
Photo courtesy of the City of St. John's

Housing Needs Assessment

City of St. John's, Newfoundland

July 14th, 2023

Prepared for and in collaboration with:

ST. JOHN'S

Affordable Housing ST. JOHN'S

Newfoundland & Labrador Housing

Acknowledgement

A number of stakeholders contributed their expertise, resources, and lived experience to this study. For the sake of protecting identities and ensuring frank feedback, contributions have not been attributed to specific persons or groups – these individuals and organizations know who they are and we hope they understand the importance of their help for our ability to gather complete data and develop a comprehensive understanding of the housing context in the City of St. John's.

Furthermore, thank you to the more than 800 individuals who responded to the open community survey to share their thoughts, concerns, and stories. This first-hand perspective helps us understand the conditions on the ground, and reminds us that behind every data point is a human face.

Sincerely,

Turner Drake & Partners Ltd.
David Harrison, MCIP
Upland Planning + Design Studio

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1 Executive Summary

In 2018, the City of St. John's produced their 10-year Affordable Housing Strategy. It states a commitment to championing affordability across the housing continuum and seeking the most up to date information through consultation and collaboration with partners, stakeholders, and residents. The first Housing Needs Assessment was produced shortly after in 2019.

Like many Canadian communities, the City of St. John's experienced mounting housing pressures, as demonstrated by rapidly increasing sale prices and rents, well above increases to incomes. The recent surge relates to increases in local demand for housing, in part due to increasing in-migration from inside and outside Canada, that has not been met by new housing inventories.

Given the new and evolving local housing market conditions and the availability of recently updated Census data, the City retained a consulting team led by Turner Drake & Partners, in partnership with David Harrison, MCIP and Upland Planning + Design Studio, to complete the newest iteration of its Housing Needs Assessment.

This summary presents the key report findings. It includes detailed data collection and analysis and feedback from housing providers and the public.

Population

- The City of St. John's population grew by 2% between census periods. This growth was bolstered by growth in senior residents (i.e., 65+ age cohorts). Losses were reported in all other age cohorts.
- There has been positive net-migration in the last 2 decades with a high between 2021-2022 (approximately 4,941 newcomers, 3,915 of which were international).
- Population projection in the mid-level scenario anticipate a 5% population growth between 2023-2028 and a further 3% growth between 2028-2033, with continued growth in seniors' cohorts as well as noteworthy growth for 25-to-44-year-olds.

Households

- Between censuses there was a 3% increase in total households. In 2021, 61% of St. John's households owned the dwelling they occupied versus 39% rented.
- Like for population, there was an increase in senior-led households (19%). Relatedly, there was a noticeable increase in 1-person (13%).

- There was also growth in maintainers aged 15-to-24-years-old (2%) and 35-to-44-years-old (6%).

- For the mid-level projection scenario, households are anticipated to increase by 6% between 2023-2028 and 4% between 2028-2033. Continued growth in seniors' cohorts is expected with noteworthy growth in the 25-to-44-year-old cohort.

Economy

- The rate of inflation across Newfoundland & Labrador has skyrocketed since 2020, with an average 5.6%-per-year increase in the Consumer Price Index (CPI). The largest basket item increases were seen in gasoline (27% annually), utilities (10.8% annually), and food (9.5% annually).

- The cost of construction for apartment buildings of fewer than 5 storeys, row houses, and single-detached dwellings all increased by approximately 55% between 2017 and 2022.

- St. John's median income increased from $70,000 to $75,500, or approximately 8%, since 2016. With the inclusion of 2020 CERB payments, 2021 median incomes should be considered to be inflated.

Resident experiences

- There were 805 total responses to the survey with 622 fully completed surveys.

- Response shares were high amongst low-income households, 25-44-year-olds, and women, when compared to their respective category classes.

- Of the total, 51 respondents were currently facing various degrees of homelessness.

- Affordability and increasing supply were the most often repeated themes in responses, with 89% of respondents calling for more affordable housing and 51% calling for an increase in overall housing supply.

Stakeholder consultation

- Concerns regarding the lacks of both affordable housing and general housing supply were raised, similar to respondents of the residents' survey.
- Long timeframes and financing requirements were raised as the primary barrier to bolstering affordable housing supply, as communicated by non-market housing providers.

- Stakeholders raised concerns about the effort required and confusion associated with accessing government housing programs. These concerns were raised with particular focus on Federal housing programs.

Market housing activity

- Single-detached homes comprise the greatest share of dwellings at 42% of the 49,260 total dwellings in St. John's.

- Over the past two decades, construction peaked between 2007-2013 with a significant drop-off culminating in a period low between 2016 and 2022.

- Between 2011 and 2015 there was an apartment construction boom, comprising approximately 30% of all construction in each of the given years. Following the surge in apartment construction, purpose-built rentals were highest in 2016 at 39% of all dwelling completions.

- After a four-year drop in prices between March 2016 to March 2019, prices rapidly rose 16% from $266,100 to $307,600.

- Median rents saw their largest increases between 2010 and 2016, with slight decreases between 2016 and 2019 related to increases in primary rental market vacancies. Rents have seen recent increases, with an 8% overall increase in median rents between 2019 and 2022 as vacancy rates have reduced.

Non-Market Housing

- As of May 2023, the City of St. John's non-market housing inventory stands at 7,494, with the greatest volume (3,648) being affordable housing offered by the Newfoundland & Labrador Housing Corporation (NLHC), City of St. John’s, and other providers.

- While nearly 7,500 non-market units exist, at least 110 more units are currently listed as being in the pipeline to be built.

Housing Need

- There have been overall increases in households living in inadequate (11%) and unsuitable (22%) conditions and an overall decrease in those living in unaffordable (8%) conditions. Once increases / decreases are taken in to account, the total households affected by respective criteria (in the order given above) translate to 2,360, 1,205, and 9,695.

It is important to note that decreases to unaffordability (as measured by Statistics Canada) are largely due to the impacts of COVID-19 relief payments that were occurring while the Census was collected. This temporary increase in income (particularly for low-income households) helped many afford their shelter, sometimes even more so than before COVID-19. Other analyses in this report demonstrate that the ability to afford shelter has worsened.

- Renters have the highest rate of unaffordability at 32% – roughly 5,895 households – despite a 13% decrease between 2016 and 2021.

- Both core housing need and deep unaffordability saw overall decreases at 15% and 17%, respectively. Notwithstanding, 22% of renters (4,125 households) remain in core need and 11% (2,035 households) currently live in deeply unaffordable dwellings.

Housing Shortage/Demand

- Using the mid-level population projections, there is an estimated housing shortage of 1,110 units as of 2023. This shortage is estimated to increase to 3,080 units by 2028 and 4,315 by 2033.

- Based on mid-level demand projections, the total number of required units (including the 2023 shortage) by 2028 is estimated to be 4,335 and 6,825 by 2033. Unit distribution is estimated at 29% studio/1-bedroom units (1,260 by 2028; 1,980 by 2033), 40% 2-bedroom units (1,745 by 2028; 2,750 by 2033), 18% 3-bedroom units (790 by 2028; 1,245 by 2033), and 13% 4+ bedroom units (545 by 2028; 860 by 2033). Note that all figures reported are cumulative for respective years.

Recommendations

Deepen and explore new partnerships with non-market housing providers

- Advocate for increased support from senior levels of government.
- Support non-profits who bear much of the cost of housing service delivery.

Explore data partnerships and prepare data communication tools.

- Seek out and partner with local, regional, provincial, or national organizations.
- Explore and prepare data communication tools.

Educate residents about local housing needs.

- Educate residents on the value of affordable housing
- Educate property owners about their zoning permissions / development rights

Promote and protect market housing affordability

- Identify disposable municipal, provincial, and/or federal government land and vacant buildings that can be used for affordable housing.
- Encourage development of purpose-built rental and smaller and denser units in all residential areas.

Track and promote the non-market housing inventory.

- Update the City’s inventory of non-market housing types (e.g., rent-geared-to-income, low-end of market, or supportive housing).
- Create targets for non-market housing, including deeply affordable housing.

2 Project Context & Background

2.1 Purpose

The purpose of this report is to develop an understanding of the current and anticipated housing conditions across the City of St. John's. Generally, this work strengthens the ability of local stakeholders and government to identify:

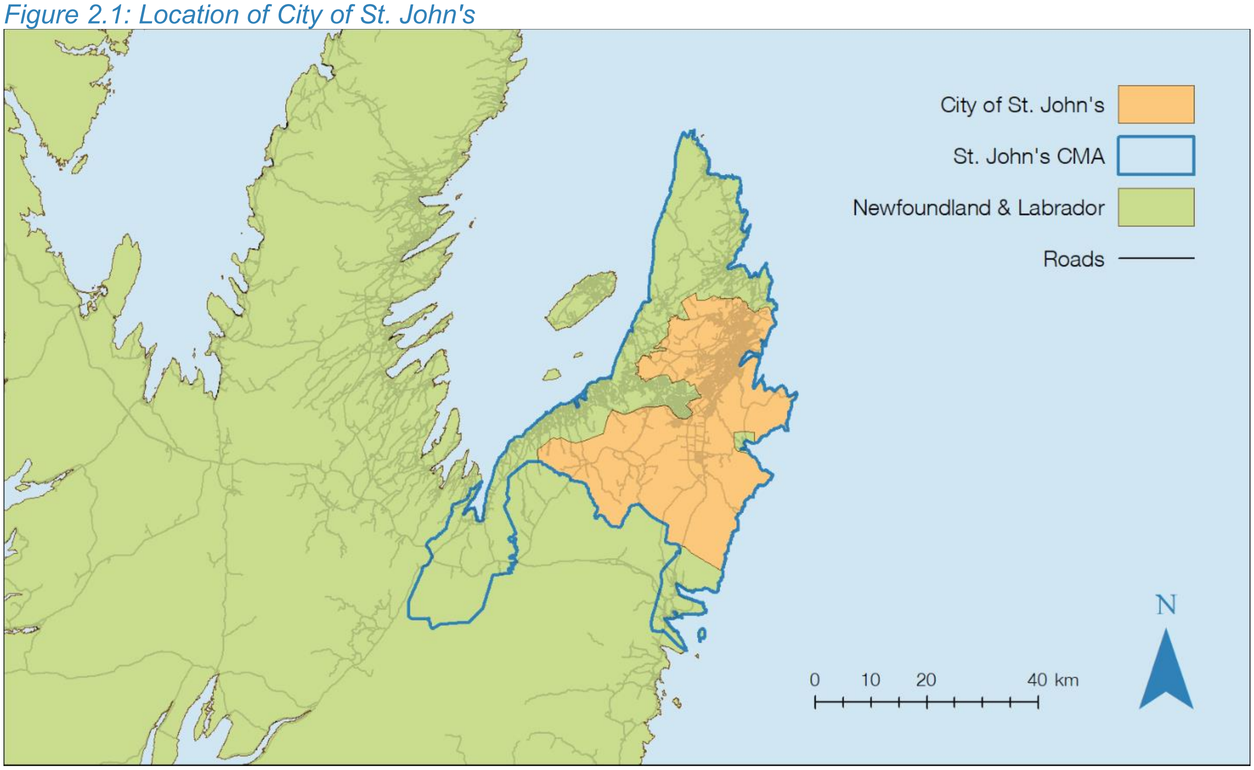
- current housing need;
- local development trends;
- existing and projected gaps in the local housing supply; and
- potential housing indicators for continued community monitoring.

Overall, a housing needs assessment provides an overview of existing gaps to illuminate the opportunities that might exist to expand upon or create new partnerships critical to the provision of housing.

2.2 Study area

The report provides City of St. John's specific data whenever possible. However, it does use St. John's Census Metropolitan Area (CMA) and provincial data where gaps exist. Figure 2.1 illustrates the city's location relative to the CMA and the province.

Figure 2.1: Location of City of St. John's



Source: Statistics Canada boundary files & Statistics Canada 2010 Road Network File

2.3 Why do we need this study?

In 2018, the City of St. John's adopted a 10-year Affordable Housing Strategy and in 2019 the city produced their first housing needs assessment. With the release of all pertinent 2021 Census data and considerable market changes, this report will act as an update to the existing assessment to further the city's goals as laid out in the Affordable Housing Strategy.

A thorough assessment of housing need is a vital foundation for the support of future initiatives. The data gathered and insights generated by a needs assessment can inform land use and social planning initiatives at local levels, as well as provide hard evidence in support of advocacy to more senior levels of government. They are also a useful resource for those engaged in or entering the housing sector. The information contained in a needs assessment can inform the design, configuration, and scale of housing projects, as well as assist in the preparation of applications to various funding programs that support affordable housing development.

2.4 Defining "affordable"

The topic of housing, and affordable housing in particular, is inundated by fluid and easily misinterpreted terminology which makes communication difficult.

In general, this report uses the long-standing and easily understood metric that housing is affordable when the combination of applicable costs (rent + utilities, or mortgage + insurance + property tax + utilities) is no greater than 30% of a household's median before-tax income. This measure is a housing indicator tracked by Statistics Canada via the Census.

In quantifying the number of households experiencing affordability challenges, this report also makes use of the Core Housing Need metric established by Statistics Canada and the Canadian Mortgage & Housing Corporation (CMHC). It modifies the 30% threshold to include consideration of affordable alternatives. In other words, data is adjusted to remove households that spend more than 30% of their gross income, but have a less expensive option available to them. In practice, this tends to reduce the reported rates of housing unaffordability among homeowners as many effectively choose to "stretch" their budgets in order to access the financial benefits of property ownership.

While many owner-occupied households experience affordability challenges, some do have the opportunity to downsize to a less expensive home, or, if a situation ultimately requires it, a rental-tenured dwelling (more often available in urban areas). By contrast, renter households typically have fewer reasonable alternatives and are more likely to be at risk of homelessness as a result. The use of the 30% indicator and Core Housing Need helps to shed light on both the magnitude of housing affordability challenges and their severity, in terms of available alternatives.

Many non-market housing programs use similar affordability metrics when determining the cost of shelter for an individual or households. For instance, rent-geared-to-income (RGI) housing is a program to financial assist eligible households to reduce the amount paid to occupy a unit. For the City of St. John's, their RGI units are targeted specifically for individuals and families of low income, and are costed based strictly on 25% of a households net monthly income.

2.5 Housing continuum / wheelhouse

CMHC's housing continuum model is a linear progression from homelessness or housing need to homeownership. It is the most common approach to visually depicting different housing segments. It assumes that people will start somewhere along the horizontal axis and move from left to right, with market home ownership being the ultimate goal.

Figure 2.2: CMHC's housing continuum

Source: CMHC

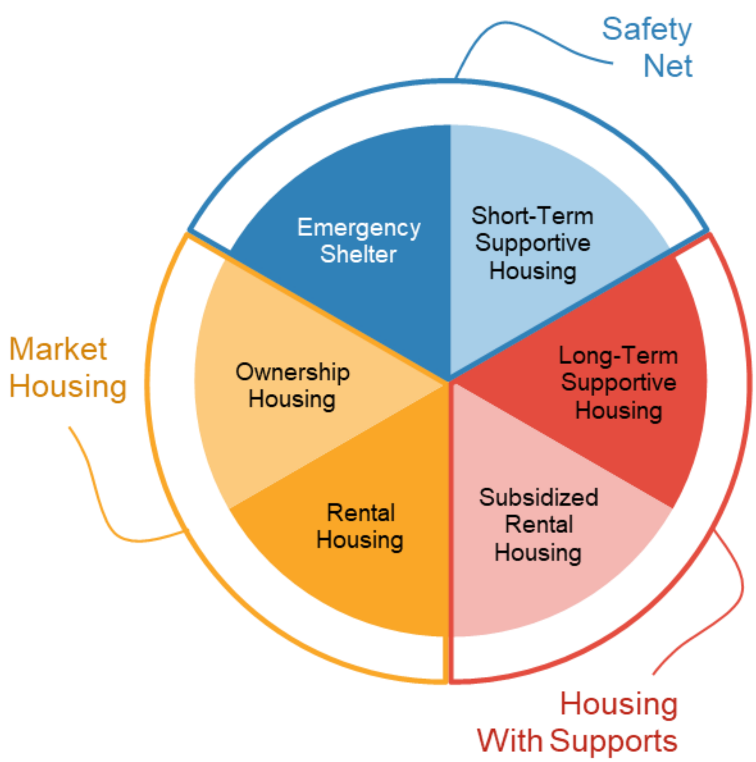
In reality, many people or households do not move linearly from one state of housing to the next, but rather jump from segment to segment based on rapid changes to their professional and/or personal lives. For example, an individual in market rental housing may suddenly find themselves evicted from their unit in a low vacancy rental market. The struggle to find housing may lead to homelessness. Instead of gradually working through each element along the housing continuum, they can jump from homelessness to rental housing as quickly as finding an available unit.

In an effort to better represent the relationship between different forms of housing need, some communities are exploring alternatives to the continuum. One of these communities is the City of Kelowna. Instead of the linear view, the city applies a circular model known as the "Wheelhouse," that reflects people's housing needs as fluid, based on lifestyle preferences and financial circumstances.

The Wheelhouse model allows the user to understand and address resident needs as they move around or across the circle between different types of housing. As such, a healthy housing stock must include diverse housing forms and tenure types to meet the needs of different socio-economic backgrounds and life stages. The Wheelhouse breaks down housing supply into six key areas:

Table 2-1: Kelowna's wheelhouse model element descriptions

Key Area	Description
Emergency Shelters	Temporary shelter, food and other support services, generally operated by non-profit housing providers.
Short-term Supportive Housing	Stable housing along with support services offered by non-profit providers as a step between shelters and long-term housing (with typical stays of two to three years).
Long-term Supportive Housing	Long-term housing offered by non-profit providers, along with support services ranging from supportive care to assisted living and residential care.
Subsidized Rental Housing	Subsidized rental homes operated by non-profit housing providers, government, and housing co-operatives through either monthly government subsidies or one-time capital grants.
Ownership Housing	Includes fee simple homeownership, condominium ownership, multi-unit and single-family homes, and shared equity (such as mobile homes or housing co-operatives).
Rental Housing	Includes purpose-built long-term rental apartments, private rental townhomes, secondary suites, garden suites, and single-family rental homes.



Source : adapted from CMHC & City of Kelowna

2.6 Sources

2.6.1 Data

This report refers to several pieces of data that together contribute to contextualizing the housing conditions experiences by the residents of St. John's. The following is a comprehensive list of the secondary quantitative data sources (i.e., information collected by other organizations and used for this report)

- Canada Mortgage and Housing Corporation (CMHC)
- Canadian Real Estate Association (CREA)
- Newfoundland & Labrador Department of Finance
- Statistics Canada

The report incorporates primary research to challenge and confirm the trends analysed within the sources above (e.g., high-level Statistics Canada data may not be nuanced enough to truly represent housing hardships for specific household types). Primary research is predominantly from the community survey and stakeholder consultation work, as described within this report.

2.6.2 Data limitations

Risks of Analysis

Without individualized person or household datasets, an analysis cannot be exact. Relatedly, many of the datasets relied upon in this report are based off of samples of the population. While statistically sound to use, there does exist a scenario where the sample results do not equate to the entire population. Accordingly, analysis work should not be viewed as precise, but as ballpark figures.

This is especially true for projection work. Any attempt to estimate the change in a variable without knowing future conditions is inherently flawed. In other words, the data collected and analysed represents a time stamp that is subject to a set of economic, social, and environmental conditions that may not hold true in the future. Any outputs from such exercises should be regarded as guiding posts and should be re-calculated regularly to input new information and course correct if required.

Canada Mortgage & Housing Corporation

Reporting landscape

CMHC conducts its Rental Market Survey (RMS) every year in October to estimate the relative strengths in the rental market. The survey collects samples of market rent levels, turnover and vacancy unit data for all sampled structures. The survey **only applies to primary rental markets**, which are those urban areas with populations of 10,000 and more. The survey targets only privately initiated rental structures with at least three rental units, which have been on the market for at least three months. CMHC collects rental data mostly from CMAs (Census Metropolitan Areas) and CAs (Census Agglomerations), with data sometimes broken down more finely within those CMAs and CAs.

Rent calculations

CMHC's average and median market rents are based off the rents of both occupied and vacant (on the market) units. Given the sheer volume of occupied units, some occupied for long-periods with unchanging or marginally changing rents, CMHC numbers often underrepresent what people seeking rental housing may actually be experiencing in the current market.

CREA's Multiple Listing Service ® (MLS ®) Home Price Index (HPI)

Internal methodology

CREA's online HPI tool is an incredibly helpful tool for understanding current and historical market prices related to homeownership. However, their process is performed internal to CREA; thus, we must assume that their methodology and data quality is of high quality. Note that CREA does share their methodology. For interested readers, you can find it here.

Statistics Canada

Random rounding

Numbers are randomly rounded either up or down to a multiple of "5" or "10." When this data is summed or grouped, the total value may not match the individual values since totals and sub-totals are independently rounded. Similarly, percentages (which use rounded data) may not reflect the true percentage, but instead a ballpark. Furthermore, the sums of percentages may not equal 100%.

2.6.3 Survey

To understand the lived experience of City of St. John's residents and households, the project team used an online survey designed to collect information from the general public. A non-probability sampling method (convenience sampling) was used whereby results were drawn through social media, the city website, service providers, and stakeholder networks. The results were collected between March 27, 2023 and April 30, 2023. Of the 805 responses, 50 were submitted by residents who took part in survey clinics run by the City of St. John's. The purpose of the clinics was to support people that would not otherwise be able to access the survey online. Three clinics were held during the survey's open period and were located at the Gathering Place and the Salvation Army Centre of Hope.

The survey was not controlled for a representative sample of the population. Therefore, a selection bias is a limitation for extrapolating the data to draw conclusions about the community overall. Survey results may overrepresent certain cohorts of the population when considering the mandate of the service providers who distributed the survey itself, as well as the fact that as a voluntary open-access survey, respondents in general are likely to self select for those who are experiencing housing challenges and are therefore motivated to engage with the issue. The survey, therefore, is predominantly a tool for understanding the human experience behind other data analysed in this report, and collecting other insights that existing data sources do not address.

Readers will notice that there are quotes used throughout this report. These quotes come directly from the survey responses. Note that some identifiable information within quotes had to be edited to ensure anonymity of those who contributed.

2.6.4 Stakeholder consultation

Several housing providers were contacted to provide input into the City's Housing Needs Assessment study. Their input was organized into four broad themes:

1) The overall St. John's housing market
2) Demand issues being experienced by vulnerable populations
3) Constraints in creating more affordable housing
4) Government housing programs and associated barriers

Despite many challenges, the city's non-market housing providers are committed to serving their clients, determined to succeed, and are open to exploring new partnerships to solve problems. These organizations included:

- 3 Birds Shelter Inc.
- AIDS Committee of Newfoundland and Labrador
- Anglican Homes Incorporated
- Ches Penney Centre of Hope – Salvation Army
- City of St. John's
- Choices for Youth
- Connections for Seniors
- Eastern Health
- First Light, St. John's Friendship Centre
- Iris Kirby House
- Memorial University
- Newfoundland and Labrador Housing Corporation
- St. John's Status of Women Council
- Stella's Circle
- The Gathering Place
- The John Howard Society of Newfoundland and Labrador
- The Wiseman Centre – Salvation Army

3 Demographic & Economic Profile

3.1 Population

3.1.1 Historical population

Canada's population is aging. Baby Boomers (those born between 1946 to 1964) are entering their retirement years, unmatched by growth in younger generations due to declining birth rates. The proportion of the population aged 65-years and older in 2021 was higher in Newfoundland & Labrador (23.6%) than in Canada overall (19.0%).[1]

Recent Census data shows that there are clear signs of an aging population in the City of St. John's. Table 3-1 shows that only senior residents (i.e., 65+ year-olds) demonstrated growth between 2016 and 2021, compared to the other categories shown.

Table 3-1: Census population by defined age cohort

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+
Total population 2016	108,860	15,075	14,205	31,310	30,300	15,890	2,075
Share of total	100%	14%	13%	29%	28%	15%	2%
Total population 2021	110,525	14,545	13,760	31,195	29,300	19,315	2,410
Share of total	100%	13%	12%	28%	27%	17%	2%
% change ('16-'21)	+2%	-4%	-3%	0%	-3%	+22%	+16%

Source: 2016 & 2021 Census

Between Census periods, the city grew by approximately 2%, from 108,860 residents to 110,525 residents. Senior growth bolstered this half decade growth – total seniors grew 21% (17,965 to 21,725). Said cohort now comprises about 19% of all residents, around the national average.

Relatedly, losses were reported for youth, young adults, and working aged adults – a total decrease of just over 2%.

3.1.2 Migration

Statistics Canada reports on historical components of demographic growth, which refer to the in- and out-migration of people, both within Canada's and Newfoundland & Labrador's borders, and between countries. Figure 3.1 summarises these components for the St. John's Census Metropolitan Area (CMA) – the most granular geography the census has available. The vertical bars represent the cumulative impact of these in- and out-flows, while the dotted line indicates the net-change in population from migration

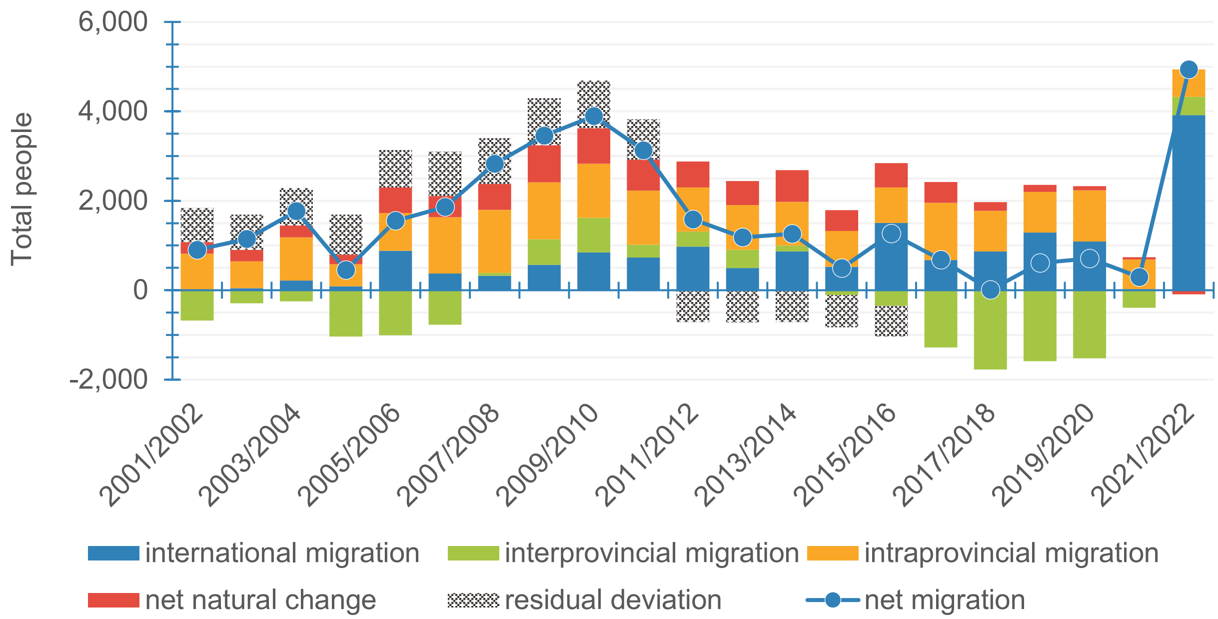
1 Statistics Canada. (2022). The populations of the ATLANTIC Provinces are Aging Quickly. https://www150.statcan.gc.ca/n1/daily-quotidien/220427/mc-a004-eng.htm

during a given year. Readers can find definitions of each term in the **Definitions** section below.

The St. John's CMA had positive annual migration over the last two decades. There was a net increase of about 34,020 people during that time. Most newcomers arrived between 2001/02 and 2011/12, after which there is a notable decline. While many of those years were lower due to adjustments for residual deviation (in short: adjustments made to align demographic component growth with total estimated population growth), from 2017/18 to 2019/20 there was substantial out-migration to other Canadian provinces.

Most recently, 2021/22 demonstrated a massive gain in population from migration that would not have been accounted for in 2021 Census data. The St. John's CMA welcomed 3,915 international newcomers.

Figure 3.1: Historical Migration Patterns, St. John's Census Metropolitan Area



Source: Statistics Canada [2]

3.1.3 Anticipated population

The Government of Newfoundland & Labrador produces annually updated population projections for the St. John's Census Metropolitan Area (CMA),[3] a geographic boundary encompassing several communities, including the City of St. John's. The CMA's 2021

2 Statistics Canada. Table 17-10-0136-01 Components of population change by census metropolitan area and census agglomeration, 2016 boundaries. DOI: https://doi.org/10.25318/1710013601-eng

3 Newfoundland & Labrador Department of Finance. (2022 October). Population Projections – About the Data. https://www.gov.nl.ca/fin/economics/pop-about/

population was 212,579 residents – the City's population represented about 52% of the total at that time.

The provincially produced projections were used as the primary input of the population projections produced below, using the "Shift Share" method. This method considers how population change for the City of St. John's has historically compared and shifted relative to that of the CMA, and applies these shares to the province's three CMA projection scenarios: low, medium, and high growth.

Table 3-2 summarizes the estimated 2023 and anticipated 2028 and 2033 populations for the City of St. John's. The table provides both the total population and rates of change over the identified periods.

Table 3-2: Estimated 2023 and anticipated population by scenario and age cohort

	Total	0 to 14	15 to 24	25 to 44	45 to 64	64 to 84	85+
Low scenario							
2023 population (est.)	112,695	14,625	13,655	32,550	28,885	20,460	2,520
2028 population	117,375	14,875	13,425	34,895	27,920	23,095	3,165
% change ('23-'28)	+4%	+2%	-2%	+7%	-3%	+13%	+26%
2033 population	120,495	15,120	13,105	35,565	27,350	24,830	4,525
% change ('28-'33)	+3%	+2%	-2%	+2%	-2%	+8%	+43%
Medium scenario							
2023 population (est.)	112,885	14,655	13,680	32,640	28,915	20,470	2,525
2028 population	118,150	15,045	13,490	35,235	28,010	23,185	3,185
% change ('23-'28)	+5%	+3%	-1%	+8%	-3%	+13%	+26%
2033 population	122,175	15,565	13,230	36,180	27,545	25,055	4,600
% change ('28-'33)	+3%	+3%	-2%	+3%	-2%	+8%	+44%
High scenario							
2023 population (est.)	113,390	14,755	13,730	32,895	28,980	20,505	2,525
2028 population	119,780	15,410	13,635	35,970	28,245	23,320	3,200
% change ('23-'28)	+6%	+4%	-1%	+9%	-3%	+14%	+27%
2033 population	124,690	16,295	13,415	37,080	27,925	25,315	4,660
% change ('28-'33)	+4%	+6%	-2%	+3%	-1%	+9%	+46%

Source: derived from Statistics Canada Census profiles, Newfoundland & Labrador Department of Finance

Regardless of the scenario, projections anticipate that the total population will continue to grow over the next decade – 2023 (estimated) to 2033 (projected) – ranging from about 7% to 11%. Mimicking historical trends, senior cohort growth could be the major contributor to the growing population. Contrary to historical trends, projections anticipate growth among 25-to-44-year-olds, coinciding with increases in youth for low, medium, and high growth scenarios.

> "Seniors seem to take up a larger portion of the local population. Providing more housing and supports for them should free up more space in our hospitals and rental units."

Important note: like any projection method, the Shift Share is imperfect. Firstly, projections cannot predict the future economic, social, and environmental context that would shape demographic trends; thus, we must rely on dated information. Secondly, using CMA level projections as a means for calculating local outcomes does result in outputs that are influenced by trends occurring across other included communities.

3.2 Vulnerable population estimates

Table 3-3 summarises the total number of people belonging to a vulnerable that may experience greater hardship in relation to housing need. Please note that, in some cases, estimates from other sources of work were required to estimate the 2021 totals (notably, persons with disabilities, veterans, or members of the LGBTQ2+ communities).

> "As a [member of the 2SLGBTQIA+ community], it is hard to find housing that I can afford on my own, or find roommates that are queer friendly."
>
> "Housing for the middle class two income family is just fine. But the elderly who need smaller, supportive housing must spend a fortune. And rental accommodations for lower income individuals is brutal: predatory landlords, wild rents, no maintenance…"

Table 3-3: Totals / Estimates for Vulnerable Groups, City of St. John's

Vulnerable group	2016	2021	'16-'21	Reference population	Source
Total	108,860	110,525	+2%	total population	Census Profile
Single persons	14,725	16,590	+13%	population 15+	Census Profile
Young adults (18 to 25)	12,490	13,135	+5%	total population	StatCan Table 98-10-0022-01
Seniors (65+)	17,965	21,725	+20%	total population	Census Profile
Persons with disabilities*		22,650	-	population 15+	Estimate using Canadian Survey on Disability, 2017
Newcomers**	5,100	6,805	+33%	total population	Census Profile
2SLGBTQI+***		3,840	-	population 15+	2021 Census
Transgender & non-binary persons ****		780	-	population 15+	2021 Census
Indigenous peoples	3,250	3,585	+10%	total population	Census Profile
Visible minority	7,535	10,915	+44%	total population	Census Profile
Veterans*****		1,755	-	total population	Estimate using Canadian Housing Survey, 2018
Unhoused persons******		263 +	-	by name list	End Homelessness St. John's

* The Canadian Survey on Disability, 2017 indicates that about 23.6% of Newfoundland & Labrador residents aged 15+ lived with a disability.
** Newcomers refers to the sum of non-permanent residents and immigrants arriving since the last Census.
*** Statistics Canada reported that 4% of persons 15 or older across Canada are 2SLGBTQI+ as of 2021
**** about 0.4% of persons aged 15+ identified as transgender or non-binary as part of the last Census.
***** Veteran data based on Canada wide population shares.
****** Total unhoused persons" refers to the sum of the By Name List numbers collected for St. John's by End Homelessness St. John's as of April 2023.

3.3 Household Formation

Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. A household is the highest-level descriptor of many unique living situations.

This report often categorises households by their "primary household maintainer" age cohorts. A household maintainer refers to the person residing in a household that is responsible for paying all or the majority of the rent, the mortgage, the taxes, the electricity, or other services and utilities. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

3.3.1 Household maintainers

Total households and the age distribution of household maintainers, is mostly a function of changes occurring within populations. Many factors come in to play for the makeup of households, such as moving across community boundaries, changes in preferences, or new financial circumstances. Like the earlier section, an aging population is at the core of most local trends.

Table 3-4 shows the totals and distributions of defined maintainer age cohorts per the 2016 and 2021 Censuses. In addition, the table shows the tenure split between households that owned or rented for each cohort. About 39% of City of St. John's households rented their dwelling in 2021. This remained approximately unchanged since 2016.

Table 3-4: Historical primary household maintainer age cohorts by tenure and Census period

2016 Census	Total	15 to 24	25 to 34	35 to 44	45 to 64	65 to 84	85+
Total households	47,635	2,340	8,360	7,860	17,875	10,115	1,090
Share of total	100%	5%	18%	17%	38%	21%	2%
Owner households	61%	11%	41%	58%	72%	73%	61%
Renter households	39%	89%	58%	42%	28%	27%	39%
2021 Census	**Total**	**15 to 24**	**25 to 34**	**35 to 44**	**45 to 64**	**65 to 84**	**85+**
Total households	49,260	2,390	7,680	8,295	17,550	12,010	1,345
Share of total	100%	5%	16%	17%	36%	24%	3%
Owner households	61%	9%	38%	59%	70%	73%	67%
Renter households	39%	91%	62%	41%	30%	27%	33%
% change ('16-'21)	+3%	+2%	-8%	+6%	-2%	+19%	+23%

Source: Statistics Canada data tables

From 2016 to 2021, total households grew by about 3%, a slightly faster pace than the total population. This is largely owing to the decrease in average household size as the population ages (e.g., children move out to form their own household or a loved one passes away). This in turn increases the number of households per capita.

As for population, senior household growth led the way over the last half decade, growing by about 19% (11,205 to 13,355 households). Growth also occurred for total households with a 35-to 44-year-old maintainer (6%) and young adults (15-to 24-year olds – 2%).

3.3.2 Household type

Household type refers to the type of "census-family" that occupies a dwelling (see **Definitions**). Table 3-5 summarizes the totals and distributions of key household types per the 2016 and 2021 Censuses, as well as their respective tenure splits. Note that "non-census" families include unrelated households and are thus also known as "single person / roommate households."

Table 3-5: Historical household family types by tenure and Census period

2016 Census	Total	Couple w/o children	Couple w/ children	Lone parent	Non-census	Other
Total households	47,495	11,750	10,405	4,895	18,200	2,255
Share of total	100%	25%	22%	10%	38%	5%
Owner households	61%	78%	84%	44%	42%	71%
Renter households	39%	22%	16%	56%	58%	29%
2021 Census	**Total**	**Couple w/o children**	**Couple w/ children**	**Lone parent**	**Non-census**	**Other**
Total households	49,255	12,040	10,010	4,960	20,095	2,145
Share of total	100%	24%	20%	10%	41%	4%
Owner households	61%	77%	82%	51%	42%	73%
Renter households	39%	23%	18%	49%	58%	27%
% change ('16-'21)	+4%	+2%	-4%	+1%	+10%	-5%

Source: Statistics Canada data tables

In 2021, the most prevalent household type in the City of St. John's was single / roommate households at 41%, followed by couples without children at 24%. The former cohort was the greatest contributor to household growth over the last half decade, growing by 10% (18,200 to 20,095). The majority of these households (58%) rented the dwelling they occupied.

3.3.3 Household size

Given the high proportion of non-census and couples without children households, it is unsurprising that a considerable proportion of households are 2-or-fewer persons in size – about 70% in 2021, up from 67% in 2016.

Households with 5-or-more persons increased slightly (2%) between Census periods; however, most notable is that there was a swing in rental tenures for this cohort – 34% of said households rented in 2021, versus 29% in 2016. Similarly, a greater share of households with children rented in 2021 than previously.

Table 3-6: Historical household sizes by tenure and Census period

2016 Census	Total	1 person	2 persons	3 persons	4 persons	5+ persons	Avg HH Size
Total households	47,495	14,725	17,205	7,715	5,715	2,130	2.2
Share of total	100%	31%	36%	16%	12%	4%	
Owner households	61%	45%	66%	67%	79%	71%	2.4
Renter households	39%	55%	34%	33%	22%	29%	1.9
2021 Census	**Total**	**1 person**	**2 persons**	**3 persons**	**4 persons**	**5+ persons**	**Avg HH Size**
Total households	49,260	16,590	17,620	7,465	5,420	2,165	2.2
Share of total	100%	34%	36%	15%	11%	4%	
Owner households	61%	45%	66%	70%	77%	66%	2.4
Renter households	39%	55%	34%	30%	23%	34%	1.9
% change ('16-'21)	+4%	+13%	+2%	-3%	-5%	+2%	

Source: Statistics Canada data tables

3.3.4 Anticipated households

Household growth is a fundamental component of housing demand. By definition a household requires an available dwelling to occupy. Therefore, household projections are (simplistically) closely linked with the required increase in housing stock to accommodate expected population changes (note that overall housing demand is also influenced by economic and financial factors, but these are omitted from the exercise for simplification).

Projecting future growth in the number of households requires two related data inputs:

(1) population projections, and
(2) the historical proportion of maintainers by age cohort, divided by the total people in that cohort (i.e., the "headship rate").

Total demand is calculated by applying the headship rates of (2) to the change in the number of people at a given age determined by (1). The headship rates equate to the average of 2016 and 2021 results. Table 3-7 summarizes the estimated 2023 and anticipated 2033 households for the City of St. John's. The table provides both the total populations and the anticipated rate of change over the next decade.

Table 3-7: Estimated 2023 and anticipated 2033 households by scenario and age cohort

	Total	0 to 14	15 to 24	25 to 44	45 to 64	64 to 84	85+
Low scenario							
2023 households (est.)	50,225	2,280	7,895	8,620	17,160	12,870	1,400
2028 households	53,260	2,280	8,220	9,870	16,620	14,560	1,710
% change ('23-'28)	+6%	+0%	+4%	+15%	-3%	+13%	+22%
2033 households	55,190	2,225	7,605	10,965	16,270	15,675	2,450
% change ('28-'33)	+4%	-2%	-7%	+11%	-2%	+8%	+43%
Medium scenario							
2023 households (est.)	50,630	2,320	8,080	8,770	17,200	12,895	1,365
2028 households	53,565	2,285	8,310	9,955	16,665	14,625	1,725
% change ('23-'28)	+6%	-2%	+3%	+14%	-3%	+13%	+26%
2033 households	55,840	2,240	7,735	11,160	16,400	15,815	2,490
% change ('28-'33)	+4%	-2%	-7%	+12%	-2%	+8%	+44%
High scenario							
2023 households (est.)	50,830	2,325	8,160	8,820	17,240	12,920	1,365
2028 households	54,200	2,310	8,505	10,140	16,810	14,705	1,730
% change ('23-'28)	+7%	-1%	+4%	+15%	-2%	+14%	+27%
2033 population	56,740	2,270	7,910	11,450	16,610	15,980	2,520
% change ('28-'33)	+5%	-2%	-7%	+13%	-1%	+9%	+46%

Source: derived from Statistics Canada Census profiles, Newfoundland & Labrador Department of Finance

"As a senior, I realize I will not be able to maintain my property eventually. There are not enough properties to rent that are suitable for the needs of this growing population. I'm not looking for a hand out just a safe and affordable place to rent when I have to sell my house down the road."

"I'm 60 and never in my life has securing adequate housing been as incredibly fearful an experience as it is in this city right now."

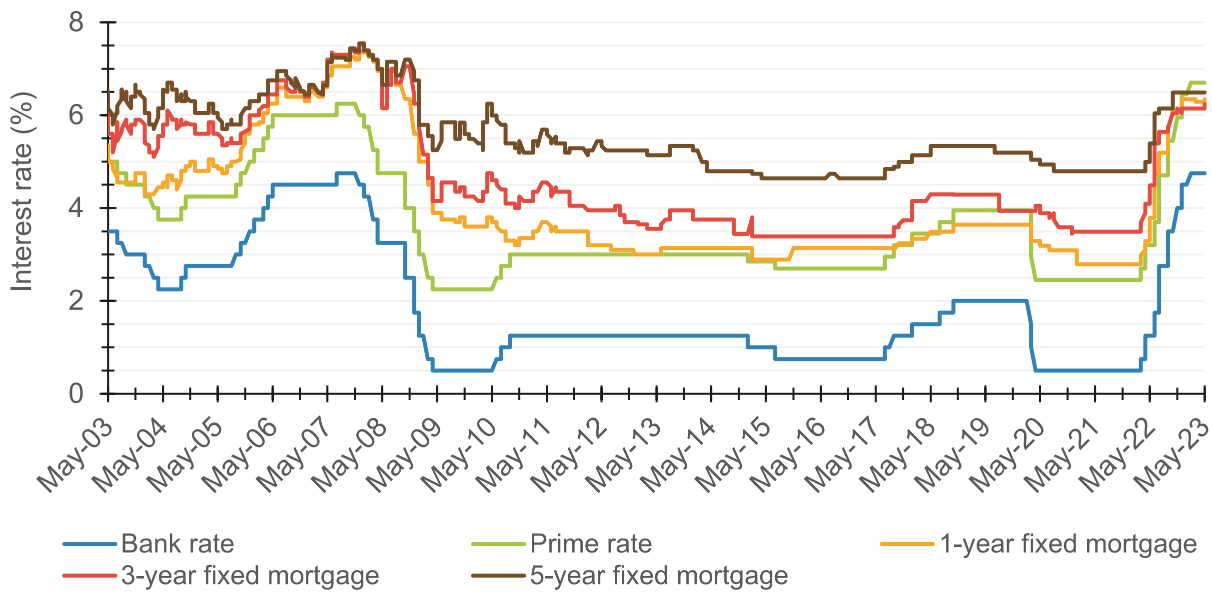
Similar to population, each scenario anticipates continued total household growth over the next decade - from 2023 (estimated) to 2033 (projected) – ranging from about 10% to 13%. As for historical trends, projection scenarios suggest that households could continue to grow faster than the population, a consequence of rapidly rising senior maintainer cohorts.

3.4 Macroeconomic trends

3.4.1 Interest rates

Financial markets consist of the markets for money, bonds, equities, derivatives, and foreign exchange. The financial markets are the primary avenue for the influence of the Bank of Canada's key policy rate on interest rates and the exchange rate. This, in turn, helps the Bank of Canada achieve its monetary policy objectives.

Figure 3.2: Historical interest rates by rate type, Canada



Source: Statistics Canada [4]

Figure 3.2 illustrates the change in select mortgage interest rates due to the changing bank rate (the rate charged by the Bank of Canada for lending funds to commercial banks). Since mid-2010, interest rates have been extremely low, with the base interest charged to consumers (i.e., the prime rate) fluctuating between 2.25% and 3.95% until spring 2022.

To counteract the economic impacts of the COVID-19 pandemic, the Bank of Canada significantly cut its lending rate to encourage consumer spending. With the cost of debt at its lowest, the demand for housing increased.

> "Starter homes for young people are either non-existent or not affordable - especially given the higher interest rates."

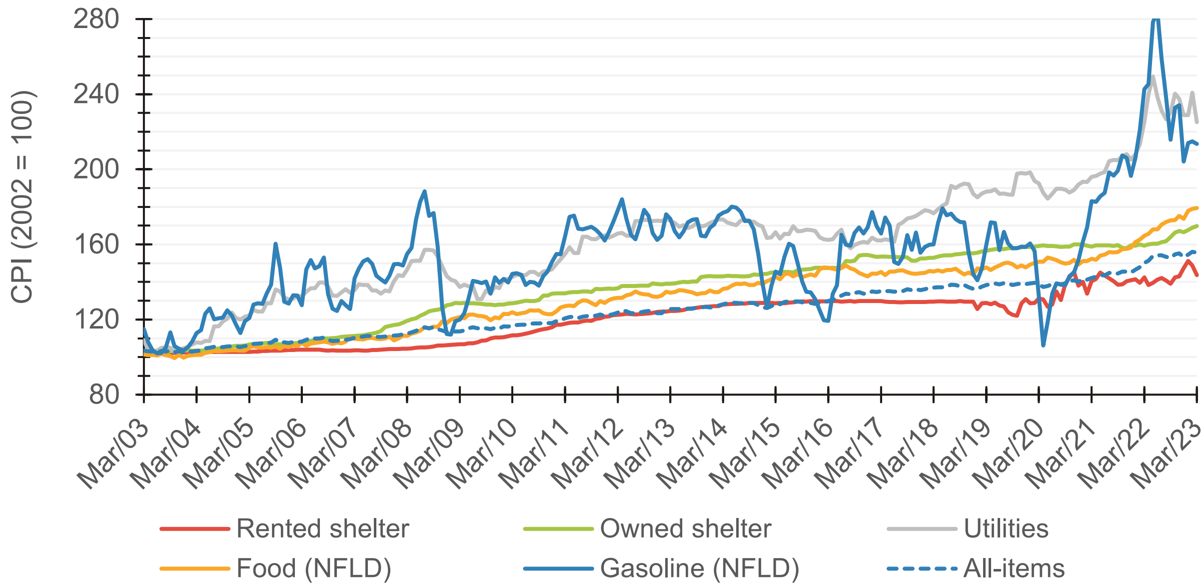
4 Statistics Canada. Table 10-10-0145-01 Financial market statistics, as at Wednesday, Bank of Canada. DOI: https://doi.org/10.25318/1010014501-eng

Surges in spending led to the greatest year-over-year inflation experienced in decades, after which the Bank of Canada quickly and dramatically raised its lending rate to discourage further out-of-control inflation. As of the end of May 2023, the prime rate reached 6.70%, the highest prime rate of the last two decades.

3.4.2 Inflation

The Bank of Canada aims to keep inflation close to 2%. The inflation target is expressed as the year-over-year increase in the total consumer price index (CPI). The CPI is the most relevant measure of the cost of living for most Canadians because it is made up of goods and services that Canadians typically buy, such as food, housing, transportation, furniture, clothing, and recreation.

Figure 3.3: Historical Consumer Price Index (CPI), St. John's Census Metropolitan Area



Source: Statistics Canada [5]

From 2003 to 2020, inflation had remained relatively consistent across most typical St. John's / Newfoundland & Labrador basket items, including shelter costs and food. Figure 3.3 demonstrates an overall steady CPI growth between those periods. Note that gasoline and utilities are volatile, as they are closely tied to volatile oil markets.

5 Statistics Canada. Table 18-10-0004-01 Consumer Price Index, monthly, not seasonally adjusted.
DOI: https://doi.org/10.25318/1810000401-eng

> "Affordability of home heating/electricity and the cost of food has burdened my budget to an extreme over the last few years."
>
> "I would just like to be able to afford to live and not worry about when my utilities are going to be cut or which bill I need to sacrifice this month and how I'm going to catch up on it all."

Table 3-8: Period to Period CPI Comparisons, St. John's Census Metropolitan Area

	Period				Average annual growth		
	Mar-03	Mar-10	Mar-20	Mar-23	'03-'20	'10-'20	'20-'23
All-items	103.4	117.1	138.8	155.6	2.1%	2.2%	5.6%
Shelter	103.8	128.7	161.1	177.2	3.4%	3.2%	5.4%
Rented shelter	101.9	111.7	131.3	143.6	1.7%	2.0%	4.1%
Owned shelter	102.5	128.6	159.1	169.8	3.3%	3.1%	3.6%
Utilities	109.0	142.6	192.6	225.1	4.9%	5.0%	10.8%
Food (NFLD)	101.4	123.9	150.8	179.4	2.9%	2.7%	9.5%
Gasoline (NFLD)	114.8	144.4	132.5	213.5	1.0%	-1.2%	27.0%

Source: Statistics Canada

The last three years (particularly since 2021) have showcased a deviation from the targeted 2% annual inflation. Table 3-8 summarizes key CPI items and how they have changed over time. In brief, the cost of food in Newfoundland & Labrador increased by approximately 28% between March 2020 and March 2023, gasoline by 81%, and general shelter costs rose by more than 15%.

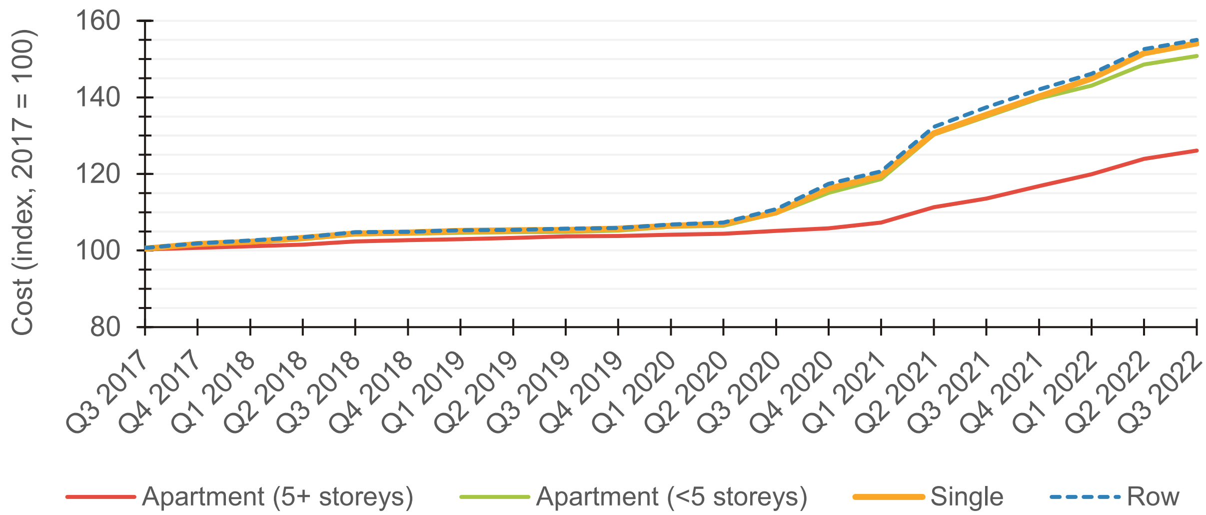
Falling interest rates and increased demand for housing made the appreciation of dwelling prices and rents household topics across much of Atlantic Canada. All the while, the costs to heat a home and feed a family were also rising, imposing significant financial burden on those living within limited budgets.

3.4.3 Cost of Construction

The cost of housing production intrinsically affects supply, regardless of the provider. Continued COVID-19 recovery, compounded with high interest rates, the sizeable loans necessary for developments are becoming less attractive, even amidst high housing demand.

Figure 3.4 illustrates the relative change in the cost of construction by residential building type. The cost for 5+ storey apartments changed the least over the last three years. The difference is the required material for construction – lumber prices rose more rapidly than concrete. From Q3 2020 to Q3 2022, 5+ storey construction rose about 26% versus 52% for overall residential buildings.

Figure 3.4: Indexed (2017 = 100) Residential Cost of Construction, Quarterly, St. John's CMA



Source: Statistics Canada [6]

3.5 Income

3.5.1 Median before-tax household incomes

Most affordability calculations use median before-tax household income – the total income earned by a household before income taxes and other elements are deducted – as their primary input. The level of earnings is largely contingent on the characteristics of a household – i.e., how old is the household, how many people are in the household, does a household own or rent their dwelling?

> "Housing & livable wages go hand in hand. As a working class citizen, you cannot have housing security if you are not making a livable wage to pay for said housing. $15.50 an hour is not a wage that allows one to have housing security."
>
> "We are only doing well because we have relative comfort from our privilege and ability to work decent waged jobs. Many are not in such a position. They need help and they need it now."

Table 3-9 summarizes 2021 household incomes by characteristics, tenure (including renter household in subsidized housing), and Indigenous identity. Overall, the City of St.

6 Statistics Canada. Table 18-10-0135-01 Building construction price indexes, by type of building. DOI: https://doi.org/10.25318/1810013501-eng

John's median household income was $75,500 in 2021, up from $70,000 in 2016 (an 8% increase).

Table 3-9: Median before-tax household income by tenure & Indigenous identity, 2021

	Total	Owner	Renter	Subsidized Renter	Indigenous
Total	$75,500	$104,000	$44,800	$25,600	$82,000
Household size					
1 person	$38,800	$54,800	$29,600	$21,600	$32,400
2 persons	$83,000	$101,000	$54,800	$34,800	$77,500
3 persons	$110,000	$135,000	$65,500	$42,400	$104,000
4 persons	$146,000	$168,000	$77,000	$51,200	$127,000
5+ persons	$151,000	$186,000	$87,000	$56,800	$121,000
Household type					
Couple w/o child	$96,000	$107,000	$62,400	$34,400	$92,000
Couple w/ child(ren)	$149,000	$164,000	$79,000	$53,600	$137,000
Lone parent	$60,000	$83,000	$44,400	$38,000	$61,200
Single person	$44,000	$58,000	$35,600	$21,800	$48,400
2+ persons	$38,800	$54,800	$29,600	$21,600	$32,400
Household maintainer age					
15 to 24 years	$44,000	$45,600	$44,000	$25,000	$49,600
25 to 34 years	$70,500	$109,000	$54,400	$38,000	$77,500
35 to 44 years	$93,000	$132,000	$53,200	$33,600	$106,000
45 to 54 years	$103,000	$138,000	$49,200	$31,200	$101,000
55 to 64 years	$86,000	$113,000	$34,800	$17,400	$98,000
65 to 74 years	$68,500	$84,000	$34,400	$23,400	$68,500
75 to 84 years	$53,600	$65,500	$31,800	$23,800	$53,600
85+ years	$43,600	$51,200	$31,800	$24,200	-

Source: Statistics Canada 2021 Census custom tabulations

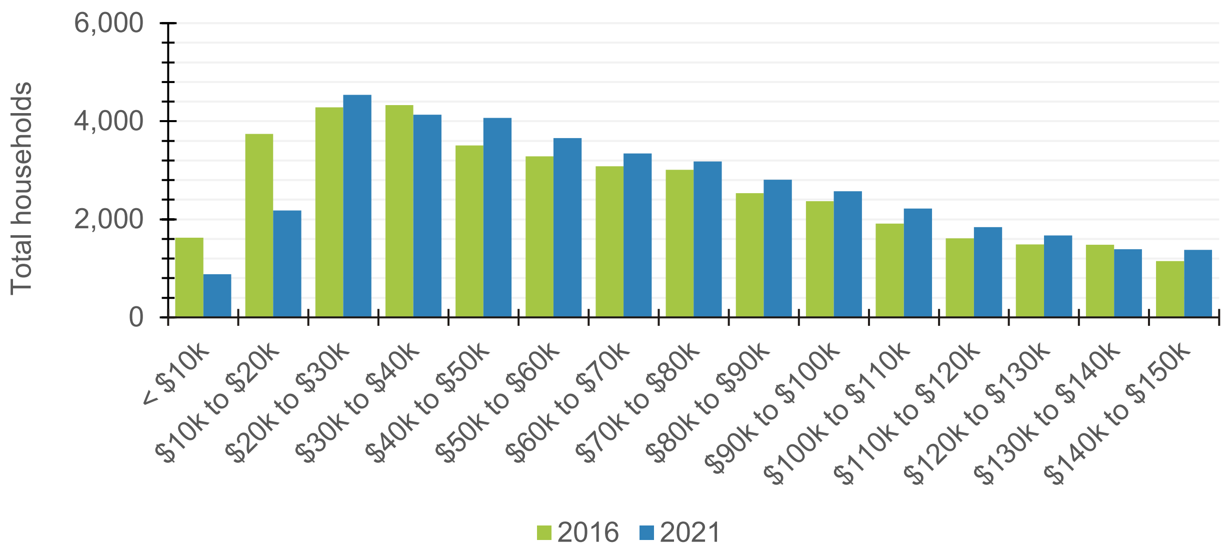
Household incomes also depend on the economic context that existed at the time of a Census survey. The 2021 Census collected 2020 tax year incomes – many households had received Canadian Economic Recovery Benefit (CERB) payments. While CERB was an important injection of funds to Canadians who needed it to afford their cost of living at a time of great social and economic stress, it distorted income results. As such, readers should consider 2021 incomes to be higher than they would be without CERB relief.

3.5.2 Income distribution

The distribution of household incomes varies greatly depending on the configuration of a household or the housing tenure of a household. Generally, if a household earns a single income, there is higher prevalence of earning lower incomes, which in turn translates to greater chances of experiencing a form of housing hardship.

Figure 3.5 illustrates the change in household income distributions from 2016 to 2021. Those earning less than $20,000 drop by about half in 2021 due to CERB, when in actuality many may still be below this income after CERB payments finished.

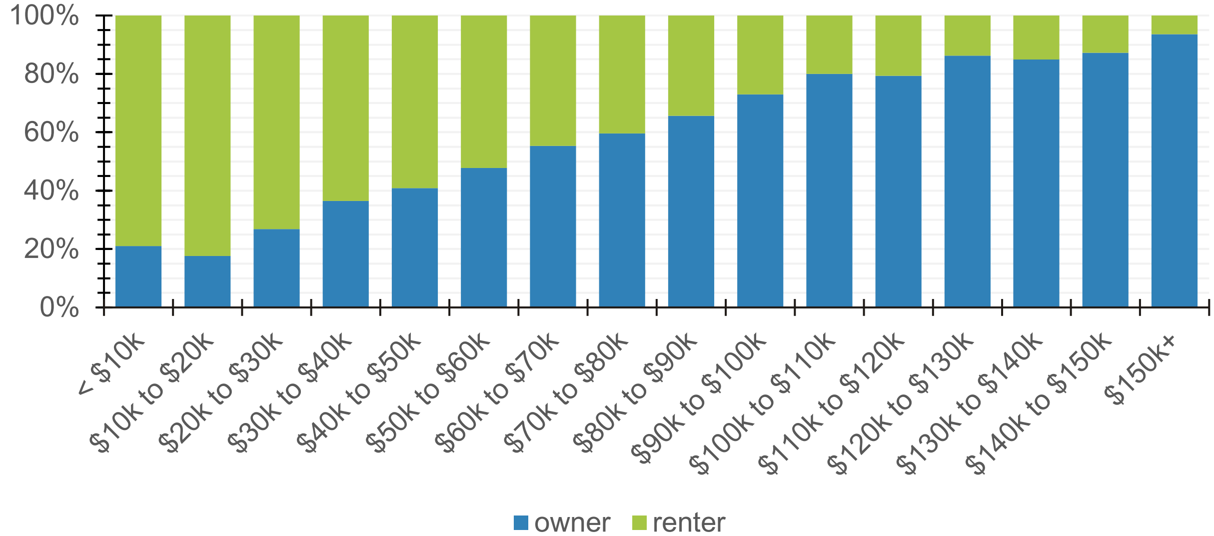
Figure 3.5: Total households by income threshold and Census year



Source: Statistics Canada 2016 & 2021 Census custom tabulations

Figure 3.6 illustrates how the share of total 2021 household tenure (renting or owning) shifts as incomes rise. Greater shares of renter households (more often single income earners) exist among lower income brackets, with decreasing prevalence from bracket to bracket.

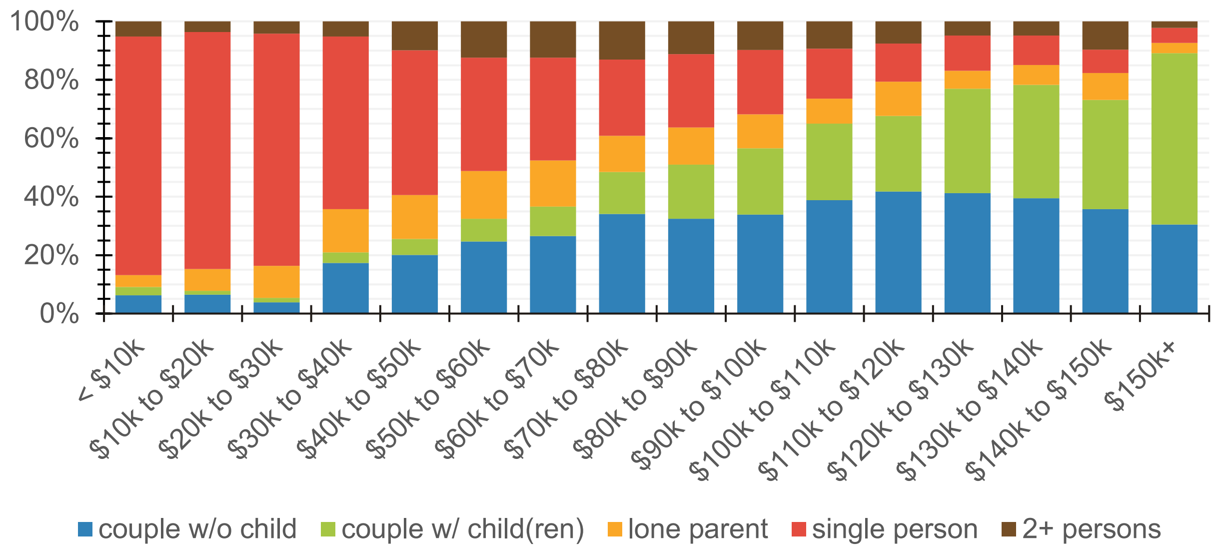
Figure 3.6: Share of households by income threshold & tenure, 2021



Source: Statistics Canada 2021 Census custom tabulations

Figure 3.7 illustrates a similar story, but by household type. Single persons (often renters) represent an overwhelming share of lower income brackets. Lone parents distribute relatively evenly across brackets, while couples with children (often dual income) make up greater shares in higher income groupings.

Figure 3.7: Share of households by income threshold & household type, 2021



Source: Statistics Canada 2021 Census custom tabulations

3.5.3 Income categories

This report adopts methods used by Housing Assessment Resource Tools (HART) to establish five household income categories that can help inform the share of the population most at risk of financial pressures related to housing. HART applied the categories built by governments in the US, Vancouver, and Melbourne. The categories are as follows:

- **Very low income**: 20% or less of area median household income (AMHI), generally equivalent to shelter allowance for income support recipients.
- **Low income**: 21-50% AMHI, generally equivalent to one full-time minimum wage job.
- **Moderate income**: 51-80% AMHI, equivalent to starting salary for a professional job such as nurse or teacher.
- **Median income**: 81-120% AMHI, representing the 'middle class.'
- **High income**: More than 120% AMHI, the group with most housing wealth

Table 3-10 summarizes the estimated income brackets that apply to each income category, the range of shelter costs afforded by said incomes, and the estimated share of local households within each category.

Table 3-10: Income category summary, 2021

Income category	Annual household income	Affordable shelter cost	Estimated share of total households
Very low income	≤$15,000	< $281	4%
Low income	$15,001 to $40,000	$282 to $750	20%
Moderate income	$40,001 to $60,000	$751 to $1,125	16%
Median income	$60,001 to $90,000	$1,126 to $1,688	19%
High income	$90,001 +	$1,688 +	41%

Source: Statistics Canada 2021 Census custom tabulations, HART[7]

Table 3-11, Table 3-12, and Table 3-13 demonstrate the household sizes, household types, and household maintainer ages, respectively that are most likely to be within each category.

Among defined household sizes, one-person households were most likely to earn very low (10%) or low (42%) incomes, translating to a higher prevalence of housing need. Dual earning households (common across 2+ person household sizes) mostly earned high incomes.

7 Housing Assessment Resource Tools. HART Housing Need Assessment Tool. https://hart.ubc.ca/wp-content/uploads/2023/03/HNA-Methodology.pdf

Table 3-11: Income category by household size, 2021

	Total	1-person	2-persons	3-persons	4-persons	5+ persons
Total households	49,090	16,455	17,595	7,460	5,420	2,160
Very low income	4%	10%	1%	1%	0%	0%
Low income	20%	42%	12%	7%	4%	2%
Moderate income	16%	21%	17%	10%	6%	8%
Median income	19%	16%	24%	19%	13%	12%
High income	41%	12%	45%	63%	77%	79%

Like 1-person households, lone parents (also single income earning) had notable likelihood to be low income (24%), followed by 2+ person households at 13%.

Table 3-12: Income category by household family type, 2021

	Total	Couple w/o child	Couple w/ child	Lone parent	Single person	2+ persons
Total households	49,090	12,025	10,005	4,960	16,455	3,495
Very low income	4%	1%	0%	2%	10%	2%
Low income	20%	8%	2%	24%	42%	13%
Moderate income	16%	14%	5%	24%	21%	24%
Median income	19%	23%	13%	25%	16%	32%
High income	41%	54%	80%	25%	12%	29%

About 43% of St. John's young adults (15-to-24-year olds) earned very low or low incomes. These folks are either early into their careers, working part-time through school, or earning near minimum wage. Senior households were also likely to earn low incomes, though much of this is related to low pension earnings relative to employment earnings before retirement.

Table 3-13: Income category by household primary maintainer age, 2021

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
Total households	49,090	2,355	15,910	17,495	11,995	1,335
Very low income	4%	9%	3%	6%	1%	0%
Low income	20%	34%	16%	14%	28%	46%
Moderate income	16%	28%	16%	12%	19%	23%
Median income	19%	21%	20%	17%	21%	18%
High income	41%	8%	45%	52%	31%	13%

4 Housing Profile

> "In the last few years, the housing situation in St. John's has gotten so bad that it's at a crisis level. […] It's terrifying because should my landlord choose to sell or raise the rent, there just aren't any readily available, affordable options for myself and my family."
>
> "I'd like to have my daughter's family take over my house and I'd like to build an [accessory dwelling unit] in my backyard for me so I can age in place and be close to them."

4.1 Overall housing inventory

In 2021, Statistics Canada reported that the City of St. John's had a total dwelling count of 54,067 units – a 3% increase from 2016. Those occupied by usual residents (see **Definitions**) totaled 49,298. Detailed Census information is only available for dwellings occupied by usual residents, meaning that there exist about 4,769 dwellings (about 9% of the total stock) without data.

Important note: Total households reported across this report do not match the aforementioned 49,298 units. Instead, it is reported as 49,260. This is because the Statistics Canada data tables used to collect tenure split detail applies a slightly different data universe (i.e., uses different data filters).

Table 4-1 summarizes the 2021 distribution of dwellings (occupied by usual residents) by their structural type and the tenure splits of each. About 42% of homes are single-detached, followed by duplexes at 26%. The number of singles and duplexes may be higher and lower, respectively, in actuality since Statistics Canada considers some single-detached dwellings (e.g., one with an accessory apartment) as being a duplex.

Table 4-1: Dwellings occupied by total usual residents by structural type and tenure, 2021

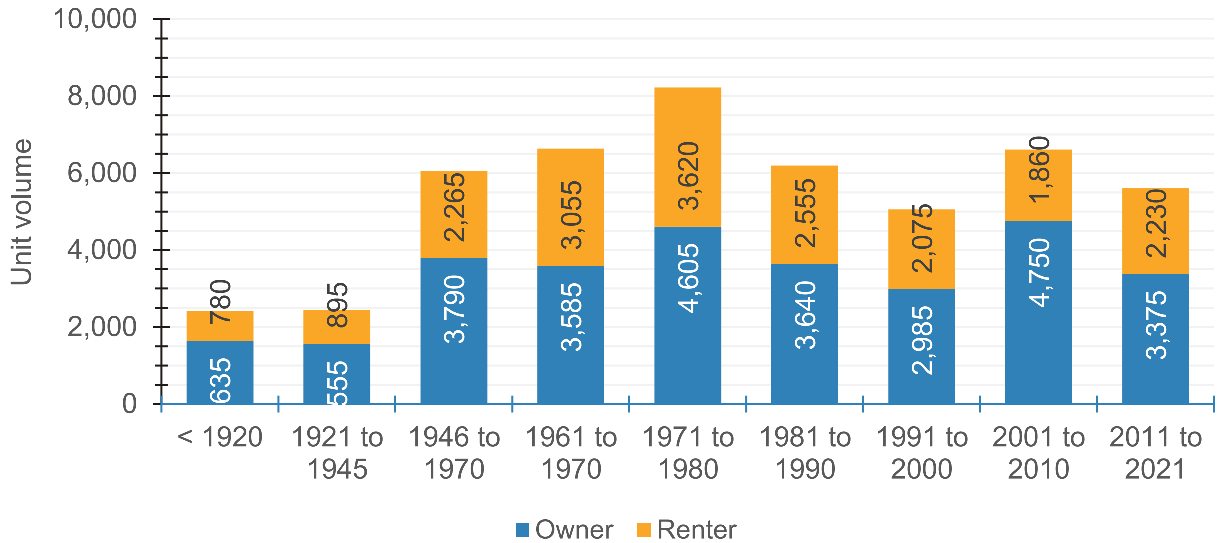
	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	49,260	20,865	5,085	3,175	12,790	6,560	540	115
Share	100%	42%	10%	6%	26%	13%	1%	0%
Owner	61%	91%	46%	62%	40%	19%	16%	78%
Renter	39%	9%	54%	38%	60%	81%	84%	17%

Source: Statistics Canada

Figure 4.1 illustrates the approximate decade-by-decade build-out of dwellings by tenure type. Like most Canadian communities, a large share of development occurred between

1945 and 1980 (for St. John's, this makes up about 42% of the current inventory), with gradual decreases post 1980s. In the 2000s, the City of St. John's experienced a notable development push, adding about 6,620 units to the market. Peak construction occurred in the 1970s – about 8,230 units.

Figure 4.1: Dwellings by age of construction and tenure

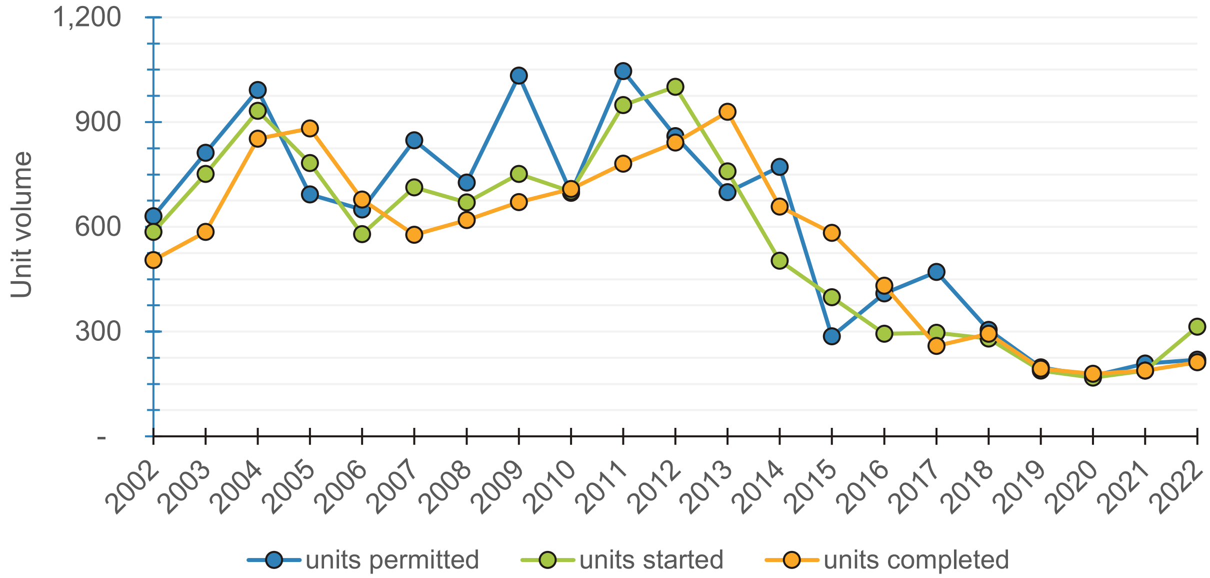


Source: Statistics Canada

Figure 4.2 illustrates the various phases related to construction activity (permits, starts, and completions – see **Definitions**) and how they relate to each other. Note that each activity type reflects units, not the total buildings or applications.

Historical trends indicate (such as in Figure 4.1) that there was notable and consistent housing development in the 2000s. High units-permitted volumes led to high volumes of starts, which eventually led to high volumes of completions. Between 2014 and 2015, there was a significant fall in permitted units. Apart from a minor bump for units permitted in 2016 and 2017, units permitted, started, and completed have remained low ever since.

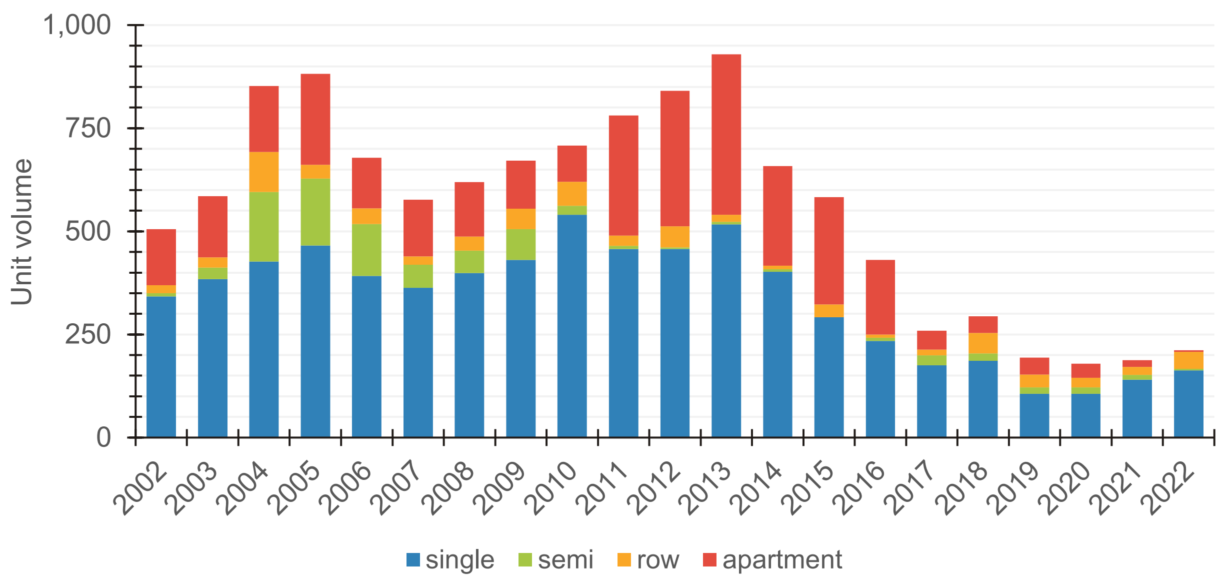
Figure 4.2: Volume of production by activity type



Source: Statistics Canada Tables 34-10-0001, 31-10-0066, CMHC Starts & Completions Survey[8]

Figure 4.3 provides greater detail related to the dwelling types completed over the same period. Since 2002, single-detached homes have made up about 62% of units added to the market. Apartments represented about 24% of completions. Row housing has historically been a small share of build-out but has remained relatively consistent over the last two decades; whereas, semi-detached homes were most popular between 2004 and 2009.

Figure 4.3: Volume of completions by dwelling type

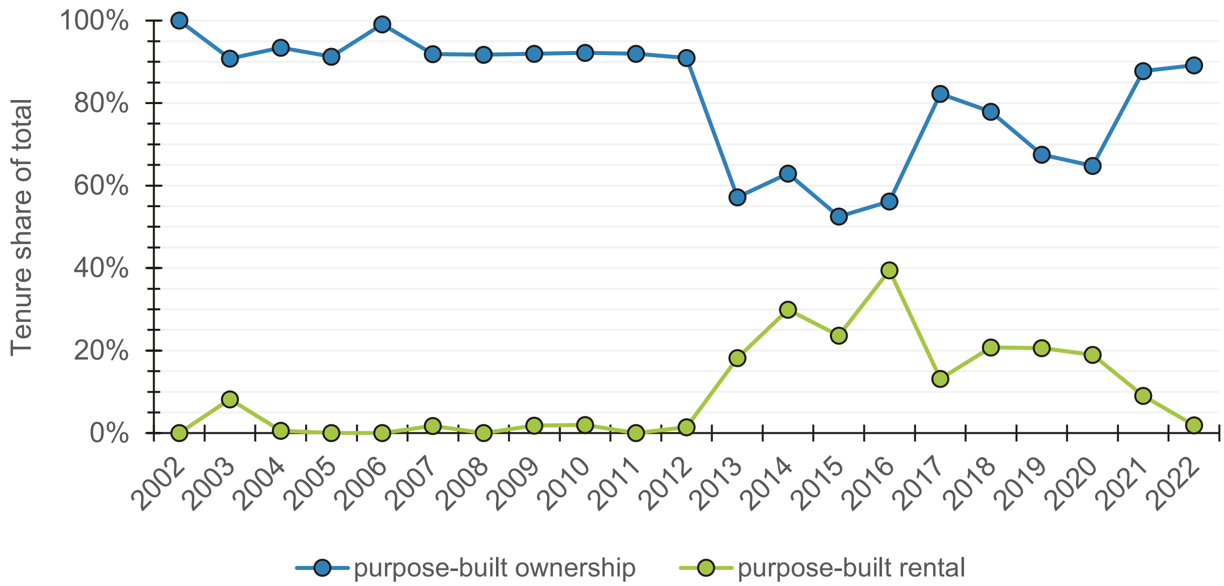


Source: CMHC Starts & Completions Survey

8 CMHC Housing Market Information Portal. https://www.cmhc-schl.gc.ca/hmiportal

Lastly, Figure 4.4 illustrates the change in tenure splits of annual completions between 2002 to 2022. Until 2012, about 93% of annual units completed were intended to be occupied by a homeowner. Since 2012, there has been noticeable variation, though the share of purpose-built rental completions has never surpassed purpose-built ownership.

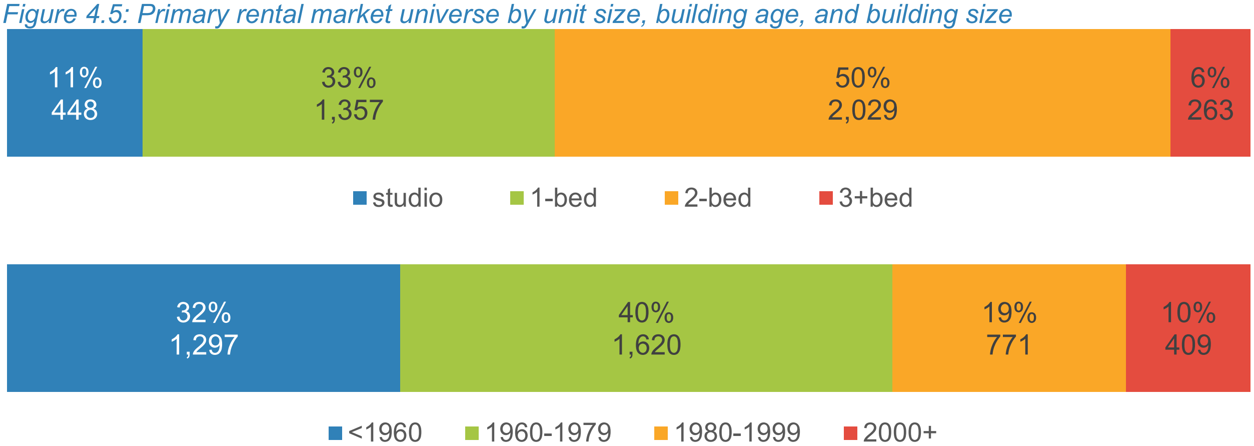
Figure 4.4: Historical share of dwellings completed for purpose-built ownership versus renting

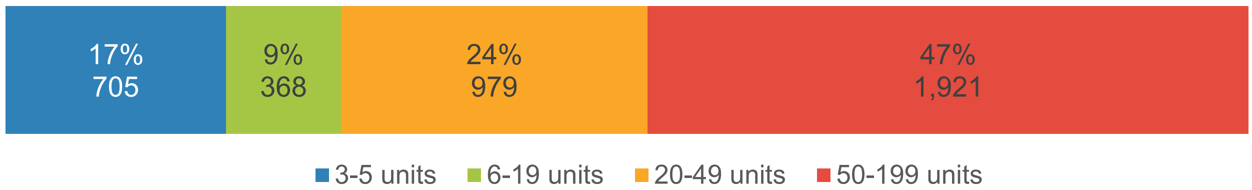


Source: CMHC Starts & Completions Survey

As of 2022, the City of St. John's had 4,097 rental units within the primary rental market (being the inventory of purpose-built rental dwellings with three-or-more units). Figure 4.5 provides a summary of the distribution of units within this rental market.

Figure 4.5: Primary rental market universe by unit size, building age, and building size





Source: CMHC Rental Market Survey

"The legislation in this province leaves a lot in the hands of the landlord. They can evict for "no reason", which doesn't make any sense at all."

"I wish renting regulations were more widely advertised. Ideally, they would be required to be given to the renter as part of signing the lease. That would make it harder for landlords to take advantage of renters."

4.2 Housing Accelerator Fund

The Housing Accelerator Fund (HAF) is a program introduced by CMHC. The objective being to bolster the housing supply at an accelerated pace. Local governments within Canada – including First Nations, Métis and Inuit governments who have delegated authority over land use planning and development approvals – are eligible to apply to the HAF.

An applicant is required to provide two projections to CMHC, based on a three-year period ending September 1, 2026:

- The total permitted housing units projected without program funding.
- The total number of permitted housing units projected with program funding. This second projection is known as the "housing supply growth target."

Table 4-2 summarizes the growth by unit type (more closely defined with HAF application requirements) and tenure between 2016 and 2021 as an example of how the dwelling stock has changed over time. It is important to note that the dwellings described represent only those occupied by a usual resident, so some of the increase may not actually be new construction, but instead a dwelling converted from recreational to long-term tenancy.

Table 4-2: Change in units by estimated HAF dwelling type & tenure between Census periods

	Total	Single [a]	Missing middle [b]	Multi-unit [c]
Total dwellings				
Total (2016)	47,635	20,350	26,750	535
Total (2021)	49,260	20,865	27,855	535
Change in units	1,625	515	1,105	0
Share of change	100%	32%	68%	0%
Owned dwellings				
Owned (2016)	29,250	18,590	10,570	95
Owned (2021)	29,925	19,015	10,820	85
Change in units	675	425	250	-10
Share of change	100%	63%	37%	-1%
Rented dwellings				
Rented (2016)	18,385	1,765	16,180	445
Rented (2021)	19,335	1,845	17,040	455
Change in units	950	80	860	10
Share of change	100%	8%	91%	1%

[a] Single means single-detached homes, which are buildings containing 1 dwelling unit, which is completely separated on all sides from any other dwelling or structure.

[b] Missing middle refers to ground-oriented housing types that exist between single-detached and mid-rise apartments. This includes garden suites, secondary suites, duplexes, triplexes, fourplexes, row houses, courtyard housing, low-rise apartments (less than 4 storeys). Note that this definition for low-rise does not match the Statistics Canada cut off of less than 5 storeys.

[c] Multi-unit refers to apartments that are 4-or-more storeys. The HAF further defines these by whether they are in close proximity to rapid transit or not, which is not possible to summarize based on the data available.

Source: Statistics Canada Tables 98-400-X2016220 & 98-10-0240

A simple example of a projection includes using most recent units permitted (with the last full year being 2021), applying the historical shares of new construction between 2016 and 2021, and comparing the potential units permitted to the estimated total demand over the three years.

Table 4-3: Example of Simple HAF Permit Projection

	Historical share of new housing	Possible annual units permitted [a]	Estimated 3-year units permitted [b]
Total	100%	270	810
Single	32%	86	258
Missing middle	68%	184	552
Multi-unit	0%	0	0

Estimated September 2023 housing stock:[c]	54,450
Annual projected growth without HAF:	0.50%

[a] possible annual units permitted = the average of 2017:2021 units permitted

[b] assumes 3 years from September 2023 to September 2026

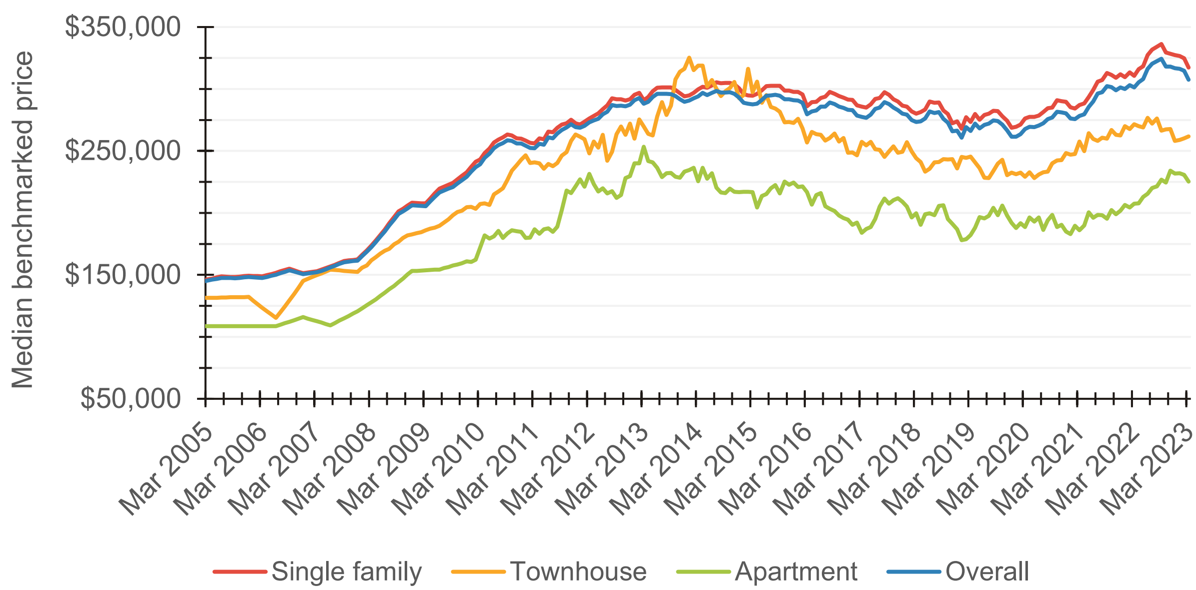
[c] 2021 Census (Statistics Canada) + 2022 completions (CMHC) + 2022 completions x 2/3 (estimate of up to Sept 2023)

4.3 Market housing activity

4.3.1 Homeownership

Figure 4.6 illustrates the historical benchmarked home prices by dwelling types. Data comes from the Canadian Real Estate Association's (CREA's) MLS® Home Price Index. CREA uses real estate transaction data to define a "benchmark" home, which is a representation of what a typical home would look like for a particular property type in a particular neighbourhood.

Figure 4.6: Benchmarked sale prices by dwelling type, St. John's CMA, Monthly



Source: Canadian Real Estate Association (CREA) [9]

9 Canadian Real Estate Association. (2023, March). Try the MLS® HPI Tool. https://www.crea.ca/housing-market-stats/mls-home-price-index/hpi-tool/

The overall benchmarked sale price rose notably from 2005 to 2013, after which there was a gradual decline until approximately the beginning of 2020. Since then, prices have quickly increased, a trend common to other Canadian communities.

Table 4-4 summarizes benchmark prices for particular periods of time (i.e., March of a given year) and the relative changes that occurred between them. In March 2023, the composite benchmark price was $307,600, up 16% from March 2019 and 29% since March 2010.

Table 4-4: Benchmarked sale prices by dwelling type & year, St. John's CMA, March

	Price				Percent Change		
	03-2010	03-2016	03-2019	03-2023	'10-'16	'16-'19	19-'23
Composite (overall)	$239,200	$279,600	$266,100	$307,600	+17%	-5%	+16%
Single family	$243,100	$286,000	$273,400	$317,200	+18%	-4%	+16%
Townhouse	$207,200	$256,900	$245,400	$261,800	+24%	-4%	+7%
Apartment	$172,000	$216,800	$182,100	$225,300	+26%	-16%	+24%

Source: Canadian Real Estate Association (CREA)

4.3.2 Rental market

Table 4-5 illustrates the change in median rent across unit sizes throughout the City of St. John's. Barring some minor deviations, St. John's rental market has seen consistent median rent increases since 2010. From 2010 to 2022, St. John's median rent increased from $695 to $930, a near-34% increase that averages about 2.8% per year. The most dramatic increases were in studio and 2-bedroom units, increasing by 44.5% and 36%, respectively.

Table 4-5: Primary rental market median rents by specific year and unit size, October

	Price				Percent Change		
	10-2010	10-2016	10-2019	10-2022	'10-'16	'16-'19	'19-'22
Total	$695	$875	$860	$930	+26%	-2%	+8%
Studio	$550	$701	$715	$795	+27%	+2%	+11%
1-bed	$630	$800	$810	$850	+27%	+1%	+5%
2-bed	$725	$903	$890	$985	+25%	-1%	+11%
3+ bed	$815	$943	$979	$1,050	+16%	+4%	+7%

Source: CMHC Rental Market Survey[10]

10 CMHC Housing Market Information Portal. https://www.cmhc-schl.gc.ca/hmiportal

The increases in median rent described above can be attributed to newer builds, as illustrated in Table 4-6. Median rents for buildings constructed from 1980-1999 increased by nearly 38%. While buildings constructed since 2000 have only increased by 8%, their initial median rent of $1,400 in 2016 was significantly above buildings constructed prior (about 64% higher than buildings constructed between 1980-1999).

Table 4-6: Primary rental market median rents by specific year and building age, October

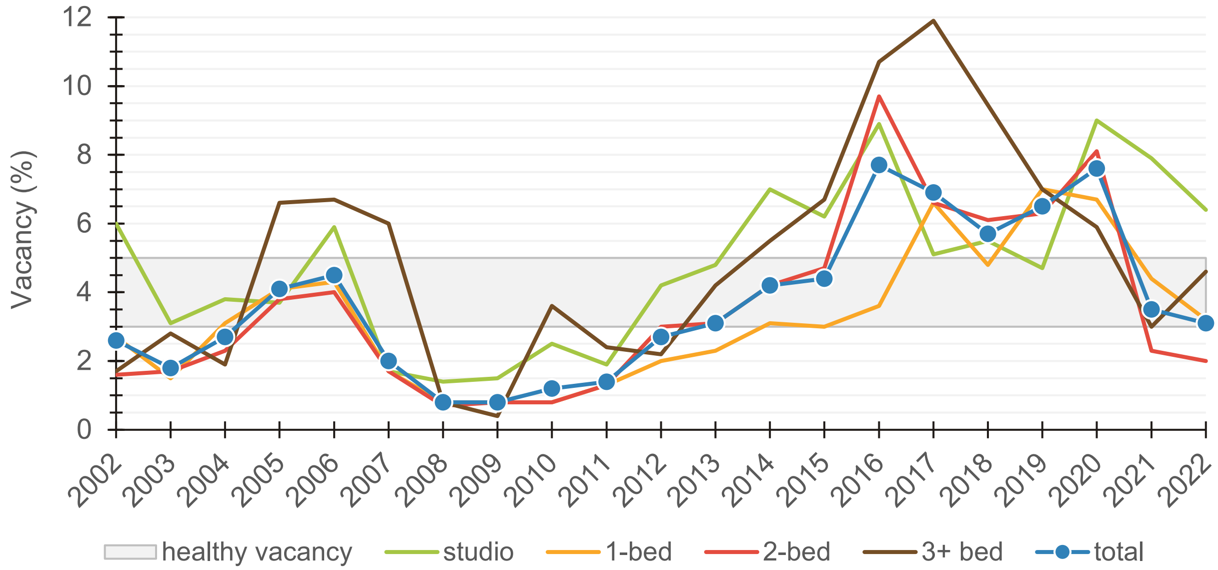
	Price				Percent Change		
	10-2010	10-2016	10-2019	10-2022	'10-'16	'16-'19	'19-'22
Total	$695	$875	$860	$930	+26%	-2%	+8%
< 1960	$700	$875	$890	$880	+25%	+2%	-1%
1960 to 1979	$650	$815	$845	$895	+25%	+4%	+6%
1980 to 1999	$725	$855	$871	$1,000	+18%	+2%	+15%
2000+	n.a.	$1,400	$1,385	$1,513	n.a.	-1%	+9%

Source: CMHC Rental Market Survey

Rental market prices can often be put into context with a region's prevailing vacancy rate. The overall vacancy rate, as well as those by unit size, is illustrated in Figure 4.7.

A healthy vacancy rate is considered to be between 3% to 5%, as depicted by the grayed area in the figure. Vacancy rates above 5% denote either surplus supply of or diminished demand for rental housing. Vacancy rates below 3% indicate either a shortage of supply in or increased demand for rental housing. Low vacancy rates often denote what is referred to as a "landlord's market," meaning property owners have more power to set higher rents, as the relatively high demand leads to the assumption that higher asking rents will be paid.

Figure 4.7: Primary rental market vacancy by unit size, October



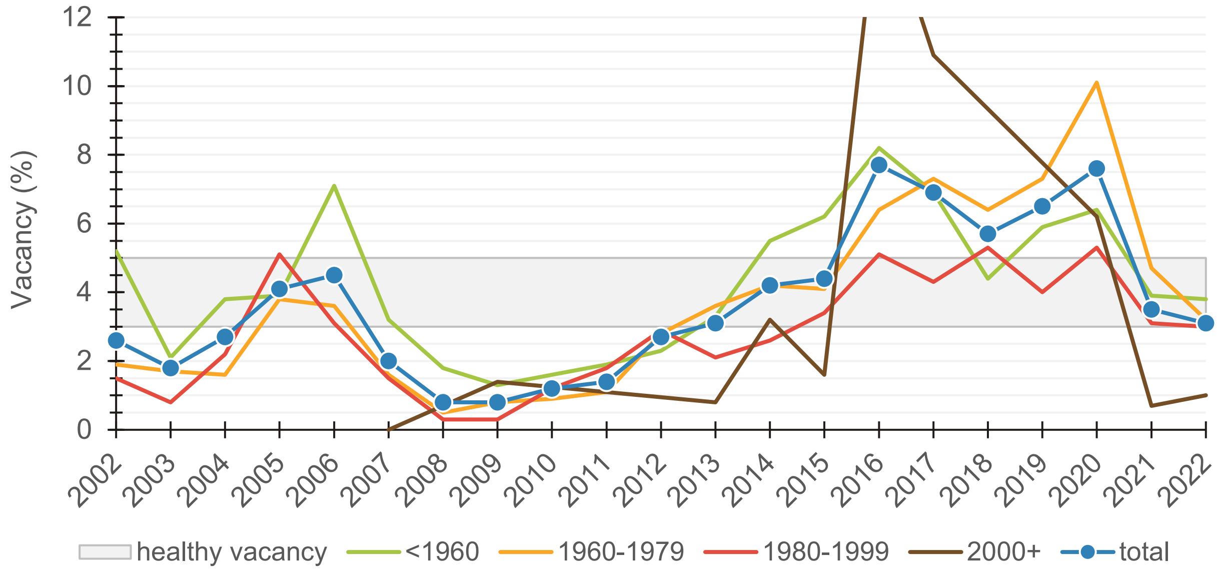
Source: CMHC Rental Market Survey

As can be seen, St. John's vacancy has fluctuated quite significantly over the two-decade period shown above. Most recently, there was a significant drop in overall vacancy between 2020-2021, yet as of 2022, vacancy remains in the healthy 3% to 5% range for all unit types save 2-bedroom units.

> "Talk to students, single mothers/fathers, young dual income couples, newcomers, people in homeless shelters, landlords that get hundreds of requests minutes after posting an apartment for rent, you will see how frightening the housing situation is. We are drowning. I'm appalled that I need to leave my beautiful home province, it should never be this way. A dual income household should not have to choose between rent or groceries.

Figure 4.8 illustrates vacancy across buildings' age, much as Figure 4.7 did for unit size. As can be seen the trend with overall vacancy is much the same. One interesting observation is the significant drop in vacancy specifically among new constructions.

Figure 4.8: Primary rental market vacancy by building age, October



Source: CMHC Rental Market Survey

Beginning in 2015 there was a spike in vacancy among buildings constructed from 2000 onward (we can assume, owing to a construction boom). Following this spike, vacancy in those buildings dropped rather quickly, and then much more sharply between 2020 to 2021, ending with a vacancy just over 1% in 2022.

4.4 Non-market housing inventory

Non-market housing is a term that covers the full spectrum of housing that lies beyond the effects of market factors. The term includes public or social housing, affordable housing provided by non-profit organizations, and transitional and emergency shelters, among others. Not only does the St. John's area boast an impressive supply of non-market housing, but an equally impressive inventory of the organizations providing such housing.

The demand for non-market housing is based on a range of socio-economic factors such as income, unemployment, family stability, addictions, residents transitioning out of institutional care, among others.

According to a review of the non-market inventory in May 2023, at least 7,494 non-market units exist across the City of St. John’s and various categories. Most prevalent are affordable housing units (3,648), offered by a combination of the Newfoundland & Labrador Housing Corporation (NLHC), the city, or other providers.

The categories below provide a brief definition of the non-market housing type provided along with tables listing the providers and their respective supply, the number of accessible units available for each supplier, and the number of units anticipated units in the pipeline to be constructed or complete construction.

Table 4-7: Non-market housing inventory, May 2023

	Current units	Accessible units	Pipeline units
Cooperative housing	108	0	0
Indigenous housing	22	2	10
Affordable housing (NLHC, City, & non-profits)	3,648	4	0
Senior's housing	1,931	13	60
Shelters	207	11	50+
Student housing	1,314	25	0
Transitional & Supportive housing	264	48	0+
Total	7,494	103	110+

The 7,494 non-market housing units represent approximately 15% of the total dwelling stock occupied by a usual resident. Income category estimations indicate that about 24% of all households earned a “low income” or less, suggesting that upwards of 11,830 households may benefit from a form of non-market housing. Note that this total may include most of those already in non-market housing and does not consider moderate income earners who might also be facing increased hardship affording appropriate shelter.

4.5 Post-secondary student housing

The provision of student housing is a form of non-market housing, in that it is uncommonly built or maintained by the private sector. Stakeholder consultation work concluded that the public post-secondary institution with the greatest inventory of student housing was Memorial University (MUN) – the only university in Newfoundland & Labrador and among the largest in Atlantic Canada. As of 2023, MUN has 1,314 dwellings units across four buildings, as summarized in Table 4-8. The same stakeholder consultation identified that the university does not have immediate plans to expand their unit inventory.

Table 4-8: Memorial University on-campus student accommodations, 2023

	Current units	Accessible units	Pipeline units
MUN: Burton's Pond Residence	130	25	
MUN: Former Battery Hill Hotel	84		
MUN: Macpherson College (single shared rooms)	500		
MUN: Paton College (single and shared rooms)	600		

	Current units	Accessible units	Pipeline units
Total	1,314	25	0

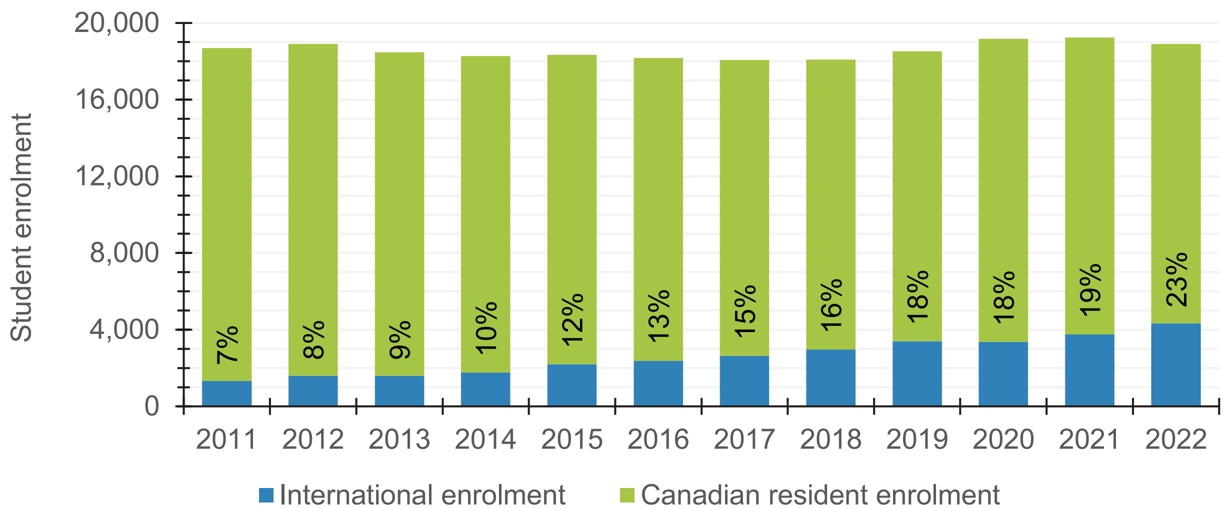
Source: Memorial University - Stakeholder consultation

According to the Association of Atlantic Universities (AAU), MUN had a total student body of 18,903 people in Fall 2022. Total enrolment has varied since 2011, but has generally remained around 18,500.

If we assume each unit houses two students, this means upwards of 2,630 students can live on-campus. In other words, the remaining 16,270 students must find shelter elsewhere. While students most often do not report their permanent address as being in the city they go to school (instead being where their parents live), the total off-campus student population equates to about 15% of the City's total population. Note that this does not consider the student population for other local post-secondary institutions.

While the university's student population does not suggest significant change in total student demand over the last decade, there is potentially a change in the needs of said students. Between 2011 and 2022, the share of international students at MUN increased from 7% to 23%, represented by a gradual increase in said share over that period.

Figure 4.9: Memorial University enrolment, Canadian and international students



Source: Association of Atlantic Universities [11]

11 Association of Atlantic Universities. (2023). Statistics: Surveys of Preliminary Enrolments. https://www.atlanticuniversities.ca/about/statistics-surveys-of-preliminary-enrolments/

5 Current Housing Need

CMHC's Core Housing Need (CHN) metric measures whether a household's living situation does not meet three criteria and whether there exist alternatives in the market to meet said criteria. These criteria are adequacy (the state of repair), suitability (the prevalence of overcrowding), and affordability (less than 30% of before-tax household income spent on shelter costs).

Readers may notice that the total number of households reported in the following charts does not equal those reported by Statistics Canada. This is because the households examined for Core Housing Needs include:

- only private, non-farm, non-reserve households; and
- owner and renter households with incomes higher than 0 and shelter-cost-to-income ratios below 100%.

5.1 Housing indicators / criteria

Table 5-1 shows the inadequacy, unsuitability, and unaffordability rate for owners, renters, and Indigenous households. Most important of the figures in this table are those under the "Share of households" row, showing the rate at which categories are affected by particular criteria compared to census totals for those respective categories.

Table 5-1: Housing criteria by tenure & Indigenous identity

		Total	Owner	Renter	Indigenous
Total households		48,000	29,490	18,510	2,330
Households living in **inadequate** conditions	Households	2,360	1,240	1,120	160
	Change since 2016	+11%	+16%	+7%	+19%
	Share of households	5%	4%	6%	7%
Households living in **unsuitable** conditions	Households	1,205	340	865	75
	Change since 2016	+22%	+19%	+23%	-21%
	Share of households	3%	1%	5%	3%
Households living in **unaffordable** conditions	Households	9,695	3,795	5,895	520
	Change since 2016	-8%	+1%	-13%	-4%
	Share of households	20%	13%	32%	22%

Source: Custom Census 2016 & 2021 Tables

> "My housing is in terrible condition and I need a new house but it's too expensive and I'm essentially trapped here as I'd be homeless if I lose this house - even though it's practically unlivable"
>
> "I want to be able to ask for repairs without fear of uncontrolled rent increases."

Table 5-2 and Table 5-3 present this data organized by household type and primary maintainer age, respectively. When organized as shown, it shows the prevalence of unaffordability among lone-parent (20%) and single/roommate (35%) household types. For age cohorts, the 15 to 24 maintainer age cohort has the highest unaffordability rate (42%).

Table 5-2: Housing criteria by household family type

		Couple w/o child(ren)	Couple w/ child(ren)	Lone parent	Single / roommates
Total households		11,940	9,945	4,875	19,105
Households living in **inadequate** conditions	Households	430	385	480	915
	Change since 2016	+34%	+10%	-7%	+12%
	Share of households	4%	4%	10%	5%
Households living in **unsuitable** conditions	Households	0	265	240	355
	Change since 2016	-	+20%	+60%	+8%
	Share of households	0%	3%	5%	2%
Households living in **unaffordable** conditions	Households	1,220	725	995	6,665
	Change since 2016	-18%	-10%	-32%	+2%
	Share of households	10%	7%	20%	35%

Source: Custom Census 2016 & 2021 Tables

> "I need to downsize. I need an apartment suitable for a senior. I can't afford condo fees. I would like to sell my house and buy a small house or apartment."
>
> "I've had to sell my personal belongings from hobbies and a lot of my furniture just to afford another month of living."

Table 5-3: Housing criteria by primary household maintainer age

		15 to 24	25 to 44	45 to 64	65+
Total households		2,190	15,540	17,025	13,245
Households living in **inadequate** conditions	Households	85	770	890	615
	Change since 2016	-11%	-7%	+7%	+66%
	Share of households	4%	5%	5%	5%
Households living in **unsuitable** conditions	Households	190	480	420	110
	Change since 2016	+15%	+9%	+47%	+22%
	Share of households	9%	3%	2%	1%
Households living in **unaffordable** conditions	Households	910	3,135	2,805	2,840
	Change since 2016	-16%	-16%	-9%	+8%
	Share of households	42%	20%	16%	21%

Source: Custom Census 2016 & 2021 Tables

Unaffordability is the most common and impactful indicator affecting households. Unaffordability is also the criterion that saw the most widespread percentage decrease in affected populations, largely due to the influence of COVID-19 relief payments like the Canadian Economic Recovery Benefit (CERB). Other analyses in this report demonstrate that the ability to afford shelter has worsened.

5.2 Core Housing Need & deep unaffordability

Deep unaffordability describes cases where a household spends 50% or more of their before-tax income on housing, providing a metric to identify households facing disproportionate financial hardship. Using the same categories as Section 5.1, Table 5-4, Table 5-5, and Table 5-6 show the proportion of those households in Core Housing Need and those that meet the deeply unaffordable criterion.

Table 5-4: Core Housing Need / deep unaffordability by tenure & Indigenous identity

		Total	Owner	Renter	Indigenous
Total households		48,000	29,490	18,510	2,330
Households living in **Core Housing Need**	Households	5,435	1,310	4,125	265
	Change since 2016	-15%	-10%	-16%	-13%
	Share of households	11%	4%	22%	11%
Households living in **deep unaffordability**	Households	3,060	1,030	2,035	185
	Change since 2016	-17%	0%	-23%	+6%
	Share of households	6%	3%	11%	8%

Source: Custom Census 2016 & 2021 Tables

While the City of St. John's has seen net percentage decreases across all tenures, renters are still affected by all criteria at much higher rates than owners. In 2021, 32% of renters were in unaffordable dwellings, 22% were in Core Housing Need, and 11% were in deeply unaffordable dwellings.

Table 5-5: Core Housing Need / deep unaffordability by household family type

		Couple w/o child(ren)	Couple w/ child(ren)	Lone parent	Single / roommates
Total households		11,940	9,945	4,875	19,105
Households living in **Core Housing Need**	Households	480	225	740	3,965
	Change since 2016	-26%	-22%	-43%	0%
	Share of households	4%	2%	15%	21%
Households living in **deep unaffordability**	Households	205	155	275	2,415
	Change since 2016	-41%	-9%	-39%	-8%
	Share of households	2%	2%	6%	13%

Source: Custom Census 2016 & 2021 Tables

By household type, single / roommate, followed by lone-parent, households were most affected by the listed criteria. In 2021, 21% of single / roommate households were in Core Housing Need and 13% in deeply unaffordable dwellings. By comparison, lone-parent households were affected by Core Housing Need at a rate of 15% and 6% were in deeply unaffordable dwellings.

Table 5-6: Core Housing Need / deep unaffordability by primary household maintainer age

		15 to 24	25 to 44	45 to 64	65+
Total households		2,190	15,540	17,025	13,245
Households living in **Core Housing Need**	Households	300	1,560	1,715	1,855
	Change since 2016	-10%	-25%	-15%	-4%
	Share of households	14%	10%	10%	14%
Households living in **deep unaffordability**	Households	345	915	1,025	770
	Change since 2016	-18%	-21%	-21%	-4%
	Share of households	16%	6%	6%	6%

Source: Custom Census 2016 & 2021 Tables

Those aged 15 to 24 were affected by the given criteria at higher rates than others. In 2021, 14% in Core Housing Need and 16% in deeply unaffordable dwellings. Note that the rate of Core Housing Need is lower than deep unaffordability, likely because the latter does not consider the availability of affordable alternatives.

5.3 Housing need for visible minorities

Table 5-7 summarizes the rate of Core Housing Need and unsuitability for the visible minority population of the St. John's CMA compared to the entirety of Newfoundland & Labrador.

Generally, visible minority populations face higher rates of Core Housing Need than the overall population, with particularly notable prevalence among recent immigrants and non-permanent residents. About 7.5% of visible minority immigrants that moved to the St. John's area less than 10 years ago and 11.4% of visible minority non-permanent residents lived in core need, versus 5.8% of the total visible minority population.

Unsuitable (overcrowded) dwellings are particularly prevalent among recent immigrant populations identifying as a visible minority. Nearly 20% of visible minority immigrants arriving within the last 10 years lived in an overcrowded dwelling. About 22% of non-permanent residents lived in the same conditions.

Table 5-7: Rates of Core Housing Need and unsuitability among visible minority populations

	St. John's CMA		Newfoundland & Labrador	
Population group	Core Housing Need	Unsuitability	Core Housing Need	Unsuitability
Total visible minority pop'n	5.8%	3.5%	5.2%	3.2%
Non-immigrants	5.6%	2.7%	5.1%	2.8%
Immigrant (< 10 years ago)	7.5%	19.6%	6.5%	18.2%
Immigrant (10+ years ago)	7.1%	5.0%	7.4%	4.6%
Non-permanent resident	11.4%	21.8%	11.3%	23.3%
Total non-visible minority pop'n	5.7%	2.6%	5.1%	2.7%

Source: Statistics Canada[12]

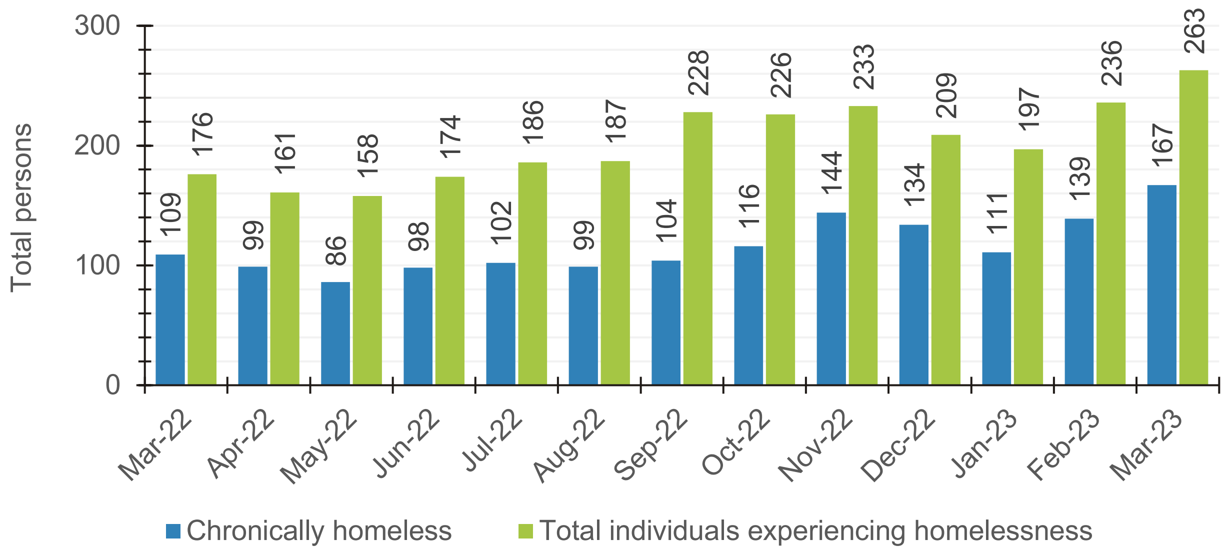
5.4 Unhoused persons

High costs of living and lagging increases to income puts strain on residents and households, but is felt even more acutely by those living with very low income. Relatedly, these persons are at a higher risk of being or becoming unhoused.

12 Statistics Canada. Table 43-10-0060-01. Selected housing characteristics, low income indicators and knowledge of official languages, by visible minority and other characteristics for the population in private households DOI: https://doi.org/10.25318/4310006001-eng

In February 2022, St. John's achieved a Quality By-Name List (BNL), administered by End Homelessness St. John's (EHSJ). A BNL is a real-time list of all people experiencing or who have experienced homelessness who are known to the housing and homelessness system and who have provided consent to collect their name and other identifying information.

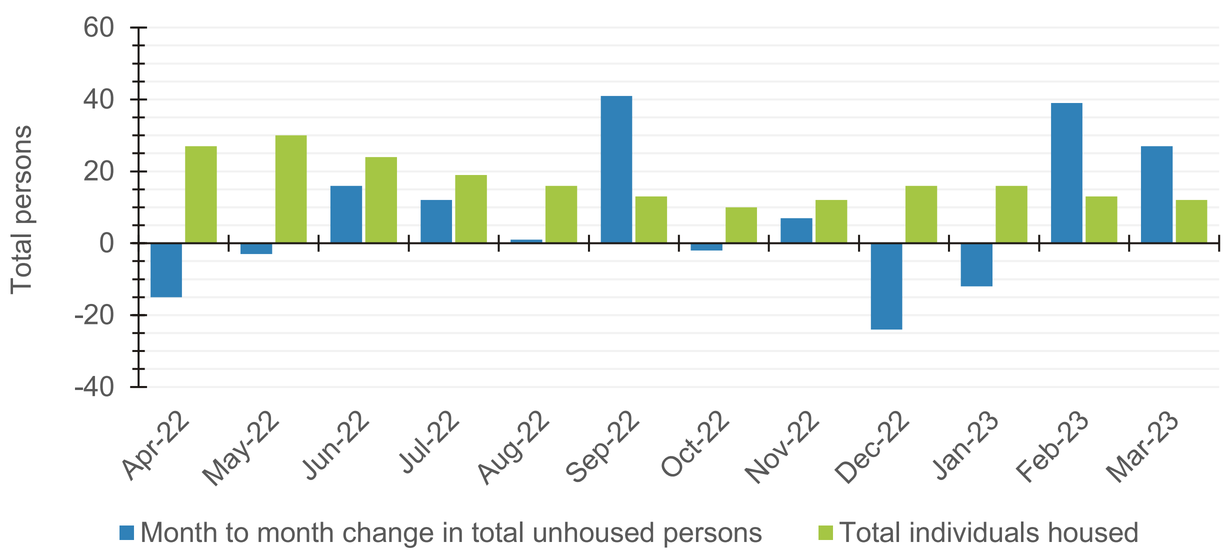
Figure 5.1: Monthly total persons experiencing homelessness and those who are chronically homeless



Source: End Homelessness St. John's

Figure 5.1 illustrates the change in persons experiencing homelessness since BNL tracking began for St. John's. In March 2023, EHSJ reported that 263 individuals were unhoused in the City, of which 167 (63%) were chronically unhoused. Both represent increases from a year prior – 176 and 109 (62%), respectively, in March 2022.

Figure 5.2: Monthly change in unhoused persons versus the number of persons housed



Source: End Homelessness St. John’s

Figure 5.2 illustrates the change in total individuals experiencing homelessness on a monthly basis, compared to the number of people housed on a monthly basis. EHSJ has both the capacity and will to try new things and take risks as required to end homelessness in St. John’s. EHSJ uses evidence-based approaches to identify areas of unmet need and systemic gaps. As a result, they can invest in programming and resources that support housing stability for St. John’s vulnerable populations. Over the course of a year, EHSJ and their community partners in the housing and homelessness sector have found housing for 238 individuals across St. John’s. During the same period, the organization reported a net increase of 87 individuals experiencing homelessness. This demonstrates that even with notable capacity, addressing homelessness continues to be a complex undertaking.

6 Resident Experiences

The St. John's Housing Needs Assessment Public Survey ran from Monday, March 27th until Sunday, April 30th. The survey was distributed online through the Engage St. John's platform, through municipal newsletters, via social media and through stakeholder networks. The City of St. John's hosted three clinics (Tuesday, April 11th, Thursday, April 13th, and Thursday, April 27th) to increase accessibility and provide assistance for those facing barriers to participation, held at the Gathering Place and the Salvation Army Centre of Hope.

The St. John's Housing Needs Assessment Public Survey had 805 total respondents, with 622 of those being fully completed surveys (the remaining 183 surveys were not fully completed).

Survey limitations

Please note that the survey distribution was not controlled for a representative sample of the population – selection bias is a notable limitation for extrapolating the data to draw conclusions about the community overall. In other words, survey results may overrepresent certain cohorts of the population since respondents in general are likely to self-select for those who are experiencing housing challenges. They are therefore motivated to engage with the issue. Thus, the tool is predominantly for understanding the human experience behind other data analysed in this report.

6.1 Survey respondent demographics

The survey respondents were fairly representative of the general population in most areas, with notable exceptions in age (46% of survey respondents were between the ages of 25 to 44, compared to 28% as per the 2021 Census) and income, where we heard disproportionately from those making less than $20,000 per year, and saw underrepresentation in income brackets over $50,000. We also heard from disproportionately more women (59%) than men (34%).

The survey received a high response rate from the 2SLGBTQIA+ community with 18% of survey respondents. This is not uncharacteristic of Housing Needs Assessment Surveys, as members of the 2SLGBTQIA+ face unique challenges when it comes to housing and far more likely to be homeless or at risk of homelessness, or in Core Housing Need than the rest of the general population.

We heard from 51 respondents who are currently unhoused – 33 staying with a friend or family member (known as "hidden homelessness"), 15 staying in an emergency shelter, 2 staying in vehicles or tents and one sleeping in a public space. As previously mentioned, EHSJ reports that 263 people were experiencing homelessness in the city as of April 2023.

6.2 Survey themes

Housing is a complex issue, and the housing needs of St. John's residents are diverse. The survey results demonstrate that affordability, availability, condition of housing stock and suitability of housing relative to household makeup, are all top of mind for residents and some demographics are being disproportionately affected by these issues.

Overall, 58% of respondents felt they were in a stable housing situation, while 26% felt they could easily lose their housing (the remaining respondents were unsure). However, when we look at tenure, we see a different story emerge. About 43% of renter households felt they could easily lose their housing, and only 36% felt they were in a stable housing situation.

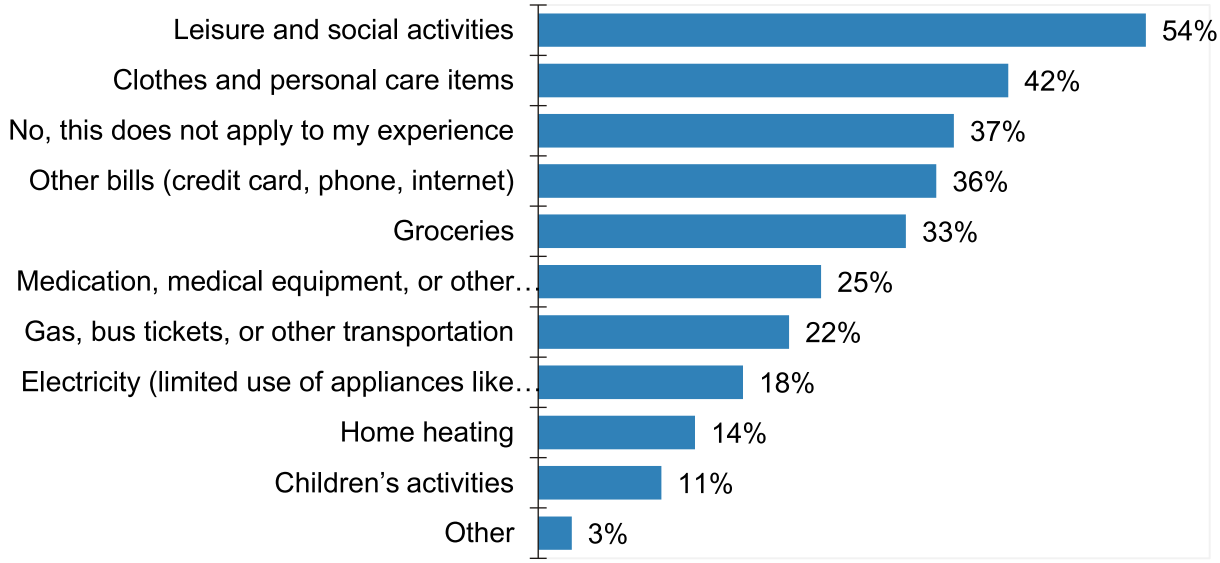
6.2.1 Affordability

Affordability was the strongest theme from the survey, with just over half of respondents saying that they spend more than 30% of their household income on housing. For renter households, this was even higher, with 68% of respondents not meeting the definition of affordability. When asked if they find it difficult to pay for monthly housing costs, 53% of total respondents answered yes. This number was, again, greater for renter households, with 65% having difficulty affording their housing costs.

Other housing-related costs are also having a significant impact on affordability for St. John's residents. 49% of survey respondents found it difficult to pay for heat, 47% had difficulty paying for utilities and half of respondents found it challenging to pay transportation costs.

Survey respondents have had to go without a range of items in order to afford their shelter costs, as illustrated by Figure 6.1.

Figure 6.1: Share of respondents who went without a specified item to pay for shelter



When asked what they would like to change about their housing situation, 54% of survey respondents said they would like their housing to be less expensive. 42% of renters would like to own, but cannot afford to make the jump into home ownership.

Accessing Supports

> "There is a lack of supports for homeowners living in poverty."

About 21% of survey respondents have tried to access support services to help pay for housing costs. Of those who have tried to access supports, 55% found they were ineligible, while another 37% found that the available supports were not enough to fully cover their bills. Around 26% of respondents who accessed supports felt they were being judged and another 22% felt uncomfortable accessing support or services.

Suppressed Households

St. John’s, like many cities across the country, has a significant number of suppressed households. Suppressed households are new households that would have formed if attainable housing were available (examples of this include adult children living with their parents, and parents/grandparents living with their children/grandchildren).

> “I'm living in my car but it's hard to get showers with no running water.”
>
> “I am living with my parents because I cannot afford current rental prices.”
>
> “Friends of mine have been living in a relative’s garage. […] They have not been able to find an apartment they can afford in all this time. I fear for their mental and physical health.”

One fifth of survey respondents have adults living in their home who would like to be living independently, but cannot due to affordability or lack of available housing. Approximately 18% of survey respondents have had someone “couch surf” with them over the last year – another strong indicator of household suppression.

Suppressed households with adults living in the home who would prefer to be living on their own were more common amongst vulnerable groups such as newcomers (38%), people with disabilities (29%), members of the 2SLGBTQIA+ community (31%) and visible minorities (40%). These groups were also more likely to have offered support to a couch surfer in the past year.

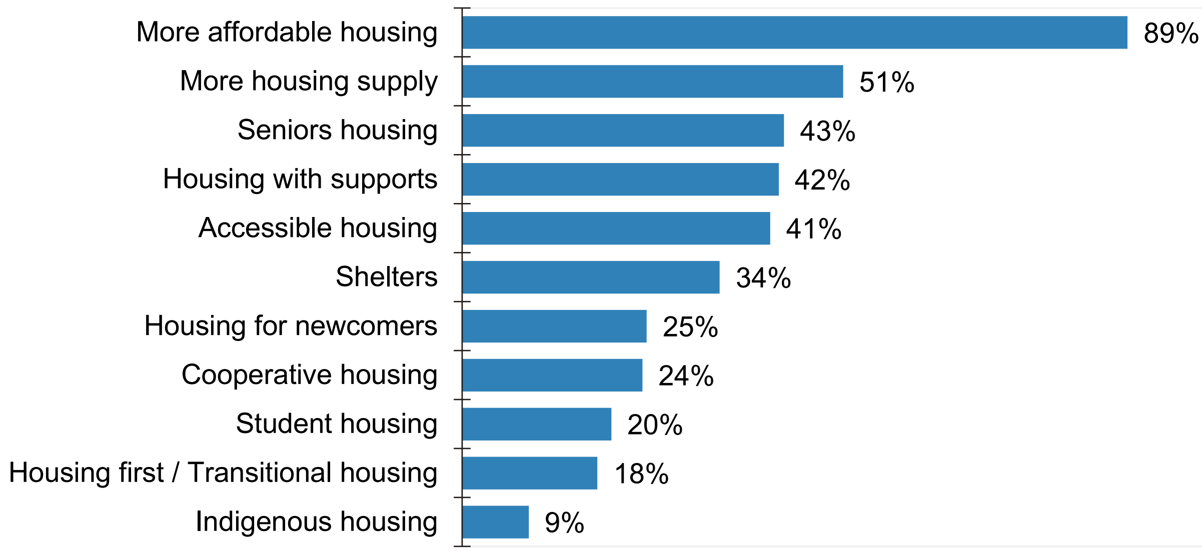
6.2.2 Housing Availability

Closely related to the issue of affordability, housing availability was a common theme among survey respondents. Availability is an issue across the housing spectrum, and it was one of the top reasons why respondents were considering leaving their community. The following types of housing came up repeatedly:

- Affordable housing
- Options for seniors not requiring live-in care/services (accessible units, smaller rental options, one-level options, etc.)
- Options for students who wish to live off campus
- Pet-friendly housing options
- Accessible housing for those with disabilities and/or diverse needs

Figure 6.2 illustrates what kind of housing options survey respondents consider to be most needed in St. John’s.

Figure 6.2: Share of what types of housing respondents consider to be most in need



We also heard a considerable amount about the impact that short term rentals are having on the availability of long-term rental housing. Many survey respondents feel that this issue requires government intervention to increase availability of housing options in the city.

6.2.3 Housing Condition

We heard from many respondents about the poor or deteriorating condition of their housing. About 35% of survey respondents said their home is in need of major repairs. This number was higher for renter households, with 45% saying their home is in need of major repairs.

When asked what respondents would like to change about their current housing situation, 55% said they wanted housing that was in better condition or required less maintenance and repair, the top response across all options.

6.2.4 Housing Suitability

Access to Amenities

Overall, survey respondents felt that they were able to access necessary amenities relatively near to their homes. 91% of respondents said that their current housing had access to amenities. 89% of respondents said that they were also able to access transportation, such as transit, parking, sidewalks and bike infrastructure. These numbers were consistent across tenure types.

> "I would like better access to year round public transit and safe accessible pedestrian and cycling routes (including cleared sidewalks in winter). Our actual housing situation is fine but these things would hugely enhance our living situation."
>
> "My housing experience would be better tenfold if public transportation was better and I could access necessities and other places easier."

Despite high rates of access to transportation, many survey respondents spoke of challenges with public transportation and a desire to see increased frequency and extended service areas to improve accessibility for residents.

Accessibility

Accessibility was a common theme that came up throughout the survey. About 20% of survey respondents said that their housing and surrounding areas did not meet the physical accessibility needs of their household. Over 25% of renter households were in housing not meeting their accessibility needs.

Finding housing that meets a household's accessibility needs is difficult for many in St. John's – 22% of survey respondents found this to be a challenge, and even more (31%) for renter households.

Number of Bedrooms

Over 6% of survey respondents do not have enough bedrooms for the number of people in their household. This number is twice as high for renter households, with 12% not having a sufficient number of bedrooms. About 21% of survey respondents said they would like to have more bedrooms in their home.

Pet-Friendly Options

Finding pet-friendly housing options is a considerable obstacle for many folks, especially renters. Overall, about 34% of survey respondents have been refused housing because they have or had a pet. This percentage increases to 50% for renter households

Child-Friendly Options

Another common form of housing discrimination is against households with children. Though not as prominent as issues with pets, 6% of overall survey respondents have been refused housing because they have children. Again, renter households exhibit higher rates of related discrimination – 9%.

More Household Amenities

Many survey respondents spoke about the lack of amenities in their current housing. 36% of respondents would like to have more household amenities, such as private laundry, dishwasher and/or a yard. For those living in buildings, access to an elevator was seen as a desirable amenity, especially for those with mobility issues and seniors.

6.2.5 Discrimination

About 19% of survey respondents have been refused housing or been discriminated against when trying to obtain housing. This number is higher for members vulnerable communities

- 30% of respondents with a disability have experienced discrimination
- 24% of respondents who identify as newcomers have experienced discrimination
- 32% of respondents who identify as 2SLGBTQIA+ have experienced discrimination
- 42% of respondents who are a visible minority have experienced discrimination
- 21% of respondents who identify as Indigenous have experienced discrimination

7 Stakeholder Consultation Themes

7.1 St. John's overall housing market

Based on their experience in non-market housing, stakeholders are unanimous in their observations that the City's overall housing market is in poor shape, under significant pressure, and with specific references made to the lack of affordable housing. Many commented on the lack of safe and secure housing and were well aware of low vacancy rates, high rental rates, and associated impacts on supply, low-income earners, homelessness, and waitlists for public housing.

> "There are plenty of units, the problem is concentration and the treatment of housing as an investment asset rather than a social necessity. Identifying supply is missing the mark."

The lack of affordable housing is compounded by lacks in both income supports and transitional and supportive housing to help meet the needs of vulnerable populations. Stakeholders expressed concerns that landlords are becoming increasingly less likely to enter rental agreements with low income individual and those on income support.

7.2 Issues faced by vulnerable populations

Since those consulted represent a wide range of housing needs, issues for vulnerable populations have been summarized in bullet-point form:

- Student housing is generally being met, but affordability and proximity is an issue.
- Women's housing needs are broad and not being met. Issues include fleeing violence, substance abuse, challenges securing housing benefits, health and income supports, and food security.
- The shelter system is often at capacity, not all services are low barrier, and the length of stays is increasing.
- There is a general lack of housing options. With increasing rents, sometimes support from 3 funders is needed to help pay for shelter expenses.
- While the Provincial Income Support program includes a bus pass, transportation to and from housing locations is an issue.
- There are few studio units available and a large demand for 1-bedroom units.
- Some tenants have trouble presenting themselves to landlords. Other issues include low literacy, poverty, former conflicts (law), mental health and addictions, bill

payments, maintenance. Overall, there is a need for a greater number of good quality landlords.

- There is a lack of timely mental health supports.

- There is difficulty accessing treatment for mental illness, addictions, childhood trauma, homelessness, poverty, criminal justice history, discrimination, etc., and for issues that can be treated through healthcare as there are significant waitlists and lack of primary healthcare providers available in the city.

- Young people face issues like: ageism, oppression, homelessness, poverty, trauma, mental health, substance misuse, poor physical health, lack of access to support services (long wait lists), suicidality, employment barriers, educational barriers, lack of family support, involvement with the legal system, abuse, barriers to health care services, etc.

> "I have been homeless 3 times in the last 5 years."
>
> "[A relative] lived with us for a few months because [they were] awaiting a place at a treatment facility and all the shelters were full."
>
> "I was released from prison into homelessness."

- There is a growing stigma with low-income seniors. Some landlords are not selecting seniors if they are on supports, others assume there will be health risks. Cost of living and staff shortages and delays in home care and personal services are growing issues. There is an observed spike in senior homelessness.

- Seniors suffer from social isolation. This was already an issue but was exacerbated by COVID-19.

- There are very limited supportive or transitional housing units available within the city, especially those that are specifically inclusive of Indigenous peoples.

- The system tends to duplicate documentation with extensive forms which are required to avail of the service. For example, a person cannot avail of Income Support until they have an ID, an address on file and a bank account. Many people seeking our specific services are oftentimes couch surfing and unable to provide an address and then are unable to secure housing as they do not qualify to receive financial support.

7.3 Constraints in creating more affordable housing

New capital projects take a long time and financing is an issue for non-market housing providers in general. The supply of affordable housing is being primarily restricted by a lack of access to capital and financial barriers, in particular, the complexity of affordable housing funding applications, a situation being aggravated by lengthy approval processes in an environment characterized by volatile construction costs, labour shortages, and rising interest rates.

Mixed income housing needs more support and promotion from all levels of government. Higher living allowances would help leverage more rental units in the private sector.

The supply of affordable housing in St. John's cannot be disassociated from health and socio-economic impacts. Stakeholders observed that under investment in affordable housing can result in increased healthcare and social welfare costs.

> "Please start taking zoning more seriously. Mixed-use neighbourhoods could help us all, especially those who cannot afford their own car."

The impact of Not-In-My-Backyard (NIMBY) mentalities have led to several projects across St. John's facing neighbourhood resistance for multi-unit buildings, whether affordable or not. There is call for public information campaigns to reduce NIMBY resistance. Such a campaign could align with efforts to create increased flexibility within local development / zoning regulations, which was also identified as a barrier / obstacle.

7.4 Government housing programs and associated barriers

The level of awareness of federal, provincial and municipal housing programs was felt to be generally good, however, the level of effort required to access these funding programs is considered onerous, and the range of programs can be confusing.

Non-market housing providers are being challenged to meet a growing demand, maintain or upgrade existing stock, and/or keep their client supports and services funded.

One organization noted that its last affordable housing expansion in 2015 resulted in a high debt burden and restrictive mortgage conditions, hampering its ability to expand, despite having significant land resources. Another noted gaps in the list of populations that governments consider vulnerable, for example, young men.

Most labelled the funding programs as overly bureaucratic with lots of red tape, complexity, and taking lots of work to access. One expressed that Federal funding is too focussed on the largest municipalities of Canada and does not adequately consider smaller provinces. Furthermore, turn-around times are not fast enough and are often overly complex.

Lack of equity, land, zoning barriers and consistency in program approaches were also mentioned, but the most persistent barrier is the lack of financing for capital and operations.

8 Gap Analysis

To perform affordability gap analyses, this report compares real estate sales data and CMHC-reported rents to incomes by household characteristics. Rent and income data is specific to the City of St. John's. Residential sales relate to the entire CMA.

The report applies several steps and assumptions when performing analysis calculations, varying depending on the type of analysis. A summary of these steps and assumptions for the upcoming figures are in **Appendix B**.

8.1 Housing attainability

Attainable and affordable housing are often used interchangeably. Both use the affordability threshold assumptions (30% of before-tax household income). Attainable housing is sometimes used to distinguish affordability from subsidized housing – it is a measure of the housing that is affordable to households earning the median income. Alternatively, it is a measure of the monthly mortgage or rent that is affordable to the median household.

Table 8-1 demonstrates the affordable shelter costs (specific to mortgage or rent, not items like insurance or utilities) for each combination of household characteristics based on their respective 2021 median before-tax household incomes. The table relates directly to Table 3-9, without consideration for subsidized renter households.

Table 8-1: Attainable monthly mortgage or rent based on median income of each household characteristic, 2021 estimates

	Total	Owner	Renter	Indigenous
Total households	$1,415	$1,950	$840	$1,540
Household size				
1 person	$730	$1,030	$555	$610
2 persons	$1,555	$1,895	$1,030	$1,455
3 persons	$2,065	$2,530	$1,230	$1,950
4 persons	$2,740	$3,150	$1,445	$2,380
5+ persons	$2,830	$3,490	$1,630	$2,270
Household type				
Couple w/o child	$1,800	$2,005	$1,170	$1,725
Couple w/ child(ren)	$2,795	$3,075	$1,480	$2,570
Lone parent	$1,125	$1,555	$835	$1,150
Single person	$825	$1,090	$670	$910
2+ persons	$730	$1,030	$555	$610

	Total	Owner	Renter	Indigenous
Household maintainer age				
15 to 24 years	$825	$855	$825	$930
25 to 34 years	$1,320	$2,045	$1,020	$1,455
35 to 44 years	$1,745	$2,475	$1,000	$1,990
45 to 54 years	$1,930	$2,590	$925	$1,895
55 to 64 years	$1,615	$2,120	$655	$1,840
65 to 74 years	$1,285	$1,575	$645	$1,285
75 to 84 years	$1,005	$1,230	$595	$1,005
85+ years	$820	$960	$595	-

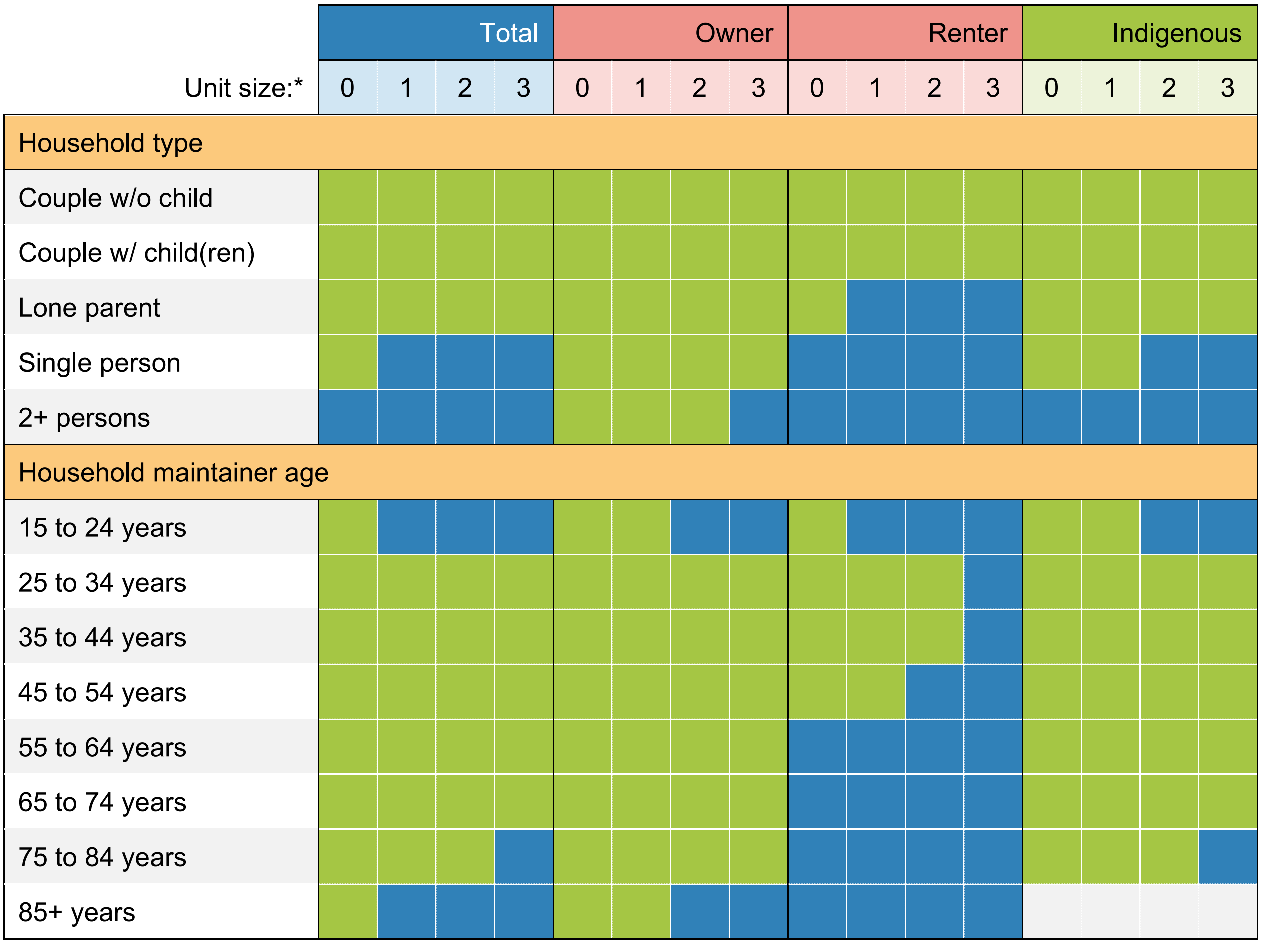
Not surprisingly, higher median incomes translate to higher shelter budgets. For instance, couples with children (often dual income earning) that own their home could spend upwards of about $3,075 before exceeding the 30% affordability threshold. Conversely, single person renter households could budget upwards of $670 to rent if seeking an affordable dwelling.

8.1.1 Rent attainability

Table 8-2 takes the results of Table 8-1 and asks: does this median income afford the median rent of a unit in the City of St. John's in October 2022? Under each heading are four categories (0, 1, 2, 3) representing each of CMHC's reported unit sizes (see table notes). If a square is **blue**, it indicates the median income of that combination of household characteristics could not reasonably afford the median rent of that unit size. If a square is **green**, it could. For instance, a 2-person renter household could not afford the median 3+ bedroom rent, but could afford 2-or-fewer bedrooms.

Table 8-2: Affordability of median rent by dwelling size & household characteristic income

	Total				Owner				Renter				Indigenous			
Unit size:*	0	1	2	3	0	1	2	3	0	1	2	3	0	1	2	3
Total households																
Household size																
1 person																
2 persons																
3 persons																
4 persons																
5+ persons																



* 0 = studio unit; 1 = 1-bedroom unit; 2 = 2-bedroom unit; 3 = 3+ bedroom unit

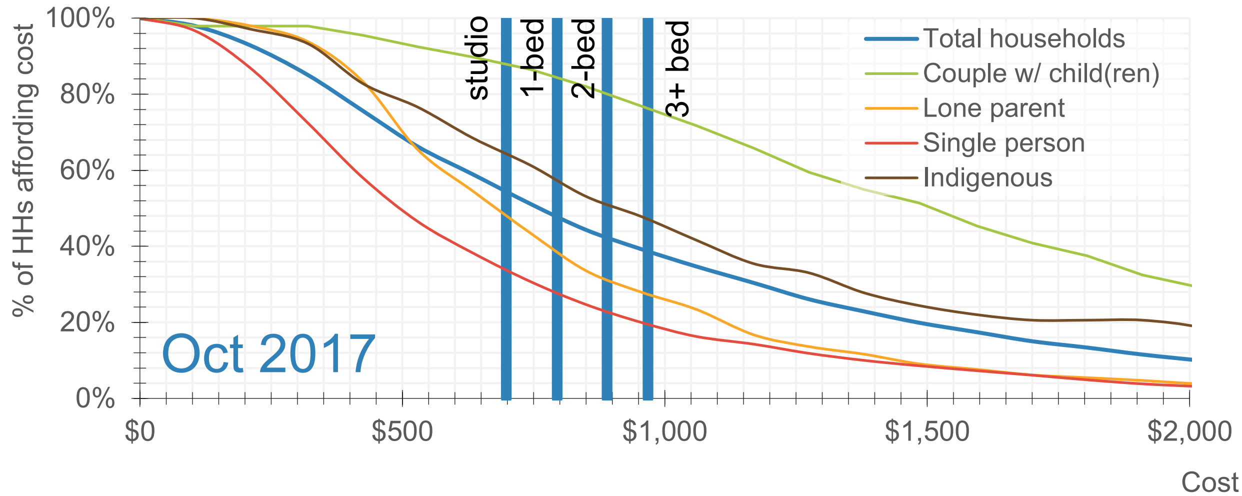
Overall, the table identifies which household segments are most likely to face the greatest hardship related to rental affordability. Most results are unsurprising – young or single households generally earn less, so they experience greater difficulty paying for shelter. However, renting households with a primary maintainer aged 45+ face noticeable challenges affording market rents. There are about 8,995 renter households maintained by a 45+ year old. Given that the median represents the precise centre point, this means at last half of said households (at least 4,500 in total) may not have been able to afford to rent the median unit.

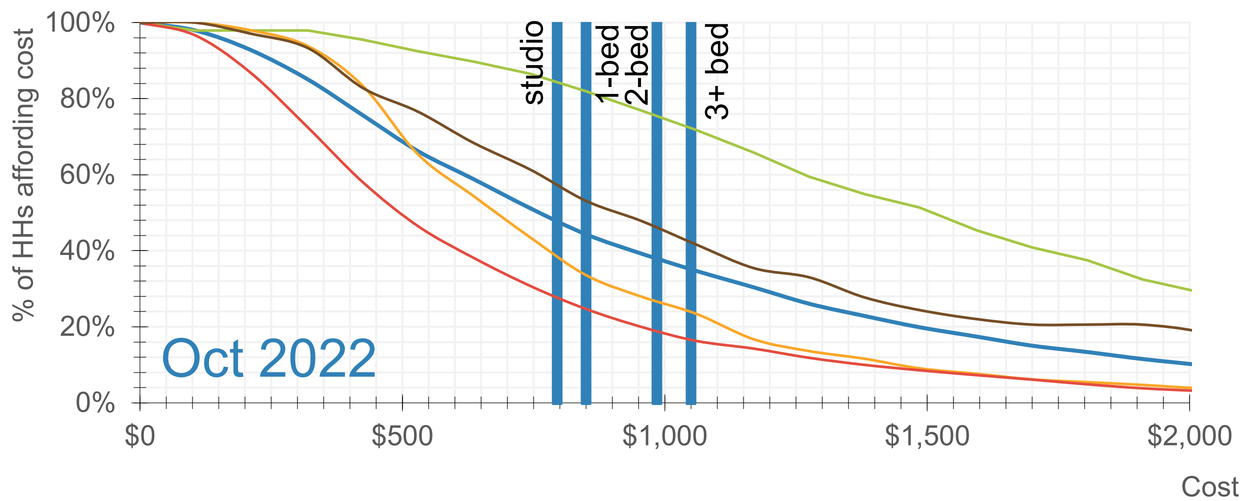
Figure 8.1 offers estimates of the actual share of renter households that could afford the median unit rent of October 2017 versus October 2022, disaggregated by select household characteristics. Vertical lines represent the median unit's rent. The decreasing lines represent the share of specific households able to afford particular shelter costs (i.e., 100% of households can afford a free unit but only about 3% of single person renter households could afford $2,000). Note that the share of households reflects 2016 income distributions to estimate a scenario where income data was unaffected by pandemic relief.

Results suggest that CMHC-reported median rents have not shifted significantly between periods. A reminder that CMHC rents reflect the combination of occupied and asking rents. Asking rents are likely higher than CMHC's values. Nevertheless, results approximately indicate that:

- 54% of renters could afford the median **studio** in 2017, versus 50% in 2022;
- 50% of renters could afford the median **1-bed** in 2017, versus 45% in 2022;
- 43% of renters could afford the median **2-bed** in 2017, versus 37% in 2022; and
- 39% of renters could afford the median **3+ bed** in 2017, versus 34% in 2022.

Figure 8.1: Share of renter households that could afford median rents by dwelling size and month/year





Source: derived from Statistics Canada custom Census 2016 tables, CMHC Rental Market Survey

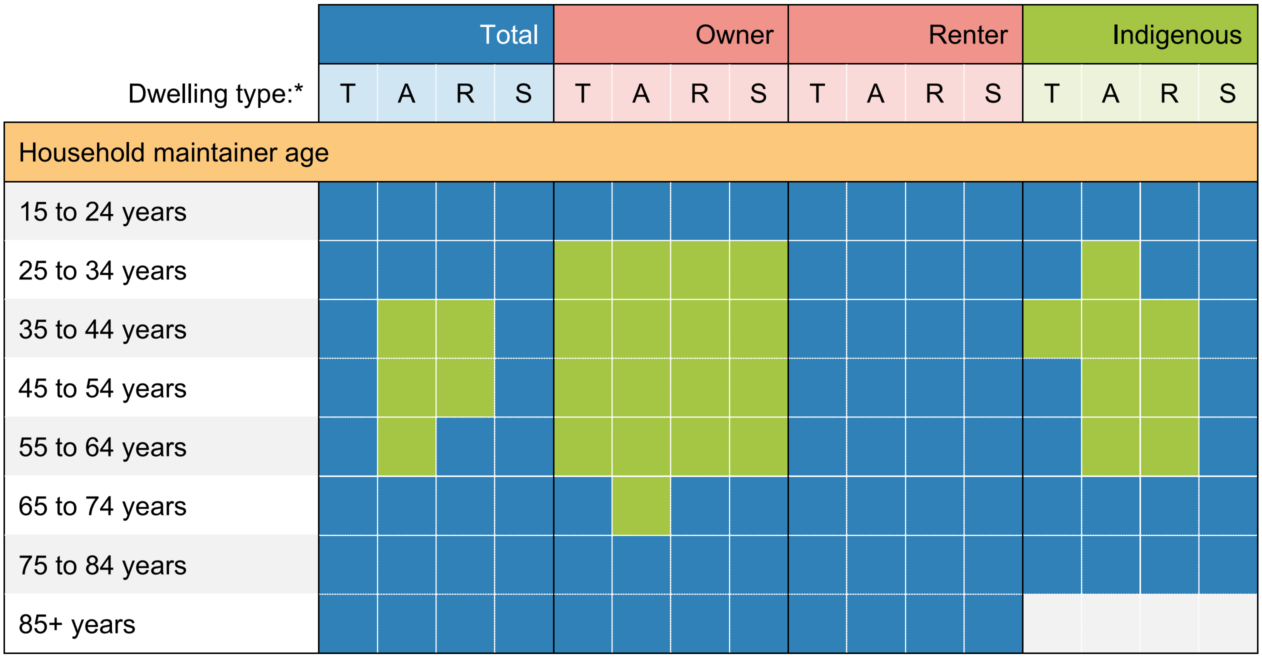
> "With the constantly rising cost of living and stagnating wages/poor job prospects I worry I will never own a home. I am currently in a good rental and hope and pray I will not be given a "no reason" eviction at some point if my landlord decides to sell. […] We can barely afford where we are living now and I worry that if things keep going this way we will end up on the street."
>
> "I don't want to leave my community because my child would lose her friends at school. I don't want to move away from my family."

8.1.2 Homeownership attainability

Table 8-3 summarizes the same analysis as Table 8-2, but instead of median rents, it uses benchmark sale prices from March 2023. Each heading has four subcategories (T, A, R, S) representing a different dwelling type (see table notes). Again, if a square is **blue**, it indicates the median income of that combination of household characteristics could not reasonably afford the median price of that dwelling type. If a square is **green**, it could. For instance, a 4+ person renter household could not afford the median townhouse or single family home, but could afford the median apartment.

Table 8-3: Affordability of benchmark sale price by dwelling type & household characteristic income

	Total				Owner				Renter				Indigenous			
Dwelling type:*	T	A	R	S	T	A	R	S	T	A	R	S	T	A	R	S
Total households	Blue	Green	Blue	Blue	Green	Green	Green	Blue	Blue	Blue	Blue	Blue	Blue	Green	Blue	Blue
Household size																
1 person	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue
2 persons	Blue	Green	Blue	Blue	Blue	Green	Green	Blue	Blue	Blue	Blue	Blue	Blue	Green	Blue	Blue
3 persons	Green	Green	Green	Green	Green	Green	Green	Green	Blue	Blue	Blue	Blue	Green	Green	Green	Blue
4 persons	Green	Green	Green	Green	Green	Green	Green	Green	Blue	Green	Blue	Blue	Green	Green	Green	Green
5+ persons	Green	Green	Green	Green	Green	Green	Green	Green	Blue	Green	Blue	Blue	Green	Green	Green	Green
Household type																
Couple w/o child	Blue	Green	Green	Blue	Green	Green	Green	Green	Blue	Blue	Blue	Blue	Blue	Green	Green	Blue
Couple w/ child(ren)	Green	Green	Green	Green	Green	Green	Green	Green	Blue	Green	Blue	Blue	Green	Green	Green	Green
Lone parent	Blue	Blue	Blue	Blue	Blue	Green	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue
Single person	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue
2+ persons	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue



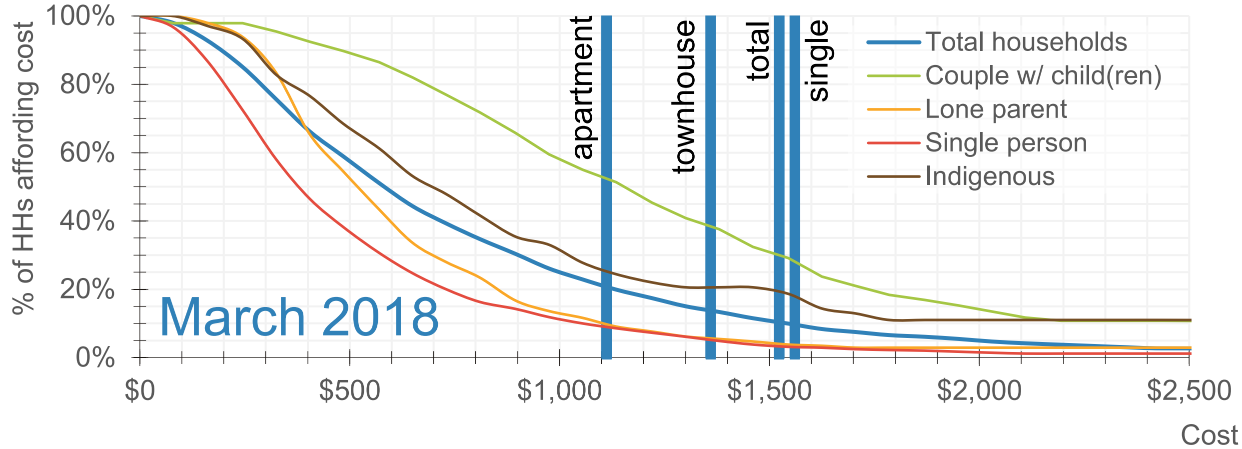
* T = total dwellings; A = apartment; R = row / townhouse; S = single family

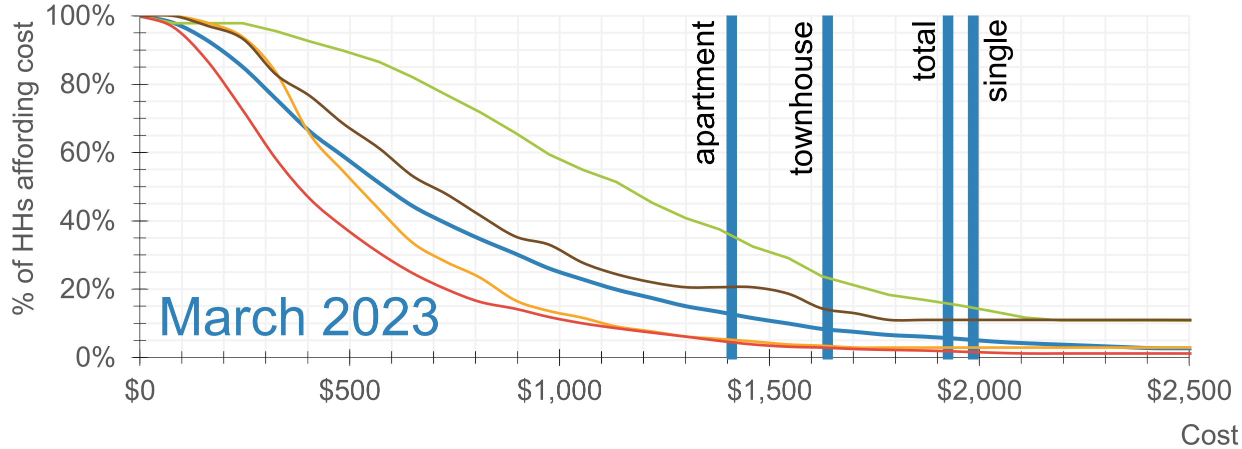
The table identifies the household segments that are most likely to face the greatest hardship related to homeownership affordability. Furthermore, renter households also represent potential first-time home buyers. Overall, homeownership looks to be particularly inaccessible financially for most segments, even for owner households (though owner households already own their home and likely benefit from several years of equity building up). The vast majority of median renter households (regardless of size, type, or age of maintainer) could not afford any of the benchmark prices. The only exceptions being the median couple with children and 4+ person households affording the benchmark condominium apartment.

> “My housing costs more than 50% of my monthly pay. At times, during covid lockdown, my mortgage cost significantly more than I earned in a month. I am not eligible for any sort of support because my income is too high, but I have significant student debt and other expenses such as a car, required for work, etc.”
>
> “We are stuck in a renting rut because it is too difficult to get a mortgage even though rent is more than a mortgage payment for a house of the same size. Cannot save up a down payment while paying outrageous rental rates.”

Figure 8.2 illustrates estimates of the share of renter households that could afford benchmark dwelling prices in March 2018 versus March 2023, disaggregated by select household characteristics. Vertical lines represent the median unit’s rent. The decreasing lines represent the share of specific households able to afford particular shelter costs (i.e., 100% of households can afford a free home but only about 1% of single person renter households could afford a $2,400 mortgage). Note that the share of households reflects 2016 income distributions to estimate a scenario where income data was unaffected by pandemic relief, which temporarily distorted income.

Figure 8.2: Share of renter households that could afford benchmark prices by dwelling type and month/year





Source: derived from Statistics Canada custom Census 2016 tables, CREA ®, Bank of Canada

Results suggest that CREA reported benchmark prices shifted considerably between periods. Results approximately indicate that:

- 10% of renters could afford the benchmark **single** in 2018, versus 5% in 2023;
- 14% of renters could afford the benchmark **townhouse** in 2018, versus 9% in 2023; and
- 21% of renters could afford the benchmark **apartment** in 2018, versus 12% in 2023.

8.2 Affordable housing deficit

The affordable housing deficit is the combination of (a) the income category results produced in Section 3.5.3 and (b) 2016 Core Housing Need by income category and household size data exported from HART's Housing Needs Assessment Tool. By knowing the total persons in each income category, the prevalence of households in core need in each category, and the distribution of core need by household size, we can estimate the affordable housing deficit. Said deficit can also be regarded as the net demand for affordable units, broken down by income and size.

Table 8-4 summarizes the results of this combination of data. It suggests that there existed a net demand of 7,205 affordable housing units, with the greatest share attributed to demand from low income single persons (3,010 people).

Table 8-4: Estimate of local affordable housing deficit

	Total	1-person	2-persons	3-persons	4-persons	5+ persons
Total households	7,205	4,265	1,835	690	295	120
Very low income	1,445	1,255	155	35	0	0
Low income	5,290	3,010	1,495	535	210	40
Moderate income	470	0	185	120	85	80
Median income	0	0	0	0	0	0
High income	0	0	0	0	0	0

Source: derived from HART, Statistics Canada 2021 Census custom tabulations

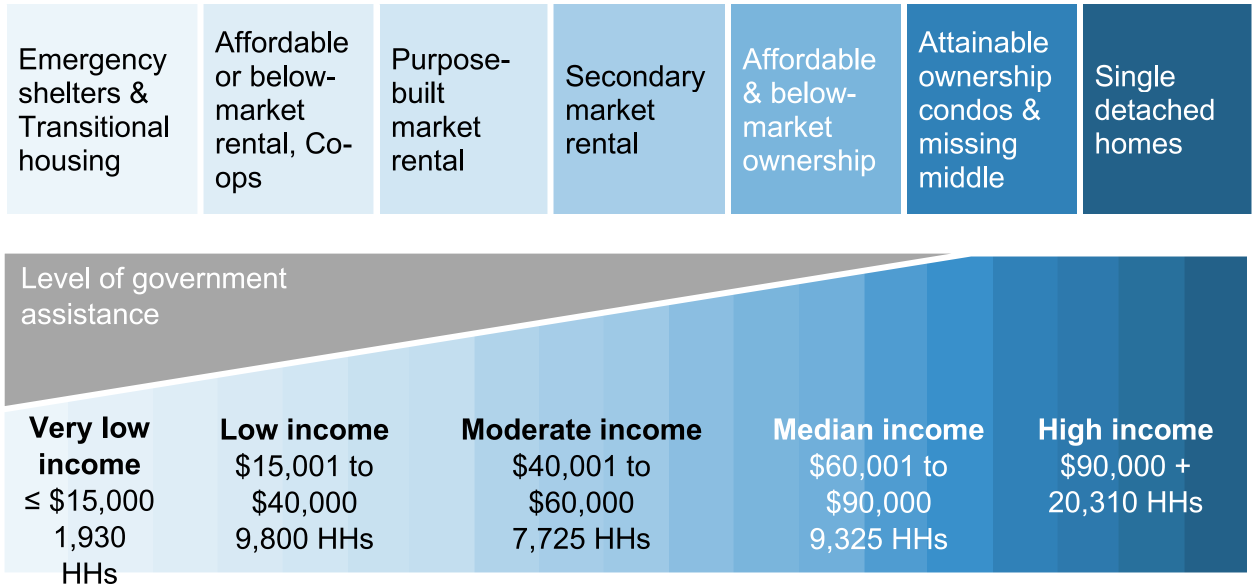
Important note: The above analysis uses Core Housing Need data from 2016 by income category, and applies it to calculated income categories for 2021. The income thresholds between 2016 and 2021 categories are not the same, and so the core need data cannot be considered a perfect one to one comparison.

8.3 Visualization of income versus housing continuum

Figure 8.3 illustrates a varied version of the housing continuum, as originally formulated by CMHC, and how the aforementioned income categories (and the households within each) may distribute across said continuum. It also offers an idea of the scale of government assistance required to achieve the housing forms within the continuum.

It is not possible to equate an exact number of the households that should be accessing which form of housing since we do not know the specific circumstances of individual households. Nevertheless, it provides an idea of the magnitude of units that are required to meet the needs of a potential maximum of households.

Figure 8.3: Rough distribution of households on the housing continuum



For instance, about 1,930 St. John's household earn an income that would categorize them as having a very low income (less than or equal to $15,000). These households, often single persons, are at the greatest risk of becoming unhoused or requiring emergency housing services.

Of the 9,800 low-income households ($15,001 to $40,000), most would require a form of affordable or below-market rental option, with those on the lower end of the spectrum facing greater probability of requiring emergency housing and those on the higher end potentially being able to access market rental housing.

These relationships continue from income to income and housing form to housing form, until we reach high income earners who have the highest likelihood of achieving housing security.

Notwithstanding, it is important to consider – as presented by the housing wheelhouse – that while the continuum often does act linearly (i.e., more income provides more opportunity for housing security), it does not always do so.

9 Housing Supply & Demand

9.1 Overall shortage

To estimate the existing housing shortage, we link total dwellings and total households in 2016. This establishes a baseline ratio for a healthy market relationship. This ratio is then applied to anticipated household formation (based on 2016 rates) annually until 2023 to estimate the number of dwellings that should have been built to maintain the same relationship. The estimate is then compared to the actual total dwellings at that time. The difference provides an estimated shortage.

The same calculation is then performed by linking total dwellings and total households in 2021. The resulting ratio is applied to 2023 to perform the same estimate but with more recent trends. The work is repeated for each of population growth scenarios, after which we compare the anticipated demand over the projection period to “status quo” permitting, which is the average of units permitted since 2016.

In 2023, the estimated unit shortage (based on historical household formation rates) was between 1,035 to 1,350 units. This shortage should increase over the next decade, possibly reaching between 3,620 and 5,330 units required above historical low-pace, status quo construction trends.

Table 9-1: Estimated and projected demand versus supply by projection scenario & projected year

	Total unit demand	Net new demand since 2023	Estimated status quo supply built	Cumulative shortage
Low scenario				
2023 (estimate)	55,550			1,025
2028	58,520	2,970	1,255	2,740
2033	60,645	5,095	2,510	3,610
Medium scenario				
2023 (estimate)	55,635			1,110
2028	58,860	3,225	1,255	3,080
2033	61,350	5,715	2,510	4,315
High scenario				
2023 (estimate)	55,860			1,335
2028	59,550	3,690	1,255	3,770
2033	62,345	6,485	2,510	5,310

9.2 Demand by dwelling size

This report uses a simpler approach to project needed units by dwelling size. Knowing how household sizes distribute across household family types offers an idea of how many bedrooms a dwelling may need to accommodate certain circumstances. With 2021 data[13] for the City of St. John's, we estimate bedroom conversion rates (Table 9-2). Note that this approach takes inspiration from the Burnaby Housing Needs Report from January 2021.[14]

Generally, unit sizes needed follow the National Occupancy Standards (NOS), which anticipates the minimum bedroom sizes required (e.g., a one-bedroom unit is a minimum required to meet the needs of a couple without children). An adjustment is made to the "minimum" that assumes half of the households would prefer one extra bedroom, whether as a guest room, office, recreational room, or other.

Table 9-2 – Estimated household type to unit size conversion

Household type	Total	Studio / 1-bed	2-bed	3-bed	4+ bed
Couple w/o child(ren)	11,995	50%	50%	0%	0%
Couple w/ child(ren)	9,945	0%	23%	44%	33%
Lone-parent	4,935	0%	32%	46%	23%
Non-relatives	20,170	41%	47%	8%	3%
Other families*	2,250	0%	18%	34%	48%
Total	49,295	29%	40%	18%	13%

Table 9-3 summarizes possible guides for constructing unit sizes over the next half-decade. By 2033, the City of St. John's may need to build between 6,120 to 7,820 units to meet upcoming demand and the 2023 unit shortage. Of those units:

- 1,775 to 2,270 may need 1-or-fewer bedrooms;
- 2,465 to 3,150 may need 2 bedrooms;
- 1,115 to 1,425 may need 3 bedrooms; and
- 770 to 985 may need 4+ bedrooms.

Note that this does not consider the historical inventory – only how the demand for future units may distribute.

13 Statistics Canada. Table 98-10-0057-01 Household income statistics by household type: Canada, provinces and territories, census divisions and census subdivisions. DOI: https://doi.org/10.25318/9810005701-eng

14 City of Burnaby. (2021 January). Housing Needs Report. https://www.burnaby.ca/sites/default/files/acquiadam/2021-07/Housing%20Needs%20Report.pdf

“Please focus on building housing that is affordable and suitable for people across the lifespan and with mobility needs in mind. The population continues to age so accessible and affordable housing is essential. We will continue to see more health and social problems, the more the housing crisis persists.”

“Focus on density, high quality apartments, rather than single family homes.”

Table 9-3 – Anticipated demand by dwelling size (number of bedrooms) & growth scenario

	Total net demand + 2023 shortage	Studio / 1-bed	2-bed	3-bed	4+ bed
Share of units	100%	29%	40%	18%	13%
Low scenario					
2028	3,995	1,160	1,610	725	505
2033	6,120	1,775	2,465	1,115	770
Medium scenario					
2028	4,335	1,260	1,745	790	545
2033	6,825	1,980	2,750	1,245	860
High scenario					
2028	5,025	1,460	2,025	915	635
2033	7,820	2,270	3,150	1,425	985

10 Recommendations

The following key recommendations emerged through the Housing Needs Assessment process. They respond to the findings identified in this report and attempt to recognize the ability and limitations of municipal government scope and policy approaches. The City of St. John's is already supporting some of these recommendations and should continue to monitor progress moving forward.

Deepen and explore new partnerships with non-market housing providers.
Municipal policy tools are often limited – the Province and Federal government are predominantly responsible for the provision of affordable housing. Even so, the municipality is usually best positioned to address housing need and is most aware of specific service gaps.

1) Advocate for increased support from senior levels of government.

    a. With other municipalities, continue to advocate for increasing housing funding and tools for non-profit developers and local governments.
    b. Partner with senior government to unlock developable land
    c. Maintain awareness of CMHC funding opportunities (i.e., the recently released Housing Accelerator Fund).
    d. Promote streamlined grant applications, financing, and project approval processes, including municipal planning approvals for affordable housing projects, and the provision of more pre-development funding support for non-market housing projects.
    e. Promote mixed income housing.

2) Support non-profits who bear much of the cost of housing service delivery.

    a. Advocate on behalf of these organizations
    b. Consult with non-profit housing agencies when developing new policies and regulations that impact the provision of housing, whether market or non-market.
    c. Partner with housing providers on funding applications being made to the NLHC and/or CMHC.
    d. Explore opportunities (for example, a forum or forums) focused on:

        i. expanding the reach of housing supports and services among public, private and non-profit housing providers
        ii. transferring knowledge about development and estate in general as well as operating best practices that promote energy efficiency, safety and maintenance
        iii. Educating landlords on the value of aging-in-place services and the nature of trauma and harm reduction
        iv. Accessibility and adaptable housing design.

e. Explore “P3” approaches for creating more non-market and mixed income housing.

Explore data partnerships and prepare data communication tools.
The range of municipal datasets varies across community to community, largely based on both IT infrastructure and appropriate / interested staff. Collecting data and creating partnerships with organizations provides more readily available information to inform future housing need iterations and general decision making.

1) Seek out and partner with local, regional, provincial, or national organizations.

    a. Create partnerships between public, private, and non-profit organizations that have intersecting interests to leverage the sharing of data. For instance, the Newfoundland & Labrador Association of Realtors ® (NLAR ®) has access to residential real estate data.

2) Explore and prepare data communication tools.

    a. Enhance municipal data transparency by exploring data dissemination tools (e.g., ArcGIS Online or Tableau).
    b. Prepare useful fact sheets and downloadable workbooks that organizations can use for their own purposes (e.g., CMHC funding applications or development research).
    c. Use prepared data to educate stakeholders, partners, and the general public about municipal initiatives and decision making.
    d. In order to monitor progress, and plan for pipeline projects and program supports, keep the non-market housing inventory updated.

Educate residents about local housing needs.
The City of St. John’s can continue to play a key role in building awareness of need and acceptance of new housing among residents and can continue to coordinate and collectively build on incentives, regulations, advocacy, and education initiatives.

1) Educate residents on the value of affordable housing

    a. Work with community partners to address stigma around non-market housing.
    b. Support the development of education material and guides.
    c. Use a fact-based approach to effectively manage “Not In My Backyard” responses to planning applications for all types of housing.

2) Educate property owners about their zoning permissions / development rights

a. Communicate the development potential of neighbourhoods with residents, particularly within those areas where greater densities are permitted but not executed.
b. If areas continue to not develop to their potential, receive feedback from residents about major obstacles to determine if there are unintended regulatory hurdles.

Promote and protect market housing affordability
Quantitative data shows generally worsening affordable conditions with median incomes, but affordability concerns are particularly acute among low or single income households. This is most pronounced in the homeownership market, but is also occurring for rentals – which remain the most accessible (financially) form of market housing.

Additional rental options will not completely solve housing affordability concerns, but expanding available stock in the market can alleviate immediate issues for many priority populations including seniors hoping to downsize, single-income households, and families unable to find appropriately sized units.

1) Identify disposable municipal, provincial, and/or federal government land and vacant buildings that can be used for affordable housing.

   a. Transfer land to non-profit or private entities that can facilitate more affordable ownership options and deeply affordable rental housing (e.g., RGI).
   b. Identify best practices and explore property tax and other incentives for the adaptation or re-use of vacant buildings or land for affordable housing.
   c. Consider working with realtors to market available land.

2) Encourage development of purpose-built rental and smaller and denser units in all residential areas.

   a. Promote housing types that are attainable to lower income households
   b. Where appropriate and subject to servicing, consider increasing density (even if marginally) across St, John's neighbourhoods (e.g., removing single-detached centric zoning or consider broader townhouse, duplex, or multi-family permissions).
   c. Consult with private and non-profit housing providers on any zoning barriers impacting the provision and cost of housing.

Track and promote the non-market housing inventory.
Non-market housing is a crucial component of the overall housing inventory. While market housing is the main provider of shelter, its profit-based model cannot meet the needs of those experiencing the greatest housing hardship.

1) Update the City's inventory of non-market housing types (e.g., rent-geared-to-income, low-end of market, or supportive housing).

   a. Maintain relationships with non-market stakeholders; particularly those who actively seek to provide new non-market opportunities.
   b. Regularly review and update the non-market inventory.
   c. Communicate non-market opportunities and future projects to the public, in digital and non-digital forms.

2) Create targets for non-market housing, including deeply affordable housing.

   a. Establish what share of total dwellings the municipality would like to have as a non-market inventory, including those that are deeply affordable.
   b. Work with partners to explore opportunities to meet established targets (i.e., how might specific forms of non-market housing meet the needs of those residents who may require them most – for instance, expanding RGI units to address the need for deeply affordable units).
   c. Review and update targets in conjunction with an inventory update.

11 Conclusion

The housing conditions within the City of St. John's are largely defined by decreasing rates of affordability, brought on by housing prices outpacing relative increases to income. There is a significant portion of the population that is unable to afford the median sale price of a home within the city and a noticeable portion of the population unable to afford the median rent of a dwelling unit within the city.

These current conditions of unaffordability will only be exacerbated in the future if this report's dwelling shortage estimates are correct. As of the writing of this report (2023), the estimated dwelling shortage is between 1,025 to 1,335 dwelling units – based on population estimates for the city. Using low-, mid-, and high-scenario population projections derived by combining provincial projections for the St. John's CMA and City of St. John's dwelling / household data, this shortage could grow to between 2,740 – 3,770 units by 2028 and to between 3,610 – 5,310 units by 2033.

While the demand due to population growth can be considered positive for the city, overall, without proper growth to meet this demand, market pressures can cause prices to inflate beyond current resident capacity to afford dwellings, be they rented or owned. St. John's boasts a truly impressive inventory of affordable dwelling units provided by a host of organizations, though these units face a shortage as well.

By this report's estimates, there are 7,205 affordable dwelling units across the housing spectrum required to meet the needs of St. John's' residents who are precariously housed, especially important considering that approximately 24% of the city's population falls into either low- or very low-income categories. Following these figures, one of the key recommendations of this report is to find ways to create new and expand upon existing partnerships to boost non-market housing, ensuring housing security for the most vulnerable within the city.

The City of St. John's is projected to grow through 2033 to varying degrees and if the trend of positive in-migration continues, this is unsurprising. A growing city requires robust and flexible planning to address the many possibilities its future could hold, and we believe the recommendations of this report provide a solid foundation from which the city can continue its already laudable work ensuring safe and secure housing for its current and future residents.

> "Need more housing for everyone. Everyone should be loved and inside, safe and warm and dry."

12 Definitions

“**bedrooms**” refer to rooms in a private dwelling that are designed mainly for sleeping purposes even if they are now used for other purposes, such as guest rooms and television rooms. Also included are rooms used as bedrooms now, even if they were not originally built as bedrooms, such as bedrooms in a finished basement. Bedrooms exclude rooms designed for another use during the day such as dining rooms and living rooms even if they may be used for sleeping purposes at night. By definition, one-room private dwellings such as bachelor or studio apartments have zero bedrooms;

“**census**” means a census of population undertaken under the *Statistics Act* (Canada);

“**census division (CD)**” means the grouping of neighbouring municipalities, joined together for the purposes of regional planning and managing common services;

“**census family**” is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex;

“**census metropolitan area (CMA)**” refers to an area formed by one or more adjacent municipalities centred on a population centre (known as a core). A census agglomeration must have a total population of at least 100,000 of which 50,000 or more must live in the core;

“**census subdivision (CSD)**” is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes. Census subdivisions are further classified by type, the type most often used in this report is CY, referring to a city;

“**child**” refers to any unmarried (never married or divorced) individual, regardless of age, who lives with his or her parent(s) and has no children in the same household;

“**completions**” mean the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10% of the proposed work remains to be done;

“**components of demographic growth**” refers to any of the classes of events generating population movement variations. Births, deaths, migration, marriages, divorces, and new widowhoods are the components responsible for the variations since they alter either the total population or the age, sex, and marital status distribution of the population.:

> “**emigrant**” refers to a Canadian citizen or immigrant who has left Canada to establish a permanent residence in another country.
>
> “**immigrant**” refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities;

“**interprovincial migration**” refers to movement from one province or territory to another involving a permanent change in residence. A person who takes up residence in another province or territory is an out-migrant with reference to the province or territory of origin and an in-migrant with reference to the province or territory of destination;

“**intraprovincial migration**” refers to movement from one region to another within the same province or territory involving a permanent change of residence. A person who takes up residence in another region is an out-migrant with reference to the region of origin and an in-migrant with reference to the region of destination;

“**non-permanent residents**” refers to persons who are lawfully in Canada on a temporary basis under the authority of a temporary resident permit, along with members of their family living with them. Non-permanent residents include foreign workers, foreign students, the humanitarian population and other temporary residents;

“**residual deviation**” refers to the difference between demographic population growth calculated using intercensal estimates of population between two dates and that obtained by the sum of the components for the same period;

“**core housing need**” is when housing falls below at least one of the adequacies, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets all three housing standards;

“**adequate housing**” means that, according to the residents within the dwelling, no major repairs are required for proper use and enjoyment of said dwelling;

“**affordable housing**” means that household shelter costs equate to less than 30% of total before-tax household income;

“**suitable housing**” means that a dwelling has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements;

“**deep unaffordability**” has the same meaning as unaffordability except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

“**dwelling”** is defined as a set of living quarters;

“**dwelling type**” means the structural characteristics or dwelling configuration of a housing unit, such as, but not limited to, the housing unit being a single-detached house, a semi-detached house, a row house, an apartment in a duplex or in a building that has a certain number of storeys, or a mobile home;

“**single-detached house**” means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house;

“**semi-detached house**” means one of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides;

"**row house**" means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses;

"**duplex**" (also known as apartment or flat in a duplex) means one of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings;

"**apartment in a building that has five or more storeys** " means a dwelling unit in a high-rise apartment building which has five or more storeys;

"**apartment in a building that has fewer than five storeys**" means a dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys;

"**mobile home**" means a single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt;

"**other single-attached house**" means a single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure;

"**household**" refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad;

"**owner household**" refers to a private household where some member of the household owners the dwelling, even if it is still being paid for;

"**renter household**" refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid;

"**household maintainer**" refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer;

"**household size**" refers to the number of persons in a private household;

"**household type**" refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family;

"**Indigenous identity**" refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band;

"**low-income measure, after tax,**" refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases;

"**migrant**" refers to a person who has moved from their place of residence, of which the origin is different than the destination community they reported in. Conversely, a non-migrant is a person who has moved within the same community;

"**primary rental market**" means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

"**Rental Market Survey**" refers the collection of data samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market;

"**secondary rental market**" means a market for rental housing units that were not purpose-built as rental housing;

"**shelter cost**" refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services;

"**starts**" means the beginning of construction work on a building. This is usually when the concrete has been poured for the whole of the footing around the structure or an equivalent stage where a basement will not be part of the structure;

"**Starts and Completions Survey**" refers to CMHC's process of confirming that new residential units have reached set stages in the construction process. It is carried out monthly in CAs and CMAs and enumerates dwelling units placed on new, permanent foundations only and designed for non-transient, year-round occupancy;

"**subsidized housing**" refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances;

"**tenure**" refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling;

“**under construction**” means the number of units under construction at the end of the period shown and takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start;

“**unemployment rate**” means, for a particular group (age, sex, marital status, geographic area, etc.), the unemployed in that group, expressed as a percentage of the labour force in that group;

“**vacancy**” means a unit that, at the time of the CMHC Rental Market Survey, it is physically unoccupied and available for immediate rental.

13 Appendix A: Non-Market Inventory

Senior's Housing and Long-Term Care
Senior's housing and long-term care housing are intuitively geared towards the senior population, often of low to moderate incomes, with a range of services or supports that depend on the capability of the person or household being housed.

	Current units	Accessible units	Pipeline units
Agnes Pratt Home	137		
Bishop's Gardens	100		
Bonaventure Retirement Home	45		
Cambridge Estates	75		
Caribou Legion Manor	48		
Caribou Memorial Veterans Pavilion	56		
Cochrane Centre	5	1	
Connections for Seniors	15		60
Convent Square	20		
Eastern Gate Church #3	4	4	
First Light Seniors	5		
Katherine House	15		
Kelly's Personal Care Home	19		
Lanes Retirement Living	200		
Linda's Personal Care Home	15		
NL Housing Pleasantville	12	2	
Pleasant View Towers	460		
Salvation Army Glenbrook	126		
St. Luke's Homes	154	5	
St. Patrick's Mercy Home	210		
Wesley United Church	10	1	
Westbury Estates	100		
Winslow Ridge	100		
Total	1,931	13	60

Emergency Shelters

Emergency shelters provide safe, short-term housing and access to complementary services. Individual shelters typically focus on providing shelter and services for one of many vulnerable groups, such as youth, seniors, those fleeing domestic violence, or individuals experiencing homelessness.

	Current units	Accessible units	Pipeline units
5 Private shelters	62		
AIDS Committee of NL - Tommy Sexton Shelter	4	4	yes
Connections for Seniors	12	4	
Iris Kirby House	32		
Naomi Centre	8	2	
Safe Haven	18		
Salvation Army Wiseman Centre	21		
Choices for Youth Shelter	9	1	
The Gathering Place	30		50
Three Birds	11		yes
Total	207	11	50+

Transitional and Supportive Housing

Transitional and supportive housing are an intermediate step between emergency shelters and permanent housing. Transitional and supportive housing is often focused on addictions treatment, stabilization, supports, and recovery for individuals and families with barriers to self-sufficiency.

	Current units	Accessible units	Pipeline units
Aids Committee of NL (Tommy Sexton Centre)	6	6	
Anglican Homes Inc.	15	2	
Centre for Hope	5	3	
Choices for Youth Lilly Building	14	2	
City of St. John's (Andrew's Place)	6	6	
Cochrane Community Outreach & Performance Centre Inc.	10	1	
Garrison Place	10	1	

	Current units	Accessible units	Pipeline units
Howard House	16	7	
Iris Kirby House Inc.	4	1	
Marguerite's Place (St. John's Status of Women)	8	8	
Pleasant Manor	15		
RallyForward Program	6	1	
Salvation Army Ches Penney Centre of Hope	20	2	
Salvation Army Wiseman Centre	10	1	
Society of Saint Vincent de Paul St. Theresa's Parish	6	1	
Soft Landing	5		
Stella Circle	85	6	yes
Supportive Board and Lodging Program	23		
Total	264	48	0+

Indigenous Housing

This form of housing are non-profit organizations that inclusively serve Indigenous community by providing programs and services that are appropriate for and respect Indigenous culture and people.

	Current units	Accessible units	Pipeline units
First Light	22	2	10

Affordable Housing

Generally, affordable housing is subdivided into 2 major categories: affordable rental housing, which is housing specifically for low-income families or individuals; and income based affordable housing, where rents are subsidized based on a percentage of the tenant's income, sometimes referred to as a rent-geared-to-income (RGI) model.

Affordable rental housing must be under 30% of the tenant's pre-tax income, including housing and related costs. Affordable rental housing does have a maximum income, where tenants must be below the maximum income to be considered for affordable rental housing.

The income based affordable housing are rent-geared-to-income or RGI units, where rent is set at a fixed percentage of net household income and auxiliary costs (such as heat, utilities, etc.) can be the tenant's responsibility depending on the organization providing such a unit.

The Newfoundland and Labrador Housing Corporation (NLHC), the City of St. John's, and local non-profits own and administrate affordable housing units. Note that what is "affordable" can range depending on the offering and/or occupant. For instance, RGI rents can range from $150 to $775 depending on a household's net income. Listed in the table below, are the provincially and municipally owned units and the number of units available.

	Current units	Accessible units	Pipeline units
Anglican Homes (federal program)	6		
City of St. John's Owned/Managed Properties [a]	476		
Eastern Gate Church # 1	12	2	
Eastern Gate Church # 2	11	2	
Eastern Health Subsidized	560		
NLHC [b]	2,577		
St. Vincent de Paul	6		
Total	3,648	4	0

[a] Includes rent-geared-to-income (RGI) – 156 units, lower end of market (LEM) – 268 units, and affordable housing - 52 units
[b] 2,577 units exist; however, 1,236 additional units (not within the provincial inventory) are supported by rent supplements

Cooperative Housing

Housing co-ops provide at-cost housing for their members. They are controlled by members who vote in decisions. There is no landlord. In Canada, most housing co-ops are rental co-ops developed during the 1970s and '80s under government social housing programs targeted to people with low to moderate incomes.

	Current units	Accessible units	Pipeline units
CHANAL	108	0	0

Student Housing

Accommodations provided to students by institutions of education fall under the umbrella of non-market housing as this form of shelter is not usually an intentional offering by the private market. Student housing is often tied into institution programs, services and supports.

	Current units	Accessible units	Pipeline units
MUN: Burton's Pond Residence	130	25	
MUN: Former Battery Hill Hotel	84		
MUN: Macpherson College (single shared rooms)	500		
MUN: Paton College (single and shared rooms)	600		
Total	1,314	25	0

14 Appendix B: Assumptions & Processes

The report applies several steps and assumptions when performing analysis calculations, which vary depending on the type of analysis. A summary of these steps and assumptions for upcoming figures are as follows.

ASSUMPTIONS – Mortgage

Assumption	Value
Amortization period	25 years
Interest rate	average weekly rate in a given reference year
Down payment	10% of purchase price
CMHC insurance	3.10% (tied to 10% down payment)

ASSUMPTIONS – Affordability

Assumption	Value
Income used for shelter expenses	30% of before-tax household income
Ancillary shelter costs	25% of shelter expenses
Direct shelter costs	75% of shelter expenses (i.e., 1 – ancillary costs)

PROCESS – Table **3-10**: Income category summary, 2021

1. Collect before-tax household income bracket data (all households);
2. Calculate income categories by applying the percentages from Section 3.5.3;
3. Round results to the nearest $5,000 (to match custom data pull of income distributions);
4. Calculate what percentage of households earn a before-tax income within each category (i.e., total in category divided by total households); and
5. Calculate an affordable shelter cost by applying affordability assumptions to the income category bounds.

PROCESS – Table **8-1**: Attainable monthly mortgage or rent based on median income of each household characteristic, 2021 estimates

1. Collect 2021 median before-tax household incomes by household characteristic, cross-referenced by tenure and Indigenous identity (see Table 3-9); and
2. Estimate an affordable monthly payment using the affordability assumptions above (i.e., income x 30% x [1 – 25%] = monthly payment).

PROCESS – Table 8-2: Affordability of median rent by dwelling size & household characteristic income

1. Collect the median rent by unit size (i.e., studio, 1-bed, 2-bed, and 3+ bed units);
2. Collect the median affordable monthly payments by household characteristics, cross-referenced by tenure and Indigenous identity (see Table 8-1); and
3. Compare median rents to median affordable payments.

PROCESS – Figure 8.1: Share of renter households that could afford median rents by dwelling size and month/year

1. Collect renter household income bracket data related to different household characteristics from the 2016 Census (applied for both 2015 and 2020 incomes to estimate pre-CERB income distributions) to estimate first-time home buyers;
2. Estimate an affordable monthly payment using income bracket thresholds using the affordability assumptions;
3. Collect the median rent price by unit size for each year compared;
4. Chart the share of households able to pay an affordable rent (shown on the x-axis);
5. Chart a vertical line where the median rent sits on the x-axis; and
6. Estimate the share of households that can / cannot afford rent by observing where the share of households and vertical lines cross.

PROCESS – Table 8-3: Affordability of benchmark sale price by dwelling type & household characteristic income

1. Collect the benchmark sale price by dwelling type (i.e., total, apartment, rowhouse, and single dwellings);
2. Collect the median affordable monthly payments by household characteristics, cross-referenced by tenure and Indigenous identity (see Table 8-1);
3. Calculate the required mortgage payment based on the aforementioned mortgage assumptions (see **shelter attainability** in Appendix E for a payment formula if performing by hand); and
4. Compare benchmark mortgages to median affordable payments.

PROCESS – Figure 8.2: Share of renter households that could afford benchmark prices by dwelling type and month/year

1. Collect renter household income bracket data related to different household characteristics from the 2016 Census (applied for both 2015 and 2020 incomes to estimate pre-CERB income distributions) to estimate first-time home buyers;
2. Estimate an affordable monthly payment using income bracket thresholds using the affordability assumptions;
3. Collect the benchmark sale price by dwelling type (i.e., total, apartment, rowhouse, and single dwellings);
4. Calculate the required mortgage payment based on the mortgage assumptions (see **shelter attainability** in Appendix E for a payment formula if performing by hand);
5. Chart the share of households able to afford a particular mortgage payment (shown on the x-axis);
6. Chart a vertical line where the affordable mortgage payment (based on benchmark sale prices) sits on the x-axis; and
7. Estimate the share of households that can / cannot afford to purchase by observing where the share of households and vertical lines cross.

PROCESS – Table 8-4: Estimate of local affordable housing deficit

1. Collect the total households that earn the incomes of particular income categories (as identified in Table 3-10);
2. Collect municipality specific HART data – the overall rate of Core Housing Need and the distributions of Core Housing Need (cross-referenced by household size and income category); and
3. Multiply the total calculated households in each income category by the rate of Core Housing Need to estimate total households in Core Housing Need for each category, then multiply this result by distributions across household size to determine the need for affordable housing across sizes.

15 Appendix C: Benefits of Affordable Housing

Affordable housing is often met with several negative assumptions – that it attracts fewer so-called desirable residents and, with them, increased crime rates, that affordable developments are of lesser quality and will reduce neighbourhood property values, or the myth that a community with affordable housing is "bad for business." These assumptions are incorrect and are often misguided or ill-informed.

To many, the term "affordable housing" refers only to rental housing subsidized by the government. In reality, it is a broad term that refers to the cost of housing relative to a household's financial resources. It is a term that applies to housing provided across the private, public, and non-profit sectors. It refers also to all forms of housing tenure whether it be owned, rented, or owned co-operatively as well as either permanent or temporary housing. Affordable housing is a cornerstone of inclusive communities, a foundational social determinant of health, and a key ingredient to vibrant local economies. Individuals that are securely housed and free of undue cost burdens can shift their focus from merely surviving to thriving. A fixed address and a safe place to call home bring with them a sense of belonging in communities.

The following sections outline the various social, health, and economic benefits of affordable housing for both residents and the community at large.

Social

The stability offered by an affordable mortgage or rent can have profound social benefits. Reducing a household's cost burden for shelter provides a foundation impacting a household's overall wellbeing and satisfaction with life. Housing policy in affordable housing developments also has a role to play in facilitating community cohesion, particularly related to socioeconomic mix and social networks. Habitat for Humanity (Habitat) documented a variety of positive social impacts including increased quality of employment, a reduction in food bank use, and increased levels of volunteerism and civic engagement for those living in affordable housing.[15]

Affordable housing allows households to access their preferred living arrangements across all life stages. This is particularly important for seniors who lack purchasing power in retirement.

Extending beyond simply a household's primary maintainer, these benefits also impact their families.[16] An affordable, and by association stable, home allows children to

15Berz, Kilian. (2015). Transforming Lives: The Social Return on Habitat's Work in Canada. https://www.hfh.org/wp-content/uploads/2016/11/BCG-Transforming-Lives-May-2015.pdf

16Habitat for Humanity: Halton-Mississauga-Dufferin. (2019). 6 Benefits of Affordable Housing: Impact on the Family. https://habitathm.ca/6-benefits-affordable-housing-family/

establish healthy habits and relationships at school (with both friends and teachers), promotes engaging in extracurricular activities, and helps children focus on their goals and education. These are immediate positive outcomes that can lead to generational impacts on everything from economic outputs to educational achievement, and further to creating opportunities for residents to give back to their communities.

Health

Shifts toward affordable housing are often correlated with improved health outcomes for residents and communities.[17] Although improving housing affordability cannot guarantee improved physical health – as underlying factors can be independent of outcomes – the method or policy by which affordability is administered can have a determining effect.

Affordable housing policies that lead to improved access to higher-quality housing, such as newer builds or newly renovated lodgings that meet or exceed minimum standards for safety and conditions, then the benefits of that improved access can be attributed to those policies. Such benefits could include improved indoor environment quality, air quality, climate conditions, and reduced overcrowding. Improved health also carries with it the secondary benefits of reduced absenteeism from school or work, contributing to improved overall performance in both environments.

Further, Habitat found positive effects from affordable housing extending from physical health to improved mental health. Residents were less often stressed about making rent or mortgage payments, making it possible to allocate resources toward purchasing other essentials such as medication, dental or vision care, and healthy food.[18]

This carries through to the crossover between mental health and public health. Unaffordable housing can be a significant source of stress, as individuals or families constantly struggle with the ever-present risk of losing their access to a basic human need. Unaffordable housing therefore has a direct correlation to incidents of mental health crises, suicide, or addictions and substance abuse. These can quickly become negatively reinforcing cycles, as the issues precipitated by precarious housing conditions can, in turn, make it harder to find and maintain a stable housing situation.

Housing affordability, as a significant determinant of poverty, also limits access to proper nutrition, as households are forced to allocate resources toward shelter over groceries.

Economic

17 Thomas, Matthew A. (2017). On the Benefits of Affordable Housing. https://tqsoi.org/wp-content/uploads/2018/03/On-the-benefits-of-affordable-housing.pdf

18 Habitat for Humanity: Halton-Mississauga-Dufferin. (2019). 6 Benefits of Affordable Housing: Impact on the Family. https://habitathm.ca/6-benefits-affordable-housing-family/

The economic benefits of affordable housing are experienced at the individual, community, and government levels. At the individual or household level, the primary economic benefit is the improved economic, specifically fiscal, health of the household. Where unaffordability disproportionately affects lower income households, increased financial capacity within those households is more likely to result in greater marginal benefits, specifically related to spending. Freeing up financial resources at lower incomes results in additional spending activity – effectively spending on that which has, prior to this, been necessarily subordinate to shelter – whereas higher income households would see increased saving activity, as their spending on necessities was not constrained.

Smaller communities will feel this change in activity in the various specialty goods and services that are found at the local level, while groceries, transportation, and other major necessities generally filter up toward larger centres. At the community level, unaffordable housing can be a hindrance on population growth and put pressure on employers, as hiring becomes more difficult at any wage level.

Creation of affordable housing can be a powerful economic development activity in and of itself. Economic stimulus programs often target construction projects, as these investments tend to generate jobs, in both short- and long-terms, due to local labour and material intensity and the derivative effects of such projects. Housing construction overall is a significant economic sector and the degree to which this activity can be expanded through investment in affordable housing projects, via provincial or federal funding programs, represents a net-increase of investment to drive local economic activity.

Affordable housing also works to enhance tax revenues – instead of low or no payment of taxes by distressed properties, affordable homeowners and renters contribute to the community's tax-base. Per the Canadian Centre for Policy Alternatives' 2021 report, "**The Cost of Poverty in the Atlantic Provinces**," the estimated total cost of poverty in the province of Newfoundland and Labrador, using 2017 data, was just over $959-million, or about $1,815 per person. The report further estimates that if poverty were eradicated for the lowest income quintile (i.e., the 20% of the population making the lowest wages), nearly $95-million of currently-foregone tax revenue would be generated. This, in turn, would help to eliminate intergenerational poverty with an estimated $171-million of tax revenue being generated by the first generation to break out of the lowest income quintile.[19] Affordable housing is an integral part of this process, as shelter is oftentimes the most significant cost burden upon any household.

These potential resources could be allocated to better support the meeting of a range of currently unmet health care demands from primary care, to mental health care, extending

19 Saulnier, Christine, and Plante, Charles. (2021). The Cost of Poverty in the Atlantic Provinces. https://www.policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2021/04/Cost%20of%20poverty%20in%20Atlantic%20provinces%20CCPA.pdf

to the full spectrum of universal public care services required – including affordable housing.

16 Appendix D: Opportunities for Municipal Governments

There are several general things that a municipality might be able to do to promote more affordable housing locally. The following is a list of such things.

1) Create a housing business plan or affordable housing strategy, including the creation of a private / non-profit sector advisory panel to help oversee their implementation.

2) Monitor market and non-market housing trends and needs.

3) Educate residents about development plans and opportunities to help manage “not in my backyard” sentiments.

4) Donate land for non-market housing.

5) Enter into shared ownership or public-private partnership (P3) arrangements with affordable housing providers.

6) Land bank at strategic locations and/or develop land trusts.

7) Waive or reduce property taxes for affordable housing providers.

8) Promote all federal and provincial housing programs to residents and the development industry.

9) Explore creative residential uses to increase “hidden density” across the municipality.

10) Educate property owners of their development rights.

11) Consider waiving fees for or expediting development approvals.

12) Reduce property specific regulatory hurdles (i.e., minimum frontage, minimum setbacks, maximum lot coverage).

13) Ensure densification policies include a commitment to affordable housing.

14) Bring municipal planning and investment attraction roles together to promote affordable housing as an economic development opportunity.

17 Appendix E: Housing Indicators & Monitoring

Collecting and maintaining longitudinal data can help inform short- and long-term strategic planning for the City of St. John's. While the municipality may already have internalized data, said data may not be formally compiled together to develop a monitoring narrative around current or anticipated housing conditions.

Based on information provided in the above housing needs report, the following measurables are good indicators of how and why the city might be changing. All data pieces are and should continue to be publicly available over the foreseeable future, with varying degrees of complexity for accessing the data.

Regularly filling out these tables (when new data becomes available) helps provide a time stamp of the community that can be referenced at present or during ongoing iterations. The included questions inform basic analysis of the data and appropriate policy responses.

Population

Age cohort	Most recent Census	Share of total	Total previous Census	% change
Total population				
0 to 14				
15 to 24				
25 to 44				
45 to 64				
65 to 84				
85+				

Source :

- Every five years – Statistics Canada Census profile
- Annually – Statistics Canada population estimates for the St. John's CMA [20] (note: this study references results from 2016 boundaries – a new link may exist for 2021 boundaries)

20 Statistics Canada. Table 17-10-0135-01 Population estimates, July 1, by census metropolitan area and census agglomeration, 2016 boundaries. DOI: https://doi.org/10.25318/1710013501-eng

Key questions :

- Is there a balance of working age people (15 to 64) to total population? Is the ratio of youth + seniors to working age people healthy for the type of community and services provided? For instance, are there more youth + seniors who are economically dependent (i.e., not working) compared to working age people who are independent (i.e., working)?

- Does the vision for the city account for any disproportionately prevalent population segments?

- Are there adequate services to meet the relatively higher needs of that population?

Population - migration

Component of population	Most recent year	Share of total	Previous year	% change
Total people				
Intra-provincial migrants				
Inter-provincial migrants				
International migrants				
Non-permanent residents				

Source:

- Annually – Statistics Canada components of population growth for the St. John's CMA [21] (note: this study references results from 2016 boundaries – a new link may exist for 2021 boundaries)

Key questions :

21 Statistics Canada. Table 17-10-0136-01 Components of population change by census metropolitan area and census agglomeration, 2016 boundaries. DOI: https://doi.org/10.25318/1710013601-eng

- Where are people / households moving to the St. John's CMA from and in what quantities? Is this a deviation from historical trends? If so, what impact might it have on local populations?

- Diving deeper into the source data – what number of people by age cohort are moving to the area? For instance, are there many parent-aged adults and youth now calling the area home?

Household sizes

Household size	Total HHs	% change	Owner HHs	% change	Renter HHs	% change
Total HHs						
1-person						
2-persons						
3-persons						
4-persons						
5+ persons						

Source:

- Every five years – Statistics Canada Census data tables[22]

Key questions:

- What household sizes are growing or decline most rapidly? Are these changes particularly noticeable for households that own or rent the place they occupy?

- Is there a possible route cause for the change? For instance, has there been significant immigration over the comparison period?

22 2016 – Statistics Canada Catalogue No. 94-400-X2016220
2021 – Statistics Canada Catalogue No. 98-10-0240-01

Household types

Household type	Total HHs	% change	Owner HHs	% change	Renter HHs	% change
Total HHs						
Couples w/ child(ren)						
Couples w/o child(ren)						
Lone parents						
Non-census						

Source :

- Every five years – Statistics Canada Census data tables [23]

Key questions :

- Are more families choosing to live in the community?
- Is the population ageing and thus transitioning from larger families to families without children or single-person households? Or is there growth across the board?
- What services might be needed to account for disproportionate changes to certain household types?

Household incomes

Median household income	Latest reported year	Previous reported year	% change
Couples			

23 2016 – Statistics Canada Catalogue No. 98-400-X2016227
2021 – Statistics Canada Catalogue No. 98-10-0232-01

Lone parents			
Non-census			

Source :

- Annual – Statistics Canada household income data for the St. John's CMA [24]

Key questions :

- Are incomes for household types rising? If not or if so, by what magnitude?
- Is there a particular reason for the change? For instance, growth of a new industry, new government transfers (e.g. CERB), or general economic trends?

Market activity

Shelter item	Latest reported year	Previous reported year	% change (if applicable)
Median rent			
Rental vacancy rate			
Median home price			
5-yr mortgage rate			

Source :

- Rents + vacancy: annual from CMHC [25]
- Median home price: annual from NLAR ® or other realtor organizations [26]

24 Statistics Canada. Table 11-10-0012-01 Distribution of total income by census family type and age of older partner, parent or individual. DOI: https://doi.org/10.25318/1110001201-eng

25 CMHC. (2023). Housing Market Information Portal. https://www03.cmhc-schl.gc.ca/hmip-pimh/en/#Profile/1/1/Canada

26 CREA. (2023). Try to the MLS® HPI Tool. https://www.crea.ca/housing-market-stats/mls-home-price-index/hpi-tool/

- Mortgage rate: Statistics Canada [27]

Key questions :

- Are rents or home prices about the same as prior or rising? Is this rise above general inflation?
- Relatively speaking, are incomes growing faster than rents or housing prices?
- How might the change in vacancy rate or interest rate impact the cost of housing locally? Low vacancies generally lead to higher rents and higher interest rates make it more expensive to borrow money.

Housing inventory

Market housing activity type	Total dwellings	% change	Owned dwellings	% change	Rental dwellings	% change
Units permitted						
Units started						
Units completed						

Source:

- Units permitted: municipal data
- Starts + completions: annual from CMHC [28]

Key questions:

- Are more dwellings being built than before? Is there a particular type of purpose built tenure or dwelling style being built?

27 Statistics Canada. Table 10-10-0145-01 Financial market statistics, as at Wednesday, Bank of Canada. DOI: https://doi.org/10.25318/1010014501-eng

28 CMHC. (2023). Housing Market Information Portal. https://www03.cmhc-schl.gc.ca/hmip-pimh/en/#Profile/1/1/Canada

- Are their units permitted / units started entering the pipeline to sustain a growing inventory over the near-term?

- Are the dwelling styles being built appropriate relative to municipal goals and changing household characteristics?

Shelter attainability

Attainable rent	Latest reported year	Previous reported year	% change (if applicable)
Couples			
Lone parents			
Non-census			

Formula:

- $Monthly\ shelter\ cost = \frac{median\ HH\ income}{12} * affordability * (1 - indirect\ costs)$

  Median HH income = values from the **Income** table.
  Affordability = chosen affordability threshold (i.e. CMHC's 30% of income)
  Indirect costs = assumed share of shelter costs not related to rent or mortgage

Attainable home price	Latest reported year	Previous reported year	% change (if applicable)
Couples			
Lone parents			
Non-census			

Formula:

- $Purchase\ price = M * \frac{(1+i)^n - 1}{i*(1+i)^n} * \frac{1}{1-dp}$

M = mortgage payment (or monthly rent payment from previous table)
i = interest rate divided by 12 (monthly rate)
n = total months to pay off debt (e.g., 25 year or 300 month amortization period)
dp = down payment percentage

Calculations do not consider CMHC mortgage insurance for simplicity.

Key questions:

- What house price could an attainable monthly shelter budget potentially afford now and a year ago? Is there a significant difference? How have actual prices changed relative to an affordable price.

- Similarly, what rent price could be attainable based on historical incomes? How have actual rents change relative to this affordable rent?

Housing need criteria

Household type	Total HHs	% change	Owner HHs	% change	Renter HHs	% change
Total HHs						
Unsuitable housing						
# of HHs						
% of total HHs						
Inadequate housing						
# of HHs						
% of total HHs						
Unaffordable housing						
# of HHs						
% of total HHs						
Core Housing Need						

# of HHs						
% of total HHs						

Source :

- Every five years – Statistics Canada Census data tables [29]

Key questions :

- Are the # and % of households in all situations listed above increasing or decreasing? Sometimes the % will decline while the # remains the same or increases, demonstrating that the growth of households in these circumstances has grown slower than total households.

- Are the # and % of households in Core Housing Need increasing or decreasing? Which of the housing criteria (adequacy, suitability, and affordability) seems to contribute the most?

29 2016 – Statistics Canada Catalogue No. 98-400-X2016231
2021 – Statistics Canada Catalogue No. 98-10-0247-01
Note that the data tables are slightly different, so results may not be directly comparable.

Supplemental HNA data provided by Housing, Infrastructure and Communities Canada (HICC)

Community Profile

2.2.1 Population		
Characteristic	**Data**	**Value**
Total Population (Number)	2016	108,860
	2021	110,525
Population Growth (Number)	Total	1,665
	Percentage	1.5%
Age (Years)	Average	42.8
	Median	42
Age Distribution	0 - 14 years	14,550
	15 - 64 years	74,255
	65+ years	21,725
Mobility	Non-movers	92,120
	Non-migrants	10,100
	Migrants	4,575

2.2.2 Demographic Information		
Characteristic	**Data**	**Value**
Immigrants	Total	7,510
Non-Immigrants	Total	96,020
Recent Immigrants (2016-2021)	Total	2,680
Interprovincial migrants (2016-2021)	Total	4,420
Indigenous Identity	Total	3,585

Household Profiles

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Total number of households	2016	47,627
	2021	49,298
Household income (Canadian dollars per year)	Average	101,100
	Median	75,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from St. John's (CMA), N.L.	Average	56,550
	Median	46,000
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from St. John's (CMA), N.L.	Average	129,200
	Median	108,000
Average household size (Number of members)	Total	2.2
Breakdown of household by size (Number of households)	Total	49,295
	1 person	16,605
	2 persons	17,655
	3 persons	7,465
	4 persons	5,395
	5 or more persons	2,175
Tenant households (Number of households)	Total	19,335
	Percentage	39.2%
	Total	29,920

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Owner households (Number of households)	Percentage	60.7%
Percentage of tenant households in subsidized housing	Percentage	22.6%
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	*
	Percentage	0%
Number of one-parent families	Total	5,930
	Percentage	20%
Number of one-parent families in which the parent is a woman+	Total	4,780
Number of one-parent families in which the parent is a man+	Total	1,150
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	2,185
	Low (21% – 50% AMHI)	8,865
	Moderate (51 – 80% AMHI)	8,765
	Median (81% - 120% AMHI)	9,315
	High (>120% AMHI)	19,945

Suppression of household formation

3.3.1 Household Formation						
HH* Head Age Category	2016			2021		
	Pop.	Headship Rate (%)	HHs*	Pop.	Headship Rate (%)	HHs*
15 to 24	14,205	16.5%	2,340	13,760	17.4%	2,390
25 to 34	17,285	48.3%	8,355	16,295	47.1%	7,675
35 to 44	14,030	56%	7,855	14,900	55.7%	8,295
45 to 54	15,340	58.1%	8,910	13,710	59%	8,095
55 to 64	14,960	59.9%	8,965	15,590	60.6%	9,455
65 to 74	10,745	63.2%	6,790	12,465	61.5%	7,670
75 to 84	5,145	64.5%	3,320	6,850	63.3%	4,335
85 plus	2,080	52.4%	1,090	2,410	55.6%	1,340

*Household/Households

3.3.2 Household suppression							
HH* Head Age Category	2006 Actual		2021 Actual		2021 Household Suppression		
	Pop.	HHs*	Pop.	HHs*	Headship Rate (%, 2006)	Potential HHs* (2021)	Suppressed HHs* (2021)
15 to 24	15,700	2,420	13,760	2,390	15.4%	2,121	0
25 to 34	14,550	6,480	16,295	7,675	44.5%	7,257.2	0
35 to 44	14,560	8,070	14,900	8,295	55.4%	8,258.4	0
45 to 54	15,570	8,795	13,710	8,095	56.5%	7,744.3	0
55 to 64	12,095	7,185	15,590	9,455	59.4%	9,261.2	0
65 to 74	7,065	4,440	12,465	7,670	62.8%	7,833.6	163.6
75 plus	6,480	4,130	9,260	5,675	63.7%	5,901.8	226.8
Total							390.5

*Household/Households

Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Number of workers in the Labour Force	Total	57,385
Number of workers by industry (Top 10 only)	Health care and social assistance	8,895
	Retail trade	7,130
	Public administration	6,020
	Educational services	5,210
	Accommodation and food services	4,640
	Professional, scientific and technical services	4,610
	Construction	2,785
	Administrative and support, waste management and remediation services	2,310
	Other services (except public administration)	2,195
	Transportation and warehousing	2,165
Unemployment rate and participation rate (Percent)	Unemployment rate	11.5%
	Participation rate	61.7%
All classes of workers (Number)	Total	55,790
Employees (Number)	Total	50,395
Permanent position (Number)	Total	38,155

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Temporary position (Number)	Total	12,240
Fixed term (1 year or more, Number)	Total	4,045
Casual, seasonal or short-term position (less than 1 year, Number)	Total	8,195
Self-employed (Number)	Total	5,395
Number of commuters by commuting destination	Within census subdivision	29,735
	To different census subdivision	4,775
	To different census division	350
	To another province/territory	260
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	34,195
	Public transit	2,170
	Walked	2,830
	Bicycle	100
	Other method	1,195

Households in Core Housing Need

The following section includes data from the Housing Assessment Resource Tool (Housing Needs Assessment Tool | Housing Assessment Resource Project)

Income Categories and Affordable Shelter Costs:

3.6.1 Income Categories and Affordable Shelter Costs		
Income Category, relative to Area Median Household Income (AMHI)	**Annual Household Income (Canadian Dollars per Year)**	**Affordable Shelter Cost (Canadian Dollars per Month)**
Very Low Income (20% or less of AMHI)	<= $15,100	<= $378
Low Income (21% to 50% of AMHI)	$15,100 - $37,750	$378 - $944
Moderate Income (51% to 80% of AMHI)	$37,750 - $60,400	$944 - $1,510
Median Income (81% to 120% of AMHI)	$60,400 - $90,600	$1,510 - $2,265
High Income (121% or more of AMHI)	>= $90,601	>= $2,266

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

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	**Affordable Shelter Cost (Canadian Dollars per Month)**	**1 Person HH**	**2 Person HH**	**3 Person HH**	**4 Person HH**	**5+ Person HH**
Very Low Income (20% or less of AMHI)	<= $378	89.4%	9.1%	1.5%	0%	0%
Low Income (21% to 50% of AMHI)	$378 - $944	69.8%	22%	5.2%	2.4%	0.6%
Moderate Income (51% to 80% of AMHI)	$944 - $1,510	0%	35.4%	25%	20.8%	18.8%
Median Income (81% to 120% of AMHI)	$1,510 - $2,265	*	*	*	*	*
High Income (121% or more of AMHI)	>= $2,266	*	*	*	*	*

2021 Affordable Housing Deficit:

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	**Affordable Shelter Cost (Canadian Dollars per Month)**	**1 Person HH**	**2 Person HH**	**3 Person HH**	**4 Person HH**	**5+ Person HH**
Very Low Income (20% or less of AMHI)	<= $378	885	90	15	0	0
Low Income (21% to 50% of AMHI)	$378 - $944	2,935	925	220	100	25
Moderate Income (51% to 80% of AMHI)	$944 - $1,510	0	85	60	50	45
Median Income (81% to 120% of AMHI)	$1,510 - $2,265	0	0	0	0	0
High Income (121% or more of AMHI)	>= $2,266	0	0	0	0	0
Total		3,820	1,105	290	150	70

Households in Core Housing Need:

3.6.4 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Affordability – Households spending 30% or more on shelter costs	Total	10,770
	Percentage	21.9%
Affordability – Households spending 30% or more on shelter costs and in core need	Total	5,030
	Percentage	10.5%
Affordability – Tenant households spending 30% or more of income on shelter costs	Total	6,610
	Percentage	34.4%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need	Total	3,775
	Percentage	7.9%
Affordability – Owner households spending 30% or more of income on shelter costs	Total	4,160
	Percentage	13.9%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need	Total	1,260
	Percentage	2.6%
Adequacy – Households in dwellings requiring major repair	Total	2,445
	Percentage	5%
Adequacy – Households in dwellings requiring major repair and in core need	Total	660
	Percentage	1.4%
Adequacy – Tenant households in dwellings requiring major repairs	Total	1,170
	Percentage	6.1%
Adequacy – Tenant households in dwellings requiring major repairs and in core need	Total	510
	Percentage	1.1%
	Total	1,275

3.6.4 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Adequacy – Owner households in dwellings requiring major repairs	Percentage	4.3%
Adequacy – Owner households in dwellings requiring major repairs and in core need	Total	150
	Percentage	0.3%
Suitability – Households in unsuitable dwellings	Total	1,225
	Percentage	2.5%
Suitability – Households in unsuitable dwellings and in core need	Total	170
	Percentage	0.3%
Suitability – Tenant households in unsuitable dwellings	Total	880
	Percentage	4.6%
Suitability – Tenant households in unsuitable dwellings and in core need	Total	145
	Percentage	0.3%
Suitability – Owner households in unsuitable dwellings	Total	345
	Percentage	1.2%
Suitability – Owner households in unsuitable dwellings and in core need	Total	25
	Percentage	0%
Total households in core housing need	Total	5,435
Percentage of tenant households in core housing need	Percentage	22.3%
Percentage of owner households in core housing need	Percentage	4.4%

Priority Groups

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

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

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

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups

Characteristic	Data	Value
All households experiencing CHN	Total (Households)	5,435
	Percentage (of all households)	11.3%
CHN in households led by women	Total (Households)	3,210
	Percentage (of priority group)	13.6%
	Total (Households)	635

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
CHN in households led by single mothers	Percentage (of priority group)	14.6%
CHN in households led by senior(s) aged 65-84	Total (Households)	1,860
	Percentage (of priority group)	14%
CHN in households led by senior(s) aged 85+	Total (Households)	285
	Percentage (of priority group)	21.3%
CHN in households led by young adult(s) aged 18-29	Total (Households)	700
	Percentage (of priority group)	12.5%
CHN in Indigenous-led households	Total (Households)	260
	Percentage (of priority group)	12.1%
CHN in visible minority-led households	Total (Households)	380
	Percentage (of priority group)	9.1%
CHN in Black-led households	Total (Households)	65
	Percentage (of priority group)	8.3%
CHN in new-immigrant-led households	Total (Households)	85
	Percentage (of priority group)	10%
CHN in refugee-led households	Total (Households)	105
	Percentage (of priority group)	21.2%
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
CHN in households with Transgender member(s)	Total (Households)	70
	Percentage (of priority group)	12.7%
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	1,270
	Percentage (of priority group)	9.4%
CHN in households with member(s) with developmental disabilities	Total (Households)	750
	Percentage (of priority group)	8%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	435
	Percentage (of priority group)	6.8%
CHN in households with Veteran member(s)	Total (Households)	145
	Percentage (of priority group)	7.2%

Housing Profile

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
Total private dwellings	Total	49,255
Breakdown by structural types of units (number of units)	Single-detached	20,865
	Semi-detached	3,095
	Row house	5,115
	Apartment/flat in a duplex	12,895
	Apartment in a building that has fewer than 5 storeys	6,555
	Apartment in a building that has 5 or more storeys	540
	Other single attached	120
	Movable dwelling	120
Breakdown by size (number of units)	Total	49,255
	No bedrooms	230
	1 bedroom	5,200
	2 bedrooms	12,175
	3 bedrooms	19,110
	4 or more bedrooms	12,545
Breakdown by date built (number of units)	Total	49,255
	1960 or before	10,920
	1961 to 1980	14,875
	1981 to 1990	6,195
	1991 to 2000	5,055

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
	2001 to 2005	3,050
	2006 to 2010	3,565
	2011 to 2015	3,715
	2016 to 2021	1,880
Rental vacancy rate (Percent)	Total	3.5%
	Bachelor	7.9%
	1 bedroom	4.4%
	2 bedrooms	2.3%
	3 bedrooms+	3%
Number of primary and secondary rental units	Primary	3,828
	Secondary	15,397

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	**Data**	**Value**
Affordable units built (number of units)	2016 to 2021	285
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	1,015
Change in number of affordable units (number of units)	2016 to 2021	1,300

5.4.1 Average Rent by Year		
Characteristic	**Data**	**Value**
Average Monthly Rent (number, by year)	2016	886
	2017	874
	2018	887
	2019	899
	2020	910
	2021	958
	2022	960
	2023	1,073
Change in Average Monthly Rent (percent, by year)	2016-2017	-1.4%
	2017-2018	1.5%
	2018-2019	1.4%
	2019-2020	1.2%
	2020-2021	5.3%
	2021-2022	0.2%
	2022-2023	11.8%

5.5.1 Rental Vacancy Rate by Year		
Characteristic	**Data**	**Value**
Rental vacancy rate (percent, by year)	2016	7.7%
	2017	6.9%
	2018	5.7%
	2019	6.5%
	2020	7.6%
	2021	3.5%

5.5.1 Rental Vacancy Rate by Year		
Characteristic	**Data**	**Value**
	2022	3.1%
	2023	1.7%

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	**Data**	**Value**
Owner households in Core Housing Need (number)	2016	1,445
	2021	1,310
	Total Change	-135
	Percent Change	-9.34%
Tenant households in Core Housing Need (number)	2016	4,920
	2021	4,125
	Total Change	-795
	Percent Change	-16.16%
Owner households in Core Housing Need (percentage)	2016	5.03%
	2021	4.44%
Tenant households in Core Housing Need (percentage)	2016	28.61%
	2021	22.29%

Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	**Data**	**Value**
Number of housing units that are subsidized	Total	4,360
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	12,870
Number of co-operative housing units	Total	51

Housing Trends

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	950
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	958
	Bachelor	742
	1 bedroom	867
	2 bedrooms	1,030
	3 bedrooms+	1,034
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	900
	Bachelor	725
	1 bedroom	820

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
	2 bedrooms	950
	3 bedrooms+	1,000

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	*
	Single	*
	Semi-detached	*
	Row	*
	Apartment	*
Completed – Breakdown by tenure (annual, number of structures)	Tenant	*
	Owner	*
	Condo	*
	Coop	*
Starts – Overall and breakdown by structural type (2021, number of structures)	Total	188
	Single	145
	Semi-detached	10
	Row	28
	Apartment	5
Starts – Breakdown by tenure (2021, number of structures)	Tenant	7
	Owner	179
	Condo	2
	Coop	*

Projected Housing Needs and Next Steps

6.1.1 Projected Households by Household Size and Income Category, 2031						
HH Income Category	**1 person**	**2 person**	**3 person**	**4 person**	**5+ person**	**Total**
Very Low Income	2,254	163	12	9	49	2,487
Low Income	7,666	1,721	206	88	0	9,681
Moderate Income	4,722	3,875	946	309	175	10,027
Median Income	3,094	5,189	1,365	548	257	10,453
High Income	2,216	9,175	4,935	4,316	1,475	22,117
Total	19,952	20,123	7,464	5,270	1,956	