⁶

42 *Those who are episodically or chronically homeless are usually facing more complex challenges involving health, addictions, mental health or violence.*

43 *Employment and Social Development Canada, Homelessness Partnering Strategy Community Progress Indicators Report', St. John's, 2016.*

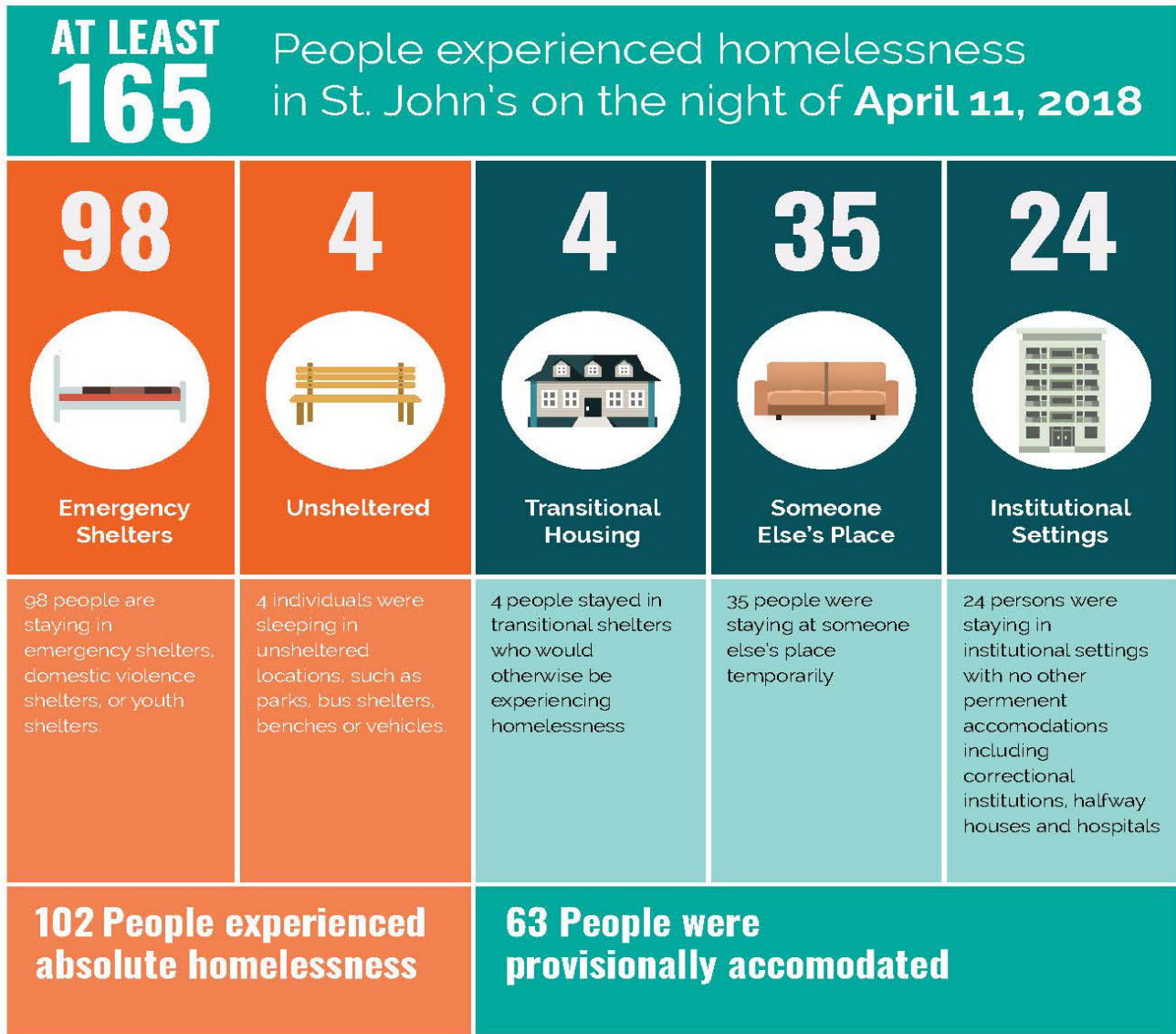
44 *Ibid.*

45 *Ibid.*

46 *Everyone Counts' [St. John's Homeless Point-in-Time Counts 2016 and 2018]. End Homelessness St. John's.*



1.2 Key Findings



The experience of homelessness is diverse and affects everyone

Similar to 2016, the Count brings to light that anyone can experience homelessness at any period in their life. Survey respondents ranged from 17 to 78 years of age (respondents under 16 years of age were not eligible to participate); identified as male, female and diverse gender identities; and were both indigenous and non-indigenous. Respondents varied in their levels of education, which ranged from no formal education to post-graduate degrees, as well as their sources of income, which ranged from no income to employment. While experiences of homelessness are unique based on demographics (youth homelessness is different from adult homelessness for example), homelessness is unified by a single characteristic: the lack of safe, adequate, and affordable housing.



The Point in Time research revealed some additional homelessness indicators:

- In April 2018, 60% of the 165 people counted in the PiT survey were in an emergency shelter, 21% were living in someone else's house and 15% were living in an institutional setting (i.e. corrections/addictions)
- In both 2016 and 2018, about 23% of the homeless population were young people (16-24 years)
- In 2018, most were over 25 years of age (70%); there were very few children and no seniors
- There were more males (65%) than females (33%) and other (2%)
- 25% were Indigenous people
- 8% were veterans
- In terms of income, 46% received Income support/social assistance, 24% indicated no current income source (half of these were incarcerated). As well, 30% indicated some level of involvement with child protection services, foster care, or a group home.

Reasons for homelessness in St. John's include:

- Inability to pay rent or make mortgage payments because of job loss (14.8%)
- Conflict with spouse (14.8%) or conflict with roommate (13.5%)
- Addiction or substance abuse (14.8%)
- Abuse by spouse (11%), and
- Incarceration (6%).

Sixty-four percent (64%) of homeless people had migrated to St. John's. Of these, 59% were from other communities within the province, and 41% came from other provinces (mainly Ontario and Alberta) and were in the city to visit family.

The biggest barriers to adequate housing were shown to be:

- Low income (58%) and the high cost of rental units (44%) were cited in the 2016 PiT count.
- Other challenges including addictions, mental health issues, poor housing conditions, high rent, the size of units (too small), high cost of utilities, landlord issues, no washer or dryer, damaged units and/or conflict with roommates.

Bedsits

Various service providers commented about the condition of their clients' accommodation. They indicated that there are a significant number of bedsitting rooms that are substandard in terms of health and hygiene (mould, leaks, dirt, cracks), poor maintenance, lack of heat or hot water, overcrowding, inappropriate mixing of recovering addicts housed next to active users, and lack of security (of cash, medication, food or belongings).

People are afraid to report these conditions because they fear eviction. Not only would they lose their current bedsit but also they could be barred from others.⁴⁷

Another recurring theme during interviews and the focus group was the issue of stigma as a barrier to housing and a factor associated with homelessness. It was recognized that this would require a change in attitudes to eliminate moral judgement, segregation and prejudice from health providers, landlords, employers and local residents.

47 *'Everyone Counts' [St. John's Homeless Point-in-Time Counts 2016 and 2018]. End Homelessness St. John's.*



The City's Department of Planning, Engineering and Regulatory Services through its Inspection Division is responsible for ensuring the safe use of properties and the sustainability of the built environment. This is achieved through the enforcement of by-laws and regulations on a complaint basis.

The City currently does not regulate bedsitting rooms of 4 or less persons but does license lodging houses (more than 4 persons). There are approximately 2,800 complaints received annually of various complaint types and approximately 10-15% of these relate to poor interior conditions.

The City has recently partnered with Newfoundland and Labrador Housing Corporation to provide assistance with inspections and enforcement through their Emergency Shelter Program. It is hoped this partnership will ensure that the users of this program are provided with adequate housing help.

4.2.2 Seniors⁴⁸

An important housing initiative undertaken by the City in 2014 was the Seniors Housing Research Project. Recommendations were updated in 2016. This report provides a profile of key characteristics and trends in senior's housing.⁴⁹

In 2016, 35% of the city's population was over the age of 65 (38,015 people) and 58% were female.⁵⁰

The number of seniors in the St. John's CMA is expected to grow to 65,421 by 2035, representing 28% of the total CMA population. The Report indicated that most seniors are financially secure with assets such as property and other investments. However, even if they are financially able to make a transition to smaller accommodations or to seniors housing, there are many challenges in doing so, in particular, a lack of appropriately designed housing and/or the availability of graduated levels of care to help them age-in-place.

In terms of affordable housing, there are only about 200 units (in 2014) in the Newfoundland and Labrador Housing Corporation inventory dedicated to seniors; all other NLHC affordable housing is available to a cross-section of the population, including seniors, but with no specific allocation for seniors.

The 2014 Seniors Housing report included an inventory of seniors housing: (1) independent living (about 360 housing spaces) (2) personal care homes (about 250 beds) and (3) long care facilities (approximately 1,100 beds) and concluded this inventory did not meet the needs at that time.

A gap likely exists (in affordability, appropriate housing and graduated levels of care) between independent living and long-term care. This gap is expected to grow given the projected growth in the number of older adults in St. John's.

The lack of housing options for older adults exerts pressure on healthcare and long-term care budgets. When older adults must leave their communities in order to find the housing and care they need, this dislocation results in several health and socio-economic impacts:⁵¹

- A recurring theme of regret for leaving the community and for many, a desire to relocate back if appropriate housing became available
- Negative repercussions in terms of personal health, network of supportive relationships, loss of

⁴⁸ *Senior's Housing Research Project for the City of St. John's, 2014. SHS Consulting.*

⁴⁹ *Seniors were defined at persons 60 years and over in age.*

⁵⁰ *Statistics Canada, Population Characteristics, City of St. John's, 2016*

⁵¹ *Fall River Family Practice, Nova Scotia*



friendship, church and social circle involvement and not least, the possible loss of the long-standing relationship with their primary health care team/family doctor because of transportation issues

- Clinical depression is a frequent consequence, as is a decline in overall health status of leaving the community, and
- The loss of older adults from a community represents a loss of consumers, and this is compounded by family members who visit their loved ones in other communities, and in doing so, they will take with them discretionary spending that might be otherwise spent in their own community.

The three levels of seniors housing (see the Definitions section) include criteria that distinguish seniors housing from multiple unit dwellings that happen to have individuals over a certain age living in them. The three levels are intended to reinforce the concept of “aging-in-place” and a housing continuum for older adults, while addressing some of the issues associated with social isolation. Socially isolated seniors are:⁵²

- At risk from negative health behaviours (drinking, smoking, being sedentary & not eating well)
- Have a higher likelihood of falls
- At 4-5 times greater risk of hospitalization
- A predictor of mortality from coronary heart disease/stroke
- 60% more likely to experience dementia & cognitive decline
- Prone to higher levels of depression, anxiety & suicide, and
- Prone to increased risk of psychological, emotional, physical & financial abuse

Summary of CMHC’s 2018 Seniors Housing Report for NL

CMHC’s Seniors Housing Survey is most closely aligned with the Personal Care Homes level of seniors housing.

The total number of spaces in Newfoundland increased 2% in 2018 to 3,772 and 41% of these were standard spaces.⁵³ There were significantly more spaces in higher price ranges. The proportion of standard spaces offering rents higher than \$2,500 increased from 40% to 49%. Meanwhile, the average rent for standard spaces increased by 3% to \$2,781. The vacancy rate for standard spaces was the highest in Atlantic Canada, increasing by 2 basis points to 20%.

The City’s Seniors Housing Research Report confirmed the following housing preferences:

- The ability to age at home and in their community
- Seniors-only housing
- The ability to downsize to a home that will allow seniors to live independently
- Proximity to services and amenities.
- Since older adults are on fixed incomes and pensions, affordability is an important consideration:
 - Home maintenance is an issue for seniors
 - Home modifications are not always possible, and
 - Ideally, seniors want two bedrooms, accessible features and privacy.

52 *National Seniors Council, 2014*

53 *A standard space is one where the resident does not receive high-level care (that is, the resident receives less than 1.5 hours of care per day) or is not required to pay an extra amount to receive high-level care. Regional terms for this type of space may vary across the country.*



Home Care Services⁵⁴

As of December 2017, there were 6,978 clients in the Home Support Program across the province.⁵⁵ The Provincial Department of Health and Community Services indicated that given the aging demographic and despite efforts to implement a Home First approach to supporting clients at home, it is anticipated the need for the program will continue to grow.

The 2016 'Deloitte Home Support Program Review' included a future demand analysis. Based on a medium scenario, it estimated that by 2021 the senior's caseload would increase by 37% and 2% for adults with disabilities.⁵⁶

4.2.3 Veterans

Veterans have unique requirements to consider with respect to their need for emergency or transitional housing:⁵⁷

- Structure and routine (including leisure) are important
- Peer support requires an understanding of military service and homelessness-related issues
- Need for an integrated, shared response with homeless-serving and veteran-serving organizations
- Permanent long-term housing is preferable over transitional housing
- Housing First and harm reduction philosophies and interventions should drive programming
- Choice of housing and living arrangement is important, particularly for women and families
- Programs need to be outcome-focused with housing stability as a primary goal, and
- Secondary goals need to include diversion from emergency services such as shelters, police and emergency departments.

4.2.4 Students

There are about 17,000 students attending Memorial University of Newfoundland and Labrador (MUN), of which 15% are from outside the province.⁵⁸ There are only accommodations for 2,000 students on-campus; therefore, it can be expected that many students will require housing⁵⁹ and especially so when the city's total student population is considered.⁶⁰

54 *Review of the Home Support Program.* Prepared for the Department of Health and Community Services by Deloitte, 2017.

55 *A breakdown for the City of St. John's was not available.*

56 *The full report is available at: http://www.health.gov.nl.ca/health/personsdisabilities/pdf/executive_report_phsp_review.pdf*

57 *Stephen Gaetz, Erin Dej, Tim Richter, & Melanie Redman (2016): The State of Homelessness in Canada 2016. Toronto: Canadian Observatory on Homelessness Press.*

58 *Personal communication: MUN Student Housing Division and Research office.*

59 *MUN does not have any statistics available to indicate how many of their students need housing. They have indicated that due to cost, their inspection requirement for prospective landlords has been discontinued.*

60 *Personal communication, College of the North Atlantic, Keyin College, Academy Canada and Association for New Canadians.*



Educational Institution	Number of Full and Part Time Students
Memorial University	17,000
The College of the North Atlantic	2,000 full-time and part-time students
Centre of Nursing Studies operated by Eastern Health Corporation	750 students
Keyin College	200 students
Academy Canada	1,000 students
TOTAL	20,950 students

Students need housing that is affordable, safe, has access to transportation and is located close to the institutions they attend and services they need. According to the MUN Student Housing Division, the current high vacancy rate in St. John's provides students with more choice in terms of finding suitable accommodation, but affordability remains an issue.

4.2.5 Immigrants

The Province is committed to increasing Immigration to Newfoundland and Labrador. The Department of Advanced Education, Skills and Labour is promoting programs with the goal of increasing immigration to 1,700 newcomers annually by 2022.⁶¹

The Association for New Canadians (ANC) has a window of 10 days to find permanent accommodations for new arrivals; otherwise, special permission is needed to keep newcomers in temporary accommodation. Since it can take up to a year before subsidized housing can be located, the ANC must locate accommodations in the rental market. The cost of apartments can be prohibitively expensive for most immigrants who often rely initially on government supports for housing and essential needs. Some barriers include the high cost of living in St. John's, transportation costs and availability, cultural differences and language barriers. For immigrants arriving in August or January, there can also be competition with students for the same accommodations.

According to a report for the Canadian Housing and Renewal Association (Wayland, 2007),⁶² the following issues present the greatest barriers to immigrant housing:

- Affordability is the biggest housing-related barrier facing newcomer populations
- Declining relative incomes of newcomers lead to lower housing choice
- Affordability problems are exacerbated by declining availability of non-market housing, rental assistance and other means of assisting low income households, and
- Best practices for government-sponsored refugees involve immediate and comprehensive supports followed by integration into the broader community.

According to the Refugee and Immigration Advisory Council (RIAC)⁶³ other barriers facing immigrants include difficulty in finding employment or education and these are obvious barriers for securing affordable housing. Finding work in locations serviced by public transportation can be an issue. The RIAC notes that refugees and immigrants are more likely to be part of the hidden homeless population and that research has shown that few newcomers make use of shelter systems for homelessness; but may be more likely to stay with relatives or friends or 'sofa surf', which can result in over-crowding.

61 *Personal communication: Association for New Canadians.*

62 *Wayland, Sarah, 2007. 'The Housing Needs of Immigrants and Refugees in Canada - A Background Paper for the Canadian Housing and Renewal Association.'*

63 *Refugee and Immigration Advisory Council (RIAC) website.*



4.2.6 Indigenous People

First Light Centre is one of the few facilities in Atlantic Canada providing a range of services for urban Indigenous people. According to its staff, some of the key housing issues facing its clientele include:

- Housing affordability
- Decent housing quality
- Culturally appropriate housing – free from discrimination - with cultural and community supports in place
- Support based housing (both light and intensive supports needed), and
- Safety.

Indigenous housing is often aggravated by systemic racism, poverty and widespread health disparities. Despite the know overrepresentation, there is no Indigenous-specific homelessness interventions/programs available to Indigenous people.

Some impediments to the development of Indigenous housing are the lack of data and knowledge about needs.

4.2.7 Individuals with Disabilities

The Coalition for Persons with Disabilities NL indicates that 1 in 5 people self-identify as disabled⁶⁴ and with our aging population, it is predicted this percentage will grow even more.

The Coalition, along with the Newfoundland & Labrador Association for Community Living, works with the Disability Policy Office (Department of Children, Seniors and Social Development) and the Department of Health and Community Services to help provide greater housing choices, i.e., private accommodations with support services as required.

According to the Coalition, a key issue with regard to the provision of housing for people with disabilities is lack of accessible units in new developments. The lack of universally designed housing is a barrier to people with disabilities who are in need of finding appropriate housing.

In general, supported living options need to be based on choice, self-determination and individualized funding. The Coalition has stated that more data about the housing needs of the city's disabled population is needed and also that trends in the provision of services should be tracked to help meet these needs.

5.0 HOUSING AND ECONOMIC DEVELOPMENT⁶⁵

Seventy-seven percent (77%) of Canada's national wealth is wrapped up in real estate and the housing industry (including Construction of Residential Structures, Real Estate, Rental and Leasing, and Finance and Insurance) is valued at approximately 24% of Canada's GDP.

It stands to reason that housing (both market and non-market housing) is of significant value to the St. John's

⁶⁴ *An estimated one in five Canadians (or 6.2 million) aged 15 years and over had one or more disabilities that limited them in their daily activities, according to findings from the 2017 Canadian Survey on Disability.*

⁶⁵ *This information on housing and economic development is courtesy of LGP Real Estate Strategies and 'Building Safe and Affordable Housing in Kings County, NS, August 2018'*



economy and that the City's Affordable Housing Strategy can and should be viewed through an economic development lens.

The National Housing Strategy has the potential to help solve a range of housing issues for many Canadians. It also represents an investment opportunity for the City, either by helping to leverage private investment in more affordable market housing or by addressing many of St. John's non-market housing needs.

Section 1.2 and 2.2 of the Housing Needs Assessment report makes a link between housing and the economy, and in particular, employment. The reality of the labour market is there are low-income earners and they need affordable housing in order to work and contribute to the local economy.

They also need cost effective access to their places of employment. If the location of affordable housing is, say, outside the downtown core where people work, then employees need to rely on public transit (if it is available, but in any event adding time to commuting and potentially lost productivity); or they need a car which strains discretionary incomes and downtown parking⁶⁶ and the amount of income ultimately available for housing.

Given the trends towards downtown living, smaller households and an aging population, Canadian cities are starting to innovate with their housing strategy development. Concepts such as age-friendly community planning and mixed income housing strategies are being explored to help build inclusive communities while addressing opportunities for densification, urban renewal and economic development.⁶⁷

In Atlantic Canada, the City of Dieppe and Dartmouth's Main Street District are starting to use housing strategies for urban renewal and economic development objectives. Dieppe uses an underground parking incentive, tied to a projected return in taxes, and has adopted a mixed-use housing strategy as a foundation for its new Downtown Business Plan. In Dartmouth's Main Street District, there are pre-determined building heights, simple form-based code (zoning) and no parking requirements for non-profit housing projects.

Employment, economic development and urban planning policies and strategies need to coalesce. When viewed through an economic development lens, St. John's Affordable Housing Strategy and initiatives hold great potential for:

- Opportunities to stimulate employment in the construction and associated housing industries.
- Improving worker and employer attraction and retention. Many employers have reported (elsewhere) that a lack of affordable housing makes it more difficult – and thus more costly – to recruit and retain employees if housing is too expensive. A lack of affordable housing can put a local economy at a competitive disadvantage.
- Increasing discretionary household income can help stimulate the local economy and spur job creation. When renter households move from unaffordable housing to affordable housing, the percentage of

66 *This issue has been flagged in the Affordable Housing Strategy that states: "Housing must be complemented by affordable transportation options to be considered truly affordable. Common measures recommend an additional 15 per cent for transportation costs, for a total of 45% of household income is considered affordable when both costs are considered. Transportation costs in this type of breakdown usually consider the direct costs of transportation such as fuel, fare and ownership costs. However, while much more difficult to measure, it is recognized that the burden of travel time on an individual can also greatly affect their personal productivity".*

67 *For example, Toronto's Regent Park – Canada's largest public housing project has gone through a major transformation, and, with its mixed income housing approach, has addressed many previous social issues and is now one of the most desirable places to live in downtown Toronto.*



their income that they spend on housing decreases. This results in more potential spending on goods and services, and because low-income households tend to spend their discretionary income within their community, they can help stimulate the local economy and spur job creation.

- For youth, a secure home and adequate support improves their likelihood of academic achievement and completion of post-secondary education. Housing suitability (always tied to rent levels and quality of housing) is therefore an important societal objective.
- A healthy and educated workforce can attract employers and job-related investment in communities. Moreover, graduates (including international students), if they have employment opportunities in their own community, can earn more annually, and the result of this increased earning potential is a greater contribution to the local economy.
- More affordable housing options can help reduce government expenditures on high-cost programs. Many studies have shown that poor health and health outcomes are linked to poverty and the level of household incomes. If household incomes are being overly burdened by the cost of housing, this diverts resources from other types of spending that may have yielded greater economic benefit. By shifting our focus to prevention in health and to solving affordable housing problems, we build better communities, re-direct tax dollars to more effective programs that have true long-term resonance in the community, and overall, improve the business and residential environment for everyone.

(Source: Building Safe and Affordable Housing in Kings County, NS, August 2018)

6.0 ANALYSIS AND RECOMMENDATIONS

The data and community inputs presented in this Report help identify specific needs in both market and non-market housing. The analysis section considers the Seniors Housing Research Project and Affordable Housing Strategy while examining specific themes leading to the recommendations.

Recommendation 1

Ensure that the definitions contained in the Housing Needs Assessment Report are uniformly used in the Affordable Housing Strategy, Seniors Housing Research Project, St. John's Municipal Plan, St. John's Development Regulations, and other City documents relating to housing.

Housing Affordability and Deferred Maintenance

Sixty-one percent (61%) of St. John's housing stock is under home ownership compared to 77% in the rest of the Province. This is possibly due to a more transient population in the city or other barriers (for example, higher housing costs) for those interested in home ownership in St. John's.⁶⁸

The trend in housing prices shows a 14% decrease in the average MLS price between 2013 and 2018, and while this may be of benefit to those looking to purchase housing, housing prices are tied to economic performance and the ability of households to pay for a down-payment and monthly mortgage payments. In an aging community, declining housing prices imply potential problems for older adults who may need to rely on the resale value of their home in order to provide for their care.

Recommendation 2

Update the Housing Needs Assessment data on an annual basis where possible (CMHC Market and MLS data) and every 5 years following the release of census data.

⁶⁸ Statistics Canada. 2017. *Census Profile. 2016 Census. Catalogue no. 98-316-X2016001.*



Using the 30% income rule, the minimum household income required to qualify for a mortgage for the Average MLS Housing price was approximately \$88,450 in 2017 and \$86,380 in 2018. The median household income in St. John's in 2015 was \$69,455 implying problems for home ownership. In essence, home ownership is out of reach for approximately 30% of St. John's households.

Approximately 12,100 households (25.4%) in St. John's are spending more than 30% of their income on housing.⁶⁹

In the rental market, average one-bedroom rents (\$790) and average two-bedroom rents (\$968) are unaffordable for 20% of St. John's households. As mentioned, 5,265 households (11%) are spending 50% or more of their gross monthly income on housing and **the rate of unaffordable housing for renter households, those in core housing need, is 43%**. The impact is less discretionary spending available for essentials such as heat and food.

A flat or declining economy can raise the prospect of deferred home maintenance. Notwithstanding that housing in need of major repairs has declined slightly from 2001 to 2016, 2,250 dwellings were in need of major repairs in 2016. For older adults, mortgages may well be paid off, but pensioner incomes are fixed, and deferred maintenance will be the result given the increasing costs of food, utilities and property taxes. The overwhelming desire of older adults is to remain in their homes as long as possible. This is not only a preference; there is likely an availability gap and an affordability gap between independent living and long-term care in St. John's, meaning limited housing options for older adults in any event.

Seniors

The Seniors Housing Research project recommended that the City take a lead in facilitating one or more senior's housing pilot project(s) to test best practices, and it identified four proposed pilot projects:

- Midsized market rental building with accessibility features to facilitate aging-in-place
- Affordable senior's condominium in partnership with Habitat for Humanity
- Non-profit coop rental project as a social enterprise on re-purposed land, and/or
- Affordable support-based housing initiative in partnership with government or community partners.

Whereas the Seniors Housing Research Project report identified the number of standard and non-standard rooms in St. John's in 2014,⁷⁰ CMHC's 2018 Seniors Housing Report does not show this breakdown for the city. Consequently, there is a lack of data for the independent, personal care and long-term care definitions introduced in this Report. The specific housing needs and options for the city's older adults are, for the most part, unknown.

Irrespective of the lack of data along the seniors housing continuum, it is likely that a gap in housing options and affordability exists between independent living and long-term care. The qualitative information introduced in Section 4.2.2 of the Housing Needs Assessment Report has been documented by the senior care industry and medical practitioners in communities where the dislocation of older adults due to a lack of seniors housing is a serious issue.⁷¹

69 *St. John's Affordable Housing Strategy, 2018*

70 *A standard room includes 1.5 hours per care per day or less.*

71 *Nova Scotia's Chief Medical Officer of Health has recently spoken out about the lack of seniors housing options and resulting impact on health and communities. Nova Scotia and New Brunswick have the most rapidly aging populations in Canada, and next to Ontario, the highest seniors housing costs.*



Recommendation 3

Hold a forum with the providers of seniors housing in order to review and update the Seniors Housing Report recommendations and develop an inventory of independent, personal care and long-term care units in the city. Issues, options, needs and opportunities for developing more seniors housing should be explored during this forum.

Housing for Newcomers

The provincial government is promoting immigration to help maintain population growth and therefore affordable and appropriate housing is needed to help support the broadly based socio-economic goals associated with immigration.

The concept of a progressive housing continuum is valid for most newcomer populations, but there is wide variation in housing outcomes when broken down by immigration category and national origin. Housing with close proximity to services, even services offered on-site, is ideal.

It is noted that Atlantic Canadian cities are increasingly targeting immigration for economic development. In this context, St. John's approach to housing for newcomers is important, given the increasingly competitive environment to attract immigrants to the region.

Recommendation 4

Liaise with the Association for New Canadians, Refugee and Immigrant Advisory Council and other stakeholders to address housing needs for new Canadians, and the role of housing in helping you attract, and keep, immigrants. Quantify current housing needs and numbers of immigrants.

Non-Market Housing: Vulnerable Populations

In order to promote the development of more non-market housing, the use of incentives can and should be tied to funding opportunities. Challenges, such as Not In My Backyard, are best dealt with by local champions and with strong political commitment to solving the housing needs of St. John's most vulnerable citizens (see Appendix 2 for information on Not In My Backyard Responses).

As in the above analysis for seniors housing, more research and engagement with vulnerable populations can help identify housing gaps and potential solutions. The information presented in this report for veterans, students, Indigenous people and individuals with disabilities is assumed to be a starting point only.

Recommendation 5

Update the Non-Market Housing Inventory every 2 years. As part of this work, engage the non-market housing providers and conduct more research on housing needs, in particular for vulnerable populations including veterans, students, Indigenous people and individuals with disabilities.

Recommendation 6

Partner with any non-market housing providers on funding applications being made to the Newfoundland and Labrador Housing Corporation and/or CMHC.⁷²

⁷² See Appendix 1 for a list of potential partnering opportunities and initiatives that could be undertaken.



Bedsits

There are no statistics concerning the numbers of bedsits and no inspections being undertaken because this form of housing is not licensed. Following up on complaints on the condition of low-income housing properties can be difficult as the owners might refuse entrance for inspection, which then requires an application to the Courts for a Court Order to gain access. This process requires that the complaint be adequately documented in order to succeed, which can be a problem if the complainants have communication issues.

Recommendation 7

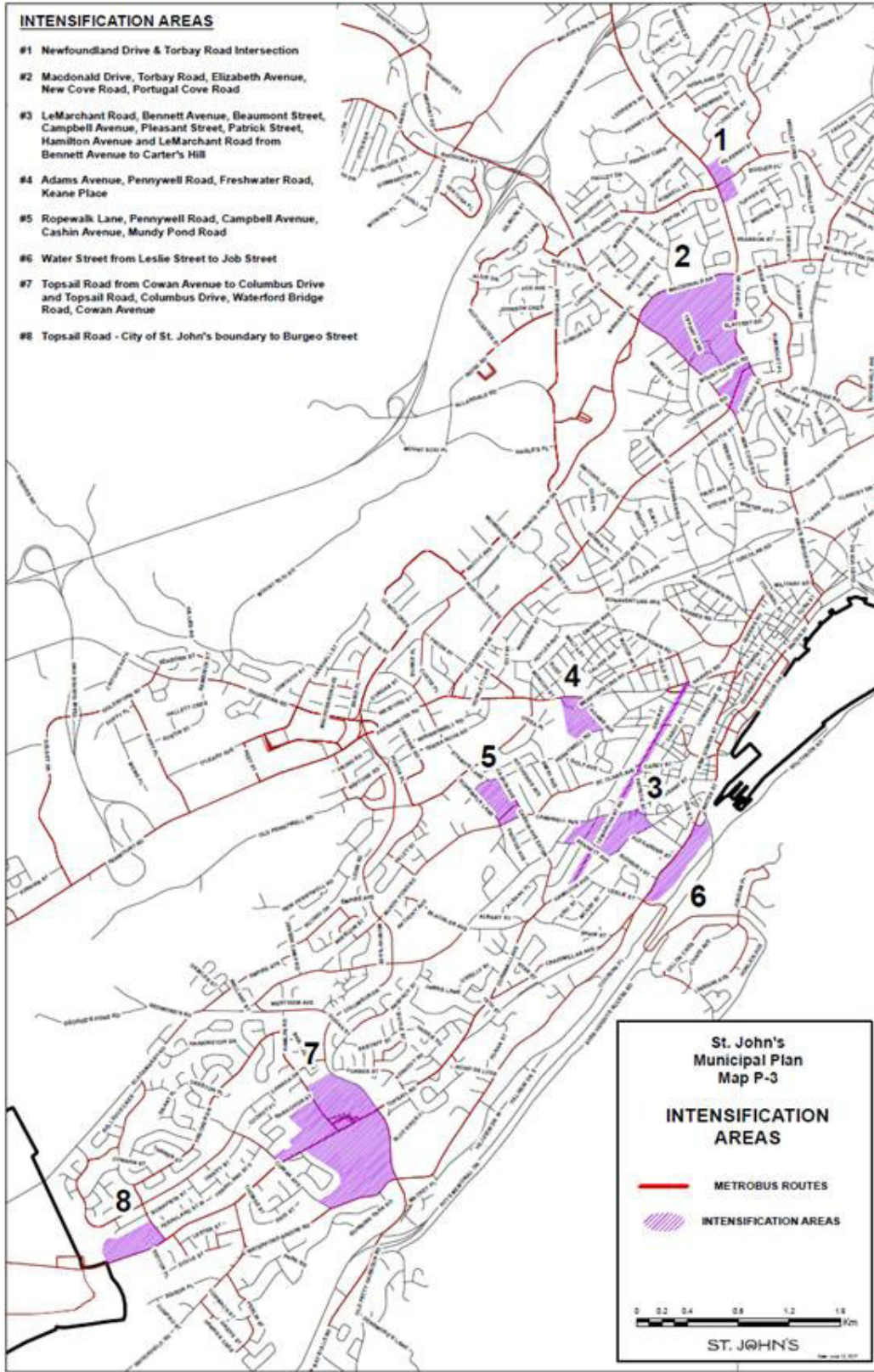
The costs and benefits of licensing and establishing standards for bedsits should be explored, along with other methods, to ensure their adequate maintenance.

Economic Development

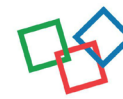
Strong arguments are made in this Report in tying affordable housing to economic development. Urban redevelopment and renewal can be facilitated through the use of mixed income housing strategies and incentives tied to cost/benefit valuations. Pioneered in Toronto's Regent Park area starting some 15 years ago, this is an emerging concept with the potential to help change public attitudes towards affordable and supported housing. Since they are already designated, the City's Intensification Areas may be appropriate areas where affordable/support-based housing, economic development and urban renewal in St. John's can be combined and promoted.

Recommendation 8

Develop a mixed income housing strategy, one that identifies a range of incentives matched to economic development opportunities and based on cost/benefit valuations, as well as opportunities such as universal design and non-market housing, for one or more of the City's designated intensification sites.



Appendix 1



David Harrison, MCIP

What Can Municipal Governments Do To Promote More Affordable Housing?

- 1) Get organized - create a housing business plan or affordable housing strategy
- 2) Monitor market and non-market housing trends and needs
- 3) Create a private / non-profit sector advisory panel to help oversee implementation of the business plan or housing strategy
- 4) Define what affordable housing is - what are reasonable rent targets for affordable housing in your community?
- 5) Build flexible incentive packages (bonus zoning in strategic areas, i.e. downtowns, waive or significantly reduce permit fees; waive or significantly reduce or eliminate parking requirements, etc.)
- 6) Effectively manage NIMBY
- 7) Donate land for affordable / supported housing
- 8) Ensure the disposal of surplus lands includes an affordable housing component
- 9) Enter into shared ownership or P3 arrangements with affordable housing providers
- 10) Undertake land banking at strategic locations / develop land trusts
- 11) Waive or reduce property taxes for affordable housing providers, in particular, non-profit groups providing supported housing
- 12) Promote all provincial and federal housing programs to residents and developers as the case may be
- 13) Extend secondary suites to all residential zones
- 14) If there are under-utilized R2 properties, contact property owners and advise them of their rights. If there are minor variance issues with adding extra units, consider waiving permit fees and expediting minor variance applications.
- 15) Support micro-suites, tiny homes and flex-plex housing
- 16) Reduce lot dimensions, right-of-way dimensions, avoid prescriptive design rules, create simple form-based code rules and examine water and other regulatory matters that may be unnecessarily impacting unit yields and limiting the ability to achieve lower construction costs per unit
- 17) Ensure densification policies include a commitment to affordable housing
- 18) Develop mixed income housing strategies and link with urban redevelopment and economic development goals and objectives
- 19) Bring municipal planning and investment attraction roles together to promote affordable housing as an economic development opportunity, and
- 20) Enter into partnerships with financial institutions to secure reduced interest rates for affordable housing.



Appendix 2

Responding to “Not In My Backyard”

- Failure to control “Not In My Backyard” responses from those opposing non-market, affordable or higher density housing projects is coming under increasing scrutiny as a human rights issue (See “In the Zone: Housing, Human Rights and Municipal Planning by the Ontario Human Rights Commission, 2012).
- In its Summer 2017 Issue of Plan Canada magazine (‘Human Rights and the City’), the Canadian Institute of Planners published a number of articles relating to the role of planners (and by extension their employers) in protecting human rights.
- See ‘Building Yes’ (A Not-In-My-Backyard (NIMBY) Toolkit), by the Canadian Home Builders Association Newfoundland and Labrador, the City of St. John’s, NL Housing & Homelessness Network and CMHC.
- Also see the Canadian Federation of Municipalities 2009 ‘Municipal Guide for Responding to NIMBY’.
- There is no empirical evidence suggesting that property values in low density areas are negatively affected by higher density developments, affordable housing, or by housing for vulnerable populations. See Higher Density Development – Myth and Fact (published by the Sierra Club, American Association of Architects and Urban Development Institute, 2005); Straight Talk About Affordable Housing (City of Calgary, 2006); or other research in this area by the Joint Centre for Housing Studies, Harvard University.