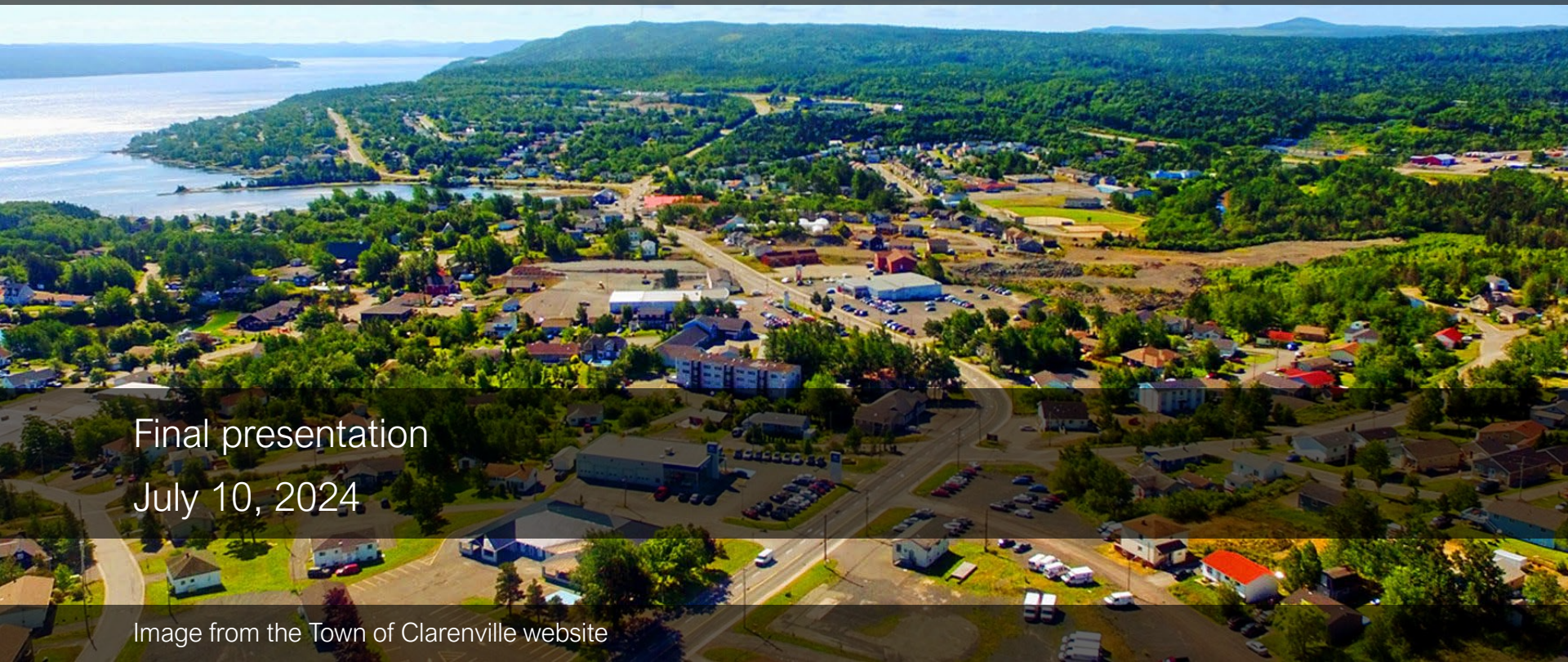
# Housing Needs Assessment

## Town of Clarenville



Final presentation

July 10, 2024

Image from the Town of Clarenville website

# Agenda

1. What is a “Housing Needs Assessment?”
2. Community profile
3. Economic profile
4. Housing profile
5. Housing need indicators
6. Anticipated demand
7. Demand versus supply
8. Consultation

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# What is a “Housing Needs Assessment?”

## Purpose:

To develop an understanding of the current and anticipated housing conditions for the Town of Clarenville, by reporting on:

- current housing need;
- community demographic characteristics;
- local development trends; and
- existing and projected gaps in the local housing supply

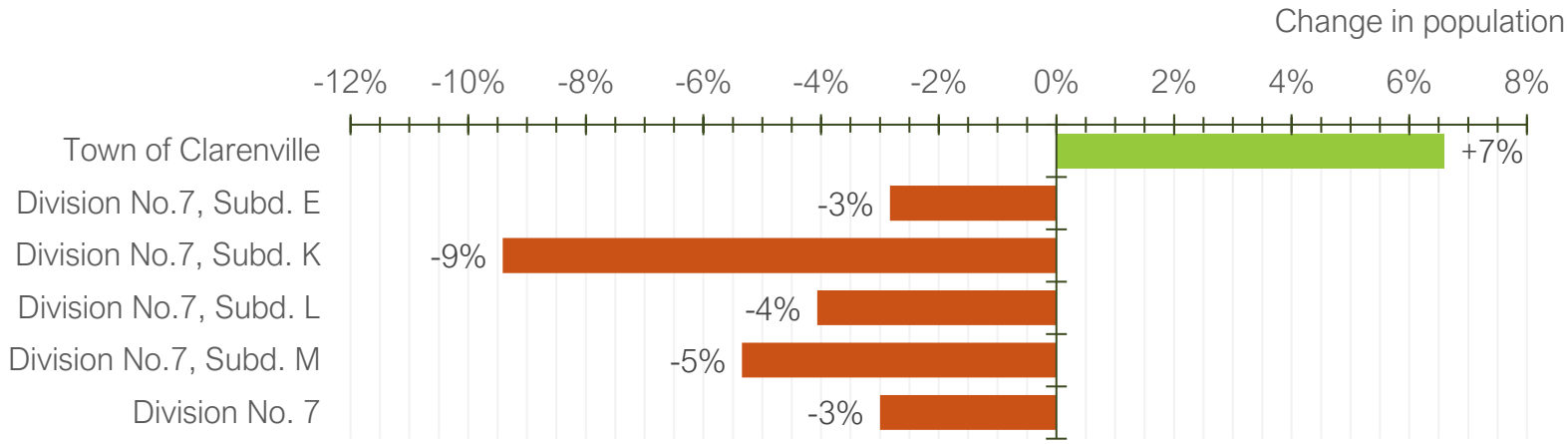
## Components:

- socio-economic data
- housing market data (where available)
- data analysis
- non-market housing inventory review
- stakeholder consultation

# Community profile: historical population

- The total population grew 7% from 2016 to 2021 – reaching 6,705.
- Growth was mostly led by:
  - 65+ year old persons (enough so to outweigh losses in younger cohorts)
  - Inflows of folks moving to Clarenville from elsewhere

*Figure: Comparison of historical change in population by community, 2016 to 2021*



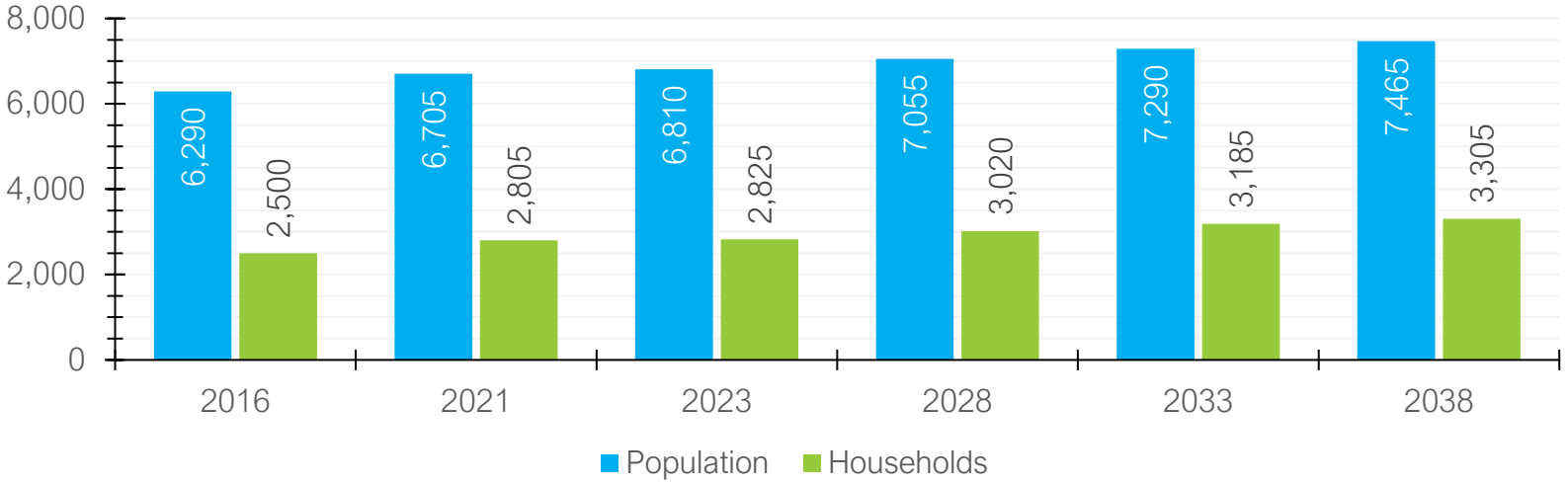
# Community profile: historical households

- Total households grew 12% from 2016 to 2021 – reaching 2,805.
- Like for population, growth was mostly led by increases to older population and folks moving to town from elsewhere.
- Clarenville's share of renter households increased from 31% to 34% between 2016 and 2021.
    - Local rental growth could be partly linked to losses of homeowner shares outside the municipality.
- Couples without children and non-census families (i.e., single persons or roommate situations) expanded during the five-year period.

# Community profile: anticipated change

- Projections anticipate that the upward trend in the total population and households should continue. By 2038:
  - the population may reach 7,465 persons
  - total households may reach 3,305

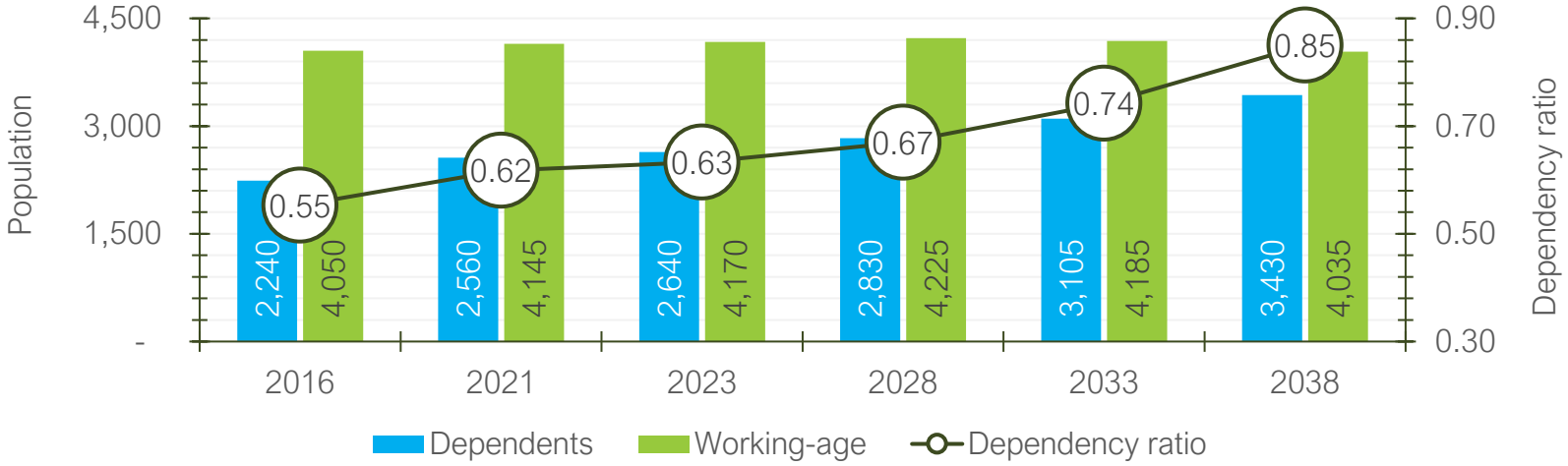
*Figure: Historical and anticipated population and households*



# Economic profile: labour force

- Even if aging, there was an overall increase to the total labour force. However, increased volumes of 65+ persons translates to rising dependency ratios. Meaning:
  - There are fewer people available, proportionally, to work or take on jobs.
  - There are more people living off fixed incomes than otherwise.

*Figure: Historical and anticipated dependency ratio (number of dependents versus working age persons)*



# Economic profile: incomes

- Clarenville's median before-tax household income decreased 5% from 2016 to 2021, a likely result of a growing 65+ cohort and the consequent shift from employment to fixed earnings.
    - About 4% of local households earned less than $14,500 before-tax annually (considered to be "very low income" earners).
    - About 16% earned between $14,500 to $36,250 ("low income" earners).

*Table: Income category summary, 2021*

| Income category | Annual household income | Affordable shelter cost | Estimated share of total households |
|---|---|---|---|
| Very low income | ≤$14,500 | < $272 | 4% |
| Low income | $14,501 to $36,250 | $273 to $680 | 16% |
| Moderate income | $36,251 to $58,000 | $681 to $1,088 | 21% |
| Median income | $58,001 to $87,000 | $1,089 to $1,631 | 15% |
| High income | $87,001 + | $1,631 + | 44% |

# Housing profile: current supply

- The Town of Clarenville had 3,125 dwellings as of 2021 – 2,805 were occupied by a usual resident.
    - The majority (65%) are single-detached homes.
    - About 20% were duplex units.

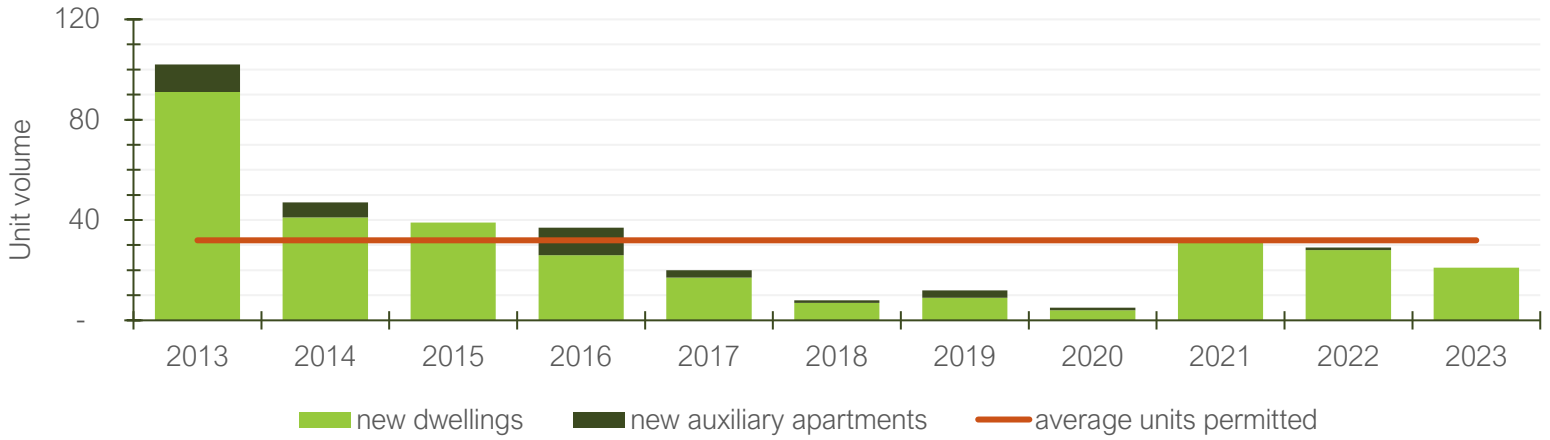
*Table: Structural type of dwelling and tenure share, 2021*

| | Total | Single | Row | Semi | Duplex | Apt (<5 floors) | Apt (5+ floors) | Mobile |
|---|---|---|---|---|---|---|---|---|
| Total | 2,805 | 1,835 | 70 | 85 | 570 | 225 | 0 | 10 |
| Share | 100% | 65% | 2% | 3% | 20% | 8% | 0% | 0% |
| Owner | 66% | 88% | 0% | 24% | 31% | 9% | - | 100% |
| Renter | 34% | 11% | 100% | 76% | 68% | 91% | - | 0% |

# Housing profile: change in supply

- Clarenville has built consistent volumes of housing since the 1970s, with the 2010s boasting the greatest output of 525 units.
    - However, much of the last decade boom was in the first half – only 130 units were built from 2016 to 2021.
    - Relatedly, permit activity has been low.

*Figure: Historical units permitted*



# Housing profile: non-market supply

- Clarenville's non-market housing provision (excluding seniors' housing) is about 3.4 units per 100 households (St. John's is 8.7 per 100).

*Table: Non-market housing inventory (direct units and financial support), March 31, 2023*

| Type | Source | Units |
|---|---|---|
| Affordable housing | NL Housing | 40 |
| | Non-profit affordable housing | 12 |
| | Partner-managed housing program* | 16 |
| Transitional housing | REACH house** (bedrooms) | 3 |
| Financial support | Canada-NL Housing Benefit*** | 11 |
| | Rent supplements | 14 |
| Seniors / personal care housing | Clarenville Protective Care Community | 12 |
| | Clarenville Retirement Centre | 69 |
| | Cozy Quarters Retirement Centre | 74 |
| | Dr. Albert O'Mahony Memorial Manor (beds) | 44 |
| Community total | | 295 |

# Housing need indicators

- From 2016 to 2021, there was a 48% decrease in the number of households requiring major repairs, while there was a 13% increase in households living in overcrowded conditions.

- Affordability challenges are most pronounced for renter households (more often single people, lone parents, or students).

    - In 2021, 36% of renters spent more than 30% of their income on shelter expenses – versus 9% overall.

- While renters face greater affordability challenges, both them and homeowners experienced worsening conditions between Censuses

    - Owner household unaffordability rose 38% to 165 households
    - Renter household unaffordability rose 36% to 340 households.

# Anticipated demand: overall

- Overall, dwelling demand is anticipated to grow for the foreseeable future – increasing by 830 from 2021 to 2038.
    - 270 units may be for an estimated **existing** (2021) affordable housing deficit
    - 110 units may be for **future** affordable housing
    - 450 units may be for **future** market housing

*Table: Housing targets based on new demand*

| | 2023 | 2028 | 2033 | 2038 |
|---|---|---|---|---|
| Incremental demand since 2021 | 20 | 240 | 425 | 560 |
| | + | | | |
| Existing affordable housing deficit | 270 | | | |
| | = | | | |
| Potential dwellings required from 2023 onwards | 290 | 510 | 695 | 830 |

# Anticipated demand: detailed

*Table: Overall housing targets by number of bedrooms and intended market*

| Year | Net new demand since 2021 + 2021 non-market housing deficit | Studio / 1-bedroom units | | 2-bedroom units | | 3-bedroom units | | 4+ bedroom units | |
|---|---|---|---|---|---|---|---|---|---|
| | | Market | Non-market | Market | Non-market | Market | Non-market | Market | Non-market |
| 2023 | 290 | 0 | 195 | 10 | 60 | 5 | 20 | 0 | 0 |
| 2028 | 510 | 10 | 220 | 105 | 70 | 45 | 30 | 20 | 5 |
| 2033 | 695 | 30 | 240 | 200 | 75 | 75 | 35 | 40 | 5 |
| 2038 | 830 | 40 | 255 | 270 | 80 | 90 | 40 | 50 | 5 |

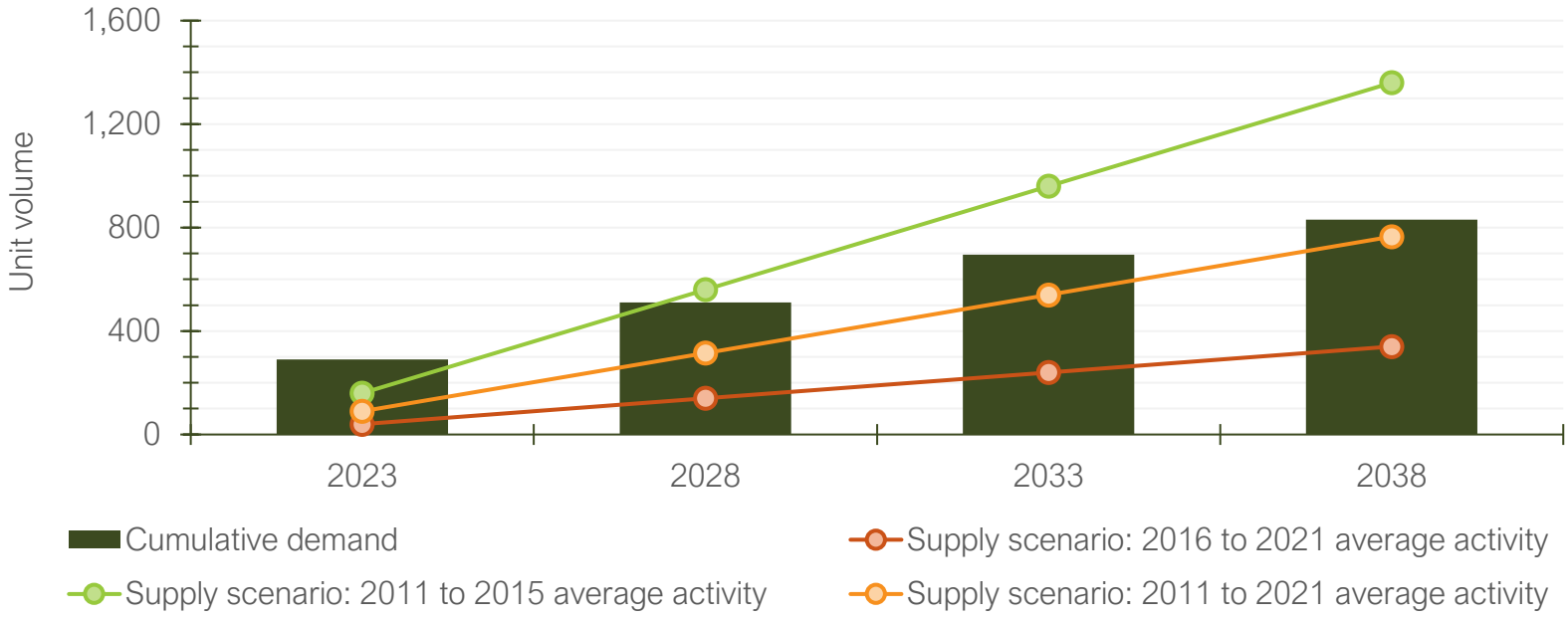
*Table: Share of housing targets by bedroom number, minimum need vs market driven outcomes, 2038*

| | Studio / 1-bed | 2-bed | 3-bed | 4+ bed |
|---|---|---|---|---|
| Non-market / affordable – existing | 71% | 22% | 7% | 0% |
| Non-market / affordable – future | 59% | 18% | 17% | 6% |
| Market housing – future | 18% | 50% | 21% | 10% |
| Overall distribution (as of 2038) | 36% | 42% | 16% | 7% |

# Demand versus supply

- Clarenville will need to produce housing at its long-term historical rate (not the 2016 to 2021 rate) to at minimum keep up with anticipated demand.

*Figure: Supply projection scenarios based on historical rates of activity versus anticipated dwelling demand*



# Consultation: participants

- Throughout April and May 2024, a range of feedback was gathered from numerous stakeholders via meetings, interviews, and questionnaires, enabling the project team to gain an understanding of Clarenville's housing challenges, needs, and opportunities.

- Due to the scope of the engagement phase for this project, all activities took place virtually.

- Clarenville & Area Age-Friendly 50 Plus Club
- Regional Action Committee on Housing
- The Clarenville Ministerial Association
- Association for New Canadians
- Newfoundland & Labrador Association of Realtors
- StoneTree Properties

- Neighbourhood of Family and Friends Resource Centre
- Calvary Clarenville
- Clarenville Region Extended Seniors' Transportation
- Residents interested in development
- Local physicians

# Consultation: themes

- With a diverse population and housing circumstances, so too exist diverse housing needs and challenges.
- There is a scarcity of housing availability across Clarenville, especially smaller options that are more affordable and better serve the community's shifting demographics.
- Relatedly, there is a need to build and support affordable housing options across the community, in both purpose-built rental and owned housing.
- Housing is only one piece of the puzzle; there are several service gaps (i.e., public transportation, social service and community resources, and community spaces) that should be addressed.
- Housing has a direct impact on health, from students to seniors.



# Questions?

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