



The Institute for the  
Advancement of Public Policy Inc.

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Background Report  
*(Affordable Housing Stock, Gaps, Trends, and Key Issues)*

Affordable Housing Study  
For the City of St. John's

Submitted to:

Planning and Housing Sub-Committee  
City of St. John's

Submitted by:

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*In collaboration with*

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***Table of Contents***

	Abbreviations	<b>1</b>
	Definitions	<b>2</b>
<b>1.0</b>	Introduction	<b>6</b>
<b>2.0</b>	Continuum of Affordable Housing	<b>7</b>
<b>3.0</b>	Research Approach	<b>8</b>
<b>4.0</b>	Programs to Support Affordable Housing in St. John’s	<b>11</b>
<b>5.0</b>	The Affordable Housing Stock	<b>16</b>
<b>6.0</b>	The Demand for Affordable Housing	<b>28</b>
<b>7.0</b>	Observations	<b>36</b>
	<b>Appendices</b>	
	Appendix A – List of Housing and Planning Committee Members	
	Appendix B – Profiles: Providers of Affordable Housing, Shelters, and Transitional Housing	
	Appendix C – List of Interviews and Meetings	
	Appendix D – Long Term Care in the Eastern Health Region, including St. John’s	
	Appendix E – Projecting Demand for Affordable Housing	
	<b>List of Sources</b>	

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**Abbreviations**

**CMHC** – Canada Mortgage and Housing Corporation

**Eastern Health** – Eastern Regional Health Authority

**LEM** – Low End of Market

**NGO** – Non-Governmental Organization

**NIMBY** – Not in My Backyard

**NLHC** – Newfoundland and Labrador Housing Corporation

**RGI** – Rent Geared to Income

**SCPI** – Supporting Communities Partnerships Initiative

**SFRPHI** – Surplus Federal Real Property for Homelessness Initiative

**The City** – The City of St. John’s (municipal government)

## **Definitions**

*Housing terms are not universally defined. Sources of definitions are cited where available. Other definitions are used only for the purposes of this project report and may not be applicable in other jurisdictions.*

**Accessible Housing:** Housing units with a physical configuration, basic features, and appliances that ensure the safety, dignity and independence of persons with a wide range of disabilities. Characteristics of an accessible unit may include wider turning areas, accessible appliances, strobe lights, roll-in showers, grab bars in washrooms, lever door knobs and zero step entrances. (Source: NLHC)

**Adequate Dwellings:** Those reported by their residents as not requiring any major repairs.

**Affordable Home Ownership:** A homeowner housing project is considered affordable if the purchase price will be below the market value for units of a similar type, size, and number of bedrooms in the subject housing market. The homeowner unit must be modest in size and design. (Source CMHC)

**Affordable Rental Housing:** A rental housing project is considered affordable if the rents for the majority of the units fall within the *affordability* criteria published by CMHC for units of a similar type, size, and number of bedrooms in the subject housing market. The rental units must be modest in size and design. (Source CMHC)

**Affordability:** Affordable dwellings cost less than 30% of before-tax household income. (Source: CMHC)

**Child:** A child who is under 16 years of age. (Source: Child, Youth and Family Services Act, SNL 1998, c. C-12.1, s. 2)

**Complex Needs:** Individuals who need help to cope with mental health issues, addictions, a period of institutionalization, and/or difficulties arising from their personal needs and circumstances. Assistance could be provided in the form of services and/or supports and subsidized accommodation.

**Continuum of Affordable Housing:** A continuum based on a range of affordable housing options tied to core housing needs, including shelters, transitional housing, supportive housing, subsidized rental housing, and affordable home ownership. (Source: CMHC)

**Core Housing Need:** Core housing need refers to households that are unable to afford shelter that meets adequacy, suitability, and affordability norms. The norms have been adjusted over time to reflect the housing expectations of Canadians. Affordability, one of the elements used to determine core housing need, is recognized as a maximum of 30 per cent of the household income spent on shelter. (Source: CMHC)

**Emergency Shelter:** Housing facilities providing temporary and short-term accommodation (from a few days up to six months) for homeless individuals and families who would otherwise sleep in the streets, and which may include supports such as food, clothing, and counselling. Typically these facilities provide single or shared bedrooms or dorm-type sleeping arrangements, which can include seasonal beds/mats. Families with children may also be served through emergency housing facilities or motels. (Source: **Community Plan Assessment Guide (draft), NHI, 2006**)

**Homeless Partnering Strategy:** This refers to the program announced by the Federal government in December 2006 to replace the National Homelessness Initiative.

**Hostel:** A place of temporary lodging usually used by travellers.

**Lone Parent Family:** A family with only one parent, male or female, and with at least one child.

**Low End of Market Rent Project:** Rental accommodations which are either owned or operated by the non-profit or private sector and have the rental rates set at a rate which is considered to be at the lower end of the average market rate charged for similar accommodation. (Source: **NLHC**)

**Maintenance:** Repair or replacement of items that no longer function as intended due to normal wear and tear, as indicated in the landlord's responsibilities under the lease and/or legislation. (Source: **NLHC**)

**Modernization and Improvement:** Large scale upgrading of the portfolio through the replacement or repair of building and site systems and components in order to bring them to current community or legislative standards. In general, a single job that exceeds \$5,000 per dwelling or \$10,000 in total can be considered outside the realm of maintenance and within M&I. (Source: **NLHC**)

**Non-Family Person:** Refers to an individual who is not living with a spouse, single children, or parent, with the following exception: An exception to the parent category is related to the marital status of the tax-filing child; only children who report marital status of "single" will be treated as children of a family; others will be non-family persons.

**Not-For-Profit Continuing Housing Co-operative:** An incorporated association having the objective of providing long-term housing on a co-operative basis for occupants, the majority of whom are members of the association. These members would not have the opportunity to benefit from any capital gain arising from the sale of units or the transfer of occupancy. (Source: **CMHC Guidelines and Procedures Manual**)

**Not In My Backyard (NIMBY):** A term commonly used in reference to community resistance to new social housing developments. The resistance may be based on concerns about decreased property values, increased social problems, or increased traffic. The resistance is particularly acute when neighbours perceive that the new housing will introduce people into the community that are “different”. (Source: **NLHC**)

**Rent Geared to Income (RGI):** The practice of determining a tenant’s rental rate by calculating 25%-30% of their net monthly income and using a graduated rent scale based on income and family considerations. (Source: NLHC)

**Rent Supplement Program:** A social housing program that provides financial assistance to low-income households to obtain rental accommodations in private and non-profit housing continuing housing co-operatives. The rent supplement covers the gap between the rental amount paid by the tenant based on a “rent geared to income” formula and the negotiated market rent for the housing unit. (Source: NLHC)

**Replacement Reserve:** A fund that shall be used only for the replacement of worn out capital items and not for ordinary maintenance or minor repairs to the building and grounds. The replacement reserve fund shall only be used, unless otherwise approved by the Corporation, to pay for the cost of replacement of: the following unless otherwise approved by the Corporation:

- Ranges and refrigerators;
- Mechanical laundry equipment;
- Roofs;
- Plumbing;
- Heating equipment, and / or;
- Other items of a capital nature approved by the Corporation. (Source: NLHC)

**Senior:** An individual who is 60 years of age or more.

**Social Housing:** Any housing program in which a low-income individual or family receives government assistance toward the mortgage, rent, or repairs on a home. The assisted housing may be owned and operated by government, or a non-profit, private, or co-operative organization. (Source: NLHC)

**Subsidized Rental Housing:** Accommodations for living independently in the community but with financial assistance to cover the rent. Depending on the landlord, it may also include a subsidy for heating costs.

**Suitability:** Suitable dwellings have enough bedrooms for the size and make-up of resident households according to National Occupancy Standard (NOS) requirements.

**Supporting Communities Partnership Initiative (SCPI):** The former Department of Human Resources and Skills Development Canada (HRSDC), now Service Canada, leads the National Homeless Initiative (known as the Homeless Partnering Strategy as of December 2006). Funds for the National Homelessness Initiative are delivered through SCPI. A Community Advisory Committee develops a community plan for addressing homelessness and delivers program funds according to the needs and priorities identified in the plan. (Source: NLHC)

**Supportive Housing:** Safe, affordable housing facilities for individuals and families that include supports and services, and no length of stay duration. Services depend on client’s needs and are provided to help residents maintain independence and stability to promote social inclusion. (Source: **Community Plan Assessment Guide (draft), NHI, 2006**)

**Surplus Federal Real Properties for Homeless Initiative (SFRPHI):** A program of the National Homeless Initiative (known as the Homeless Partnering Strategy as of December 2006), funded through SCPI, which provides surplus federal properties to municipal and provincial governments as well as community-based, non-profit organizations. The properties must be used to provide housing for people at risk for homelessness. (Source: NLHC)

**Transitional Housing:** Housing facilities that provide services beyond basic shelter needs and, while not permanent, generally provide a longer length of stay than emergency housing facilities (up to three years). These facilities offer more privacy to residents than emergency housing and place a greater emphasis on participation. Targeted to those in need of structure, support, and skills building to move from homelessness to housing stability and to ultimately prevent a return to homelessness. (Source: **Community Plan Assessment Guide (draft), NHI, 2006**)

**Youth:** An individual who is between the ages of 16 years and 29 years old. (Source: UN Convention on the Rights of the Child, UNICEF Canada, October 1998, as amended)

## **1.0 Introduction**

This study is focused on affordable housing within the City of St. John’s. It explores the current supply; documents the existing inventory; and considers the future demand for affordable housing within the City. The Study was undertaken by The Institute for the Advancement of Public Policy, Inc., in collaboration with Auspex Consulting, Inc., for the Housing and Planning Committee of the City of St. John’s (the City). This committee, chaired by Councillor Shannie Duff, is representative of the key stakeholders that have a role in affordable housing in St. John’s. For a list of committee members, refer to **Appendix A**.

The City is interested in understanding the changing demands for affordable housing in the City and the extent to which the current supply of affordable housing will be able to respond to these demands. In particular, changes in the City’s demographic profile need to be identified, as well as how these changes will impact on the overall demand for housing and the specific types of housing that will be required. This information will assist the City in ensuring its housing policies, programs, and expenditures will respond to changes in the marketplace.

The changing roles of the federal, provincial and municipal governments in affordable housing, and the increasing role played by community-based non-governmental organizations, must also be considered in this study. In particular, the City wishes to define its role in the development and delivery of affordable housing and the specific responsibilities that are appropriate for it to assume.

This report presents the interim findings of the study. The first phase was designed to:

- Develop a profile of the affordable housing stock and who it is serving, along with data collected from the stakeholders, to identify evident gaps;
- Assess the current need and demand for affordable housing, and trends that will impact future need and demand, in order to make projections to assist the City in developing an action plan to 2015; and
- Offer preliminary discussion of the situation and outline the next steps toward developing a plan.

The second phase of the study examined the current and potential future role of the City and the stakeholders involved in affordable housing and the inter-relationships between them.

## **2.0 Continuum of Affordable Housing**

For the purposes of setting a context for this report, a continuum of affordable housing options will be used. Canada Mortgage and Housing Corporation (CMHC) and others in the field have identified a continuum of affordable housing that includes options ranging from shelters to transitional and supportive housing and from subsidized rental to affordable homeownership. This continuum incorporates various types of housing forms and support services to meet a client’s changing needs and their specific requirements: it seeks to address options for individuals who are homeless; those whose housing is unstable for any number of reasons; and to households who need support and assistance beyond that which is available in the private rental market. It also includes options for people who need a bridge from being a renter to home-ownership.

Affordable housing is defined by a consideration of three factors:

- Affordability (a household paying less than 30% of gross income for shelter)
- Suitability (matching between household size and bedroom count)
- Adequacy (condition of the housing).

Based on the definition developed by CMHC, a household with insufficient income to change unsuitable or inadequate conditions is considered to be in core housing need. These households include people who are not able to access the private rental or home-ownership market housing without subsidies and/or support services. To put this in perspective, according to a report by CMHC based on 2001 Census information, over 36% of households in St. John’s, whether owner occupied or rented, were spending more than 50% of their income on shelter and were considered to be in core housing need.<sup>1</sup>

Some people question whether St. John’s has a homeless population. Homelessness takes many forms and it is not restricted to those who live on the streets and do not have a roof over their heads. In this regard, while shelters provide some form of housing for people who live on the streets, there are other considerations. For example, homelessness can also describe:

- A youth who feels he/she cannot stay at the family home due to concerns about personal safety (e.g., abusive environment). The youth may spend time “couch surfing” with friends.
- It may describe a person who has a pattern of living in and out of institutions as the result of, for example, mental illness, addictions, or conflict with the law, or a combination of these factors. These individuals may be without a stable home to which to return. A person may find himself/herself caught in a cycle of moving from an institution to a transitional facility to a rooming house and back to the institution. Upon discharge to the community, the process begins all over again.

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<sup>1</sup> CMHC census based housing indicators, 2001. For more detailed information, please refer to Table 18 in **Appendix E**.

There is recognition of the complex needs of homeless individuals and for the support services they need to interrupt or break this cycle. These support services depend on the unique needs of the individual and could range from having safe and accessible shelter to supports such as mental health or addictions counselling; assistance with activities of daily living; basic education and training; and/or assistance with finding and maintaining employment.

There is also a range of alternatives included in the continuum of affordable housing from subsidized rents (either by government or private sources) to supporting an individual’s move from rental to homeownership through financing assistance and client education.

The range of alternatives that exist in St. John’s is presented below:

<b>Table 2.1: Continuum of Affordable Housing – St. John’s NL 2007</b>	
<b>Type of Affordable Housing</b>	<b>Providers</b>
<b>Shelters</b>	Iris Kirby House, Naomi House, Choices for Youth, AIDS Committee – Tommy Sexton Centre, Wiseman Centre, Native Friendship Centre
<b>Transitional Housing</b>	Reception House – Association for New Canadians, Emmanuel House, Peters Foundation, AIDS Committee – Tommy Sexton Centre, Wiseman Centre, Pleasant Manor
<b>Supportive Housing</b>	Stella Burry Community Support Services, Choices for Youth, Pleasant Manor
<b>Subsidized Housing</b>	NLHC Public and Non-profit Housing, City Non-profit housing, NGOs – Non-profit housing, Continuing co-operative housing, seniors’ apartments and cottages operated by NGOs
<b>Affordable Homeownership</b>	Habitat for Humanity
<b>For explanations, refer to the definitions cited in the glossary of terms.</b>	
NOTE: These housing forms may be independent of one another or could be connected with other forms of housing or organizations delivering affordable housing. The information presented is to indicate the range of affordable housing available in St. John’s.	

Further details of the range of affordable housing projects in St. John’s will be presented in Section 5 of this report.

### **3.0 Research Approach**

This phase of the project involved the following activities:

- Review of documents and literature concerning affordable housing;
- Compilation of quantitative information respecting the current housing stock supply, e.g., number of units, main clientele served;
- Determination of current and projected levels of demand among various groups;

- Reconciliation of housing stock supply with demand for affordable housing;
- Analysis of trends emerging from the data collected and the identification of gaps.

The consulting team reviewed documents provided by the committee overseeing this project and documents identified through other sources. The quantitative data was collected by using a standardized template to capture consistent information from each of the stakeholders regarding the number of beds available, clients served, funding agency, etc. Completed templates are provided in **Appendix B**. This effort was complemented by collecting qualitative data through over 60 key informant interviews with representatives of stakeholder organizations. A list of interviews and meetings undertaken are outlined in **Appendix C**.

The affordable housing stock was considered against the demand and the projected future demand using data from a variety of sources including CMHC, Statistics Canada, and the Newfoundland and Labrador Community Accounts. The outcome of this effort was to capture current data respecting the ranges of affordable housing available within the boundaries of St. John’s. While it is recognized that the boundaries with adjacent municipalities are not necessarily visible as one passes from one into the other, this study is focused on the resources, needs and planning requirements for the City.

There are several limitations and caveats respecting this study that must be acknowledged. There are several major reviews and studies underway in relation to affordable and other types of housing that may impact a plan for affordable housing developed by the City. These studies include:

- A Provincial Government review of the mandate of NLHC, the housing agency for the province. It is unknown when decisions will be reached concerning the future role of NLHC. Options could range from it remaining as a Crown Corporation to it becoming part of a government department.
- The Eastern Regional Health Authority (Eastern Health) is undertaking a review of the long-term care system in the region. It will contribute to determining the future direction of the long-term care system.

The primary focus of this Eastern Health study is nursing care, however, part of this study includes affordable housing options in the form of subsidized non-profit apartments and cottages owned and operated by the long-term care facilities in the City. The apartments and cottages have been funded under the private non-profit program and follow similar rules for similar units. The cottages and apartments are available to those who submit an application form.

Further, while some nursing homes have had some funding for beds extended under programs delivered by CMHC, they are accessible through the single entry system operated by Eastern Health and their operations are funded under the budget approved for the Department of Health and Community Services. The primary criteria for access are

assessed need for nursing care. A listing of facilities operating under the jurisdiction of Eastern Health is provided in **Appendix D**.

- The redesign of Empire Avenue and Froude Avenue social housing project is currently underway. NLHC has engaged an architectural firm to develop a concept for the redevelopment of these neighbourhoods. The funding arrangements have expired and the housing stock is not meeting the current need and demand for affordable housing. .

There are also several other programs with a housing component to be acknowledged:

- The consultants have received a summary of community-based supportive housing operated and/or funded by Eastern Health. These housing forms include independent living arrangements (ILAs), group homes, and boarding houses that are viewed as part of the service provided by the health care system. They include housing for some 150 youth who have voluntary care arrangements in place. Some of these youth may have grown up in the care of the Director of Child, Youth, and Family Services and may or may not be linked with organizations such as Choices for Youth. Therefore these options may intersect with this study. Group homes accommodating persons with disabilities are viewed as care facilities and are not viewed as affordable housing. They are not included in this study.
- There is a correctional facility in Pleasantville that is transitional in nature. It is available only to offenders who have served time in a federal correctional facility and are being released into the community with conditions. The staff member of the facility who was interviewed does not view this as a form of affordable housing but rather as an extension of the prison system. The facilities are not publicly available and there is no rental charge. Similarly, the transitional facilities operated by the John Howard Society are part of the correctional system and are not considered to be part of the affordable housing network.

A significant limitation on this study relates to the inability to project the need and demand for beds and/or units in transitional housing and for supportive housing. There are no means to predict the incidences of people that will need emergency housing. There is some information about current usage of shelters, but not all facilities can provide this information.

The situation for transitional housing is similar, although housing providers, except for those delivering a unique service or program, seem to prefer supportive housing models. This preference for supportive housing relates to the need for security and permanency by clients. Supportive housing services a range people with unique needs, e.g., complex needs. There is no means to gauge, in advance, the circumstances that will be presented to project need and demand.

The affordable homeownership market also is difficult to project. There is one option available in the market at the moment, Cabot Habitat for Humanity, and to date that option has been limited to working families. This may be expanded to other client groups. At the moment there is no other alternative present in St. John’s.

#### **4.0 Programs to Support Affordable Housing in St. John’s**

Housing is the constitutional responsibility of the province.<sup>2</sup> After the Second World War, the federal government needed to facilitate the settlement of returning veterans, including their housing needs. It established the agency now known as the Canada Housing and Mortgage Corporation (CMHC) to implement its housing policies.

In 1967, this province established its own housing arm, Newfoundland and Labrador Housing Corporation (NLHC). It eventually assumed responsibility for the St. John’s Housing Corporation. The provincial government has made use of the federal-provincial cost-shared arrangements for the development of affordable housing. CMHC and NLHC have had a long-standing partnership responsible for the funding and/or development of a large segment of the subsidized rental housing stock in St. John’s.

Through the Social Housing Program funding arrangements for non-profit subsidized rental housing, there was an increased role for non-governmental organizations (NGOs) and continuing housing co-operatives. In 1982, the City entered the social housing field through its participation in developing and delivering non-profit housing. Thus the three levels of government have had active involvement in affordable housing in St. John’s.

The Federal/Provincial Global Agreement on Social Housing of 1986 included an increased role for NGOs to own and operate affordable housing. NLHC, through a devolution agreement with CMHC dated 1996, assumed responsibility for the administration of the funding agreements for public housing projects developed by the federal/provincial partnership and of private non-profit housing stock developed by NGOs and by the City. There was no new funding available for NGOs or the City to produce new housing units or to re-profile the existing portfolio. The role for the federal government involved facilitating the development of housing particularly in the private market.

The absence of funding to assist with the development of new affordable housing stock provided the private market had little incentive to build or redevelop housing aimed at the rental market. For example, there has not been a new apartment building constructed in St. John’s for approximately twenty years. Developers have turned their attention to condominium and new housing developments. From an affordable housing perspective, the redevelopment of existing apartment buildings has resulted in losses to the stock of affordable housing. However, the use of the basement or subsidiary apartments has been one source of affordable housing in the market from the perspectives of the homeowner and the tenant alike.

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<sup>2</sup> This section represents a summary overview of affordable housing in St. John’s based on reports produced by CMHC, information gathered from key informants, and press releases, for example, respecting the National Homelessness Initiative.

While this has been of benefit to those who can afford homeownership, it has resulted in an increase in the number of people who are considered to be in core housing need.<sup>3</sup> Households with lower incomes face increased shelter costs in the rental market with smaller gains in income to help improve their housing circumstances. The dearth of funding available to build or redevelop affordable housing projects aimed at those in core housing need helped to create a more visible housing situation that was, and remains, a concern.

Homelessness has become evident of individuals living on the streets and in need of shelter in Canadian cities and smaller urban municipalities.<sup>4</sup> The federal government designed the National Homelessness Initiative (NHI) to help ensure community access to programs, services, and supports to alleviate homelessness. In 2001, the National Homeless Initiative (NHI) was placed with the predecessor of Service Canada that has responsibility for the program.

“In December 1999, the National Homelessness Initiative (NHI) was announced by the Government of Canada to respond to urgent calls to address growing homelessness in Canada’s cities – starting with an investment of \$753 million over 3 years (2000-2002). In 2003, the NHI was renewed to 2005, with a further \$405 million in federal funding, and again for one year in 2006 with \$134.8 million. A cornerstone of the strategy is the Supporting Communities Partnership Initiative (SCPI), designed to engage other levels of government and communities to develop long-term plans/activities to address homelessness.

Since 2000, nearly \$9 million has been invested through the NHI in Newfoundland and Labrador to help address homelessness. This does not include the significant leveraging of provincial, municipal, private and community resources that have been mobilized around the St. John’s Community Plan to Address Homelessness. As of March 2006, the NHI created 83 new shelter and supportive housing units and sponsored 34 projects that have enhanced the capacity and coordination among stakeholders to respond to homelessness. By all accounts, the NHI has been a success in Newfoundland and Labrador – and stakeholders are encouraged by the announcement of a new Homeless Partnering Strategy and renewal of RRAP for the 2007-2009 period.”

**Backgrounder-National Homelessness Initiative-St. John’s, NL (2000-2006)**

The NHI was predicated on the participation by community-based NGOs that were providing services to the homeless population. Through the Supporting Community Partnerships Initiative (SCPI), efforts were made to work with communities to address the issues of homelessness. In St. John’s, a starting point was the creation of a community plan by stakeholders who agreed upon priorities for the allocation of available resources. Additional resources were made available through the Surplus Federal Real Property for Homelessness Initiative (SFRPHI) through transferring surplus properties to community-based groups and governments to support their efforts to address homelessness.

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<sup>3</sup> “Moving Forward: Refining the FCM Recommendations for a National Affordable Housing Strategy”. Federation of Canadian Municipalities. October 2004. p. 1

<sup>4</sup> “NHI - About the Initiative” [www.homelessness.gc.ca/initiatve/index\\_e.asp](http://www.homelessness.gc.ca/initiatve/index_e.asp) Accessed 11/12/2006

Through the use of NHI funds and resources available to St. John’s, efforts have focussed on the development of shelters, transitional housing, and supportive housing. Through the work of community-based organizations, supported by their partners including the three levels of government, several projects have been developed in this municipality. In addition, there is evidence of collaboration (for example, through the St. John’s Committee on Homelessness) with the development of positive working relationships to meet the needs of citizens requiring a range of affordable housing options. It is estimated there has been a total investment of over \$9M by the NHI in St. John’s.

The existing housing service providers were contacted for more detailed information about the demand on their facilities/programs and their client base. Profiles of the service providers are contained in **Appendix B**. NGOs have been the leaders in developing and delivering shelters, transition facilities, and supportive housing in St. John’s. They are in regular contact with their clients and are positioned to identify needs including housing. These organizations have been creative and drawn upon new and existing funding sources to tailor programs and services to support their clientele’s unique needs.

In December 2006, the federal government announced a continuation of funding for the NHI and extended funding for renovation programs under the Homelessness Partnering Strategy (HPS).

In support of the national goal of ensuring Canadians have safe, adequate, and affordable housing; the federal government also announced the creation of housing trust funds to enable the provinces and territories to invest in affordable housing. It is anticipated that this province will benefit by receiving a total of \$8.19M over a three-year period to invest in off-reserve Aboriginal housing. The conditions of the housing trust funds are not settled.

After a period of inactivity in the field of affordable housing from 1996-2001, the federal government announced its intention to provide funding for such projects. In this province, the program is delivered through NLHC.<sup>5</sup> The Affordable Housing Program is funded by 50/50 federal/provincial agreements, which end March 31, 2010. Phase 1 is a \$30M agreement and Phase 2 is a \$10M agreement. The objective of the Affordable Housing Program is to provide financial incentives for the development of new affordable rental housing in the province. Proponents in the private and non-profit sectors may be eligible for limited capital assistance in the form of a forgivable loan that is earned over a set period. There was increased funding in this province for matching funds set at \$75,000 per unit. During this time rents must be kept at affordable levels for tenants of low-to-moderate incomes, as set by NLHC.

Additional developments have included the presence of Habitat for Humanity in St. John’s and environs. This program offers the opportunity for working families who would not otherwise qualify for a mortgage to access affordable homeownership. There have been 27

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<sup>5</sup> “Affordable Housing Initiative” [www.cmhc-schl.gc.ca/en/inpr/prfias/prfias\\_003.cfm](http://www.cmhc-schl.gc.ca/en/inpr/prfias/prfias_003.cfm) Accessed 11/12/2006

houses constructed by community volunteers under the leadership and support of Habitat for Humanity.

There is no other program offering services and supports to encourage affordable homeownership in St. John’s. The Canadian Homebuilders Association – Eastern Newfoundland during recent conferences and events has invited speakers to inform the local market of opportunities to support and develop affordable homeownership. Speakers from Ontario and Saskatchewan have presented varying approaches used in their jurisdictions to enable affordable homeownership programs to exist. There is interest in the local homebuilding industry to explore these options and to engage in partnerships with NGOs and governments to create opportunities for alternatives to renting.

The profile of affordable housing stock in the City is contained in Section 5 of this report.

#### **4.1 The Role of the City in Affordable Housing**

The City has played a role in the development of affordable housing within its boundaries.<sup>6</sup> Through its municipal powers, the City has the authority to plan and regulate development that has an impact on housing. The City continues to play its traditional role in housing through planning, zoning, and regulation. It has been supportive of recent initiatives in the field of affordable housing, e.g. SCPI of the National Homeless Initiative and Habitat for Humanity. Through the provision of land and waiving fees for permits, inspections and other measures, there has been a contribution to other affordable housing initiatives.

A description of the City’s involvement was presented in a paper prepared by the Non-profit Housing Division in 2005.

“Since 1982, the City of St. John’s has been a major player in the provision of housing to the citizens of St. John’s. The original purpose of the housing program, which was a new venture for the City, was to provide quality, affordable housing to low to moderate income individuals and families at rent lower than market while at the same time revitalizing the downtown core and stabilizing neighbourhoods. The City’s involvement in Non Profit Housing significantly enhanced the image of public housing due primarily to the City’s strategy of replacing condemned buildings, houses in poor condition (infill housing), former business sites (United Nail Foundry/Royal Garage) and vacant lots with new, aesthetically pleasing, well maintained housing units which helped increase property values and gain acceptance in the communities.

From 1982 to 1986, the City constructed 268 housing units that fell into the category of lower end of market. The tenants selected for these units came from a variety of backgrounds, and while the majority were able to pay the market rent, others were subsidized as per guidelines set down by our funder, Canada Mortgage and Housing Corporation (CMHC). The agreement allows for subsidies for approximately 15 % of the tenants.

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<sup>6</sup> Information derived through key informants as supported by supporting documents.

From 1986 to 1992, an additional 156 units were built, which were targeted to low-income families, seniors, and singles. These units followed the same guidelines as Newfoundland and Labrador Housing and gave the citizens of St. John’s some choice in housing options. The rents in these units are fully subsidized and based strictly on gross income and include heat and light.

While the City is in the unique position of providing housing to a wide array of individuals and families from different income ranges through two different housing programs, the focus of the program is slowly shifting in recent years to individuals, families, and seniors of low income as is evidenced by our extensive waiting list.

In addition to the LEM and RGI units, the city also has two family units, one under the City and the other under the Federal Surplus Housing initiative. The latter unit was accessed through partnerships with the National Homelessness Initiative and is targeted to serve persons in need of ground floor accommodation.”

**Non-Profit Housing Program, City of St. John’s, January 2005**

The City is interested in continuing its role in delivering non-profit housing. There are presently 426 units in total. These units were financed under different funding programs. The rents charged by the City vary in accordance with the funding programs. Of the 426 units, 156 are rented on a rent-geared-to-income (RGI) basis. These units are fully subsidized. The other units, save two, were funded under a social housing program that set rents at the low end of the market (LEM). The subsidies for these units are not deep. This has created financial difficulties arising from vacancy losses.

Both the LEM and RGI units were designed primarily for families. Of the existing stock, 54% is comprised of three-and four-bedroom units. However, because of a shift in demographics, the predominant demand is for one-and two-bedroom units. From a financial perspective, the RGI units are not of major concern, although both housing stocks require reconfiguration to meet market demands as reflected by the waiting list.

The terms of reference for this study asked that the consultants undertake an assessment of the LEM portfolio. It should be noted that there are some of the LEM projects that are working very well. The projects at issue are those that have design features or other attributes, such as location, that make them less attractive to the potential tenants of the City. The consultants will take the situation of the LEM projects into consideration in the development of the action plan.

## **5.0 The Affordable Housing Stock**

Affordable housing in St. John’s is delivered by NLHC, the City, private landlords who avail of the rent supplement program, and NGOs. There is no one single entity that secures, delivers, and manages the stock of affordable housing. There is no single database that maintains all the data on affordable housing in St. John’s – be it supply of tenants, wait lists, etc. Rather individual agencies pursue their own mandate in the absence of a centralized mandated housing agency. As well, agencies vary in tracking data pertaining to the use of their facilities. There is limited historical data available respecting demand for some housing facilities. NLHC provides centralized data collection for housing owned or administered by NLHC – namely, its own stock and that of the City, NGOs and other agencies that have accessed funding for the provision of housing under one of the programs for which it is responsible. There is also an absence of consistent definitions or standards for the operations of facilities such as shelters.

To develop a comprehensive inventory of affordable housing stock within the City for the purposes of this study, individual agencies were identified and contacted directly for their information. As noted, for each of the major agencies that provided some form of affordable housing, a profile was developed that outlines their core mandate, the number and type of units they maintain, their target clientele and other supports provided. These profiles are provided in **Appendix B**.

A continuum for affordable housing will be used in this report to assist the reader to understand how the different types of housing are related to each other. Currently there are various forms of affordable housing within the City directed at families, families headed by single parents (lone parent families), non-elderly singles (note: this latter group is included in the definition of non-family persons but the reverse is not necessarily true), and seniors. The forms of housing vary in accordance with the needs of the clientele and are outlined below.

### **5.1 Shelters & Hostels**

There are six emergency shelters in St. John’s that have been funded under the SCPI. Some of these shelters are new (e.g., Choices for Youth), while others have been established for some time but were in need of rejuvenation. All shelters currently operating in the City are identified in Table 5.1.

<b>Table 5.1: Summary of Shelters</b>			
<b>Shelter</b>	<b>Operator</b>	<b>Clientele</b>	<b>Total Beds</b>
<b>Choices for Youth</b>	Choices for Youth	Male Youth 29 and under	9 beds
<b>Iris Kirby House</b>	Iris Kirby House	Women and children victims of domestic violence	Up to 22
<b>Naomi Centre</b>	Stella Burry Community Services	Female Youth 16-29 years	8 beds
<b>Shanawdithit Shelter</b>	St. John’s Native Friendship Centre	Aboriginal persons but will accept all in need	20 beds
<b>Tommy Sexton Centre</b>	St. John’s AIDS Committee	All populations; preference for those with HIV or AIDS	4 beds
<b>Wiseman Centre</b>	Salvation Army	Men between the ages of 30 and 64 years	20 beds
<b>Total</b>			<b>Up to 83 beds</b>
<b>Source: Service Providers</b>			

The intention is that shelter accommodation is available on an emergency or short-term basis. There are parameters set by each operator to define the time frames that a person can be accommodated in a shelter and, while this varies for most centres, it is usually a matter of days or weeks. It is possible for the period of stay to be extended, depending on the circumstances of the individual. Shelters are generally reluctant to release people if they do not have alternative housing arranged.

The operators of shelters recently have held meetings to form of a network so information and possibly resources could be shared amongst them. This information sharing could help clients who are trying to find a bed for the night. Also, this could assist the shelters to set standards for staffing and service levels to ensure a minimum quality standards are established by all facilities.

There were hostels funded under the CMHC private non-profit program. Although this form of housing is not viewed as part of the continuum of affordable housing, it is included in this report as investments that were funded under social housing programs. Currently only one hostel operates under Eastern Health (see Table 5.2). Previously, the Janeway Hostel (associated with Janeway Children’s Hospital) was operated by Northwest Rotary and provided 31 beds to accommodate patients’ family members. This facility is no longer operating. Options to use the facility in another capacity, but still within the ambit of affordable housing, are being considered.

The Shanawdithit Shelter in the City is also intended to accommodate Aboriginal persons and their families who must travel to the City to seek medical care and/or other services.

<b>Table 5.2: Summary of Hostels</b>			
<b>Hostel</b>	<b>Operator</b>	<b>Clientele</b>	<b>Total Beds</b>
General Hospital Hostel	Eastern Health	Family members of patients	70
<b>Total</b>			<b>70 beds</b>
<b>(Source: NLHC)</b>			

## 5.2 Transitional Housing

Currently there are ten transitional facilities operating in the City and these are outlined in Table 5.3. Transitional housing is intended to act as a bridge in providing people with short-term accommodations (up to two years depending on the facility; nationally it may be up to three years) as they move from one form of housing to another. Transitional housing may also respond to specific needs of clients in the community such as for victims of domestic violence or for individuals with complex needs or other personal challenges. For example, a woman fleeing violence in her home will stay at the Iris Kirby House for abused women and then move to a transition facility while seeking alternate arrangements rather than returning to an unacceptable domestic situation.

Transitional housing will often provide supportive services beyond what a shelter can provide such as life skills, vocational training, and other supports. Some informants expressed the view that transitional housing could be considered as supportive housing as there is usually some form of support provided to residents as noted. On the other end of the spectrum, one agency, which operates a shelter, wonders if extending their efforts to provide transitional housing is diluting its scarce resources. The agency is more interested in focusing on their primary goal of addressing the needs of their clients, than in being landlords with concerns about collecting rents and maintaining housing.

<b>Table 5.3: Summary of Transitional Facilities<sup>7</sup></b>			
<b>Transitional Facility</b>	<b>Operator</b>	<b>Clientele</b>	<b>Units</b>
<b>ACCESS House</b>	Eastern Health	Persons with mental illnesses and/or mental health issues	11 beds
<b>Reception House and Transitional Units</b>	Association for New Canadians	Newly arrived refugees	3 units
<b>Choices for Youth</b>	Choices for Youth	Youth in need of housing and supportive services, e.g. have left foster care	45 beds/units in the community
<b>Emmanuel House</b>	Stella Burry Community Services	Individuals with complex needs who are undergoing treatment	16 beds
<b>Iris Kirby House</b>	Iris Kirby House	Women and children	8 units
<b>Peters Foundation</b>	Peters Foundation	Women-recovering from alcoholism	6 beds
<b>Pleasant Manor</b>	Pleasant Manor	Adults with mental illness	4 beds
<b>Stella Burry – Carew Lodge</b>	Stella Burry Community Services	Clients who have been released from prison	2 units
<b>Total</b>			<b>37 beds/13 units 45 mixed beds/units</b>
<b>Source: Service Providers</b>			

<sup>7</sup> This information includes transition units and possibly supportive housing.

### 5.3 Supportive Housing

Supportive housing combines accommodation that is affordable with support services that are required by clients to live in the community as independently as possible. Clients in need of such housing include those with complex needs and who, without supports, would be living in and out of institutions. NGOs are most active in providing these services and have played a valuable role in addressing these needs. They can be flexible in service delivery and are able to extend the needed supports. Table 5.4 below provides information on confirmed facilities.

<b>Table 5.4: Summary Supportive Housing</b>			
<b>Supportive Housing</b>	<b>Operator</b>	<b>Clientele</b>	<b>Units</b>
<b>Stella Burry Community Services, Long term housing</b>	Stella Burry Community Services	Low-income single adults, families and individuals with complex mental health needs	52 units
<b>Housing Integration Project</b>	Northwest Rotary Club	Adults with physical disabilities accommodated in one building and who share care and support services	10 units
<b>Pleasant Manor</b>	Pleasant Manor	Adults with a mental illness	16 units (combination of apartments and shared houses)
<b>Tommy Sexton Centre</b>	St. John’s AIDS Committee	Primarily persons living with HIV and AIDS but will accept others	6 Units
<b>Wiseman Centre (redeveloped property opening soon)</b>	Salvation Army	Men between the ages of 30-64 years who require supportive housing.	10 units
<b>Total</b>			<b>94 units</b>
<b>Source: Service Providers</b>			

It is evident through key informant interviews that affordable shelter with support services is increasingly in demand. It is expected that the demand for these services will increase as the population ages. With the help of modern medicine, people can live longer lives despite chronic illness, disabilities, and impairments. Furthermore, the trend toward offering options to remain living within the community through supports, rather than being housed in institutions, is being incorporated into the planning for long-term care and other programs.

The development of supportive housing alternatives is complex. Their creation demands an understanding of the processes involved in developing a residential building. It also requires knowledge of funding programs and how to work with departments/organizations to ensure necessary support services are put in place, and sustained. This effort demands the knowledge and skills of human service professionals combined with those of social entrepreneurs who have a vision and commitment to seeing the project through to completion.

#### **5.4 Subsidized Rental Housing**

By far, the greatest investments in affordable housing have been directed toward the construction of new subsidized rental units. Historically, affordable housing stock was created through federal/provincial cost-shared arrangements in public housing projects and the funding of private non-profit and non-profit co-operative housing projects. For the purposes of this report, the City’s housing stock was funded through programs now administered by NLHC, which also manages its own portfolio.

The funding arrangements that funded subsidized rental housing programs vary. The federal-provincial cost-shared public housing was usually based on a rent-geared-to-income (RGI) formula so that subsidies of the rents were based on income and were affordable. In addition, in the late 1980s, a heating subsidy was extended to tenants of NLHC. This has been extended to the RGI units operated by the City.

The Poverty Reduction Strategy of the Provincial Government was released in June 2006. It has benefited clients of NLHC by changing the RGI calculation from gross to net income. Funds are included in the provincial budget to accommodate this. This benefit has also been extended to clients of the Rent Supplement program. However, it was not automatically applied to the RGI units operated by the City as funding for the RGI units operated by the City is funded by CMHC, not the province. NLHC has advised the City it will consider extending this approach to the units in its portfolio with appropriate justification. Tables 5.5 and 5.6 provide a summary of the subsidized rental units of NLHC and those that are owned and operated by NGOs.

<b>Table 5.5: Summary of NLHC Project Units (Occupied as of Nov 6, 2006)</b>							
<b>Bedroom Count</b>	<b>Bach</b>	<b>1 Bdrm</b>	<b>2 Bdrm</b>	<b>3 Bdrm</b>	<b>4 Bdrm</b>	<b>&gt;4 Bdrm</b>	<b>Totals</b>
Total NLHC Units	2	195	453	1552	421	21	2,644

**Source: NLHC**

The private non-profit program facilitated the development of affordable rental housing units by NGOs, who had a particular interest in owning and operating such projects.

<b>Table 5.6: Summary of Private Non-profit Housing Projects Funded by CMHC</b>	
<b>Seniors</b>	<b>Units/Cottage</b>
Caribou Legion Manor	48
Anglican Homes, Rd duplexes	2
Anglican Homes, Bishop I	52
Anglican Homes, Bishop II	24
Shea Heights Neighbourhood Improvements	12
Salvation Army Glenbrook Lodge	20
St. Luke's cottages	54
St. Luke's Apartments	76
Anglican Homes Clergy Cottages	6
<b>Sub-total</b>	<b>294</b>
<b>Families</b>	
P.O.W.E.R.F.L.I.P. Pursuit of wealth, equality and respect for low income people)	6
NW Rotary Community (single parent-headed families)	36
Odyssey Housing Co-op	22
Save Our Downtown (SOD) Housing Co-op	8
Camelot Housing Co-op	14
Future Housing Co-op	15
<b>Sub-total</b>	<b>101 Units</b>
<b>Total</b>	<b>395</b>
<b>Source: NLHC</b>	

Another program offered through NLHC is the rent supplement program. For those who qualify, accommodation in private rental accommodation can be accessed and payment is made to the landlord to a defined limit. NLHC provides approximately 667 rent supplements to individuals throughout the City who qualify for affordable housing but cannot find a unit that is suitable. The breakdown of these supplements by bedroom count is outlined in Table 5.7; the majority of clients unable to find suitable housing among the NLHC stock are singles, seniors and single parents.

<b>Table 5.7: Summary of Rent Supplement Units</b>							
Unit type	Bach	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm	>4 Bdrm	
<b>Total</b>	78	477	100	5	7	0	667
<b>Source: NLHC</b>							

The City of St. John’s accessed funding to support the development of its affordable rental housing stock intended to provide long term affordable housing solutions to people in need. There are two different types of housing units funded under two separate funding mechanisms in the City: Lower End of Market (LEM) and Rent Geared to Income (RGI). The RGI arrangements are more favourable from the perspective of providing affordable housing, while the LEM stock is somewhat problematic for the City. Table 5.8 outlines the number of RGI and LEM units in the City by bedroom count. Table 5.9 provides a profile of unit types.

<b>Table 5.8: Affordable Housing Stock, City of St. John’s</b>							
<b>Unit type</b>	<b>Bach</b>	<b>1 Bdrm</b>	<b>2 Bdrm</b>	<b>3 Bdrm</b>	<b>4 Bdrm</b>	<b>&gt;4 Bdrm</b>	<b>Totals</b>
<b>Total Lower End of Market</b>		34	90	111	33	0	268
<b>Total Rent Geared to Income</b>		28	49	70	9	0	156
<b>Unit on Guy Street – SFRPHI</b>				1			1
<b>Unit on Empire Avenue</b>				1			1
<b>Total # City Units</b>		62	139	183	42	0	426

**Source: City of St. John’s**

<b>Table 5. 9: City of St. John’s Non-Profit Housing by Unit Type</b>		
<b>Unit Type</b>	<b>Number of Units</b>	<b>Percentage of Total</b>
Apartment, 1 Bdrm	33	7.8
Apartment, 2 Bdrm	79	18.5
Row Houses, 1 Bdrm	6	1.4
Row Houses, 2 Bdrm	24	5.6
Row Houses, 3 Bdrm	93	21.8
Row Houses, 4 Bdrm	20	4.7
Semi Detached, 2 Bdrm	2	0.47
Semi Detached, 3 Bdrm	72	16.9
Semi Detached, 4 Bdrm	18	4.2
Single family, 2 Bdrm	4	0.9
Single family, 3 Bdrm	6	1.4
Single family, 4 Bdrm	3	0.7
Stacked, 1 Bdrm	19	4.5
Stacked, 2 Bdrm	22	5.2
Stacked, 3 Bdrm	9	2.1
Stacked, 4 Bdrm	1	0.2
Triplex, 1 Bdrm	4	0.9
Triples, 2 Bdrm	8	1.9
Triplex, 3 Bdrm	3	0.7
<b>Total Units</b>	<b>426</b>	<b>(Estimates only; total exceeds 100%)</b>

**Source: City of St. John’s**

The City houses a total of 932 individuals. Seniors make up 29% of these occupants, while singles comprise 9% and single parents comprise 27%.

As for new subsidized rental housing stock to be added to the existing portfolio, the Affordable Housing Program presents opportunities. The new Affordable Housing program delivered by NLHC anticipates that funds will be committed to allow for 148 non-profit new units in the province in 2007. The number of units that will be located in St. John’s has not yet been released by NLHC.

### **5.5 Affordable Homeownership**

The final aspect of the continuum of affordable housing is that of affordable homeownership. Habitat for Humanity is an international organization with a local presence, Cabot Habitat for Humanity. This organization finances the construction of modest homes that are built with donated resources (labour, land, materials, and services). The target is working families who would not be eligible for financing from a conventional lender. The clients are prepared to contribute sweat equity and volunteer time to the construction of their home. As well, clients must participate in client education and training sessions. The goal is to assist these families move from being tenants to homeownership.

There have been 27 homes of modest design constructed to accommodate participating families. Planning and organizing efforts are underway for new projects.

### **5.6 Summary of Affordable Housing Stock**

While it is recognized that there are limitations with the data collected, the best information available on affordable housing stock in the City is presented below in Table 5.10.

**Table 5.10:  
Summary of Affordable Housing Beds/Units in St. John’s**

Housing Form	Beds	Bach.	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm	Other	Total
<b>Shelters</b>	83	-	-	-	-	-	-	<b>83</b>
<b>Hostels</b>	70	-	-	-	-	-	-	<b>70</b>
<b>Transitional</b>	37	-	-	-	-	-	58	<b>95</b>
<b>Supportive</b>	-	-	-	-	-	-	94	<b>94</b>
<b>Subsidized rental</b>								
<b>NLHC</b>	-	2	195	453	1,552	421	21	<b>2,644</b>
<b>Rent Supplement</b>	-	78	477	100	5	7	0	<b>667</b>
<b>Private non-Profit</b>	-	-	-	-	-	-	395	<b>395</b>
<b>City</b>	-	0	62	139	183	42	0	<b>426</b>
<b>Affordable ownership</b>	-	-	-	-	-	-	27	<b>27</b>
<b>Total</b>	190	80	734	692	1,740	470	595	<b>4,501</b>

\*Funding is being made through NHLC for the construction of an additional 148 units in the province; the number of these units that will be constructed in St. John’s is unknown.

NOTE: There were 25 houses located in St. John’s transferred from the federal government to NGOs, NLHC, or the City under the SFRPHI program. These are reflected in the table.

## 5.7 HRLE Clients

Clients of HRLE receive income support payments including a shelter component that is built into the rate they are entitled to receive. Despite the fact that HRLE is not in the business of housing, the government transfer payments represent a significant source of revenue for the private rental market. As of November 2006, there were approximately 3,895 households (5,622 individuals) within St. John’s receiving a shelter component. This included 1,697 cases occupying NLHC units and also individuals who own their own home. A profile of cases receiving HRLE support is outlined in Table 5.11.

Issues have been raised respecting the quality and the inadequacy of some of the accommodations housing HRLE clients. HRLE does not inspect the housing accessed by clients and leaves the responsibility of finding housing largely to the client.

<b>Table 5.11 NLHC Tenants (by Household) in Receipt of Income Support</b>						
		<b>Family Type</b>				<b>Table Total</b>
		<b>Single Parent</b>	<b>Couple with Children</b>	<b>Couple no Children</b>	<b>Single</b>	
<b>Age of Adult Client</b>	<b>Under 24</b>	100	7		8	115
	<b>25 - 29</b>	138	22	1	6	167
	<b>30 - 34</b>	146	41	2	16	205
	<b>35 - 39</b>	146	37	5	21	209
	<b>40 - 44</b>	111	32	17	60	220
	<b>45 - 49</b>	59	12	27	96	194
	<b>50 - 54</b>	31	17	46	135	229
	<b>55 - 59</b>	8	4	46	134	192
	<b>60 - 64</b>	3		43	118	164
	<b>65 Plus</b>				2	2
<b>Table Total</b>		<b>742</b>	<b>172</b>	<b>187</b>	<b>596</b>	<b>1697</b>

(Source: HRLE)

**Note: Income Support Cases “Subsidized” in St. John’s, November 2006**

When one considers that HRLE does assist many clients and organizations along the continuum of affordable housing, its contribution does represent a substantial investment in housing.

### **5.8 Adequacy of Existing Housing Stock**

With respect to the adequacy of the housing stock, the shelters, transitional, and supportive housing are relatively new or have been redeveloped with the assistance of funding from SCPI, the Affordable Housing Program, and other sources, such as the Residential Rehabilitation Assistance Program (RRAP). The issues raised around the adequacy of these units are related to the aging public and non-profit housing stock. Many informants operating subsidized rental housing identified funding maintenance and repairs as well as replacement reserves as a concern. Research indicates that this is also a national concern.

The affordable rental housing stock is aging as outlined in Table 5.12. Based on the Auditor General review of NLHC in 2003, there is an estimated \$15M worth of repairs required for modernization and improvement in the Avalon Region, with an estimated cost of \$76.7M for the provincial portfolio. At the date of this report, there is no plan or funding in place to address the significant repairs needed. However, it should be noted that NLHC does spend \$5M in the province for modernization and improvement annually.<sup>8</sup>

<sup>8</sup> Source: NLHC

**Table 5.12:  
NLHC Units Constructed**

Region	Units Years of Age					Total Units
	Under 10	10-19	20-24	25-30	Over 30	
Avalon	6	742	827	825	858	3,258
% of total units	1%	24%	23%	27%	25%	100%

(Source: Report of the Auditor General of Newfoundland and Labrador, 2003)

NOTE: Of the 3,258 units, 2,644 are located in St. John’s.

The City stock is relatively younger than the portfolio of NLHC. (See Table 5.13 below.) The City is currently engaged in undertaking repairs and upgrades of its units. This work will not involve reconfiguration of housing units to match supply with changing demands. Repairs would have to be financed through City sources such as borrowing against equity.<sup>9</sup>

**Table 5.13:  
City of St. John’s Units Constructed by Year**

1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993
75	129	20	44	26	26	23	26	17	22	16

(Source: Non-Profit Housing Program, City of St. John’s, January 2005)

## 5.9 Board and Lodging

Private boarding houses are a common source of housing for low-income singles. At the present time, the City regulates “lodging” accommodation that provides rooming for over four persons in one facility; however there is no licensing for boarding houses or other like premises accommodating four people or less. Therefore there is no data on the number of such facilities or the number of people they house. It is therefore not possible to state with any accuracy the number of these premises that exist in St. John’s. These would include situations where a person rents a bedroom in a house or apartment with use of a common kitchen and bathroom. Service providers who deal with this clientele indicate that housing options are limited. They indicate that while some of these arrangements are good, there are many others that are not. This was an issue raised by key informants during interviews conducted for this phase of the study.

It is the client, not HRLE, who chooses the accommodation and no approval is required by HRLE. Several informants noted that this was not always the case with the former Department of Social Services when a social worker would view accommodation prior to approving the lease. If there were concerns, there was a referral to the City who would arrange

<sup>9</sup> This report deals with broader issues pertaining to the suitability of current stock to meet future market needs based on demographic trends. However, the consultants are unable to speak in any detail to the issues of the adequacy of units in terms of the age of the infrastructure; their general state of repair; or such specific issues as the respective levels of energy efficiency. This work goes beyond the framework of this study and would require technical assessments, project by project.

for an inspection. This system has fallen into disuse and the City only inspects a facility when complaints are received from local residents or other persons. It was noted that residents are reluctant to complain for fear of being evicted by the landlord. Informants questioned whether this system should be reviewed, modified where necessary, and reinstated, as many clients are vulnerable and desperate. There were also suggestions that all boarding houses should be licensed.

### **5.10 Private Stock**

Another important source of housing is stock available through private landlords – be it in apartment buildings with multiple units or basement apartments. There is no centralized listing of apartments maintained by the City. In an effort to develop a sense of the number of apartments that exist, the City provided information on water meters. Single-family dwellings with 2 water meters indicate that there is a basement or subsidiary apartment. There are 6,763 such units. There are 522 properties with 3 water meters indicating an apartment building or condominium. This does not assist in determining whether the units are “affordable” using the test developed by CMHC – cost, suitability, and adequacy.

Basement apartments – subsidiary apartments – have been and continue to be an important component of the rental market. The substantial increase in housing starts since 2000 has also resulted in an increase in the number of basement apartments as homeowners continue to add basement apartments as a source of income to support their home purchase. As well, some families are including basement apartments to house their aging parents.<sup>10</sup> These apartments are generally of high quality and located in preferred areas of the City, particularly the west end. These units have higher demand and are able to sustain slightly higher rental rates.

Another private sector development that is impacting the availability of affordable housing, particularly in the downtown area is the increase in condominium development. The number of condominiums has been increasing steadily since 2000. There was a 5.5% increase in 2003 over 2002 and an increase of 2.5% in 2004 over 2003 levels. As well, there is a trend to buy older homes in the downtown area and convert them to modern historic homes, which has also reduced the stock of affordable housing. In 2004, CMHC was estimating that as much as 25% of rental stock was converted to condo’s in the 1990’s.<sup>11</sup> The city estimates that between 1998-2006, 48.4% of private rental housing in the St. John’s CMA was lost,<sup>12</sup> particularly among units that rent for less than \$500.00.

It is difficult to determine precisely how many private apartment units are available in the City. Table 5.14 below provides 2003 data pertaining to Subsidiary Units in St. John’s. Table 5.15 is based on data provided by the St. John’s Census Metropolitan Area for 2006.

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<sup>10</sup> Rental market report: St. John’s CMA. CMHC, December 2006.

<sup>11</sup> Examining the Markets: An Overview of Affordable Housing Conditions and Trends. CMHC. 2004.

<sup>12</sup> Source: Housing Snapshot 2006, St. John’s CMA

<b>Table 5.14: Subsidiary Apartment Units by Bedroom Type St. John's, 2003</b>			
	One bedroom	Two bedroom	Three bedroom
# of Units	2,196	3,093	811
Vacancy Rate	4.9%	4.7%	13.3%
Average Rents	\$416	\$482	\$664
Source: Subsidiary/Accessory Rental Market Report. CHMC, January 2003			

<b>Table 5.15: Private Rental Market St. John’s CMA</b>	
Total # of Rental Dwellings (2001)	19,775
Total # Private Rental Dwellings	16,503
# of New Subsidiary Units, 2006	62 <sup>13</sup>
# of Private Apartments Renting for Less than \$500	2003: 1475 2004: 964
Total Condominiums (2004)	981
Source: Housing Snapshot 2006, St. John’s CMA	

## 6.0 The Demand for Affordable Housing

This section provides a synopsis of the work undertaken in assessing the demand for affordable housing in St. John’s. More detailed information pertaining to the methodology and analysis of historic statistics and projections considered in developing these conclusions are provided in **Appendix E**. This report has focused on a continuum of affordable housing. It is difficult to project the need and demand for shelters, transitional, and supportive housing to offer guidance for future developments of these types. Similarly, at this time the affordable homeownership program (Habitat for Humanity) is limited to eligible clients. The reliability of projections is questionable at the moment. Therefore the focus has been on subsidized rental housing where there is data available upon which to base projections.

There are a number of factors that must be considered and reconciled in projecting such demands, population growth, and projected demographic shifts. There are also other issues that may impact the demand for subsidized rental housing in St. John’s, including out-migration as well as the potential increase in the number of people relocating from rural areas of the province to St. John’s for employment, access to health care, or other issues. Other pressures that could increase the number of people requiring subsidized rental housing are the respective incomes that will be realized by various segments of the populations; therein, income projections are assessed.

<sup>13</sup> Rental market report: St. John’s CMA. CMHC, December 2006.

Not all of these issues can be projected with reliable accuracy: Projections that are undertaken are not finite, but can provide only guidelines for planning the City’s subsidized rental housing infrastructure.

## 6.1 Demographic Shifts and Their Impact on Housing

The province has been experiencing significant demographic shifts in its population since the mid-1990’s, and these shifts will have a profound impact on Newfoundland and Labrador society. The province is not only realizing an aging population, but also a birth rate lower than the rest of the Country. This results in a significant decline in the total provincial population and a population that is aging. Increasing out migration among workers, younger workers in particular, is also contributing to a declining population. St. John’s, however, is not expected to be as adversely affected by these changes as the rural areas of the province will be. The City is actually expected to realize a slight population growth, with the 2015 population growing by 1,126 persons or just 0.62% over 2006 levels.<sup>14</sup>

Table 6.1 demonstrates the overall projected changes in St. John’s population from 2006-2015: The population aged 0-44 will decline considerably and there will be an unprecedented increase in the number of seniors. By 2015, they will comprise 22.5 percent of the total population in the St. John’s CMA. If seniors migrate from rural areas to be close to family and/or medical services, the senior population will increase further.<sup>15</sup>

<b>Table 6.1: Population Changes, St. John’s CMA, 2006-2015</b>	
<b>Ages</b>	<b>Percent Change 2006-2015</b>
0-14	-13.02%
15-29	-12.54%
30-44	-16.37%
45-59	+6.23%
60-74	+34.69%
75-94	+14.32%

**Source: Newfoundland Statistics Agency, Government of Newfoundland and Labrador, Low Scenario Projections**

<sup>14</sup> Based on projections by the Newfoundland Statistics Agency.

<sup>15</sup> Projections are based on the “Low” scenario for population growth as developed by the provincial government Department of Finance. This assumes that the provincial fertility rate is projected to decline consistent with recent trends (from a rate of 1.30 in 2005 to 1.15 in 2020); life expectancy will increase albeit slightly at a rate of less than 2 years; and migration will continue ranging from 2,000-1,000 annually. This scenario was selected as it is the most conservative and most consistent with current trends. The “high” scenario provides for an increase in birth rates; an increase in life expectancy by 2.5-2.7 percent; and out migration declining to almost “0” from 2008-2017. This scenario is the most optimistic. The “medium” scenario provides for a stable fertility rate; life expectancy increasing by more than 2 years; and out migration declining significantly and reaching 0 by 2017. This scenario requires the current trend to show signs of reversing and is also seen as being optimistic.

These demographic shifts are substantial. The *most* significant shift in the city’s population is the unprecedented increase in the number of seniors. By 2015, seniors will comprise 22.5 percent of the total population in the St. John’s CMA. While a growing percentage of the senior populations is expected to remain in their own homes and age in place,<sup>16</sup> it is expected that there will be an increase in the requirement for housing that will accommodate their specific needs, including housing with new configurations, improved accessibility, and additional housing supports that will enable them to age in place. There is concern that the current stock of affordable housing will not reflect these changing needs, notably physical challenges and seniors’ need to remain as independent as possible

Another significant trend is the decreasing size of the average household in the province. This reflects the declining birthrate, as well as children moving away from the family home at an earlier age. There has been a significant increase in the number of single-person households and this trend is also expected to continue, albeit at a slower rate.

The growing number of lone parent households, particularly among women, is also significant: Census data for St. John’s shows a growth of 10.2% in the number of lone parent families from 1996-2001. Generally, lone parent families have a greater demand for subsidized rental housing and an increase in this population will likely generate a proportionate increase in the overall need for subsidized rental housing.

Stakeholders and NGO’s that provide supportive housing services are anxious to understand how demographic trends may impact on the demand for their services. At this time, there was no data to indicate what trends may be evident in these populations generally or what percentage would require housing supports with supportive services. For these reasons, the consultants provide no projections for population changes among people with complex needs.

With respect to adequacy of existing stock, the stock was developed at a time when the birth rates were higher, families were larger, and there was a high demand for family housing. The demographic changes, however, have effectively reduced the need for larger family units that was so prevalent in the 1950s and 1960s and therein the demand for 3 and 4 bedroom units. With a reduced birth rate, an aging population, a change in the profile of families, and an increase in the number of singles, it is expected that there will be an increased demand for smaller housing units generally.

As an example, NLHC has 121 units vacant while, at the same time, having a waiting list of prospective clients. Research indicates that the units some units are awaiting redevelopment but others that are vacant are hard to fill for a variety of reasons, including no backyards, poor location, perceived overcrowding, and lack of modern amenities (e.g., washer hookup, showers). Larger units are also hard to fill. This is consistent with NLHC’s increased demand for seniors and singles housing; in fact staff estimates that the overall demand for single accommodation (1 bedroom) is as high as 50%, while seniors account for 30% of the demand and families for

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<sup>16</sup> Department of the Environment, 1995; CMHC, 1989

20%<sup>17</sup>. As well, NLHC’s current vacancies for one-bedroom units is low while vacancies for larger units are relatively high. In terms of NLHC clients for 2002-2005, data indicates that the higher demand is among single parent families, (ranges from 32-35%) and non-elderly singles (ranges between 25-42%). This is followed by non single parent families (20-22.5%), and single seniors (14.5-18%).

NLHC has found it necessary to enter into contracts with private landlords using the rent supplement program in order to access one-bedroom units for seniors and singles that are not available through existing stock. This is also true for units that are physically accessible. Under contract, NLHC will subsidize the rent of the units, consistent with their existing guidelines, and pay funds directly to the landlord.

## **6.2 Income Considerations**

Income is a key indicator in assessing one’s ability to obtain subsidized rental housing. In assessing future demands for subsidized rental housing, it is important to predict future incomes and housing costs. This information would then be reconciled to determine the percentage of income people will have to allocate to their cost of housing.

Incomes for residents in St. John’s have not realized significant growth over the last 10 years. Couple families realize the highest income levels across the Country, and St. John’s is no exception. Generally, provincial income levels are the lowest among ages 18-24 years. Seniors also realize relatively low income levels with reduced opportunity for annual increases. Incomes among non-family persons and lone parent families are also low. Over the last ten years there have been increases ranging from 3.56% for non-family persons to 4.66% for lone parent family persons. It should be noted that while lone parent families have realized the highest increase in income, increases have still been moderate and this group generally experiences the greatest need for income and housing supports.

Incomes are not expected to increase significantly in coming years. Various Canadian financial institutions have projected that inflation rates will range between 1.8% and 2.6%, with a rate of 2.0% generally accepted. This inflation rate is based on all the primary costs of living components and includes the cost of home heating by all methods. Notwithstanding, projections for medium and average income data can cloud lower levels of income and poverty among the general population. As an example, the medium income for lone parent families in 2004 was \$23,800, whereas we know that as many as 55% of this group might have incomes below the income cutoff.<sup>18</sup> As well, NLHC unit occupants report average household incomes at \$10,000, and the average gross income reported by occupants of the City’s RGI units is \$12,900.<sup>19</sup>

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<sup>17</sup> NLHC official’s estimate.

<sup>18</sup> Income Accounts, Community Accounts. 2001 Census data and 1997 Income data. Actual level of lone parent families below income cut-off in 1997: 58%. Refer to Low Income Cut-offs for 2005 and Low Income Measures for 2004 by Income Statistics Division. Also Appendix E, section 6.2.3.

<sup>19</sup> Data provided by NLHC and City of St. John’s

Research also indicates that persons/households renting generally have lower incomes and face higher risks associated with increasing housing costs.

While overall levels of poverty have decreased since the 1990’s, Newfoundland and Labrador still has the lowest after-tax incomes in Canada, as well as the highest level of dependency on government transfers.<sup>20</sup> Households headed by female lone parent families are one of the fastest growing sub markets across the country and remain at high risk of low incomes. In 2003, 59.2% of single parent families were considered to live in poverty. That rate declines to 10.8% for two parent families and 9.0% for couples without children.<sup>21</sup>

Overall, research indicates that female-headed single parent families and unattached seniors are at the highest risk of low income. Other groups also at high risk of low income include males under 18 and unattached people (male and female) ages 18-64.

Through the *Healthy Aging for All in the 21st Century – Seniors Profile*, produced by the Aging and Seniors Division, Department of Health and Community Services, Government of Newfoundland and Labrador, March 2006, we know that in 2001, 62% of seniors aged 65 years and over relied on social transfers such as old age security as the main source of personal income.

The incidence of low income among seniors, female seniors in particular, is high and there is concern that seniors who are on fixed incomes will not be able to afford increased costs. This demand will be enhanced by the reality that seniors are enjoying better health and living longer. For the purposes of this study, we can only confirm that the seniors population will increase significantly and there will be significant changes in the types of housing they require. In particular, they will likely prefer smaller housing units, increased physical accessibility, and access to health-related living supports.

### **6.3 Housing Costs**

The benchmark for the cost of subsidized rental housing is that it not exceed 30% of gross income. When housing costs do exceed 30% of income, the residents are considered to be in core housing need. The 2001 census data indicates that 13.5% of St. John’s residents spend more than 30 percent of their income on housing. Among renters, the percentage increases to 33.2% (as opposed to 5.9% for homeowners). Furthermore, 14.8% of renters spend in excess of 50% of their total income on housing.

Housing costs are not projected to increase significantly over the coming decade but are expected to remain consistent with overall inflationary trends. Rental rates, which saw virtually no increases in 2006 over 2005 levels, are also expected to remain steady. Increased demand by singles and/or seniors may generate upwards pressure on availability of smaller units, but this is not expected to be substantial over the next 8-10 years.

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<sup>20</sup> Poverty in Canada Substantially Underestimated. Canwest News Service, May 2005

<sup>21</sup> Poverty Profile, 2002 and 2003. National Council on Welfare, 2006

For the purposes of this study, projections for rental rates were projected to increase by 3%. This is higher than the projected rate of inflation and intended to provide some latitude for possible increases in housing currently unforeseen, as well as compensate for other potential increases in housing costs such as home heating.<sup>22</sup> Overall, our analysis indicates that there should be no increase in the overall percentage of the population in need of subsidized rental housing, independent of supportive services. As noted earlier, it is difficult to project the demand for supportive housing for persons with complex needs. However, with an aging population and the knowledge we have of the current health status of the senior population, we can expect that there will be a need for subsidized rental housing with services and supports.

#### **6.4 Heating Costs and Affordability**

The cost of heating a unit is a consideration in the affordability of housing. There are several aspects to consider. Firstly, although the cost of fuel is projected to remain stable, this is likely of limited comfort to those in receipt of social transfers and on fixed incomes who already find it difficult to heat their homes. *The Survey of Household Spending*, Statistics Canada, 2003 captured the percentage of pre-tax income spent on fuel and electricity. While the average household in Canada spent 4.0% of pre-tax income on fuel and electricity, in Newfoundland and Labrador households spent the highest rate at 5.3%. The households in the lowest income quintile spent 16.4% of their pre-tax income on fuel and electricity, also the highest among the provinces. The heat subsidy available to tenants of NLHC is not available to tenants of the LEM projects owned by the City.

Secondly, much of the housing stock is dated. The City and NLHC have undertaken efforts to modernize their units, for example, by upgrading windows and doors. These measures should help with energy efficiency. However, this has not been undertaken for all the stock and may not address the need for more significant retrofitting. This raises concerns about the affordability of subsidized rental housing. According to some service providers who were informants to this study, people living on fixed and low incomes, after rent is paid, may have to choose between purchasing fuel or food.

#### **6.5 Vacancy rates**

Vacancy rates measure the availability of housing for rent and can be seen as a measure of economic well-being. Vacancy rates in St. John’s have been increasing consistently in recent years and in 2005 registered at 4.5%. In 2006, they increased again to 5.1%. The vacancy rate

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<sup>22</sup> Projections for cost of living and the resulting projections for inflation implicitly consider all living costs and this includes the cost of energy. Therein, to consider the cost of energy incremental to normal inflationary predictions will provide for some double counting. As well, while the cost of energy is difficult to predict in current global markets, overall increases are expected to be low. (2006-2007 Winter Energy Outlook, Commodities Business Unit, National Energy Board, 31 October 2006)

was higher in the east end of St. John’s at 4.6%, compared to 4.2% in the west end. In areas surrounding St. John’s, the vacancy rate was as high as 11.4%.<sup>23</sup>

An analysis of 2006 vacancy rates for the city confirmed a higher demand for one-bedroom apartments. These units had a vacancy rate of 4.1% compared to 10.6% for 3-bedroom units and 4.8% for 2-bedroom units. There is also a change in the areas of St. John’s where demand is focused. Historically demand has been concentrated in the downtown area and east end. In recent years, however, this trend has shifted and there is increased demand for housing in St. John’s west and Mount Pearl. This is consistent with the experience of NLHC officials, which indicates their clients’ strong preference for units in the west end of St. John’s or Mount Pearl.

Overall, vacancy rates are expected to continue to increase in coming years as a result of trends in the marketplace. Housing costs and low interest rates in particular have been very favorable and this has fuelled an increase in the number of renters pursuing home ownership. This is particularly the case for people under the age of 25 years who currently comprise the primary demand for rental units. As well, lowered levels of in-migration to St. John’s among this same age group have further reduced the overall demand for rental units. Out migration is also seen as being a key factor in the declining demand for rental units. These trends are expected to continue and will serve to further reduce the demand for rental units over the coming years. Increasing costs for home construction and projected interest rate increases, although slight, could push the costs of home ownership higher than rental rates and therein slow this trend.<sup>24</sup>

## **6.6 Future Demand for Subsidized Rental Housing**

An assessment of the data and trends that will impact the demand for subsidized rental housing in St. John’s – population growth, cost of living changes, changes in rent levels, and housing vacancies – suggest that there will not be a large increase in the overall level of demand for subsidized rental housing without support services. Population levels in St. John’s will increase (albeit marginally); increases in rental rates will be consistent with or lower than increases in income levels; and vacancies will continue to increase, especially for units with 2 or more bedrooms. The market will see an increase in demand for one-bedroom units, which could potentially create upward pressure on the rates for these units. It is expected that this increase in demand will come primarily from seniors.

People on fixed incomes will experience inflationary pressures more so than other segments of the population. This will be the case for seniors and, to the extent that this population increases, demand by seniors for subsidized rental housing may also increase but likely with supports and services. An assessment of the future demand for shelters, transitional, temporary, and permanent housing for people with mental health challenges could not be confirmed.

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<sup>23</sup> Rental Market Report, St. John’s, CMA. December 2006

<sup>24</sup> Ibid.

Assuming there are no significant unforeseen changes to the population base, housing providers such as the City and NLHC will likely experience a substantial shift in the profile of their clients. By 2015, the NLHC’s clients aged 0-19 years are projected to decline by as much as 15%; occupants aged 20-29 are projected to decrease marginally by 15%; and occupants aged 30-59 may decrease by about 4%. Counter to this, the number of NLHC’s clients aged 60 years and over is projected to increase by more than 42% by 2015. The City will realize the same trends respecting their units.

In summary, it is difficult to predict with certainty what percentage of the population and specific sub markets within that population will be in need of subsidized rental housing over the next 10 years. Based on a quantitative assessment and on the current forms of housing and tenure available in this market, there is a number of general conclusions that can be made with respect to the demand for subsidized rental housing that will provide meaningful direction to the City in developing housing infrastructure to meet future demand. These are:

- The trend towards homeownership will continue, albeit at a slightly reduced rate, and this will result in the level of rental vacancies in St. John’s increasing;
- With overall reduced demand, vacancy rates among rental units will increase and rental rates are expected to be consistent with the rate of inflation (an average of 2%);
- Rental rates are not expected to increase at faster rate than incomes;
- Based on rental rates and income projections, it is not forecast that the overall levels of demand for subsidized rental housing will change significantly. As a result of population shifts, however, it is anticipated that there will be an increased demand among specific sub-markets notably: male and female singles, lone parent families, and seniors;
- With the demand for subsidized rental housing concentrated among singles, seniors, and lone parent families, there will be increased demand for bachelor and one-bedroom units;
- The increasing population of seniors will also generate increased demand for accessible housing, as well as housing which provides health and related supports.

## **7.0 Observations**

*The absence of a provincial housing policy has resulted in several departments and agencies of governments being involved in providing and operating affordable housing. Information about the existing affordable housing stock is dispersed across three levels of government and NGOs in the community. There is a need for a mechanism to co-ordinate data gathering and for consistent reporting related to affordable housing.*

As there is an absence of a provincial housing policy, funding has been allocated through various government departments – not all co-ordinated by NLHC. As a result of the lack of a

single authority for the development and operation of housing in the province, there is no one centralized source for data concerning affordable housing. Development of affordable housing follows the funds available whatever the source. Depending on the housing form and the players involved, there may be any number of sources of information.

Service Canada has developed a database for the projects it has funded under SCPI. The database is the HIFIS (Homeless Individuals and Family Information System) and information captured incorporates affordable housing projects funded. The database was developed for purposes of accountability and for use by the management of the shelters. Each NGO has access to a computer program developed for shelters that they may choose to use. The databases are stand-alone and are not linked with or feeding into one central database.

The NGOs also may have their own databases and management information systems. As they are independent agencies, the databases are not connected to a centralized source. Although the stakeholders involved in the Committee on Homelessness have established connections with one another, there is no one source for all to share information. This is reflected in information available to clients. For example, the students who posed as homeless and stayed a night on the streets of St. John’s found that information about locations of shelters and services is not generally known. Individual shelters are not able to advise if there are vacancies in other shelters if their shelter is full. The shelters and services, such as food banks, are not easily located.

Client populations targeted for affordable housing often rely on government transfers to pay for housing through the Department of Human Resources and Employment (HRLE). There is a computerized database used to facilitate the transfer of funds. For example, for those clients who reside in housing owned by NLHC, a direct transfer is made between HRLE to NLHC. This is also useful in generating management information, such as profiles of clients.

A key revenue source is the shelter component of income support payments for individuals and families. For clients seeking rental accommodation HRLE can does make payments to some landlords, e.g., NLHC, but usually it makes direct payments to the clients. They are, in turn, responsible for making payment to the landlord in the private rental market. Therefore, linking information between payment and housing is not available as it is with NLHC. This is of significance as one issue is the quality of the housing that is rented by clients of HRLE. These clients are often vulnerable and not in the best position to negotiate with a landlord for improvements to the housing.

At the present time, NLHC is developing a new computerized database. This may present an opportunity to centralize information and ensure information from other programs can be included. This would depend on the willingness of NLHC and other providers to have a centralized database, of course, with limitations and protections for privacy assured. This would ensure current and updated management information on the affordable housing stock in St. John’s. The databases of HRLE and the City can communicate at certain levels with one another and it may be possible to integrate components of these databases with NLHC’s.

The consultants have discovered that the data describing the housing stock is not easily identified or reconciled. Definitions of terms are not consistent although on a national level organizations involved with homelessness are working on definitions.

With respect to databases, at the local level, there may be crossover of clientele. There are at least four databases (HIFIS, HRLE, NLHC, the City) from which information can be gathered, plus the various sources such as NGOs. All of these databases are not able to interface with one another to produce overall management information of affordable housing in the province and, more specifically, for St. John’s. There is a need for consistency in definitions; for standardization in data collection and recording; and for a means to ensure the information is current.

The question that arises is after this project is concluded who will be responsible for maintaining and updating the database for the benefit of all stakeholders and clients?

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***The portfolio does not meet the current or future needs and demands of clients of affordable housing. Services and supports are not usually integrated with subsidized rental housing, although this is becoming a demand.***

There are significant challenges presented by the existing stock. The subsidized rental housing portfolio was designed with larger units to accommodate families and to a lesser extent seniors. To respond to the changing market and the demographic profile of an aging population, smaller household sizes and the need for functionally accessible units must be considered, as well as the trend of linking housing with supports and services.

The waiting lists, supported by information on the vacancies in subsidized rental housing projects, indicate that there is a change in the demand for housing. The family forms have changed, and with it, the profile of those who require housing.

For at least 20-25 years, there has been a move away from institutionalization to supporting people to live in the community (e.g., large residential facilities closed in favour of community-based placements, the Right Futures and the de-institutionalization of the Waterford Hospital). Experience highlights that this change in approach must be supported by placing services in the community. The trend is also evident in the field of mental health and in approaches to caring for seniors. Alternate models have been developed by organizations such as Stella Burry Community Services. The next phase of this project will give consideration to the City’s role in responding to this trend.

The issue of reconfiguration of the existing stock to meet changing market demand is a concern to NLHC and its counterparts across Canada. Recently there have been efforts to form a network to share information and hopefully identify solutions.

A recurring theme that emerged from many interviews was the need to consider making developments physically accessible and friendlier for people with disabilities. A promoter of this perspective is the local community group, the Universal Access Network. It is comprised of occupational therapists, builders, a professional engineer, persons with disabilities, and interested persons. The Universal Access Network is promoting principles of universal design for future developments. There have been suggestions offered that these principles should be reflected in the planning for the City – notably to include a percentage of units in new subdivision and housing developments.

The trends suggest that the need and demand of clients of affordable housing have changed. The expectations have also changed. There is increased interest in accessing affordable housing, not only from a financial perspective, but also for access to supports and services. The challenge that is presented is that of positioning organizations such as the City to satisfy these needs and expectations.

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*The existing affordable housing stock is dated, and there are relatively low budgets for maintenance and improvements that will not address immediate and future needs. Informants indicate that not all projects have been able to generate enough revenue to fund replacement reserves – if they were established in the first instance.*

Except for projects funded under the SCPI, Affordable Housing Program (Habitat for Humanity) and SFRPHI units that were upgraded with RRAP, the housing stock is in need of investment. There have been concerns raised about the need to not only upgrade, but also reconfigure, the existing housing stock. This is a complex undertaking given the arrangements in place to finance the projects and the different players involved. The existing City stock is being refurbished through financing that has been secured against the properties to undertake maintenance. As for the private not-for-profit projects, some NGOs have managed to fund maintenance and improvements through mortgage refinancing or have accessed funds through the Rental Residential Rehabilitation Program (RRAP).

Planning for upgrading is required. The need for planned maintenance and upgrading was part of the budget of the non-profit social housing program in the early 1980s. The replacement reserve fund was established as an expense item that would be recovered through rental revenues and placed in a separate account and used for the purposes designated. However the consultants understand that the replacement reserve funds are not built into the RGI projects of the City or the projects funded under SCPI. The City is challenged by the replacement reserves of the LEM projects not being adequately funded. This is a concern among all housing providers as the stock will and is aging so there is recognition that this must be addressed.

*The NGOs have been the drivers of affordable housing development in St. John’s, particularly in accessing programs under the Homelessness Partnering Strategy (HPS), formerly the National Housing initiative (NHI). Despite their success, it has been acknowledged that the professional staff members of the NGOs have been expected to become housing project developers, a role for which they have no mandate or training. The need for technical supports to facilitate project development has been recognized as a gap.*

While the NGOs have risen to the challenge, it has been questioned if this is the best use of their resources. The development of an affordable housing project demands the expertise of social program developers, architects and engineers, lawyers, lenders, and builders – to name a few. If an NGO wishes to embark upon the path of developing an affordable housing project, they tend to look to other NGOs who have met with success in the first instance, not to industry professionals.

At the present time, there is no one service that provides and delivers the organizational capacity and technical support services required in the NGO sector. As a result, the NGOs have undertaken a role that is not within their mandate or for which their staff has no training or expertise. They must navigate processes to access funds for projects and developments, including learning rules around funding arrangements, stacking, etc. They must develop a plan for staffing, service provision, and marketing, as well as be involved in project design, construction, and management. This places a strain on the organization and takes it away from its core mandate.

In the early to mid-1980s, the Community Services Council did offer such a service. Community Housing and Support Services (CHASS) was funded through the now defunct Community Resources Organization Program of CMHC. Housing resource groups supported the development of continuing housing co-operatives and non-profit housing projects across Canada. The consultants have been advised that there are technical housing resource groups in existence in the Province of Quebec and other provinces.

This is a definite gap in the current system. The possibility for the NGOs to enter into partnership arrangements with organizations, such as the Canadian Homebuilders, that do have the technical expertise and skills in project management will be investigated in the next phase of the study. Whether there is a potential role with this for the City will be considered.

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*While the City is seen as a key player in affordable housing, many informants felt that the City could have greater presence and visibility in the affordable housing field. There were mixed views respecting the role the City could and should play in affordable housing.*

The City has definite roles in planning, zoning, and regulation. The City has been supportive of the development of affordable housing through waiving fees for inspections. It has made land available for housing projects. It has participated in project development through

expediting inspections and encouraging staff participation in building homes for Habitat for Humanity. All of these contributions were acknowledged by NGOs with much appreciation.

The City has a plan that does encourage blending of affordable housing into neighbourhoods instead of concentrating a large number of units in one area. This is an effort to encourage integration of people of different income levels and needs into the community instead of locating them all together. This does not mean that the approach is understood or necessarily accepted by all the citizens of St. John’s. Neighbourhoods that support affordable housing developments can be found across Canada. This issue has been faced by NGOs in St. John’s, such as by the Native Friendship Centre, when planning for their new shelter.

The importance of maximizing the use of existing infrastructure was stressed by many of the informants. Linking affordable housing with existing services and transportation routes was viewed as key, especially for those providing services to clients with limited incomes. Several stakeholders encouraged consultation with the affected clientele for proposed changes such as changes in bus routes.

The next phase of the study will investigate the future role of the City.

**Affordable Housing Report  
APPENDICES**

Appendix A – List of Housing and Planning Committee Members

Appendix B – Profiles: Providers of Affordable Housing, Shelters, and Transitional Housing

Appendix C – List of Interviews and Meetings

Appendix D – Long-term Care in the Eastern Health Region, including St. John’s

Appendix E – Projecting Demand for Affordable Housing,

## Appendix A

### List of Housing and Planning Committee Members

<b>Committee Members</b>	
<b>City of St. John’s</b>	
Councillor Shannie Duff	Chairperson Planning and Housing Sub-Committee
David Blackmore	Director of Building & Property Management
Helen Handrigan	Senior Housing Officer
Bob Wilson	Manager, Facilities and Property Management
<b>Members</b>	
Aisling Gogan	Director, Poverty Reduction Strategy Department of Human Resources, Labour & Employment
Jocelyn Greene	Executive Director Stella Burry Community Services
Cynthia King	Manager, Affordable Housing Newfoundland & Labrador Housing Corporation
Brian Martin	Corporate Representative, Canada Mortgage & Housing Corporation
Bruce Pearce	St. John’s Community Advisory Committee on Homelessness
Edward Power	Power Development & Consultant Inc., representing the Canadian Homebuilders Association – Eastern Newfoundland
<b>Consultants</b>	
Colleen Hanrahan	The Institute for the Advancement of Public Policy, Inc.
Kathy-Jane Elton	Auspex Consulting Inc.

**Appendix B:**

**PROFILES:**

**Providers of Affordable Housing,  
Shelters, and Transitional Housing**

**Background Report – Affordable Housing Study  
Planning and Housing Subcommittee of the City of St. John’s**

<b>ACCESS HOUSE</b>	
<b>Profile of Agency</b>	
ACCESS House is a transitional housing service for people who, due to the effects of mental illness, are having difficulty maintaining an independent lifestyle. ACCESS House accepts referrals from across the province.	
<b>Clientele</b>	
Targeted populations and eligibility criteria	<ul style="list-style-type: none"> <li>➤ Individuals with psychological problems who are in need of counselling and support with life skills;</li> <li>➤ Males or females over the age of 18; majority of clients are in their 20’s;</li> <li>➤ Length of stay is one year, after which other housing support is normally arranged.</li> </ul>
Profile of existing clients	➤ As above
# of people on the waiting list	➤ There is a waiting list from time to time that may range from 1 to 5 people.
Other supports provided	<ul style="list-style-type: none"> <li>➤ Long-term community support services include: counselling, skill teaching, coordination of medical services, and ongoing social support. These efforts also result in increased access to opportunities for education, work, and other therapeutic or community services.</li> <li>➤ Counselling: This is focused on establishing and achieving personal goals. It is also a means of coordinating the social, health care, and other needed community supports.</li> <li>➤ Skills Teaching: Everything within ACCESS, including the house itself, is used as a teaching tool to help develop the needed skills. Both individual and group approaches are used in the skill development process.</li> <li>➤ Facility is fully staffed 24 hours per day.</li> </ul>
<b>Housing Stock</b>	
Transitional housing	<ul style="list-style-type: none"> <li>➤ 11 beds</li> <li>➤ Shared bathrooms and kitchen</li> </ul>
Suitability relative to client needs	➤ Facility is not accessible
Plan for maintenance	➤ None presently planned
Plans for capital replacement	➤ None noted
<b>Funding</b>	
Sources of funding for capital	➤ Eastern Health
Sources of funding for operating including supportive services	➤ Eastern Health
Partnerships	➤ As the major project for 2002, the Rotary Club of St. John’s raised a total of \$110,000 to renovate and refurbish the ACCESS House property inside and out.
Initiatives planned/in progress	➤ None noted

Source: Ellen Tillis, Program Co-ordinator

<b>ASSOCIATION OF NEW CANADIANS</b>	
<b>Profile of Agency</b>	
The Association for New Canadians is a non-profit organization that provides settlement services for government-assisted refugees and other immigrants. Delivers two (2) programs: Resettlement Assistance Program and the Settlement Adaptation Program.	
Role/Responsibilities for affordable housing	<ul style="list-style-type: none"> <li>➤ To assist new immigrants to get settled into their new lives and to assist with language, housing, services, culture, and other challenges</li> </ul>
<b>Clientele</b>	
Targeted populations and eligibility criteria	<ul style="list-style-type: none"> <li>➤ Pre-approved Government Assisted Refugees</li> </ul>
Profile of existing clients	<ul style="list-style-type: none"> <li>➤ Serves approximately 155 people a year</li> </ul>
# of people on the waiting list	N/A
Non-shelter requirements, e.g., support services	N/A
<b>Housing Stock</b>	
Current stock of affordable housing	<ul style="list-style-type: none"> <li>➤ Maintains 3 “reception homes” which allow for a 15-day temporary stay;</li> <li>➤ Families then directed through NLHC;</li> <li>➤ Singles will go to boarding houses; income support provides approximately \$210.00 for rent</li> </ul>
Suitability relative to client needs	<ul style="list-style-type: none"> <li>➤ Clients sometimes have difficulty with finding suitable housing with HRLE supports;</li> <li>➤ “Slum” landlords are an issue.</li> </ul>
Plan for maintenance	N/A
Plans for capital replacement	N/A
<b>Funding</b>	
Sources of funding for capital	<ul style="list-style-type: none"> <li>➤ Surplus housing has been accessed through the Federal government</li> </ul>
Sources of funding for operating including supportive services	<ul style="list-style-type: none"> <li>➤ Clients are charged rent;</li> <li>➤ Clients can receive income support from HRLE;</li> <li>➤ Centre is facing serious challenges with respect to continued funding.</li> </ul>
Partnerships	<ul style="list-style-type: none"> <li>➤ Federal Government</li> </ul>
Initiatives planned/in progress	<ul style="list-style-type: none"> <li>➤ None identified</li> </ul>

Source: Lois Berrigan

**Background Report – Affordable Housing Study  
Planning and Housing Subcommittee of the City of St. John’s**

<b>CAREW LODGE</b>	
<b>Profile of Agency</b>	
Operated through Stella Burry Community Services, Carew Lodge is a long-term supportive housing program for low income single adults. A community development worker provides tenants with assistance regarding education/employment needs, income support and counselling support. An on site superintendent is available 24-hours per day.	
<b>Clientele</b>	
Targeted populations and eligibility criteria	➤ Male and female ages 21+ years who are in need
Profile of existing clients	➤ As above; mix changes although mostly men
# of people on the waiting list	➤ A waiting list is not maintained
Non-shelter requirements, e.g., support services	<ul style="list-style-type: none"> <li>➤ A community development worker provides tenants and other clients with assistance regarding education and employment needs, income support, and counselling support;</li> <li>➤ Units have enhanced security and the ability to have staffing on site 24-hours per day if required.</li> </ul>
<b>Housing Stock</b>	
Current stock of affordable housing	<ul style="list-style-type: none"> <li>➤ 12 self-contained bed-sitting units which are part of the broader Stella Burry profile;</li> <li>➤ 2 transitional units (Corrections Canada);</li> <li>➤ A shared kitchen and living area on the main floor;</li> <li>➤ The ground floor is used as a community space for meetings, activities, and supportive services.</li> </ul>
Suitability relative to client needs	➤ Consistent with standards
Plan for maintenance	➤ Renovations undertaken in recent years.
Plans for capital replacement	➤ None presently
<b>Funding</b>	
Sources of funding for capital	➤ Funding to complete the work was provided by the Canadian Public Private Partnership Fund (CPPPF), Canada Mortgage and Housing Corporation, Newfoundland and Labrador Housing Corporation, Rental RRAP Program, Human Resources Development Canada, Homelessness File and Supportive Communities Partnership Initiative (SCPI), and in-kind donations received from the City of St. John's.
Sources of funding for operating including supportive services	<ul style="list-style-type: none"> <li>➤ Residents pay rent which covers basic operating costs;</li> <li>➤ United Church of Canada provides support as required.</li> </ul>
Partnerships	➤ Works with other housing providers to meet needs
Initiatives planned/in progress	<ul style="list-style-type: none"> <li>➤ Another proposal is being developed for the building of 10 more units adjacent to the current facility;</li> <li>➤ An application to access \$20,000 for blueprint development has been submitted;</li> <li>➤ No date has been set for construction or operations.</li> </ul>

Source: Jocelyn Green, Executive Director  
Mick Newchurch, Program Co-ordinator

<b>CHOICES FOR YOUTH (CFY)</b>	
<b>Profile of Agency</b> Non-profit community agency that provides youth with a range of affordable housing options, including a shelter and supportive housing options, access to a variety of services promoting healthy personal development, and a sense of belonging.	
<b>Clientele</b>	
Targeted populations and eligibility criteria	➤ Youth in need of housing
Profile of existing clients	<ul style="list-style-type: none"> <li>➤ Males and females, 16-29 years, who cannot afford housing;</li> <li>➤ The majority of clients are males;</li> <li>➤ 73% of client base (240) to date are unemployed;</li> <li>➤ 76% of client base to date did not finish school;</li> <li>➤ 83% of client base have challenges with substance abuse.</li> </ul>
# of people on the waiting list	➤ The centre does not maintain a waiting list; however from April - October 31, 2006 the shelter housed 55 new cases and 55 repeat users; 153 youth had to be turned away from the shelter in this same period.
Non-shelter requirements, e.g., support services	<ul style="list-style-type: none"> <li>➤ Clients need assistance and counselling in developing independent living skills;</li> <li>➤ Challenges respecting mental health issues;</li> <li>➤ A youth services centre is among the services offered.</li> </ul>
<b>Housing Stock</b>	
Current stock of affordable housing	<ul style="list-style-type: none"> <li>➤ Provides 45 supportive housing spaces. These involves a youth finding accommodation with a guarantee provided to the landlord by CFY and the rent is subsidized by Youth and Family Services, Eastern Health;</li> <li>➤ A 9 bed emergency shelter for males on an as-needed basis.</li> </ul>
Suitability relative to client needs	➤ Is able to provide basic housing for a percentage of client base but unable to address all housing or other support needs
Plan for maintenance	➤ None identified
Plans for capital replacement	➤ None identified save new facilities that are being pursued, but these will not replace current facilities.
<b>Funding</b>	
Sources of funding for capital	➤ Human Resources, Labour and Employment, Eastern Division
Sources of funding for operating including supportive services	➤ Human Resources, Labour and Employment, Eastern Division
Partnerships	➤ Human Resources, Labour and Employment, Eastern Division
Initiatives planned/in progress	<ul style="list-style-type: none"> <li>➤ Currently initiating a project to develop 12 affordable housing units within the City;</li> <li>➤ The centre is in the process of developing a youth outreach program that will provide community based supports (i.e. counselling) to youth in need.</li> </ul>

Source: Sheldon Pollett, Co-ordinator

*Background Report – Affordable Housing Study  
Planning and Housing Subcommittee of the City of St. John’s*

<b>CITY OF ST. JOHN’S</b>	
<b>Profile of Agency</b>	
Through its municipal powers, the City has the authority to plan and regulate development of social and other housing developments within its boundaries. With the assistance of CMHC, the City developed non-profit housing through the use of infill housing and new projects developed on vacant and abandoned sites. Since then it has been supportive of recent initiatives, e.g. SCPI, Affordable Housing Program, and Habitat for Humanity, by providing land, waiving permits, inspection fees, and other means. The City also continues to own and operate its non-profit housing stock as outlined below.	
Role/Responsibilities for affordable housing	➤ As outlined above. City is currently in process of reviewing its current role and an appropriate role for the future.
<b>Clientele</b>	
Targeted populations and eligibility criteria	➤ Families, single parent families, singles, seniors, disabled and other individuals whose income is not sufficient to sustain market rental rates and therein are in need of lower rent housing.
Profile of existing clients	➤ Refer to the information contained herein. The vast majority of clients realize incomes of \$15,000 or less per annum.
# of people on the waiting list	➤ 176 applicants as of March 2007
Non-shelter requirements, e.g., support services	➤ Additional supports are required for physically challenged and disabled
<b>Housing Stock</b>	
Current stock of affordable housing	<ul style="list-style-type: none"> <li>➤ The rent-geared-to-income (RGI) arrangement is cost shared and allows the City to extend subsidies (including a heating subsidy) to those who meet eligibility criteria; number of units: 156;</li> <li>➤ The low-end-of-market rent (LEM) arrangement provides shallow subsidies and does not generate enough revenue to offset the losses. These tenants do not receive the heating subsidy; number of units: 268;</li> <li>➤ The City also has two single units: one on Guy Street and another on Empire Avenue.</li> </ul>
Suitability relative to client needs	➤ Current stock is aging and vacancies exist because stock does not match the need and demand of the market and the funding arrangements in place.
Plan for maintenance	➤ There are a number of initiatives the City supports in an effort to understand the needs of the marketplace and plan accordingly.
Plans for capital replacement	<ul style="list-style-type: none"> <li>➤ No specific plans have been finalized;</li> <li>➤ Research indicates that the City will realize increased demand for smaller units specifically designed for seniors and singles.</li> </ul>
<b>Funding</b>	
Sources of funding for capital	➤ Federal government; Provincial Government; Supports from non-profit organizations and City funds.

**Background Report – Affordable Housing Study  
Planning and Housing Subcommittee of the City of St. John’s**

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Sources of funding for operating including supportive services	<ul style="list-style-type: none"><li>➤ Current stock was built using the CMHC Social Housing program (lower end of market rent) and rent geared to income.</li><li>➤ City has one unit acquired through the SERPHI program.</li><li>➤ Operating losses are funded by the City.</li></ul>
Partnerships	<ul style="list-style-type: none"><li>➤ Dependant on specific initiatives, but normally would include all levels of government</li></ul>
Initiatives planned/in progress	<ul style="list-style-type: none"><li>➤ The City is currently leading a study to: develop a profile of the affordable housing stock; assess the current need and demand for affordable housing and trends that will impact future need and demand; and consider its future role.</li></ul>

Source: Non-profit Housing Division, City of St. John’s

## EMMANUEL HOUSE

### Profile of Facility

Emmanuel House is an alternative mental health treatment facility for men and women over the age of 16. who have experienced a variety of problems such as physical, sexual and emotional abuse, psychiatric difficulties, conflict with the law, alcohol and substance abuse, family violence or breakdown, and the lack of opportunity for education or employment preparation. The average length of stay is four months during which time residents participate in individual and group counselling services. Emmanuel House is operated through Stella Burry Community Services

Role/Responsibilities for affordable housing	➤ This facility delivers counselling and therapeutic programs and provides housing for the individuals engaged in the program.
<b>Clientele</b>	
Targeted populations and eligibility criteria	<ul style="list-style-type: none"> <li>➤ Men and women between 16-50 years;</li> <li>➤ The majority of residents are between the ages of 20-35.</li> </ul>
Profile of existing clients	<ul style="list-style-type: none"> <li>➤ Clients generally have a number of life challenges, primarily addictions, mental health, child abuse and others. The program helps them work through these issues and develop the skills to move back into the community;</li> <li>➤ At times, individuals that need the services are homeless but this is not necessarily the case.</li> </ul>
# of people on the waiting list	The facility has a waiting list occasionally, but meets the current demand for the most part.
Non-shelter requirements, e.g., support services	<ul style="list-style-type: none"> <li>➤ The primary focus of the facility is on counselling and support to persons with social and emotional problems.</li> <li>➤ There are 2 full time social workers and trained residential and life skills counsellors on staff.</li> <li>➤ 24 hour care provided.</li> </ul>
<b>Housing Stock</b>	
Current stock of affordable housing	<ul style="list-style-type: none"> <li>➤ 16 beds;</li> <li>➤ All are accessible;</li> <li>➤ Shared bathroom and kitchen facilities.</li> </ul>
Suitability relative to client needs	➤ Yes
Plan for maintenance	<ul style="list-style-type: none"> <li>➤ Extensive renovations undertaken in 2002 under SCPI program;</li> <li>➤ Budget provides for ongoing maintenance.</li> </ul>
Plans for capital replacement	➤ Non presently
<b>Funding</b>	
Sources of funding for capital	<ul style="list-style-type: none"> <li>➤ Health and Community Services</li> <li>➤ Correctional Services of Canada</li> <li>➤ United Church</li> </ul>
Sources of funding for operating including supportive services	<ul style="list-style-type: none"> <li>➤ Health and Community Services</li> <li>➤ Correctional Services Canada</li> <li>➤ United Church</li> </ul>
Sources of funding for operating	➤ Health and Community Services

*Background Report – Affordable Housing Study  
Planning and Housing Subcommittee of the City of St. John’s*

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including supportive services	➤ Correctional Services Canada ➤ United Church
Partnerships	➤ Support from various community groups
Initiatives planned/in progress	➤ None

Source: Susan Pye, Program Co-ordinator

**Background Report – Affordable Housing Study  
Planning and Housing Subcommittee of the City of St. John’s**

<b>HABITAT FOR HUMANITY (HFH)</b>	
<b>Profile of Agency</b>	
A national, non-profit, faith-based organization that works through volunteers and community partners to build affordable housing and promote homeownership as a means to break the cycle of poverty.	
Role/Responsibilities for affordable housing	<ul style="list-style-type: none"> <li>➤ Promotes homeownership by providing housing to low income working families through the construction of new homes and/or renovations to existing premises.</li> </ul>
<b>Clientele</b>	
Targeted populations and eligibility criteria	<ul style="list-style-type: none"> <li>➤ Low income families;</li> <li>➤ Applications are received from families living in inadequate housing. An affiliate/partner will find a site for the home to be built on and the family must contribute 500 hours of "sweat equity" in building their own home, or other Habitat homes.</li> <li>➤ Sometimes residents of NLHC</li> </ul>
Profile of existing clients	<ul style="list-style-type: none"> <li>➤ Working families of modest income</li> </ul>
# of people on the waiting list	<ul style="list-style-type: none"> <li>➤ A waiting list is not maintained. Applications are received when construction on new homes has been approved.</li> </ul>
Non-shelter requirements, e.g., support services	<ul style="list-style-type: none"> <li>➤ N/A</li> </ul>
<b>Housing Stock</b>	
Current stock of affordable housing	<ul style="list-style-type: none"> <li>➤ The organization does not maintain a housing supply;</li> <li>➤ Once homes are built, the new residents vacate subsidized housing. These are included in the inventory to account for clients that would still require affordable housing in the absence of HFH;</li> <li>➤ There are 27 HFH homes in St. John’s;</li> </ul>
Suitability relative to client needs	<ul style="list-style-type: none"> <li>➤ All homes are built to Code</li> </ul>
Plan for maintenance	<ul style="list-style-type: none"> <li>➤ Home ownership preparation course highlights householders’ responsibility for maintenance.</li> </ul>
Plans for capital replacement	<ul style="list-style-type: none"> <li>➤ Occupants assume continuing care for homes</li> </ul>
<b>Funding</b>	
Sources of funding for capital	<ul style="list-style-type: none"> <li>➤ Private sector donations</li> <li>➤ Land has been made available by NLHC.</li> </ul>
Sources of funding for operating including supportive services	<ul style="list-style-type: none"> <li>➤ Ongoing operational funding is a challenge</li> </ul>
Partnerships	<ul style="list-style-type: none"> <li>➤ Relies on private sector partners and volunteers</li> </ul>
Initiatives planned/in progress	<ul style="list-style-type: none"> <li>➤ Habitat for Humanity Canada, along with a number of other private sector and non-profit groups, is in the process of introducing a new and innovative approach to addressing housing policy through dialogue and information sharing specific to Affordable Homeownership in Canada</li> </ul>

Source: Loretta Chard, Chair and Keith O’Neill, Vice-Chair, Habitat for Humanity

*Background Report – Affordable Housing Study  
Planning and Housing Subcommittee of the City of St. John’s*

<b>HUMAN RESOURCES, LABOUR AND EMPLOYMENT (HRLE)</b>	
<b>Profile of Agency</b>	
The Department of Human Resources, Labour and Employment works collaboratively with social, and community partners to provide people with income supports, including housing supports that respond to client needs.	
Role/Responsibilities for affordable housing	➤ To ensure that clients can access safe and affordable shelter.
<b>Clientele</b>	
Targeted populations and eligibility criteria	➤ Clients are individuals or families who have insufficient financial resources, including income and liquid assets, to meet their basic living requirements. Client groups who may require financial support include people living with disabilities, single parents and their children, single persons, childless couples, and two-parent families.
Profile of existing clients	<ul style="list-style-type: none"> <li>➤ People who require income support;</li> <li>➤ 54% of clients are renting, 19% own their own homes, and 26% are boarders;</li> <li>➤ There are approximately 3,700 cases with about 5,500 individuals receiving rental assistance for private accommodation in St. John’s; approximately 67% of these clients are singles and 24% single parents.</li> </ul>
# of people on the waiting list	➤ None
Non-shelter requirements, e.g., support services	<ul style="list-style-type: none"> <li>➤ Various kinds of support are provided for food and other necessities;</li> <li>➤ Support for counselling and other life skills programming provided through a variety of government and agency mechanisms.</li> </ul>
<b>Housing Stock</b>	
Current stock of affordable housing	<ul style="list-style-type: none"> <li>➤ HRLE does not directly provide or maintain housing stock but works with and through other community groups and private sector participants to assist its clients through income support.</li> <li>➤ Rates are defined under the regulations governing income support.</li> </ul>
Suitability relative to client needs	➤ N/A
Plan for maintenance	➤ N/A
Plans for capital replacement	➤ N/A
<b>Funding</b>	
Sources of funding for capital	➤ N/A
Sources of funding for operating including supportive services	➤ N/A
Partnerships	➤ Partnerships are established with agencies throughout the province for the provision of affordable housing.
Initiatives planned/in progress	➤ N/A

Source: Staff, HRLE

*Background Report – Affordable Housing Study  
Planning and Housing Subcommittee of the City of St. John’s*

<b>IRIS KIRBY HOUSE</b>	
<b>Profile of Agency</b> Provides a safe and supportive environment for women, and their children, who are experiencing abuse.	
Role/Responsibilities for affordable housing	➤ Provides temporary and transitional housing for women and children fleeing abuse or other challenges in their home.
<b>Clientele</b>	
Targeted populations and eligibility criteria	➤ Women and children fleeing abusive environments and/or in need of shelter;
Profile of existing clients	➤ Women and/or women and children; ➤ Average length of stay is 3-3.5 weeks.
# of people on the waiting list	➤ No waiting list is maintained; ➤ When facility cannot meet demand, clients are referred to other centres and sometimes a hotel may be accessed temporarily; ➤ Staff will access other shelters if required and this may include a hotel for emergencies; ➤ Overall, facility feels that it is meeting needs.
Non-shelter requirements, e.g., support services	➤ Clients may need a variety of counselling supports; ➤ Onsite counselling is not provided and clients are referred.
<b>Housing Stock</b>	
Current stock of affordable housing	➤ 22 beds in main facility; stays limited to 6 weeks, but extended in certain circumstances; ➤ 5 transitional housing units located in St. John’s and Mount Pearl for single women; stays of up to 12 months are allowed with extensions in some circumstances; ➤ 3 transitional housing units located in St. John’s and Mount Pearl for women with children; stays of up to 12 months are allowed with extensions in some circumstances.
Suitability relative to client needs	➤ Addresses immediate client needs
Plan for maintenance	➤ None presently
Plans for capital replacement	➤ None identified
<b>Funding</b>	
Sources of funding for capital	➤ Rotary Club, Federal and Provincial Government, City of St. John’s
Sources of funding for operating including supportive services	➤ Rotary Club ➤ Human Resources, Labour and Employment
Partnerships	➤ Rotary Club ➤ Human Resources, Labour and Employment
Initiatives planned/in progress	➤ None identified

Source: Gail Tobin, Executive Director

**Background Report – Affordable Housing Study  
Planning and Housing Subcommittee of the City of St. John’s**

<b>NAOMI CENTRE</b>	
Naomi Centre is an emergency shelter and short term residence for homeless young women between the ages of 16 and 21 years who are in need of safe, supportive and temporary housing. Naomi Centre is operated through Stella Burry Community Services.	
<b>Clientele</b>	
Targeted populations and eligibility criteria	<ul style="list-style-type: none"> <li>➤ Naomi Centre is an emergency shelter and short term residence for young women ages 16-30 who are in need of safe, supportive temporary housing;</li> <li>➤ Average length of stay is approximately 3 months.</li> <li>➤ Naomi Centre provides counselling and support to the young woman in making informed choices and decisions with the ultimate goal of creating greater stability in her life so that she can return to her family or community;</li> <li>➤ Majority of women are 16-21 years.</li> </ul>
Profile of existing clients	<ul style="list-style-type: none"> <li>➤ May or may not be homeless;</li> <li>➤ Fleeing violence in the home;</li> <li>➤ Women come from a variety of backgrounds and have various challenges such as poor life skills, unemployment, substance abuse, self esteem issues, etc.</li> </ul>
# of people on the waiting list	➤ Is not an accurate reflection as it changes daily
Non-shelter requirements, e.g., support services	➤ Counselling and mental health services
<b>Housing Stock</b>	
Current stock of affordable housing	<ul style="list-style-type: none"> <li>➤ 8 beds (2 per room) – not self-contained</li> <li>➤ Shared kitchen</li> </ul>
Suitability relative to client needs	➤ Yes
Plan for maintenance	➤ Renovations completed 3-4 years ago with none presently planned
Plans for capital replacement	➤ None presently
<b>Funding</b>	
Sources of funding for capital	<ul style="list-style-type: none"> <li>➤ Health and Community Services</li> <li>➤ United Church of Canada</li> </ul>
Sources of funding for operating including supportive services	<ul style="list-style-type: none"> <li>➤ Health and Community Services</li> <li>➤ United Church of Canada</li> </ul>
Partnerships	➤ As above
Initiatives planned/in progress	➤ None identified

Source: Laurie Pinhorn, Program Co-ordinator

**NEWFOUNDLAND AND LABRADOR HOUSING CORPORATION**

**Profile of Agency**

NLHC is a separate entity of the provincial government with its own budget and reports through the Minister of Human Resources, Labour and Employment.

**Role/Responsibilities for affordable housing**

The corporation's role is to provide suitable and affordable housing and effective and efficient support services in partnership with community and government resource groups. Programs include:

**Affordable Housing Program:** The objective of Affordable Housing is to provide financial incentive for the development of new affordable rental housing in the province. Proponents in the private and non-profit sectors may be eligible for limited capital assistance in the form of a forgivable loan that is earned over a set period. During this time, rents must be kept at affordable levels for tenants of low-to-moderate incomes, as set by NLHC. The federal government announced its intention to provide funding for affordable housing with phase one targeted to the creation of new rental housing and Phase two targeted to low-income households. The program is delivered by NLHC.

**Community Based Housing:** This program supports social housing initiatives in partnership with community-based, non-profit housing groups. Most of the social housing units under this program are operated directly by these groups with Housing holding the mortgages and providing some level of operating assistance.

**Community Centres:** Housing provides core annual funding to support the operation of eight community centres in some of the larger social housing neighbourhoods in the province. Community centres provide Housing tenants with opportunities to engage in programs and services that focus on social, educational, and recreational needs; employment and career development; and health and well-being.

**Rental Housing Program:** This program provides rent geared to income to low-income households that cannot obtain suitable and affordable rental housing on the private market. This includes seniors, non-elderly single people, aboriginal peoples, disabled individuals, and others in need of housing.

**Rent Supplement Program:** This pays a portion of a client’s rent in private rental accommodations. Under the program, NLHC has agreements with landlords to set aside one or several apartments in properties owned by the landlord for rent to low-income households. Tenants pay 25-30 per cent of their total monthly household income towards rent, while Federal and provincial subsidies make up the difference. The subsidy is paid directly to the landlord.

**Residential Rehabilitation Assistance Program:**

- **Conversion RRAP**

Provides financial assistance for the conversion of non-residential property into affordable units or beds for low-income households.

*Background Report – Affordable Housing Study  
Planning and Housing Subcommittee of the City of St. John’s*

	<ul style="list-style-type: none"> <li>• <b>Rental/Rooming House RRAP</b> Provides financial assistance to the owner of sub-standard, self-contained rental units to repair or rehabilitate the property to a minimum level of health and safety to assist households in core housing need.</li> <li>• <b>Provincial Home Repair Program</b> Assists low income households to make repairs to their homes to meet fire and life safety standards. It also assists persons with disabilities to make modifications to allow them to remain at home as long as possible.</li> <li>• <b>Shelter Enhancement</b> Provides assistance to repair, rehabilitate, and improve existing shelters for victims of family violence and supports the development of new shelters and second-stage housing for this target group.</li> </ul>
<b>Clientele</b>	
Targeted populations and eligibility criteria	➤ Low-income families, seniors, non-elderly singles, native peoples and disabled people.
Profile of existing clients	➤ As above – more detail on various client groups in inventory
# of people on the waiting list	➤ Varies
Non-shelter requirements, e.g., support services	➤ NLHC provides no other supports. Counselling and other supports available through HRLE, HCS, and other agencies as is appropriate.
<b>Housing Stock</b>	
Current stock	➤ Refer to inventory for details
Suitability relative to clients’ needs	➤ Properties meet Canadian housing standards
Plan for maintenance	➤ Ongoing
Plans for capital replacement	➤ Ongoing
<b>Funding</b>	
Sources of funding for capital	<ul style="list-style-type: none"> <li>➤ Provincial Department of Human Resources, Labour &amp; Employment</li> <li>➤ Houses acquired from SFRPHI, Homelessness Partnering Strategy (formerly NHI)</li> </ul>
Sources of funding including supportive services	<ul style="list-style-type: none"> <li>➤ Provincial Government</li> <li>➤ CMHC (Federal-Provincial agreements)</li> </ul>
Initiatives planned/in progress	➤ 148 new affordable rental housing units have been committed to be developed throughout the Province.

Source: Staff; NLHC

<b>NORTH WEST ROTARY</b>	
<b>Profile of Agency</b>	
<ul style="list-style-type: none"> <li>➤ The Rotary Club of St. John's Northwest received its charter in 1965 and since that time has been involved in a number of local charitable organizations.</li> <li>➤ In 1982, the St. John's Northwest Rotary Club built the Janeway Hostel (at the former Pleasantville site) as a service for parents of children receiving hospital treatment. The hostel is no longer in operation.</li> <li>➤ In 1988, the organization built Rotary Manor, a \$4,100,000 housing complex for seniors, single parents, and people with physical disabilities.</li> </ul>	
Role/Responsibilities for affordable housing	➤ No specific mandate for housing but undertakes these projects as part of a broader community support effort.
<b>Clientele</b>	
Targeted populations and eligibility criteria	➤ Rotary Manor is focused on seniors, single parents, and people with physical disabilities.
Profile of existing clients	➤ As above
# of people on the waiting list	➤ N/A
Non-shelter requirements, e.g., support services	➤ None
<b>Housing Stock</b>	
Current stock of affordable housing	➤ Rotary Manor has 46 independent one-bedroom units.
Suitability relative to client needs	➤ Single parents and disable adults are tenants of the project.
Plan for maintenance	➤ Unknown
Plans for capital replacement	➤ Unknown
<b>Funding</b>	
Sources of funding for capital	➤ Federal government
Sources of funding for operating including supportive services	➤ Fundraising ➤
Partnerships	
Initiatives planned/in progress	➤ Unknown

Source: Robert Colford, Northwest Rotary

**Background Report – Affordable Housing Study  
Planning and Housing Subcommittee of the City of St. John’s**

<b>PLEASANT MANOR</b>	
<b>Profile of Agency</b>	
Pleasant Manor’s mandate is to support persons with mental illnesses to live independently in the community.	
Role/Responsibilities for affordable housing	<ul style="list-style-type: none"> <li>➤ Operates a 4-bed transition facility to help clients develop skills to live independently.</li> <li>➤ Assists clients by arranging NLHC rent supplements for them and providing supports to them while living in the community.</li> </ul>
<b>Clientele</b>	
Targeted populations and eligibility criteria	<ul style="list-style-type: none"> <li>➤ Clients have a diagnosis of a mental illness with the capacity to undertake life-skills programming to allow them to function independently in the community, with supports.</li> </ul>
Profile of existing clients	<ul style="list-style-type: none"> <li>➤ Adults with a mental illness</li> </ul>
# of people on the waiting list	<ul style="list-style-type: none"> <li>➤ Variable 1-5</li> </ul>
Non-shelter requirements, e.g., support services	<ul style="list-style-type: none"> <li>➤ Life skills training program delivered by a counsellor;</li> <li>➤ Ongoing support from staff when living independently in the community.</li> </ul>
<b>Housing Stock</b>	
Current stock of affordable housing	<ul style="list-style-type: none"> <li>➤ 4 beds in transition facility;</li> <li>➤ 14 rent supplements provided by NLHC in private rental accommodation;</li> <li>➤ 2 three-bedroom units rented from NLHC; operates as 3 accounts so clients can receive income support independently. Clients share expenses, e.g., heat, light.</li> </ul>
Suitability relative to client needs	<ul style="list-style-type: none"> <li>➤ Suitable for client needs.</li> </ul>
Plan for maintenance	<ul style="list-style-type: none"> <li>➤ Transition facility is rental accommodation;</li> <li>➤ NLHC or private landlords (rent supplement) own units.</li> </ul>
Plans for capital replacement	<ul style="list-style-type: none"> <li>➤ N/A</li> </ul>
<b>Funding</b>	
Sources of funding for capital	<ul style="list-style-type: none"> <li>➤ N/A</li> </ul>
Sources of funding for operating including supportive services	<ul style="list-style-type: none"> <li>➤ Eastern Health</li> </ul>
Partnerships	<ul style="list-style-type: none"> <li>➤ Eastern Health, NLHC, HRLE</li> </ul>
Initiatives planned/in progress	<ul style="list-style-type: none"> <li>➤ Rent supplements expanding as required</li> </ul>

Source: Kieran Gushue, Executive Director

**Background Report – Affordable Housing Study  
Planning and Housing Subcommittee of the City of St. John’s**

<b>SHANAWDITHIT SHELTER</b>	
<b>Profile of Agency</b>	
The shelter is an extension of the St. John's Native Friendship Centre Association, a non-profit organization designed to assist Aboriginal people. The shelter is designed to assist Aboriginal people in need of housing for employment, hospital stays, homelessness and other needs.	
Role/Responsibilities for affordable housing	➤ To provide temporary housing for Aboriginal people in the city
<b>Clientele</b>	
Targeted populations and eligibility criteria	<ul style="list-style-type: none"> <li>➤ Includes Inuit, Innu, Kablunangajuit, Metis, and Mi'kmaq people from various parts of Newfoundland and Labrador;</li> <li>➤ Aboriginal clients from other parts of Canada and US.</li> </ul>
Profile of existing clients	<ul style="list-style-type: none"> <li>➤ Aboriginals in need of housing for temporary or longer term housing;</li> <li>➤ No time limit on the length of stay; one client has lived at facility for 1.5 years.</li> </ul>
# of people on the waiting list	<ul style="list-style-type: none"> <li>➤ There is no waiting list, but individuals who anticipate needing accommodation can make reservations in advance;</li> <li>➤ Will accept overflow from other shelters if requested.</li> </ul>
Non-shelter requirements, e.g., support services	<ul style="list-style-type: none"> <li>➤ Some basic services in employment, education, and health counselling are provided through the Centre, but generally the Centre is not able to accept individuals in need of mental health, psychological and/or addictions counselling.</li> <li>➤ The shelter itself does not have counsellors on staff.</li> </ul>
<b>Housing Stock</b>	
Current stock of affordable housing	<ul style="list-style-type: none"> <li>➤ 14 beds in total;</li> <li>➤ Six beds are double beds to accommodate families – 3 rooms;</li> <li>➤ 7 single rooms and 1 room with 2 singles;</li> <li>➤ Can accommodate 20 people in total.</li> </ul>
Suitability relative to client needs	➤ 14 beds are wheelchair accessible, but unable to take people in need of home care
Plan for maintenance	➤ Undertaken through the Native Friendship Centre
Plans for capital replacement	➤ None anticipated presently
<b>Funding</b>	
Sources of funding for capital	<ul style="list-style-type: none"> <li>➤ There is no block funding and individuals must secure their own funding to remain at the facility;</li> <li>➤ Shelter is supposed to be self-sufficient;</li> <li>➤ Funding agencies include Health Canada, Provincial Department of Human Resources, Labour and Employment, Band Council</li> </ul>
Sources of funding for operating including supportive services	➤ No funding for supportive services
Partnerships	<ul style="list-style-type: none"> <li>➤ Health Canada</li> <li>➤ Band Council</li> </ul>
Initiatives planned/in progress	➤ None noted

Source: Mary Lukas, Administrative Assistant

<b>STELLA BURRY Community Services– Long Term Housing Program</b>	
<b>Profile of Agency</b> Stella Burry Community Services is a leader in the development of supportive and affordable housing programs and is committed to creating affordable housing opportunities in addition to providing tenant support. Note: This agency operates a number of facilities that are identified in this report under separate headings.	
<b>Clientele</b>	
Targeted populations and eligibility criteria	➤ While other SBCS sites provide supportive and transitional housing, the Long Term Housing units are often accessed by participants leaving one of the other facilities and moving back into the community.
Profile of existing clients	➤ Clients are typically moving out of Naomi House, Emmanuel House or other transitional/supportive housing and looking for more permanent housing arrangements. ➤ Tenants include single adults, couples and families. .
# of people on the waiting list	➤ At any given time there are approximately 30 people on the waiting list. Given the longer term nature of this housing, vacancies do not occur regularly.
Non-shelter requirements, e.g., support services	➤ Support Services are provided to tenants as required. Staff of the Long Term Housing Program will ensure that basic needs are being addressed and that the housing unit is suitable to the tenants needs.
<b>Housing Stock</b>	
Current stock of affordable housing	➤ This program provides a total of 58 supportive housing units (including 14 at Carew Lodge) located throughout the City.
Suitability relative to client needs	➤ Units are checked regularly to ensure standards are met; ➤ Three units are fully accessible.
Plan for maintenance	➤ Maintenance is provided through the “New Beginnings” program whereby students learn basic home repair and maintenance skills.
Plans for capital replacement	➤ The agency plans to establish an additional 18 single-unit apartments in downtown St. John’s.
<b>Funding</b>	
Sources of funding for capital	➤ An initial stock of houses was purchased from federal surplus stock for \$1.00 and then leveraged to access funds to purchase other homes.
Sources of funding for operating including supportive services	➤ The majority of tenants receive housing and other supports through HRLE to cover the cost of rent,
Partnerships	➤ Other Stella Burry centres ➤ Service Canada/ ➤ NLHC RRAP/AHI ➤ City of St. John’s Non-Profit Housing ➤ United Church
Initiatives planned/in progress	Development of private landlord program.

Source: Judy Tobin, Tenant Relations Officer



**ST. JOHN’S STATUS OF WOMEN COUNCIL**

**Profile of Agency**

A non-profit charitable organization working to empower, support, and educate women, and promote gender equality. The Women’s Centre, operated by the Council, provides a number of supports to women in the John’s and Avalon Region, including a place to receive information, informal support, referral for various counselling and support services, education, and other services. Note: Construction will start on Marguerite Place in 2008, which will provide housing and also be the location of the SJSWC, Women’s Centre, and a clothing bank.

**Clientele**

Targeted populations and eligibility criteria	<ul style="list-style-type: none"> <li>➤ Single low-income women 30+ years of age in the St. John’s and Avalon regions not serviced by Naomi Centre or Iris Kirby house.</li> <li>➤ Facility will be used as a shelter and transition housing with the intent to move clients into permanent housing arrangements.</li> </ul>
Profile of existing clients	➤ As above
# of people on the waiting list	➤ Not established (in planning and pre-development phase)
Non-shelter requirements, e.g., support services	<ul style="list-style-type: none"> <li>➤ It is anticipated that clients will require various counselling and intervention services which will be provided directly;</li> <li>➤ Specific supports services and/or programs have not been identified.</li> </ul>

**Housing Stock**

Current stock of affordable housing	<ul style="list-style-type: none"> <li>➤ Currently operates two low-income, long term stay apartments;</li> <li>➤ Looking to make available 4 shelter beds for immediate needs;</li> <li>➤ Marguerite’s Place will provide 15 bachelor or one-bedroom units.</li> </ul>
Suitability	➤ Will be to current standards
Plan for maintenance	➤ Non identified at this time
Plans for capital replacement	➤ N/A

**Funding**

Sources of funding for capital	<ul style="list-style-type: none"> <li>➤ Have applied to SCPI</li> <li>➤ Province has provided land for the project</li> </ul>
Sources of funding for operating including supportive services	➤ NLHC (Affordable Housing Program) and Eastern Health have been approached but no formal agreement has been finalized
Partnerships	➤ Not confirmed
Initiatives planned/in progress	➤ N/A

Source: Joan Breen, SJSWC

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Planning and Housing Subcommittee of the City of St. John’s*

**TOMMY SEXTON CENTRE**

**Profile of Agency**

The AIDS Committee of Newfoundland and Labrador is a consumer-focused, non-profit organization that provides supportive programs and services aimed at preventing HIV/AIDS and supporting persons living with and affected by HIV/AIDS. The Committee works on a collaborative basis with partners, interested groups, and stakeholders to achieve its goals. The Tommy Sexton Center, which is owned and operated by the AIDS Committee of Newfoundland and Labrador, opened its doors in June 2006.

**Clientele**

Targeted populations and eligibility criteria	<ul style="list-style-type: none"> <li>➤ People living with HIV/AIDS;</li> <li>➤ Men and women, ages 16-65;</li> <li>➤ Will accept other clients if facilities are available and will not compromise access by primary clientele.</li> </ul>
Profile of existing clients	<ul style="list-style-type: none"> <li>➤ All are dealing with challenges of HIV/AIDS;</li> <li>➤ Some clients may also have mental health challenges.</li> </ul>
# of people on the waiting list	<ul style="list-style-type: none"> <li>➤ The Centre is just in the process of starting a waiting list;</li> <li>➤ Expected that demand will double and waiting list will build quickly.</li> </ul>
Non-shelter requirements, e.g., support services	<ul style="list-style-type: none"> <li>➤ The staff works to identify client needs and access appropriate services provided by other agencies within the City.</li> </ul>

**Housing Stock**

Single units	<ul style="list-style-type: none"> <li>➤ 4 shelter beds;</li> <li>➤ 6 supportive housing units;</li> <li>➤ Length of stay based on individual circumstances.</li> </ul>
Accessible units	<ul style="list-style-type: none"> <li>➤ Universally accessible; 2 showers are wheelchair accessible</li> </ul>
Shelters	<ul style="list-style-type: none"> <li>➤ 4 bedroom shelters;</li> <li>➤ Normal occupancy for 3 weeks;</li> <li>➤ Designed for people from outside city in need of medical support.</li> </ul>
Suitability	<ul style="list-style-type: none"> <li>➤ Meets basic needs and is in excellent condition.</li> </ul>
Plan for maintenance	<ul style="list-style-type: none"> <li>➤ Whereas facility is new, no current plans for capital investments.</li> </ul>
Plans for capital replacement	<ul style="list-style-type: none"> <li>➤ Whereas facility is new, no current plans for capital investments.</li> </ul>

**Funding**

Sources of funding for capital	<ul style="list-style-type: none"> <li>➤ Funding of \$832,500 was provided to the provincial AIDS Committee through the Government of Canada’s National Homelessness Initiative (now the Homelessness Partnering Strategy (HPS));</li> <li>➤ Additional funding was provided through the collaborative efforts of Canada Mortgage and Housing Corporation (CMHC) and Newfoundland and Labrador Housing Corporation (NLHC) under the Canada-Newfoundland and Labrador Affordable Housing Agreement (\$450,000);</li> <li>➤ Additional provincial funding of \$144,000 was provided by NLHC;</li> <li>➤ In-kind contributions were also provided to the project by the City of St. John’s and the provincial Department of Transportation and Works, which donated the land for the project</li> </ul>
Sources of funding for operating including supportive services	<ul style="list-style-type: none"> <li>➤ Yearly operating funding will be provided through the provincial Departments of Health and Community Services (\$109,000) and Human Resources, Labour and Employment (\$70,000).</li> </ul>
Partnerships	<ul style="list-style-type: none"> <li>➤ As per funding partners.</li> </ul>
Initiatives planned/in progress	<ul style="list-style-type: none"> <li>➤ No new initiatives are currently underway.</li> </ul>

Source: Richard Neron, Housing Co-ordinator

*Background Report – Affordable Housing Study  
Planning and Housing Subcommittee of the City of St. John’s*

**WISEMAN CENTRE, SALVATION ARMY**

**Profile of Agency**

The Wiseman Centre was established in 1987 as an umbrella organization for shelters and safe houses in Newfoundland and Labrador. It acts as a liaison between shelters and government, and provides a representative view of shelter interests. Scheduled to reopen early in 2007.

**Clientele**

Targeted populations and eligibility criteria	➤ Men ages 30-65
Profile of existing clients	➤ Generally facing issues of homelessness, physical and mental health issues
# of people on the waiting list	➤ A waiting list is not maintained
Non-shelter requirements, e.g., support services	➤ Counselling services for life skills, health, substance abuse and other issues

**Housing Stock**

Current stock of affordable	<ul style="list-style-type: none"> <li>➤ 20 individual, self-contained shelter units (bed, dresser and closet) with an allowed stay of six weeks;</li> <li>➤ 10 supportive housing units that will provide for longer stays will be opened in early 2007 with allowed stays of 1-2 years.</li> </ul>
Suitability relative to client needs	➤ Facility will be completely new and will be consistent with existing standards for supportive housing
Plan for maintenance	➤ Through Salvation Army resources
Plans for capital replacement	➤ Whereas facility will be new, there are no plans at this point for capital investments.

**Funding**

Sources of funding for capital	<ul style="list-style-type: none"> <li>➤ \$1,118,000 was provided through the Government of Canada's National Homelessness Initiative (now the Homelessness Partnering Strategy)</li> <li>➤ Canada Mortgage and Housing Corporation (CMHC) and Newfoundland and Labrador Housing Corporation (NLHC) cost-shared a \$750,000 contribution under the Canada/Newfoundland and Labrador Affordable Housing Agreement;</li> <li>➤ \$240,000 was provided under the Shelter Enhancement Program;</li> <li>➤ NLHC provided property valued at \$396,000;</li> <li>➤ The Salvation Army will contribute \$739,658 through a variety of funding sources;</li> <li>➤ Further in-kind support (\$515,570) has been forthcoming from the corporate community.</li> </ul>
Sources of funding for operating including supportive services	➤ Approximately \$600,000 per year will be provided by Human Resources, Labour and Employment along with other contributions for operating costs.
Partnerships	<ul style="list-style-type: none"> <li>➤ The Salvation Army Advisory Board has undertaken a fundraising initiative approaching businesses, groups, and individuals to help it raise \$100,000 towards furnishings;</li> <li>➤ The Toronto Dominion Bank on Elizabeth Avenue donated \$2,000 to furnish a shelter room.</li> </ul>
Initiatives planned/in progress	➤ In the preliminary stages of developing a facility on Springdale street.

Source: Wanda Butt, Program Co-ordinator

**Appendix C**  
**List of Interviews/Meetings**  
**Affordable Housing Study – City of St. John’s**

<b>Name</b>	<b>Position</b>	<b>Organization</b>
1. Valerie Gamburg	Tenant Relations Officer	City of St. John’s
2. David Blackmore	Director, Building & Property Management	
3. Cliff Johnston	Director, Planning	City of St. John’s
4. Ken O’Brien	Manager, Planning and Information	
5. Joseph Sampson	Manager, Development	
6. Bob Wilson	Manager, Division of Property Management	City of St. John’s
7. Jim Ford	Manager, Regulatory Services	
8. Helen Handrigan	Senior Housing Officer	City of St. John’s
9. Councillor Shannie Duff	Program Coordinator	City of St. John’s
10. Sheldon Pollett	Executive Director	Choices for Youth
11. Mike Bruce	Regional Manager	Service Canada
12. Leslie MacLeod	Executive Director	Provincial Advisory Council on the Status of Women
13. Michelle Smith	Policy and Communications	
14. Michelle Boutcher	Executive Director	AIDS Committee
15. Alice Kennedy	COO, Long-term Care	Eastern Regional Health Authority
16. Beverley Clarke	COO, Community Health Administration	
17. Katherine Atkins		
18. Ann Mercer	Continuing Care	
19. Chris Janes	Senior Market Analysis, Atlantic Market	Canada Mortgage and Housing Corporation
20. Brian Martin	Corporate Representative	
21. Erin Brunett	Manager, Program Administration	Canada Mortgage and Housing Corporation, Ottawa
22. Peter McDonald	Manager	Canada Mortgage and Housing Corporation, Charlottetown, PEI
23. Lois Berrigan	Settlement Co-ordinator	Association for New Canadians
24. Barry Galway	Executive Director	Independent Living Resource Centre
25. Susan Ralph	Individual Advocacy Co-ordinator	
26. Col. Ralph Stanley	President	Long-term Care Association
27. Brendan Mullaly	Director, Income Support	Human Resources, Labour and Employment
28. Roxie Wheaton	Regional Manager – Avalon Region	
29. Marilyn Adams	District Manager – Avalon Region	
30. Shirley Quilty	Program Supervisor-St. John’s	
31. Aisling Gogan	Director, Poverty Reduction Strategy	

**Background Report – Affordable Housing Study  
Planning and Housing Subcommittee of the City of St. John’s**

<b>Name</b>	<b>Position</b>	<b>Organization</b>
32. Cynthia King 33. Heather Harding 34. Sean Kilpatrick 35. Jackie Lindstrom	Manager, Affordable Housing Manager, Rental Housing Policy Analyst, Planning Applications Office	Newfoundland and Labrador Housing Corporation
36. Myrtle Banfield 37. Mary Lukas	Executive Director Administrative Assistant	St. John’s Native Friendship Centre/Shanawdithit Shelter
38. Jocelyn Greene 39. Judy Tobin	Executive Director Tenant Relations Officer	Stella Burry Community Services
40. Stratford Barrett 41. Philip Pratt	President Member - Architect	Newfoundland and Labrador Architects Association
42. Yvette Walton	Executive Director	Single Parents Association of Newfoundland and Labrador
43. Loretta Chard 44. Keith O’Neill	President Past President	Cabot Habitat for Humanity
45. Ed Power	President, Power Management	Homebuilders’ Association of Eastern Newfoundland
46. Bruce Pearce	Community Development	St. John’s Advisory Committee on Homelessness
47. Catherine Allix	Executive Director	Coalition of Persons with Disabilities
48. Wanda Burt 49. Denise Miller	Program Co-ordinator Program Co-ordinator	Wiseman Centre
50. Ellen Tillis,	Program Co-ordinator	Access House
51. Mick Newchurch	Program Co-ordinator	Carew Lodge
52. Laurie Pinhorn	Program Co-ordinator	Naomi House
53. Susan Pye	Program Co-ordinator	Emmanuel House
54. Gail Tobin	Program Co-ordinator	Kirby House
55. Robert Colford	Member	Northwest Rotary
56. Richard Neron	Housing Co-ordinator	Tommy Sexton Centre
57. Alton Hollett	Director	Newfoundland Statistics Agency
58. Lisa Zigler 59. Wendolyn Schlap-Hickey 60. Joan Breen	Executive Director Co-ordinator, Margarite’s Place Program Coordinator	St. John’s Status of Women’s Council
61. Shelley Dinur 62. Gary Churchill 63. Mary Byrne	Members	Universal Access Network
64. Anne Keough 65. Diane Wadland 66. Lorraine Best 67. Janet Whittaker 68. John Eddy	Housing Committee	Seniors Resource Centre

**Background Report – Affordable Housing Study  
Planning and Housing Subcommittee of the City of St. John’s**

69. Joan Scott		
70. Geoff Chaulk	Executive Director	Canadian Mental Health Association
71. Stephen Jewcyck	Director of Planning	City of Mt. Pearl
72. Fred Tulk	Senior Correctional Officer	Correctional Service of Canada
73. Kieran Gushue	Executive Director	Pleasant Manor
74. Jan Peters	Chair of the Board of Directors	Peters Foundation
75. Joanne Thomson	Community Liason	City of Fredericton
76. Carla Skutajan 77. Mark Goldblatt	Director, Policy Consultant	Co-operative Housing Foundation of Canada, Ottawa
78. Nariner Singh	General Manager	Saint John Non-Profit Housing Corporation
79. Dale Stamm	General Manager	Calgary Housing Company
80. Krista Johnson	Communications	Affordable New Home Development Foundation, Saskatoon, SK
81. Elizabeth Dandy	Planning Department	City of Ottawa

**Related meetings**

<b>Event</b>	<b>Subject</b>
1) Presentation by Social Work Students re homelessness in St. John’s November 7, 2006	Students posed as homeless persons in October 2006. They recounted their experiences and provided suggestions to address service gaps.
2) Formation of a St. John’s Shelters Network November 15, 2006	Meeting to discuss the issues facing the shelters, both existing and in the planning phase, in the City of St. John’s.
3) Workshop hosted by James Torbert & Associates and Virginia MacDonald & Associates November 22-23, 2006	Workshop for the development of a service delivery and infrastructure plan for the delivery of long-term care services in the northeast Avalon area.

## Appendix D Long Term Care – Eastern Health Region including St. John’s

### *Long Term Care - St. John's*

Site	Beds
Hoyles Escasoni	377
Glenbrook Lodge	113
St. Patrick's	213
Agnes Pratt	128
Saint Luke's	127
Masonic Park	40

### *Personal Care Homes - Northeast Avalon Region*

Personal Care Home	Location	Levels of Care	Subsidized	Non Subsidized	Total
Allison's Manor	Conception Bay South	I	35	7	42
Bayside Manor	Conception Bay South	I	36	0	36
Cherry Lane Manor	Conception Bay South	I	20	0	20
Greenslade's Special Care	Conception Bay South	I	14	0	14
Gully Pond Manor	Conception Bay South	I - II	17	3	20
Ocean View Guest Home	Conception Bay South	I	12	7	19
Bayview Heights Manor	Holyrood	I - II	20	2	22
Cambridge Estates	St. John's	I - II	0	75	75
Katherine House	St. John's	I - II	0	12	12
Margaret's Manor	St. John's	I - II	0	45	45
CraDea Manor	Mount Pearl	I	17	3	20
Pearl House	Mount Pearl	I	20	24	44
Hillcrest Estates	Mount Pearl	I - II	0	70	70
Shady Rest Home	Paradise	I - II	18	3	21
Meadow Creek Retirement	Paradise	I - II	0	76	76
Hennessey's Personal Care	Kilbride	I - II	12	4	16
Kelly's Personal Care Home	Goulds	I	16	3	19
Lawlor's Personal Care Home	Goulds	I	11	4	15
Maloney's Personal Care	Goulds	I - II	8	2	10
Ruby Manor	Goulds	I	0	41	41
Dinn's Personal Care Home	Witless Bay	I - II	28	10	38
Ocean View Rest Home	Trepassey	I - II	19	0	19
Fahey's Personal Care Home	Fermeuse	I - II	20	2	22
Glynn's Rest Home	Bay Bulls	I	13	0	13
Walsh's Personal Care Home	Bay Bulls	I	10	0	10
Island Manor	Bell Island	I	7	3	10
North Pond Home	Torbay	I - II	12	23	35
<b>TOTAL</b>			<b>365</b>	<b>419</b>	<b>784</b>

Source: Eastern Regional Health Authority, December 2006

## **APPENDIX E**

### **Projecting Demand for Affordable Housing**

## **Table of Contents**

<b>1.0</b>	<b>Introduction</b>	<b>3</b>
<b>2.0</b>	<b>Demographic Trends</b>	<b>3</b>
2.1	Seniors	5
2.2	The Changing Profile of Families	6
2.3	Supportive Housing	7
<b>3.0</b>	<b>Income Trends</b>	<b>7</b>
3.1	Incidence of Low Incomes	9
3.2	Income Projections	11
<b>4.0</b>	<b>Vacancy Rates and Availability</b>	<b>12</b>
4.1	Vacancies in Subsidized Rental Housing	14
<b>5.0</b>	<b>Housing Costs</b>	<b>15</b>
5.1	Current Housing Costs	16
5.2	Housing Cost Projections	17
5.3	Projecting Demand for Affordable Housing	18
5.4	Summary: Future Demand for Affordable Housing	21

## **1.0 Introduction**

This Section of the report provides a more detailed analysis of projected future demand for affordable housing within St. John’s into the year 2015.

This report has focussed on a continuum of affordable housing. As was noted, it is difficult to project the need and demand for shelters and transitional and supportive housing to offer guidance. Similarly, affordable homeownership programs are limited to particular clients. Thus the reliability of projections for these forms of housing is questionable at the moment. Therefore, the focus of this report has been subsidized rental housing where there is data available upon which to base projections.

There are a number of factors that must be considered and reconciled in projecting such demands, population growth, and projected demographic shifts. There are also other issues that may impact the demand for subsidized rental housing in St. John’s, including out-migration as well as the potential increase in the number of people relocating from rural areas of the province to St. John’s for employment, access to health care, or other issues. Another factor that could increase the number of people requiring subsidized rental housing is the respective incomes that will be realized by various segments of the population and how these income levels are assessed.

Not all of these issues can be projected with suitable accuracy: Projections that are undertaken are not finite and can provide only guidelines for planning the City’s subsidized rental housing infrastructure.

## **2.0 Demographic Trends**

Population growth is slowing across Canada and this trend is expected to continue across many jurisdictions over the coming decade and beyond. There are a number of factors that contribute to this trend. One is the fertility rate that has been steadily declining and now falls below the rate necessary to replace the population. This trend is expected to become more prevalent as couples start their families later in life and choose to have fewer children or none at all. The other significant trend affecting population levels across the country is the aging of the population and the increasing number of seniors.

These demographic changes have been affecting the population of Newfoundland and Labrador (NL) since the mid-1990’s and will continue to have a profound impact on NL society. NL is not only realizing an aging population but also a birth rate that is lower than the rest of the country. The population is also being adversely affected by increasing out migration among workers, younger workers in particular, who leave the province in search of work. This also contributes to a population that is declining overall as well as a population that is aging significantly.

Population projections for the St. John’s CMA by 15-year age ranges are provided in Table 1 below and demonstrate the projected shifts in the City’s population. These projections indicate that there will be overall declines in the population ages 0-59 and a fairly significant increase among people aged 60+ over the next decade.

<b>Table 1:</b>										
Population Projections – St. John's CMA										
	Low Scenario*									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>0-14</b>	28,702	28,128	27,712	27,366	27,046	26,738	26,377	26,075	25,760	25,395
<b>% Change</b>		-2.00%	-1.48%	-1.25%	-1.17%	-1.14%	-1.35%	-1.14%	-1.21%	-1.42%
<b>15-29</b>	40,666	40,458	40,403	40,408	40,205	39,747	39,035	38,063	37,115	36,135
<b>% Change</b>		-0.51%	-0.14%	0.01%	-0.50%	-1.14%	-1.79%	-2.49%	-2.49%	-2.64%
<b>30-44</b>	43,122	42,221	41,214	40,275	39,425	38,807	38,291	37,851	37,434	37,056
<b>% Change</b>		-2.09%	-2.39%	-2.28%	-2.11%	-1.57%	-1.33%	-1.15%	-1.10%	-1.01%
<b>45-59</b>	41,070	41,748	42,435	43,027	43,555	43,850	43,973	44,036	43,978	43,799
<b>% Change</b>		1.65%	1.65%	1.40%	1.23%	0.68%	0.28%	0.14%	-0.13%	-0.41%
<b>60-74</b>	20,446	21,567	22,656	23,806	25,024	26,278	27,532	28,796	30,054	31,305
<b>% Change</b>		5.48%	5.05%	5.08%	5.12%	5.01%	4.77%	4.59%	4.37%	4.16%
<b>75-94</b>	8,628	8,746	8,884	8,975	9,076	9,205	9,344	9,561	9,803	10,070
<b>% Change</b>		1.37%	1.58%	1.02%	1.13%	1.42%	1.51%	2.32%	2.53%	2.72%
<b>Total pop.</b>	182,634	182,868	183,304	183,857	184,331	184,625	184,552	184,382	184,144	183,760
<b>Overall Annual % Change</b>		0.13	0.24	0.26	0.16	-0.04	-0.09	-0.13	-0.21	

Source: Newfoundland Statistics Agency, Government of Newfoundland and Labrador

Assumptions for these provincial projections are based on a conservative (“Low”) scenario wherein the provincial fertility rate is projected to decline consistent with recent trends (from a rate of 1.30 in 2005 to 1.15 in 2020); life expectancy will increase, albeit slightly at a rate of less than 2 years; and migration will continue ranging from 2,000-1,000 annually.<sup>25</sup> This scenario is not inconsistent with preliminary 2006 census data released by Statistics Canada. The extent of the impacts on the St. John’s area is not entirely clear. Certainly the area will experience significant shifts in its demographic profile population, but it may not be as adversely

<sup>25</sup> Projections are based on the “Low” scenario for population growth as developed by the provincial government Department of Finance. This scenario was selected as it is the most conservative and most consistent with current trends.

impacted by population declines. Rather St. John’s could experience a small increase in population resulting from increased migration to the city. Overall, changes in St. John’s total population are projected to be slight: the total population in 2015 relative to 2006 is projected to grow by 1,126 persons or 0.62%. The real change in the population is reflected in the shifts from one age group to another.

As Table 2 below demonstrates, the population segments aged 0-14, 15-29, and 30-44 will see declines. The population of groups 45-59, 60-74, and 75-90 will see growth ranging from 6.23% to 14.32%, with the fastest rate of growth occurring in the ages 60-74 segment.

<b>Table 2: Population Changes, St. John’s CMA 2006-2015</b>	
<b>Ages</b>	<b>Percent Change 2006-2015</b>
0-14	-13.02%
15-29	-12.54%
30-44	-16.37%
45-59	+6.23%
60-74	+34.69%
75-94	+14.32%

**Source: Newfoundland Statistics Agency, Government of Newfoundland and Labrador**

The overall change in the City’s populations profile from 2006-2015 is substantial and the impact on key population groups is addressed below.

## **2.1 Seniors**

The *most* significant shift in the City’s population is the unprecedented increase in the number of seniors. By 2015, seniors will comprise 22.5 percent of the total population in the St. John’s CMA and this could rise if seniors migrate from rural areas to be close to family and/or medical services. This will likely have an impact on the need for subsidized rental housing as well as other services/supports that will be required by this community. While a growing percentage of the senior population is expected to remain in their own homes and age in place,<sup>26</sup> there will be a strong increased requirement for housing that will accommodate their changing needs, regardless of the housing provider. As well, seniors tend to be on fixed incomes and dependant on a variety of sources – government pension transfer, employment pensions, investment incomes, family support, and others. It is anticipated that the changing needs of seniors may include any or all the following:

<sup>26</sup> Department of the Environment, 1995; CMHC, 1989

- Accessible housing;
- Features in housing design (as reflected by the principles of universal design) to accommodate persons with limited mobility and disabilities;
- Delivery of home support and home care services to accommodate reduced mobility;
- Other supports related to changes in health status.

Many housing providers may find that their current facilities will not reflect the changing needs of seniors, their physical challenges and their need to remain as independent as possible. They will likely experience an increased demand for smaller housing units with new configurations.

## 2.2 The Changing Profile of Families

Changes in the profile of families will also impact housing generally. As the birth rate declines so does the average number of persons living in households. This effectively reduces the need for larger family units that was so prevalent in the 1950s and 1960s and therein reduces the demand for 3 and 4 bedroom units. Demographic data indicates the number of single-person households is increasing and this trend is also expected to continue, albeit at a slower rate. In Canada generally, single person households increased from 9% in 1961 to 25% in 2001.<sup>27</sup> This trend is also evident in St. John’s and is resulting in an increased demand for smaller sized housing units.

The growing number of single parent households, particularly among women, is also expected to increase the demand for smaller unit housing and affordable housing as well. Generally, single parent families have a greater demand for affordable housing. Therefore, an increase in single parents will generate a proportionate increase in the overall need for affordable housing. Census data on the number of lone-parent families in St. John’s in 1996 and 2001 shows a very significant average growth of 10.2% in the number of single parent families. (Refer to Table 3).

<b>Table 3: Total Single Parent Families in St. John’s</b>			
	<b>1996</b>	<b>2001</b>	<b>% Change</b>
Female, One Child	2,880	3,135	8.9%
Female, Two Children	1,930	2,035	5.4%
Male, One Child	395	590	49.4%
Male, Two Children	295	310	5.1%
<b>Total*</b>	<b>5,505</b>	<b>6,065</b>	<b>10.2%</b>
*Due to rounding, totals may not reflect actual totals of the sum of all categories			
<b>Source: Community Accounts, Social Accounts, Family Characteristics.</b>			

<sup>27</sup> Statistics Canada, 1961 and 2001, Analysis Series

### 2.3 Supportive Housing

Currently there are a number of alternatives in the City for supportive housing. They provide a variety of support services that range from having safe and accessible shelter to supports such as mental health or addictions counselling; assistance with daily living; basic education and training; and/or assistance with finding and maintaining employment. The nature of these facilities and organizations that deliver these services is outlined in Section 5 and Appendix B of the Background Report.

Stakeholders and NGO’s that provide supportive housing services are anxious to understand how demographic trends may impact the demand for their services. At this time, however, there is no data to indicate what trends exist in these populations or what percentage will require housing supports with supportive services. For these reasons, the consultants provide no projections for population changes among people who will require emergency shelters, transitional housing, and/or supportive housing.

### 3.0 Income Trends

Income is a key indicator in assessing one’s ability to obtain affordable housing. The benchmark for housing costs is that they not exceed 30% of one’s gross income. In assessing future demands for housing, it is important to predict future incomes and therein the percentage of target populations which will have to allocate more than 30% of their income to rent.

Housing affordability is closely linked to overall economic performance and income levels. Economic growth in the province led the country for four years from 1998-2003 and employment growth also showed progressive trends. This translated into increased household incomes with average gains of 13.7% from 1995-2000. From 2001-2004, income growth slowed to moderate levels of 4% and less. (See Table 4.).

<b>Table 4: Average Income Levels, St. John’s*</b>							
	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
Median income (\$)	\$17,800	\$18,500	\$19,400	\$20,300	\$21,000	\$21,600	\$22,200
Personal income per capita (\$)	\$19,500	\$20,300	\$21,900	\$23,400	\$23,900	\$24,900	\$25,600
Disposable income per capita (\$)	\$14,900	\$15,400	\$16,900	\$18,100	\$18,500	\$19,100	\$19,700
<u>Median income – all family types (\$)</u>	\$29,200	\$30,200	\$31,400	\$33,600	\$35,000	\$34,900	\$35,300

Source: Community Accounts, Income Accounts 1998-2004, Government of Newfoundland and Labrador  
\* Includes Kilbride and Goulds

Table 5 provides historical income levels by age group. This allows us to identify those groups within the population that realize low incomes and may be in greater need for affordable housing. This table demonstrates comparatively low-income levels for ages 18-24 years as well as for seniors. Increases in the income of seniors ages 75+ are virtually nil. This indicates that these groups will probably need to access affordable housing and may need income and/or housing support.

<b>Table 5: Table Income Levels by Age, St. John's*</b>							
	1998	1999	2000	2001	2002	2003	2004
Ages 18-24	-	-	\$8,600	\$9,100	-	-	-
Ages 25-54	-	-	\$35,200	\$36,500	-	-	-
Ages 55-64	-	-	\$36,800	\$38,700	-	-	-
Ages 65+	-	-	\$19,900	\$21,900	-	-	-
Medium Incomes 55-64	\$23,500	\$24,500	\$24,900	\$25,000	\$26,000	\$27,500	\$28,000
Medium Incomes 65-74	\$15,900	\$17,000	\$17,500	\$18,000	\$18,800	\$19,800	\$20,500
Medium Incomes 75+	\$14,500	\$15,000	\$16,000	\$17,000	\$17,400	\$17,500	\$17,500

Source: Community Accounts, Income Accounts 1998-2004, Government of Newfoundland and Labrador  
\* Includes Kilbride and Goulds

Incomes among couple families, single parent families and non-family (single) persons increased during 1998-2004 albeit marginally. The average rate increase for couple families was 3.77%; for single parent families it was 4.66% and for non-family (single) persons it was 3.56%. It should be noted that while single parent families realized the highest increase, such increases are still negligible. As well, income in single parent families is allocated across a higher overall cost of living profile and, in the final analysis; this group generally experiences the greatest need for affordable housing.

<b>Table 6: Percentage Change in Incomes for Couple and Single Parent Families and Non Families, 1998-2004</b>								
	1998	1999	2000	2001	2002	2003	2004	Avg. % Change
Couple families	\$52,500	\$54,300	\$57,100	\$60,500	\$62,900	\$64,600	\$65,500	
% change		3.43	5.16	5.95	3.97	2.70	1.39%	3.77
Lone-parent families	\$18,200	\$19,200	\$20,500	\$22,900	\$23,600	\$23,100	\$23,800	
% change		5.49	6.77	11.71	3.06	-2.12	3.03	4.66
Non-family persons	\$14,600	\$15,100	\$15,700	\$16,700	\$17,200	\$17,700	\$18,000	
% change		3.42	3.97	6.37	2.99	2.91	1.69	3.56

Source: Community Accounts, Government of Newfoundland and Labrador

### **3.1 Incidence of Low Incomes**

Income projections are based on averages and these averages can serve to cloud lower levels of income and poverty. Specifically, the largest increases in incomes during periods of growth were realized by higher income groups. Lower income households realized lower levels of growth, which skews average to higher income levels. Research also indicates that home owners have higher disposable incomes and generally experience less risk associated with increased housing costs. However, people who are renting and in low income groups, have a higher risk associated with increased housing costs. The disparity between homeowners and non-homeowners increased from 1995-2000, with homeowners experiencing an 11.5% increase in incomes versus a 7.4% increase in incomes for renters.<sup>28</sup>

Average incomes reported in provincial statistics do not indicate income levels below \$15,000. This again demonstrates how average incomes can cloud levels of low incomes. For example, the average income reported by NLHC clients as of March 31, 2007 was \$10,700 and the average gross income reported by occupants of St. John’s RGI units is \$12,900.<sup>29</sup>

Approaches to measuring poverty have changed in Canada in recent years. New approaches reveal that prior estimates of poverty were generally understated and that the percentage of people actually living at poverty levels is higher. Seniors are considered to be over represented in low-income categories. In 2001, seniors comprised 9.8% of the population, but represented 43.9% of households realizing \$10,000-\$20,000 in annual income.<sup>30</sup> As well, households headed by single females, which is one of the fastest growing sub markets across the country, also indicate a disproportionate incidence of low incomes. It should also be noted that the lowest incidence of after-tax income and the highest level of dependency on government transfers was in Newfoundland and Labrador.<sup>31</sup>

Overall, research indicates that female-headed single parent families and unattached seniors are at the highest risk of low income. Other groups also at high risk of low income include males under 18 and unattached people (male and female) ages 18-64.

Table 7 shows the cut-off level for low incomes after taxes among families.

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<sup>28</sup> Examining the Markets: Newfoundland and Labrador/St. John’s: An Overview of Affordable Housing Conditions and Trends. CMHC, October 2004

<sup>29</sup> Data provided by NLHC and City of St. John’s

<sup>30</sup> Housing Affordability. Canadian Housing Observer, 2005.

<sup>31</sup> Poverty in Canada Substantially underestimated. Canwest News Service, May 2005

<b>Table 7: Low Income Cut-offs (1992 Base) After Tax Urban Areas 100,000 – 499,999, 2005</b>	
1 person	\$14,562
2 persons	\$17,723
3 persons	\$22,069
4 persons	\$27,532
5 persons	\$31,351
Low Income Cut-offs for 2005 and Low Income Measures for 2004. By Income Statistics Division.	

Notwithstanding, the measure of poverty levels in the province indicates that rates have declined overall since the 1990’s. Table 8 below provides provincial data on the percentage of the population that is considered to have low incomes after tax. In 2003, 59.2% of single parent families were considered to live in poverty. That rate declines to 10.8% for two parent families and 9.0% for couples without children.<sup>32</sup>

<b>Table 8: Percentage of Persons in Low Incomes, After Tax, 1992 Base, 1998-2002*</b>					
	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>
Males under 18	20.4	19.6	19.6	15.1	-
Females under 18	15.9	18.7	15.5	10.7	-
Males 18-64	13.2	12.7	11.9	10.8	9.5
Females 18-64	13.9	14.1	13.6	10.3	10.2
Males 65+	1.5	-	1.3	1.6	-
Females 65+	3.9	3.8	4.7	3.7	-
Two Parent Families, with Children under 18	13.7	13.7	12.0	9.7	-
Female-headed Single Parent Family, with Children under 18	56.3	60.1	54.4	36.1	-
Male Unattached under 65	49.3	52.7	36.4	39.0	44.4
Female Unattached under 65	54.0	53.2	48.3	40.1	-
Elderly Unattached	9.3	7.7	10.4	9.4	-
Source: Community Accounts, Department of Finance, Government of Newfoundland and Labrador, 2006					
*Data beyond the year 2002 was unavailable					

CMHC also notes that the incidence of core housing need among Newfoundland and Labrador homeowners is, on average, higher than Canada overall. However, in St. John’s it is lower than all other Canadian metropolitan areas.<sup>33</sup> The incidence of core housing needs among

<sup>32</sup> Poverty Profile, 2002 and 2003. National Council on Welfare, 2006

<sup>33</sup> Examining the Markets: Newfoundland and Labrador/St. John’s: An Overview of Affordable Housing Conditions and Trends. CMHC, October 2004

renters also declined during 1996-2001, but in 2001 St. John’s still had the highest incidence of renters in core housing needs.

### 3.2 Income Projections

To fully understand the potential demand for affordable housing, income levels need to be considered and how these incomes will keep pace with the cost of living and people’s ability to pay for appropriate shelter. Incomes are not expected to increase in coming years as they have in more recent years. Table 9 below provides a number of forecasted statistics for incomes and other related indicators. In addition to these projections, various Canadian financial institutions have projected that inflation rates will range between 1.8% and 2.6%, with a rate of about 2.0% being generally accepted. The Economic and Statistics Agency with the Provincial Government has projected that incomes will increase by 2.1-2.4%, with the overall rate of inflation estimated at 2.2%.<sup>34</sup> This inflation rate is based on the primary cost of living components and includes the cost of home heating by all methods.<sup>35</sup>

<b>Table 9: Selected Economic Indicators: Newfoundland and Labrador</b>				
	<b>2006f</b>	<b>2007f</b>	<b>2008f</b>	<b>2009f</b>
Personal Incomes, % Change	4.0	3.3	3.0	3.4
Employment, % Change	0.7	1.1	1.5	1.4
Unemployment Rate	14.8	14.3	13.6	13.0

Source: Economic Research and Analysis Division, Department of Finance, Government of NL, October 2006

There have been concerns that potential spikes in the cost of energy will have a significant impact on housing costs in the province; however, increases over and above what has been experienced in recent years are not currently projected by the marketplace. Notwithstanding, research indicates that households in this province allocate a higher percentage of their income to fuel and electricity compared to other provinces. This reality poses a particular challenge to people on low and fixed incomes.<sup>36</sup> Low-income households in poorly insulated housing will continue to find heating costs a challenge relative to their low incomes. Overall however, the consultants could not confirm that the demand for subsidized rental housing would increase as a result of fluctuation in heating costs.

<sup>34</sup> The Economy 2006. Economic Research and Analysis, Department of Finance, Government of Newfoundland, Fall 2006.

<sup>35</sup> Increases in home heating are not projected to spike over the next 10 years, albeit the industry is vulnerable to world calamities. Overall, increases in home heating fuel are projected at 2.7% and increases in electricity are projected at 2.4%. In this regard, home heating costs are expected to increase consistent with the inflationary projections. Source: <http://www.eia.doe.gov/emeu/steo/pub/contents.html>

<sup>36</sup> Average Household Expenditures on Energy as a Percent of Pre-tax Income. Statistics Canada Survey of Household Spending, 2003.

Table 10 below provides income projections based on a 2% inflationary rate that is relatively modest for the purposes of this exercise. A rate of 2% is below historic increases in incomes, which have been slightly over 3%. It is also below inflationary projections, which include housing costs. Predicting lower levels of income growth was chosen for this project. It serves to potentially increase projected demand for subsidized rental housing beyond what may be expected. This adjustment is provided to address concerns of the client that projections regarding housing costs were understated.

<b>Table 10: Projected Average Pre-Tax for Couple and Single Parent Families, and Non Families, 2006-2015*</b>										
	2006	2007f	2008f	2009f	2010f	2011f	2012f	2013f	2014f	2015f
Couple Families	\$68,146	\$69,509	\$70,899	\$72,317	\$73,764	\$75,239	\$76,744	\$78,279	\$79,844	\$81,441
Single-Parent Families	\$24,762	\$25,257	\$25,762	\$26,278	\$26,803	\$27,339	\$27,885	\$28,443	\$29,012	\$29,592
Non-Family Persons	\$18,727	\$19,102	\$19,484	\$19,873	\$20,271	\$20,676	\$21,090	\$21,512	\$21,942	\$22,381

\*Based on projections of current data using rent increases of 2%.  
NOTE: The census collects income for the year 2000 versus shelter costs in May 2001.

Table 11 provides data on income levels realized by single parent families and demonstrates how low income levels do not show up in medium or average income data. Based on this information, it seems reasonable to assume that the number of single parent families who spend more than 30% of their income on housing costs may be higher than suggested.

<b>Table 11: Single Parent Families by Total Income and Number of Children for St. John’s*, 2004</b>				
Family Income	1 Child	2 Children	3 Children	Total
<\$5,000	120	40	20	180
\$5,000+	230	70	20	320
\$10,000+	610	190	30	830
\$15,000+	610	470	170	1,250
\$20,000+	380	190	110	680

Source: Community Accounts, Income Accounts, 2004  
\*Includes Kilbride and the Goulds

#### **4.0 Vacancy Rates and Availability**

Vacancy rates indicate the availability of housing for rent and can be seen as a measure of economic well-being. The increasing incidence of vacancies is a positive sign in the economy as people demonstrate their confidence by taking advantage of the low interest rates to purchase homes. When economies gain momentum and are robust, vacancies rates tend to be low as more

migrants are drawn to the area in search of employment. A very high vacancy rate could indicate a sluggish economy.

In the latter half of the 1990’s, St. John’s had a very high vacancy rate, which reached 16.6% in 1997. At the turn of the century, vacancy rates declined sharply and held steady between 2%-3% until climbing to 4.5% in 2005 and 5.1% in 2006. (See Table 12 below.) This 2006 vacancy ranged from 4.6% in the east end to 4.2% in the west end of St. John’s. In areas surrounding St. John’s, the vacancy rate was as high as 11.4%.<sup>37</sup>

<b>Table 12</b>								
<b>Rental Vacancy Rates, St. John's 1995-2004</b>								
<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
15.4%	9.2%	3.8%	2.5%	2.7%	2.0%	3.1%	4.5%	5.1%
Canadian Housing Observer, CMHC, 2004, 2005, 2006								

Within the coming years, CMHC has projected that vacancy rates will stabilize if not increase as the renters continue to pursue home ownership, albeit at a reduced rate.<sup>38</sup> With a higher demand in the marketplace for one and two bedroom apartments, the vacancy rates for these units will likely be lower and this could result in higher rental rates.

Table 13 illustrates the different vacancy rates by sub-market among types of units and the respective rental rates in the St. John’s CMA. For one-bedroom units, the vacancies are lowest in the west end of St. John’s, whereas vacancies for two-bedroom units are lower in the east end of St. John’s. The highest vacancies overall are for units with three or more bedrooms.

<b>Table 13:</b>								
<b>Private Apartment Vacancy Rates by Bdrm Type and Zone, 2005 &amp; 2006</b>								
	<b>Bachelor</b>		<b>1 Bdrm</b>		<b>2 Bdrm</b>		<b>3+ Bdrm</b>	
	<b>2005</b>	<b>2006</b>	<b>2005</b>	<b>2006</b>	<b>2005</b>	<b>2006</b>	<b>2005</b>	<b>2006</b>
St. John's East	5.5%	6.7%	4.1%	6.0%	1.6%	2.6%	6.6%	7.8%
St. John's West	6.5%	4.3%	3.3%	2.4%	6.0%	5.5%	6.2%	4.6%
St. John's City	5.9%	5.7%	3.7%	4.1%	4.0%	4.0%	6.4%	6.4%
Source: Rental Market Report, CMHC, December 2006								

There is also a change in the areas of St. John’s where demand is focused. Historically demand has been concentrated in the downtown area and the east end. In recent years, however, this trend has shifted: There is increased demand for housing in St. John’s west and Mount Pearl areas which have lower vacancy rates overall. This is consistent with the experience of NLHC officials who indicate a strong preferences for units in the west end of St. John’s or Mount Pearl, which represents a shift from the downtown core and St. John’s east end.

<sup>37</sup> Canadian Housing Observer, CMHC, 2004, 2005, 2006

<sup>38</sup> Rental Market Report, St. John's, CMHC, December 2006; Housing Market Outlook, St. John's. Fall 2006.

A key factor that has been fueling increased vacancy rates is increased levels of out migration of people under the age of 25 years who comprise the primary demand for rental units in the city. Decreased in-migration of this same group from rural areas into the city also fuels higher vacancies overall. These trends are expected to continue as migration trends continue and could contribute to a reduced demand for rental units over the coming years. This could offset increased demand from other sub populations.<sup>39</sup>

Another trend that is increasing the availability of rental units in the City is the shift from rental markets to home ownership. Low housing costs coupled with low interest rates are encouraging an increase in the number of renters who are switching to home purchases. Home construction and interest rates are expected to increase at a rate slightly above rental rates, so the current trend to home ownership is expected to decline, albeit slightly.<sup>40</sup>

#### **4.1 Vacancies in Subsidized Rental Housing**

NLHC currently has 121 vacancies among its stock of public rental housing. Table 14 indicates how these vacancies are distributed by the number of bedrooms per unit. It should be noted that 54 of these units are located in the Froude Avenue and Empire Avenue neighbourhoods and are awaiting a redevelopment plan.

<b>Table 14: NLHC Vacancies</b>				
	<b>1 Bdrm</b>	<b>2 Bdrm</b>	<b>3 Bdrm</b>	<b>4 Bdrm</b>
<b>No. of Vacancies</b>	3	17	72	28
<b>Vacancy Rate</b>	2.0%	14.0%	60%	23%
Source: NLHC, December 2006				

NLHC has an ongoing waiting list of prospective clients despite the level of vacancies. This is because people will sometimes refuse available units for a variety of reasons, including:

- No backyards;
- Location: high concentration / density of units;
- Lack of modern amenities, e.g., washer hookup, showers;
- No driveways;
- Multi-level units (people above and/or below).

Some units that are vacant are in need of upgrades, but funds are not available to finance these upgrades. Another reason units are being refused is their size. NLHC units were originally built at a time when the birth rate was higher and families were larger. Presently, NLHC is experiencing a much higher demand for seniors and singles housing with estimates for recent

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<sup>39</sup> Rental Market Report, St. John's, CMHC, December 2006; Housing Market Outlook, St. John's. Fall 2006.

<sup>40</sup> Ibid.

demand being as high as 50% for single accommodation (1 bedroom), 30% for seniors, and just 20% for families.<sup>41</sup> This trend is also consistent with the City’s experience. This reflects the current vacancy rates wherein vacancies for one-bedroom units are the lowest in the marketplace.

NLHC has entered into contracts with private landlords in order to access one-bedroom units for seniors and singles. They also contracted similarly for accessible units. Under contract, NLHC will subsidize the rent of the units, consistent with their existing guidelines, with funds being paid to the landlord. However, landlords are becoming somewhat reluctant to continue with this trend, as there is an increased requirement that they undertake infrastructure upgrades and charge rent that reflects NLHC fair market rates – even through the marketplace may allow them to charge higher rents, especially in the event of low vacancies.

Profiles of applicants for NLHC housing units for 2002-2005 are presented in Table 15. The data indicates that the higher demand is among single parent families, (ranges from 32-35%) and non-elderly singles (ranges between 25-42%). This is followed by non-single parent families (20-22.5%), and single seniors (14.5-18%).

<b>Table 15: Applicant List – NLHC, Avalon Region*</b>								
<b>Family Type</b>	<b>2002</b>	<b>%</b>	<b>2003</b>	<b>%</b>	<b>2004</b>	<b>%</b>	<b>2005</b>	<b>%</b>
Single Parent families	125	31.89%	144	35.29%	152	32.07%	61	17.48%
Non Single Parent Families	88	22.45%	85	20.83%	105	22.15%	70	20.06%
Non Elderly Singles	98	25.00%	106	25.98%	130	27.43%	148	42.41%
Seniors, Single	71	18.11%	59	14.46%	72	15.19%	58	16.62%
Seniors, 2 people	10	2.55%	11	2.70%	11	2.32%	9	2.58%
Seniors, 3 people	0	0.00%	3	0.74%	4	0.84%	3	0.86%
<b>Total Applicants</b>	<b>392</b>	<b>100%</b>	<b>408</b>	<b>100%</b>	<b>474</b>	<b>100%</b>	<b>349</b>	<b>100%</b>
Source: Sean Kilpatrick, NLHC 2006								
*These indicators are for the Avalon Region, which includes geographies well beyond St. John’s; however, percentage allocations are believed to reflect the St. Johns’ market								

## 5.0 Housing Costs

The benchmark for the cost of affordable housing is that it not exceed 30% of gross income: When housing costs do exceed 30% of income the residents are considered to be in core housing need. The tables below provide 2001 census data on the percentage of households in the St. John’s area that routinely spend more than 30 percent of their income on housing. Based on this data, 5.9% of St. John’s residents who own their properties are in core housing need. The percentage of renters determined to be in core housing need jumps to 30%. This is consistent

<sup>41</sup> NLHC Official’s estimate.

with earlier comments that people renting are generally at an increased risk when housing costs increase. In total, approximately 13.5% of all households in St. John’s are determined to be in core housing need.

### 5.1 Current Housing Costs

Tables 16 and 17 below outline the “Average Shelter-Cost-to-Income Ratio” (STIR) for the St. John’s CMA based on data for 1991-2001. This data demonstrates that individuals who are renting consistently spend a higher percentage of their income on housing. This is consistent with levels across the country.

<b>Table 16: Average Shelter-Cost-to-Income Ratios (STIR) for 1991-2001, St. John’s (percent)</b>			
	<b>Owners</b>	<b>Renters</b>	<b>Total</b>
<b>1991</b>	17	27	20
<b>1996</b>	18	31	22
<b>2001</b>	18	30	21

<b>Table 17: Household Income and Shelter Costs by Housing Condition and Tenure (STIR)</b>				
<b>St. John’s, 2001 Census All Households</b>				
	<b># of Households</b>	<b>Avg. Annual Income</b>	<b>Avg. Monthly Shelter Cost</b>	<b>Average STIR <sup>42</sup></b>
Own	44,030	\$67,543	\$757	18%
Rent	18,095	\$31,368	\$550	30%
Total	62,120	\$57,006	\$697	21%

<sup>42</sup> Shelter Cost-to-Income ratio in percent. Because of the manner in which information is collected, shelter costs in any year are compared to the incomes for the previous year and therein do not reconcile with current incomes.

<b>Table 17 continued: Household Income and Shelter Costs by Housing Condition and Tenure (STIR)</b>				
<b>Households Living In or Able to Access Acceptable Housing</b>				
	# of Households	Avg. Annual Income	Avg. Monthly Shelter Cost	Average STIR
Own	41,655	\$70,547	\$768	16%
Rent	12,090	\$40,366	\$571	21%
Total	53,745	\$63,757	\$725	17%

  

<b>Households Unable to Access Acceptable Housing and are in Core Housing Need</b>				
	# of Households	Avg. Annual Income	Avg. Monthly Shelter Cost	Average STIR
Own	2,375	\$14,797	\$568	47%
Rent	6,005	\$13,249	\$507	49%
Total	8,375	\$13,687	\$524	49%

Source: CMHC Canadian Housing Observer, Table 21, 2005

Table 18 indicates the number of St. John’s households in core housing need that are spending in excess of 50% on housing.

<b>Table 18: St. John’s Households in Core Housing Need and Spending More than 50% of their Income</b>				
	Total Households in St. John’s	Households in Core Housing Need Spending More than 50% of their income	Percentage of all Households in St. John’s	Percentage of all Households in Core Housing Need
Owner	44,000	1,100	2.4	33.2
Renter	18,100	2,400	13.2	37.7
Total	62,100	3,400	5.5	36.2

Source: CMHC census based housing indicators, 2001

## 5.2 Housing Cost Projections

Overall, income levels are expected to keep pace with housing costs and even exceed them in some categories. However, income increases for people who are on low and/or fixed incomes – such as seniors, singles and single parent families – may be low. These are the clients

who generally are looking for smaller housing units. If the rental rates for smaller units increase, these low income groups may have to allocate a higher percentage of their income to rent. This possibility is based speculation as no quantitative data could be found that spoke specifically to this issue. As noted previously, vacancy rates are expected to remain at the current levels. As these are higher than in past years, this should serve to keep rental costs in check.

Table 19 provides projected rental rates. These projections are on based on annual increases of 4%. This is about 1.5-2% higher than inflation rates provided by leading financial institutions. This rate is used based on predictions by CMHC that rental rates could increase by 3% to 5% because landlords who have made investments in their rental property may want to recoup these investments. Concerns have also been raised that landlords may curtail investments in rental units because the market will not support increasing rental rates.

No other data was collected that indicated rental and/or housing rates would increase beyond normal inflationary pressures but, in response to client concerns, Table 19 is based on 4% increases.

<b>Table 19: Average Private Apartment Rent and Rent Projections</b>												
	2004	2005	2006	2007f	2008f	2009f	2010f	2011f	2012f	2013f	2014f	2015f
Bachelor	\$453	\$474	\$493	\$513	\$533	\$555	\$577	\$600	\$624	\$649	\$675	\$695
1 Bedroom	\$521	\$545	\$548	\$570	\$593	\$616	\$641	\$667	\$693	\$721	\$750	\$780
2 Bedroom	\$618	\$645	\$648	\$674	\$701	\$729	\$758	\$788	\$820	\$853	\$887	\$922
3 Bedroom+	\$624	\$675	\$684	\$711	\$740	\$769	\$800	\$832	\$865	\$900	\$936	\$974

Source: CMHC Rental Market Report, December 2006-12-14; Housing Market Outlook, December 2006. Projections based on 4% increases as noted above.

While housing costs are expected to keep pace with income changes, this trend may be concealing an underlying reality: That is, many lower income households will have to cope with both higher than average increases in rent and lower than average income gains.<sup>43</sup> This may also serve to cloud the increased demand for affordable housing.

### **5.3 Projecting Demand for Affordable Housing**

Projecting future demand for subsidized rental housing is a complex task requiring reliable data pertaining to a host of issues including population growth projections; income projections; and inflationary pressures on such commodities as housing, food, heating costs, and others. Such costs are often hard to predict over the long term as they can be greatly influenced

<sup>43</sup> Moving Forward, Refining the FCM Recommendations for an Affordable Housing Strategy by Steve Pomeroy, Focus Consulting, Inc. October 2004.

by world market trends, global politics, and even the weather, which is also becoming increasingly unpredictable.

People on fixed incomes will experience inflationary pressures more so than other segments of the population. This will be the case for many seniors. Thus as this population increases, the demand by seniors for affordable housing may also increase. However, it is difficult to assess the ability of seniors to sustain themselves financially over the coming years. There have been questions as to whether baby boomers are financially prepared for their retirement, particularly considering that they are expected to live longer and may need larger amounts of income/savings to sustain them. As the provincial labour force declines, however, seniors may choose to work longer and generate income into their retirement years. As well, any pressure put on the rental market associated with the increase in the seniors’ population may be offset by those populations that are shrinking in relation to the total population.

An assessment of the future demand for shelters, transitional, temporary, and permanent housing for people with complex needs could not be confirmed. The factors that contribute to this population’s needs are difficult to predict and the future incidence of potential clients could not be undertaken for this assessment. As well, there was no available data on the overall percentage of the St. John’s population with complex needs generally and the percentage that access services presently or in the future.

As assessment of the data and trends that will impact on the demand for affordable housing in St. John’s – population growth, cost of living changes, changes in rental rates, vacancy rates – did not provide any conclusive evidence that the overall percentage of the population in need of affordable housing will increase. There will be shifts in the profile of people seeking such support, but an overall total increase could not be confirmed.

People engaged in providing affordable housing intuitively believe that they will experience a demand for affordable housing, but this could not be confirmed. Overall population levels in the city are expected to remain relatively steady, albeit it with significant increases in the number of seniors. Increases in rental rates should be consistent with the rate of inflation as will increases in income. The price of heating fuel and electricity is also expected to remain moderate and within the parameters of inflation.<sup>44</sup>

Table 20 shows the potential demand for NLHC units only, based on current occupancy and projected population levels. The table demonstrates a substantial shift in the age of occupants: By 2015, NLHC’s clients aged 0-19 year will have declined by more than 15%. Occupants aged 20-29 will decrease marginally by 15%, and occupants aged 30-59 will decrease by about 4%. The most significant change pertains to occupants 60 years and over, with a projected increase of more than 42% by 2015. This demand will increase further if there is an increase in seniors’ need for affordable housing as a result of insufficient incomes/savings. The City will realize the same trends respecting their clients.

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<sup>44</sup> 2006-2007 Winter Energy Outlook, Commodities Business Unit, P0National Energy Board, 31 October 2006

<b>Table 20: Projected Annual NLHC Occupant Levels for St. John’s by Age Group</b>										
<b>Projected NLHC Occupants</b>	<b>2006f</b>	<b>2007f</b>	<b>2008f</b>	<b>2009f</b>	<b>2010f</b>	<b>2011f</b>	<b>2012f</b>	<b>2013f</b>	<b>2014f</b>	<b>2015f</b>
<b>0-19</b>	2,216	2,176	2,142	2,109	2,060	2,016	1,975	1,940	1,908	1,878
<b>20-29</b>	1,101	1,100	1,106	1,115	1,130	1,131	1,119	1,095	1,069	1,038
<b>30-59</b>	2,470	2,460	2,451	2,441	2,431	2,422	2,410	2,399	2,385	2,369
<b>60+</b>	1,017	1,061	1,104	1,147	1,194	1,242	1,291	1,342	1,395	1,448
<b>Total Occupants, All Age Groups</b>	<b>6,804</b>	<b>6,797</b>	<b>6,803</b>	<b>6,812</b>	<b>6,815</b>	<b>6,811</b>	<b>6,795</b>	<b>6,776</b>	<b>6,757</b>	<b>6,733</b>

Sources: Population projections for St. John’s, CMA; Profile information from NLHC

Table 21 provides projected income levels based on a 2% increase in incomes and a 4% increase in the cost of housing. As noted earlier, the increase in housing costs may be closer to inflationary projections of 2.5-3.0%. As demonstrated however, with these figures, non-family (single) persons could have to allocate upwards of 40% of their income to housing. Similar allocations by lone-parent families could also be high.

<b>Table 21: Projected Average Pre-Tax Income and Projected Average Shelter for Couple, Single Parent and Non Families 2006-2015*</b>										
	<b>2006f</b>	<b>2007f</b>	<b>2008f</b>	<b>2009f</b>	<b>2010f</b>	<b>2011f</b>	<b>2012f</b>	<b>2013f</b>	<b>2014f</b>	<b>2015f</b>
<b><i>Couple Families</i></b>	\$68,146	\$69,508	\$70,899	\$72,317	\$73,763	\$75,238	\$76,743	\$78,278	\$79,843	\$81,440
Avg. Monthly Rent (Based on 2 Bdrm)	\$648	\$674	\$701	\$729	\$758	\$788	\$820	\$853	\$887	\$922
Projected Annual Rental	\$7,776	\$8,088	\$8,412	\$8,748	\$9,096	\$9,456	\$9,840	\$10,236	\$10,644	\$11,064
<b>% of Income</b>	<b>11.41%</b>	<b>11.64%</b>	<b>11.86%</b>	<b>12.10%</b>	<b>12.33%</b>	<b>12.57%</b>	<b>12.82%</b>	<b>13.08%</b>	<b>13.33%</b>	<b>13.59%</b>
<b><i>Lone-parent Families</i></b>	\$24,762	\$25,257	\$25,762	\$26,278	\$26,803	\$27,339	\$27,886	\$28,444	\$29,013	\$29,593
Avg. Monthly Rent (Based on 2 Bdrm)	\$648	\$674	\$701	\$729	\$758	\$788	\$820	\$853	\$887	\$922
Projected Annual Rental	\$7,776	\$8,088	\$8,412	\$8,748	\$9,096	\$9,456	\$9,840	\$10,236	\$10,644	\$11,064
<b>% of Income</b>	<b>31.40%</b>	<b>32.02%</b>	<b>32.65%</b>	<b>33.29%</b>	<b>33.94%</b>	<b>34.59%</b>	<b>35.29%</b>	<b>35.99%</b>	<b>36.69%</b>	<b>37.39%</b>
<b><i>Non-family Persons</i></b>	\$18,727	\$19,102	\$19,484	\$19,873	\$20,271	\$20,676	\$21,090	\$21,511	\$21,942	\$22,380
Avg. Monthly Rent (Based on 1 Bdrm)	\$548	\$570	\$593	\$616	\$641	\$667	\$693	\$721	\$750	\$780
Projected Annual Rental	\$6,576	\$6,840	\$7,116	\$7,392	\$7,692	\$8,004	\$8,316	\$8,652	\$9,000	\$9,360
<b>% of Income</b>	<b>35.12%</b>	<b>35.81%</b>	<b>36.52%</b>	<b>37.20%</b>	<b>37.95%</b>	<b>38.71%</b>	<b>39.43%</b>	<b>40.22%</b>	<b>41.02%</b>	<b>41.82%</b>

\*Based on projections of current data using rent increases of 4% and income increases of 2% in each category.

NOTE: The census collects income for the year 2000 versus shelter costs in May 2001. Income and living arrangements and costs may have changed causing inconsistencies in the data collection reference periods (Moving Forward, Refining the FCM Recommendations for an Affordable Housing Strategy by Steve Pomeroy, Focus Consulting, Inc., October 2004).

#### **5.4 Summary: Future Demand for Subsidized Rental Housing**

In summary, it is a complex exercise to predict with certainty what percentage of the population and specific sub-markets within that population will be in need of affordable housing over the next 10 years. However, based on an assessment of the quantitative data, there are a number of general conclusions that can be made with a fair degree of certainty. This can provide meaningful direction to the City in developing housing infrastructure to meet future demand. These are:

- The trend towards homeownership will continue, albeit at a slightly reduced rate, and this will result in an increase in the level of rental vacancies in St. John’s;
- With overall reduced demand, rental rates are not expected to increase beyond the rate of inflation – an average of 2%;
- Income levels are expected to increase at a higher rate than rental rates on average;
- As a result of population shifts, it is anticipated that there will be an increased demand among specific sub-markets notably: male and female singles, single parent families, and seniors;
- With the demand for subsidized rental housing concentrated among singles, seniors, and single parent families, there will be increased demand for bachelor and one bedroom units;
- The increasing population of seniors will generate an increased demand for accessible housing, as well as housing which provides health related supports.

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