

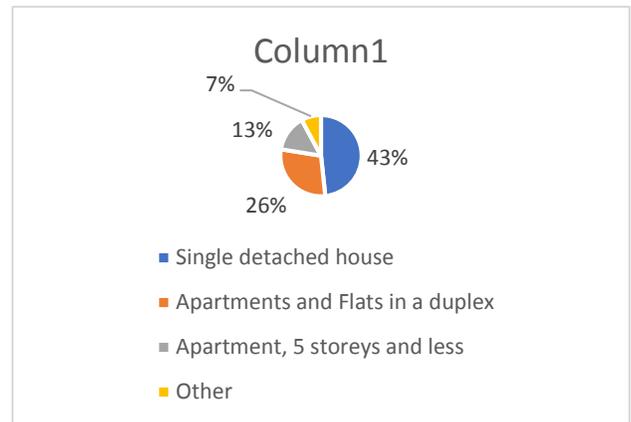


## City of St. John's Affordable Housing Profile

This summary was created to support the City of St. John's Housing Needs Assessment Report.  
**For more information: [stjohns.ca](http://stjohns.ca)>Living in St. John's > Your City > Affordable Housing**

### Population and dwelling characteristics

Total population	108,860
Total households	47,625
Average household size	2.2
Occupied dwellings	47,625
Percent of households that rent	38.6%
Percent of households that own	61.4%
Average MLS Sales Price 2018	\$287,932
Average Monthly Rent Rate 2018	\$887
Average Rental Vacancy Rate 2018	5.7%
Median Income	\$35,401



### What is the nature of the housing supply?

The housing stock includes both market and non-market housing and the supply consists of approximately the following:

Non-Market Housing					Market Housing	
Emergency Shelter	Transitional Housing	Support-Based Housing	Income-Based Affordable Housing	Affordable Rental Housing	Rental Housing	Home Ownership
162 Beds	70 Units	167 Units	3,096 Units	566 Units	18,390 Households	29,250 Households



## What is the current housing gap?

A commonly accepted guideline for housing affordability is that housing costs should not exceed 30% of a household's annual income. Costs include, as applicable, rent, mortgage payments (principal and interest), property taxes, condominium fees, and payments for electricity, water and other municipal services.

- ❖ Approximately 1 in 4 City of St. John's households have a housing affordability issue
  - **25.5 %** of households (12, 100) spend **30%** or more of their gross monthly income on housing costs
  - **11 %** of households (5,265) spend **50%** or more of their gross monthly income on housing costs
  - **13.9%** of households (6365) live in **core housing need** <sup>1</sup>
- ❖ The primary core housing need challenge in St. John's is affordability, especially among renters who are almost three times as likely than owners to be in core housing need.
- ❖ The proportion of all households living unaffordably has been consistent over the past 15 years: 25-27%.
- ❖ Using the 30% income rule, the minimum household income required to qualify for a mortgage for the average MLS housing price was approximately \$88, 450 in 2017 and \$86, 380 in 2018. The median household income in St. John's was \$69,455. This implies affordable homeownership is out of reach for approximately 30% of St. John's households
- ❖ In the last decade, there was a 30% increase in the number of single person households. Single person households accounted for 67% of all households spending more than 30% of the income on housing
- ❖ The population of individuals 65 years and older increased by 43% over the last 15 years. There is a need for more seniors housing options that are affordable, appropriately designed and with graduated levels of care.
- ❖ The growing number of one and two-person households require smaller housing options in both bedroom and floor-size.
- ❖ Housing needs are not being met for vulnerable populations including: Individuals Experiencing Homelessness, seniors, veterans, students, immigrants and New Canadians, Indigenous people and those with disabilities.

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<sup>1</sup> A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that they could not afford alternative, suitable and adequate housing in their community



## **Housing Needs Assessment Report Recommendations**

- 1) Ensure that the definitions contained in the Housing Needs Assessment Report are uniformly used in the Affordable Housing Strategy, Seniors Housing Research Project, St. John's Municipal Plan, St. John's Development Regulations, and other City documents relating to housing.
- 2) Update the Housing Needs Assessment data on an annual basis where possible (CMHC Market and MLS data) and every five years following the release of census data.
- 3) Hold a forum with the providers of seniors housing in order to review and update the Seniors Housing Report recommendations and develop an inventory of independent, personal care and long-term care units in the city. Issues, options, needs and opportunities for developing more seniors housing should be explored during this forum.
- 4) Liaise with the Association for New Canadians, Refugee and Immigrant Advisory Council and other stakeholders to address housing needs for new Canadians, and the role of housing in helping to attract, and keep, immigrants. Quantify current housing needs and numbers of immigrants.
- 5) Update the Non-Market Housing Inventory every two years. As part of this work, engage the non-market housing providers and conduct more research on housing needs, in particular for vulnerable populations including veterans, students, Indigenous people and individuals with disabilities.
- 6) Partner with any non-market housing providers on funding applications being made to the Newfoundland and Labrador Housing Corporation and/or Canadian Mortgage Housing Corporation.
- 7) The costs and benefits of licensing and establishing standards for bedsits should be explored, along with other methods, to ensure their adequate maintenance.
- 8) Develop a mixed income housing strategy, one that identifies a range of incentives matched to economic development opportunities and based on cost/benefit valuations, as well as opportunities such as universal design and non-market housing, for one or more of the City's designated intensification sites.