



SOLUTIONS FOR ADDRESSING HOUSING INSECURITY IN RURAL NL



- 1. Overview of the Issue**
- 2. Short presentations:**
 1. Provincial Research on Rural & Remote Housing Insecurity - Rob Nolan & Jen Crowe
 2. Municipal-led solutions in Gander – Brad Hefford
 3. Journey House supportive housing – Jim Piercey
- 3. Q&A**



- 32.5% of rental households and 8.9% of owner households are living in unaffordable housing (Statistics Canada, 2021)
- Rental prices have increased by 15% since 2021 (Consumer Price Index)
- Provincially, we need to build 60,000 new units of affordable housing to attain affordability (CMHC)

In Canada, housing is considered “affordable” if it costs less than 30% of a household’s before-tax income.

THE HOUSING CONTINUUM



Source: Canadian Mortgage and Housing Association

- In the context of growing housing insecurity across the province, MNL and Choices for Youth commissioned Hope Jamieson to help understand the mounting issues provincially and what solutions would help address these needs
- Research included:
 - Review of national & provincial data
 - Engagement with service providers and municipal leaders
 - Engagement with folks with lived experience in homelessness



- As of the 2021 Statistics Canada census, 32.5% of renter households and 8.9% of owner households in the province are living in unaffordable housing
 - Of those experiencing housing insecurity, those households led by refugee claimants (22%), those under the age of 25 (13.5%), and single mothers (13%) experienced the highest rate of housing insecurity
- Home energy costs increased by 22% between Aug 2022 and Aug 2023
- The percentage of rental households living in unaffordable housing in the communities studied tracked near the provincial average of 33% but climbed to 43% in some communities studied

“WE KEEP A LIST OF EVICTIONS, AND A LIST OF RENTAL PROPERTIES. WHEN PEOPLE CALL, WE GIVE THEM THE NAMES OF LANDLORDS, BUT THERE’S NEVER ANYTHING AVAILABLE.”

- Municipal Leader

“IT’S WORSE THAN IT’S EVER BEEN. IF YOU ASKED ME IF I THOUGHT WE’D EVER HAVE THIS MANY CASES A YEAR OR TWO AGO, I’D NEVER HAVE SAID IT WAS POSSIBLE.”

- Rural Service Provider

- Experiencing growing housing insecurity and demands for housing in their region.
- Pointed to vacant NLHC units in their communities as a major challenge with growing rates of housing insecurity
- Are generally very in the know on the scale of housing insecurity in their regions and do their best to support
- Require more information and resourcing to be able to help meet the growing needs in their communities



A Collaborative Approach – Choices for Youth Soft Landing Program

- Soft Landing program: goal of rapidly rehousing youth and ensuring that their needs are met so they can maintain housing.
- Beginning in 2022, worked with private landlords and municipalities to enter into operating agreements to rent and oversee operations of rental units
 - Operating 4 homes in partnership with private landlords (18 beds), and 3 homes through the City of St. John's, (9 beds)
- Supporting 60 youth annually through the program
- Youth living in Soft Landing properties have all their housing expenses covered under their rent, except for groceries and personal items. Dish liquid, laundry detergent, toilet paper, etc. are included.



Improve current municipal legislation to support municipalities in addressing housing insecurity

- **Short Term** - Allow expanded powers for municipalities to replace tax sales of properties with options to sell properties for a nominal fee to community organizations for repurposing or redevelopment. Include non-profit housing in the list of tax-exempt properties under municipal legislation.
- **Short Term** - Amend the urban and rural planning act and/or municipal legislation to allow for density bonusing.
- **Short Term** - Amend the urban and rural planning act to allow inclusionary zoning, requiring a percentage of all new multi-unit construction to be affordable rental housing or an equivalent payment be made to the municipality at their discretion for affordable housing projects. Consider the feasibility of permitting laneway housing.

Renovate, repair, and/or redistribute NLHC housing stock

- **Long Term** - Implement a large-scale retrofit program to restore to appropriate conditions; consider opportunities to increase the density and energy efficiency of these units.
- **Long Term** - Where the above is not possible or desirable due to low demand for the unit type or cost of renovation outweighing the cost of new construction, create a transparent process to dispose of units and reinvest all revenues in the construction of new social housing units more appropriate for current and future needs.

Invest in an inventory of lands to facilitate affordable housing development

- **Medium Term** - Create an inventory of underutilized provincially-owned land and buildings, and develop a transparent framework for offering these properties for redevelopment, prioritizing volume of units and affordability in the evaluation matrix.
- **Long Term** - Create unified inventory and application process for the development of surplus provincial and municipal land for community housing with clear and transparent criteria and application process for interested non-profit and developers.



Gander is a growing community of 11,880 with a population increase of 23 per cent since 2001. In recent years, there has been a surge in the demand for housing. Housing is a crisis nationwide, with Gander facing its own particular challenges. Council is exploring ways to meet the increased demand, including changes to regulations that better facilitate housing opportunities. Council introduced "Build Up Gander" as a strategic initiative. Recognizing dynamic socio-economic changes, we are committed to preserving Gander's character while creating an inclusive community that encourages growth.

In consultation with community members and private / public stakeholders, several ongoing strategies under the banner of "Build Up Gander" have been introduced to address the increased housing demand, while also promoting sustainable development and community well-being.

However, It acknowledges the delicate balance and the significant ask of our Community and neighborhoods. It will not be Easy!



Re/fact Consulting has been retained by the Town to assist in completing the Updated Housing Needs Assessment.

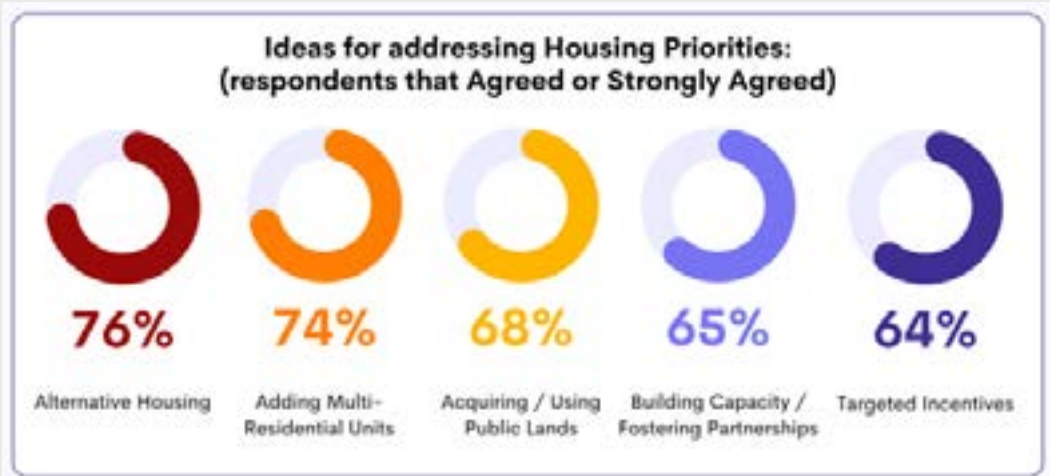
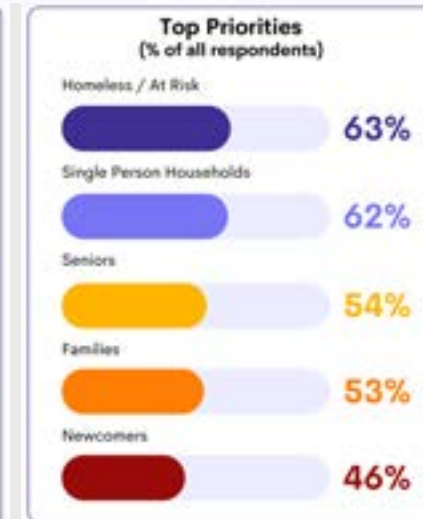
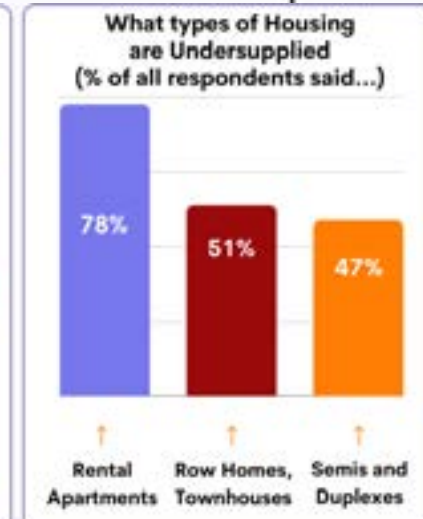
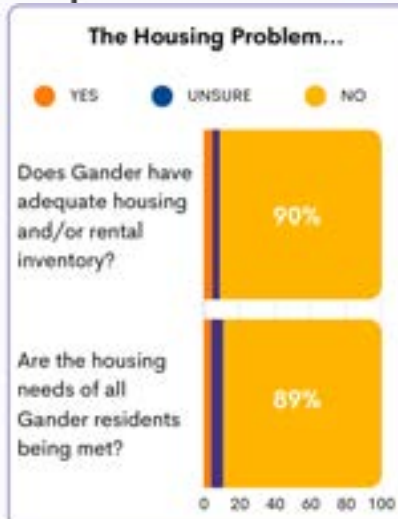
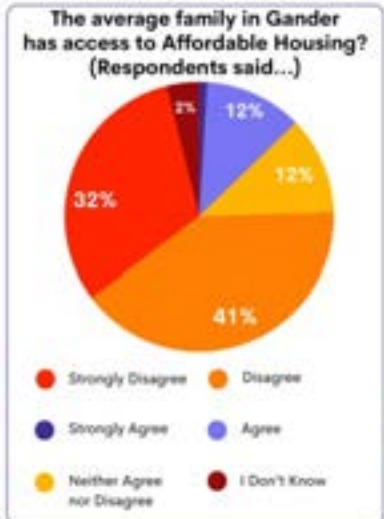
Some specific areas that the Update will explore include:

- Current and project growth trends as well as the housing requirement this will generate
- The range and type of housing options that are available in the community
- The affordability of housing in relation to local residents needs
- Barriers and impediments to meeting housing needs
- Policies, practices and tools to help overcome identified housing barriers

Build Up Gander

Housing Expansion Initiative

Housing Needs: Community Survey Highlights



Affordable Housing Incentives: Assess, develop and launch a suite of targeted incentives that support housing development to expand the supply of housing that is affordable.

Housing-based Zoning and Regulatory Reforms: Regulatory changes to be considered would include broadening permitted uses, reducing zoning standards, adding density, promoting accessibility, and amending regulatory tools to support housing affordability and permit a broader range of housing.

Middle and High-density Housing Tools: Address middle and higher density housing forms that will help add to the supply of units that are better suited to smaller households and those requiring greater affordability.

Innovative Practices in Housing Delivery: Expanding possible housing types and delivery techniques will help to shorten development timelines, broaden options, and reduce the cost of housing.

Establishing a Municipal Land Bank: Develop a land inventory Municipal, Provincial, and Federal lands and evaluate mechanisms to acquire and utilize public lands suitable for housing development.

Property Utilization: Promote infill developments with increased housing density and a variety of unit types. Realizing this potential has the added benefit of more effectively utilizing and servicing infrastructure that is already in place.

Capacity, Partnership and Education: Establish capacity, partnership and education strategies with not-for-profit housing providers to increase the stock of affordable housing, build additional stakeholder capacity, foster beneficial housing partnerships, and broaden awareness of housing issues among the public.















SOLUTIONS FOR ADDRESSING HOUSING INSECURITY IN RURAL NL

