



Social Determinants of Health

Housing Insecurity

March 2024

Quality of Care NL is proud to partner
with **Choosing Wisely Canada**



Who We Are



Quality of Care NL is an applied health and social systems research and evaluation program aimed at improving social and health outcomes in Newfoundland and Labrador.



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Housing Insecurity



Housing insecurity refers to the inability to secure safe, adequate and affordable housing. It can take a number of forms: housing cost burden; residential instability; evictions and other forced moves; living with family or friends to share housing costs; overcrowding; living in substandard, poor quality housing; and homelessness.

Housing adequacy, housing suitability, housing affordability, acceptable housing and core housing need are key household indicators and topics of interest for governments and housing organizations.

- An indicator of housing adequacy is the condition of the dwelling.
- An indicator of housing suitability (commonly used to measure “crowding”) is whether the dwelling has enough bedrooms for the size and composition of the household. Another indicator of crowding is the number of persons per room in a dwelling.
- An indicator of housing affordability is the proportion of household total income that is spent on shelter costs.
- Acceptable housing refers to housing that is adequate in condition, suitable in size and affordable.
- Core housing need is an indicator of a household’s relative ability to afford the median market rent of a dwelling in its region that meets its needs.



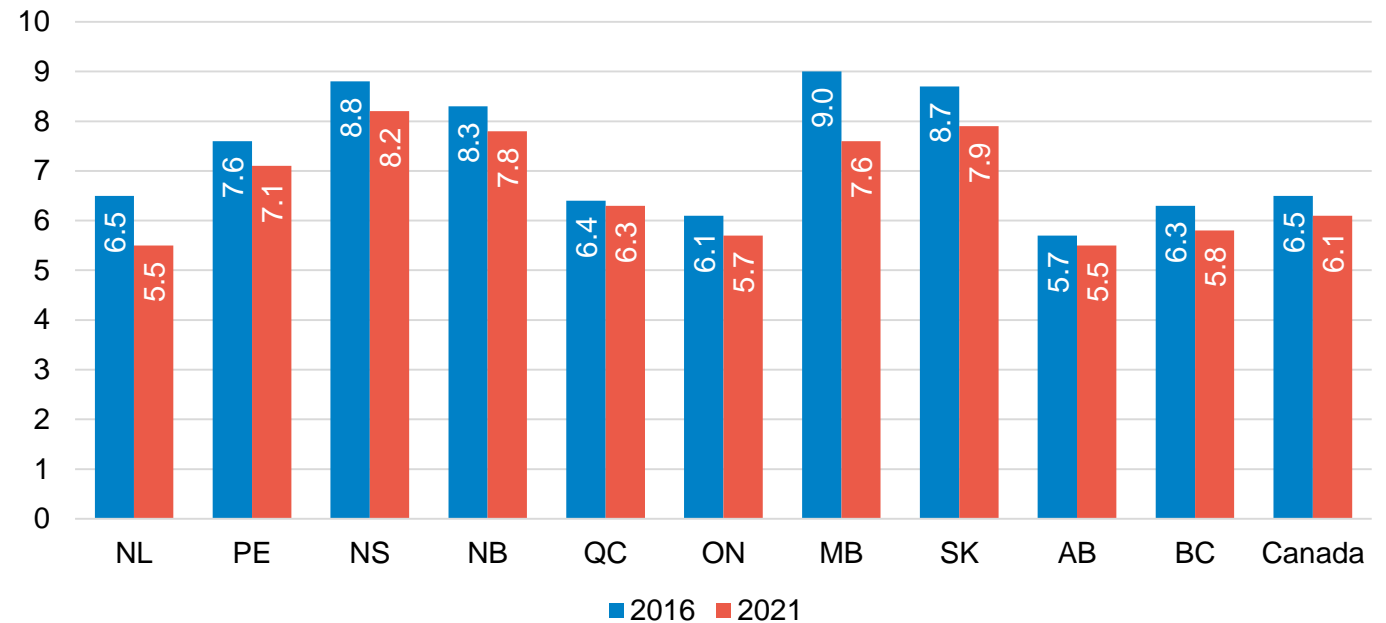
Housing Need: Housing Adequacy

Inadequate housing conditions have been associated with numerous physical and mental health conditions. Structural features of the home (e.g., mold, water leaks, pest infestation, peeling paint, drafts and energy inefficiencies, physical crowding) directly impact health and increase the risk of injury and illness due to safety issues.

Dwelling condition (an indicator of housing adequacy) is classified into three groups: needing regular maintenance only, needing minor repairs, and needing major repairs. Major repairs refer to problems that compromise the dwelling's structure or major systems (i.e., heating, plumbing and electrical).

- The percentage of private dwellings needing major repairs decreased for all provinces from 2016 to 2021.
- In 2021, NL (and AB) had the lowest rate requiring major repairs with a 15% reduction from 2016.

Condition of Private Dwelling by Province – Major Repairs Needed (%), 2016 and 2021



Source(s):

Statistics Canada. Table 98-10-0234-01 Dwelling condition by tenure: Canada, provinces and territories, census metropolitan areas and census agglomerations; Census of Population, 2021.

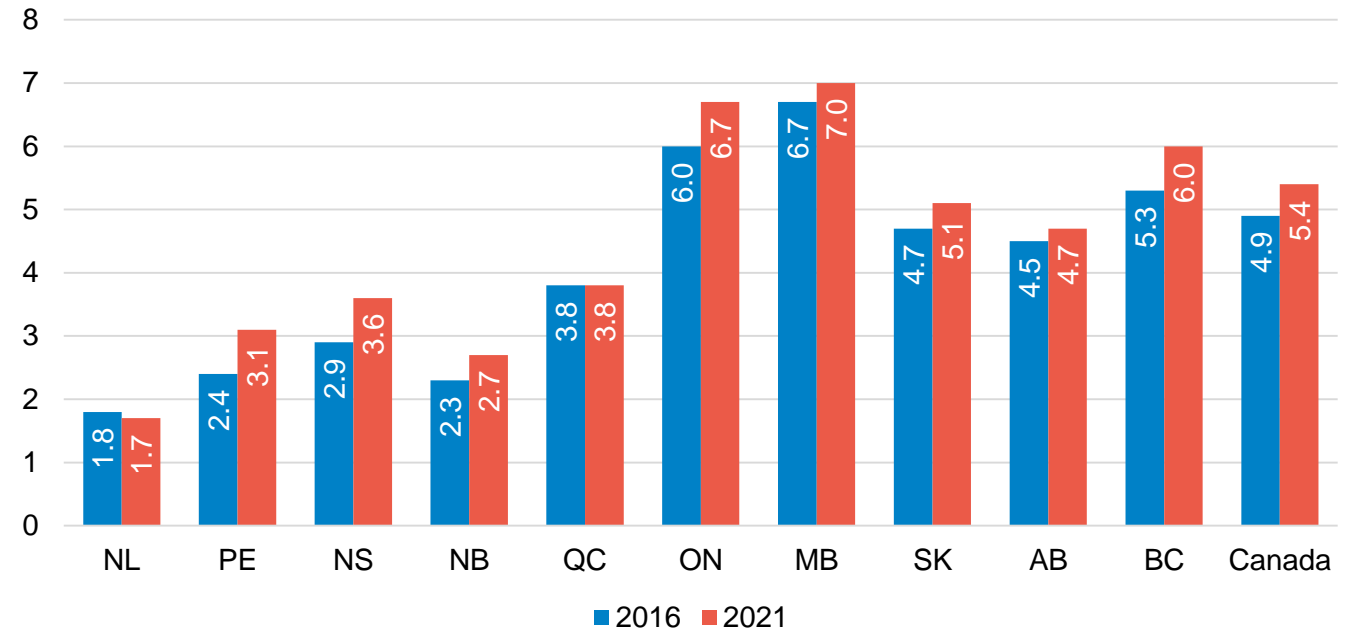
Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016221.

Housing Need: Housing Suitability

Housing suitability (commonly used to measure “crowding”) classifies dwellings as not suitable if they do not have enough bedrooms for the size and composition of the household, as calculated by the National Occupancy Standard (NOS) developed by Canada Mortgage and Housing Corporation (CMHC).

- The percentage of private dwellings considered not suitable increased for all provinces, except for NL and QC, from 2016 to 2021.
- In both 2016 and 2021, NL ranked first regarding housing suitability (1=best and 10=worst).

Suitability of Private Dwelling by Province – Not Suitable (%), 2016 and 2021



Source(s):

Statistics Canada. Table 98-10-0273-01 Housing suitability by tenure: Canada, provinces and territories, census divisions and census subdivisions: Census of Population, 2021.

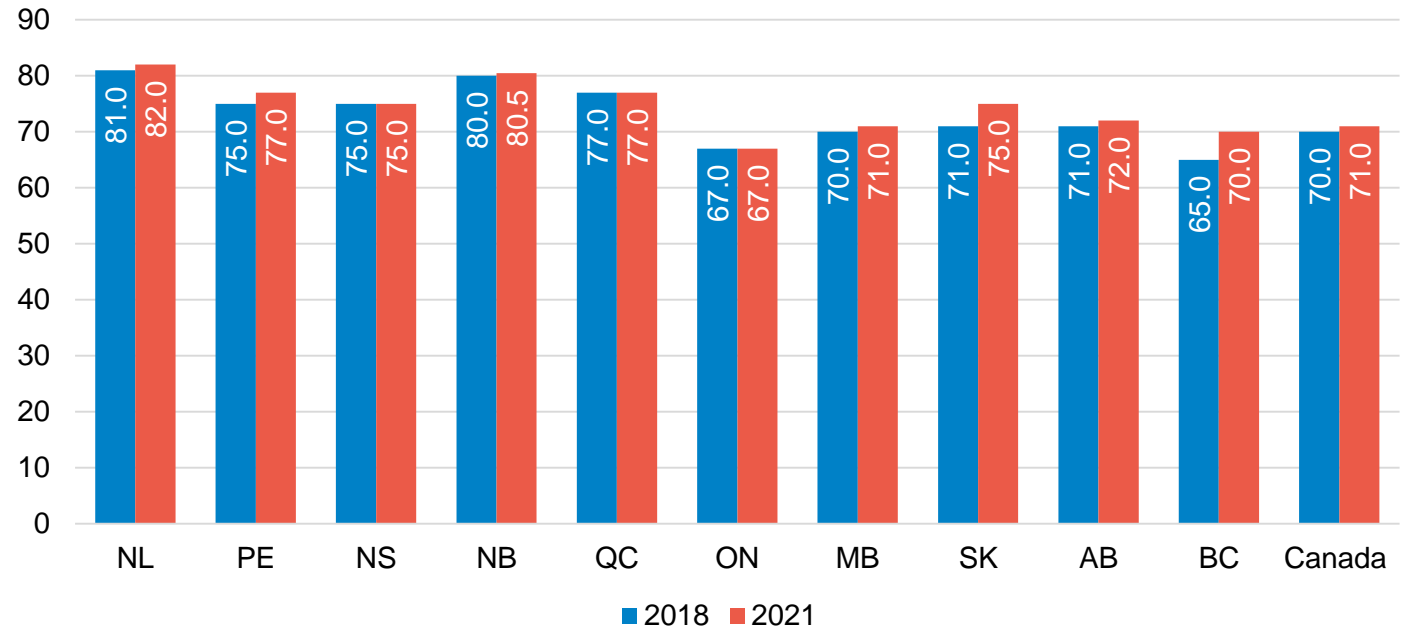
Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016224.

Housing Need: Acceptable Housing

Acceptable housing refers to whether a household meets each of the three indicator thresholds established by the CMHC for housing adequacy, suitability and affordability.

- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing has shelter costs equal to less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the CMHC and provincial and territorial representatives.
- From 2018 to 2021, acceptable housing rates have remained fairly stable across Canada, including in NL.
- Just under 20% of persons in NL live in unacceptable housing.
- In both 2018 and 2021, NL ranked first for acceptable housing rates among the Canadian provinces (1=best and 10=worst).

Persons Living in Acceptable Housing by Province (%), 2018 and 2021



Source: Statistics Canada. Table 46-10-0071-01 Persons living in acceptable housing, by tenure including first-time homebuyer and social and affordable housing status, by province; Canadian Housing Survey (CHS), 2018 and 2021

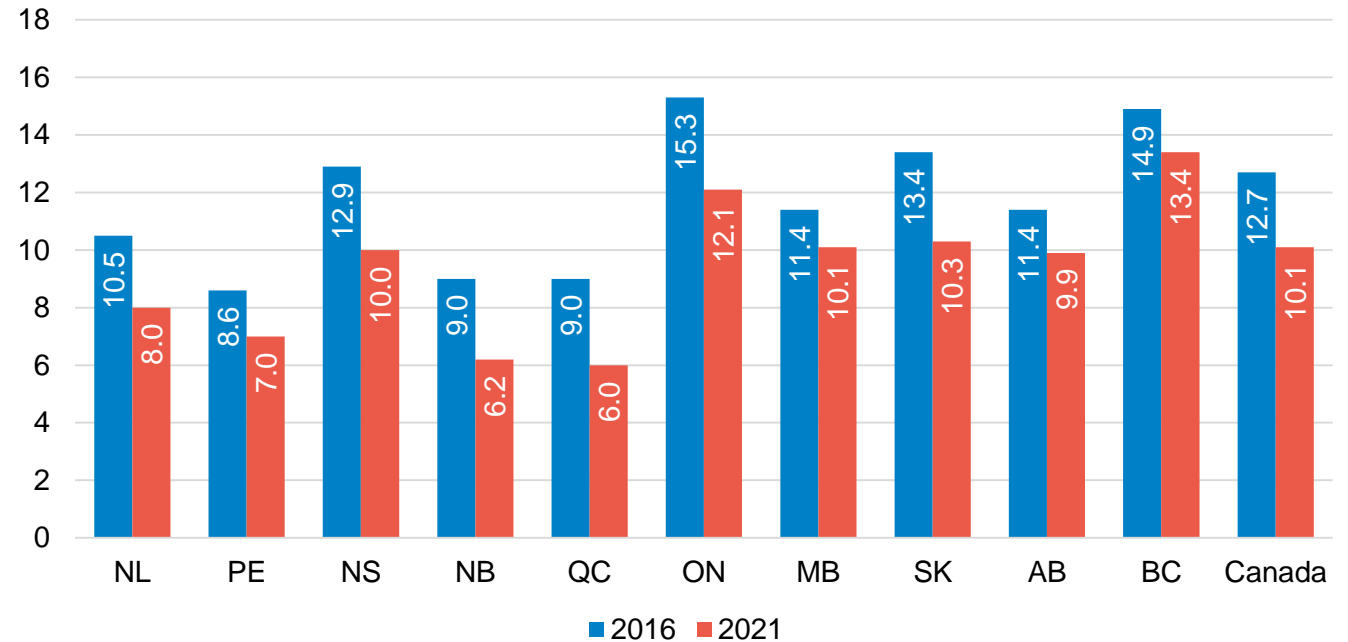
Housing Need: Core Housing Need

Households in core housing need live in an unsuitable, inadequate or unaffordable dwelling and cannot afford alternative housing in their community.

Core housing need refers to whether a household's housing falls below at least one of the above three indicator thresholds and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- The rate of core housing need has decreased from 2016 to 2021 across Canada, including in NL.
- In NL the rate dropped from 10.5% in 2016 to 8% in 2021. Approximately 1 in 12 households were in core housing need in 2021.
- In both 2016 and 2021, NL ranked fourth among the Canadian provinces (1=best and 10=worst).

Rate of Core Housing Need by Province (%), 2016 and 2021



Overview of Households and Clients Served in Newfoundland and Labrador, 2019-20 to 2021-22

Program	Households			Clients		
	2019-2020	2020-2021	2021-2022	2019-2020	2020-2021	2021-2022
NLHC Housing	5,575	5,573	5,584	11,903	11,713	11,741
Partner Managed Housing Program ¹	996	996	996	1,439	1,439	1,321
Emergency Shelter Program ²	N/A	N/A	N/A	1,028	855	987
Transition House Program ³	N/A	N/A	N/A	846	700	955
Housed by Supportive Living Program ⁴	N/A	N/A	N/A	800	732 ⁵	1,108 ⁵
Individuals at Risk of or Experiencing Homelessness Assisted by the Supportive Living Program	N/A	N/A	N/A	4,300 ⁵	5,008 ⁵	10,615 ⁵

N/A – Household data is not applicable as these programs serve/count individual clients.

¹Provides financial and technical support to partner-managed and cooperative housing providers offering subsidized housing throughout the province.

²Operates a 24/7 emergency shelter line and engages a range of non-profit and private shelter operators to respond to required temporary shelter placement for individuals experiencing homelessness.

³Provides funding to the province's 10 transition houses to provide safe short-term accommodations, services and resources to support women and their children who are vulnerable to, at risk, or have been subjected to, intimate partner violence.

⁴Provides operating grants to non-profit organizations province-wide to prevent and end homelessness, foster long-term housing stability, and develop support services space to provide on-site and outreach services. This program includes a number of supportive housing options with 24/7 staffing and supports.

⁵Estimated minimum numbers served.

Newfoundland & Labrador Housing Corporation (NLHC) Programs

The NLHC offers a number of programs to support individuals and families who are experiencing housing insecurity.

- Clients accessing the Transition House Program increased by 13% from 2019-20 to 2021-22.
- Clients housed by the Supportive Living Program increased by 38% from 2019-20 to 2021-22.
- Individuals at risk of or experiencing homelessness that were assisted by the Supportive Living Program increased by more than 145% from 2019-20 to 2021-22.

Homelessness

End Homelessness St. John's (EHSJ) exists to prevent and end homelessness in St. John's. EHSJ, along with its partners and volunteers, conducted three homeless point-in-time (PiT) counts between 2016 and 2022.

PiT counts provide a one-day snapshot of homelessness in a community. It includes individuals experiencing homelessness in shelters, unsheltered locations, transitional housing, and those who are in health or correctional facilities, or who are staying with others because they have no access to a permanent residence.

- From 2016 to 2022, the percentage of homeless people staying in emergency shelters has increased by over 60%.
- The percentage of homeless individuals identifying as youth has increased by over 65% from 2016 to 2022.
- Three out of four people experiencing homelessness self-report having a mental health disability and more than half report addiction issues.

Source: Everyone Counts: St. John's Homeless Point-in-Time Counts: 2016, 2018 and 2022. End Homelessness St. John's

Characteristics of Those Experiencing Homelessness in St. John's, 2016 to 2022

	30 November 2016	11 April 2018	24 November 2022
Total Number of People Experiencing Homelessness (on the day of the count)	166 (minimum estimate)	165 (minimum estimate)	183 (minimum estimate)
Staying in Emergency Shelters	81 (48.8%)	98 (59.4%)	145 (79.2%)
Individuals Experiencing Unsheltered Homelessness ¹	3	4	3
Staying in Transitional Facilities ²	5	4	8
Staying at Someone Else's Place Temporarily	22	35	N/A
Staying in Institutional Settings ³	55	24	N/A
Individuals Identifying as Youth (ages 16-24)	22.9%	23.2%	38.0%
Individuals Identifying as Indigenous	19.2%	26%	13.0%
Individuals Identifying as 2SLGBTQIA+	21.7%	9%	13.0%
Individuals Identifying as Female	38.9%	35.7%	35.0%
Individuals Identifying as Veterans	N/A	N/A	4.0%
Individuals Identifying they live with a Disability:			
Mental Health Disability	N/A	N/A	74.0%
Addiction Issues			56.0%
Learning Disability			47.0%
Physical Disability			35.0%
Individuals Experiencing Chronic Homelessness ⁴	38.3%	36.6%	32.0%
Individuals Experiencing Episodic Homelessness ⁵	7.4%	21.6%	N/A

¹Unsheltered homelessness includes people who are sleeping in places unfit for human habitation, including the following locations: streets, alleys, parks and other public locations, transit stations, abandoned buildings, vehicles, ravines, and other outdoor locations where people experiencing homelessness are known to sleep. Sheltered homelessness includes people sleeping in the following locations: emergency shelters (general and specific to men, women, youth, etc.), extreme weather shelters, Violence Against Women (VAW) shelters, and transitional shelters.

²Transitional facilities typically provide longer-term housing solutions with supports intended to help individuals transition from homelessness to secure housing.

³Institutional settings include correctional facilities, community-based residential facilities (e.g. halfway houses), addiction treatment centres, and health and mental health programs.

⁴Chronic homelessness is a period of six or more months of homelessness in the past year.

⁵Episodic homelessness (for the purpose of the PiT count) is defined as three or more distinct episodes of homelessness in the past year, adding up to less than six months.

Homelessness

The By-Name List, or BNL, serves as a real-time roster that includes the names and relevant information of all individuals experiencing homelessness within a community. These individuals are known to the housing and homelessness system and have given their consent to be included in the list. In St. John's, individuals are added to the BNL via completion of a consent and intake package which is submitted to End Homelessness St. John's.

- It was estimated that a minimum of 900 people experienced homelessness in St. John's from 1 January 2022 to 31 December 2022. This estimate combined data from the PiT Count and the BNL, which is the community's real-time register of all individuals and families known to be experiencing homelessness in the community.

Minimum Estimate of Those Experiencing Homelessness in St. John's During 2022

Data Component	Description	Count
BNL Adult Count	Number of adults experiencing homelessness in St. John's in 2022, according to the BNL.	586
BNL Dependent Count	Number of dependents experiencing homelessness in St. John's in 2022, according to BNL.	135
PiT Street Count	Number of people experiencing homelessness identified during the Point-in-Time (PiT) count, who were not on the BNL.	2
PiT Shelter Count	Estimated number of shelter stayers on the night of the PiT count who were not on the BNL, based on cross-referencing 21 shelter lists throughout 2022.	44
Missing Shelter Count	Number of people identified staying in shelter in 2022 who were not on the BNL and never completed a CAH ¹ intake form in 2022, therefore were never added to the BNL, based on cross-referencing 21 shelter lists throughout 2022.	132
Minimum Estimate	The conservative minimum estimate of the total number of people experiencing homelessness in St. John's in 2022, based on combining the above data points.	900

¹Coordinated Access to Homes (CAH) is the Coordinated Access System (CAS) that has been designed and implemented in St. John's, which is facilitated by End Homelessness St. John's.

Rental Market in Newfoundland & Labrador

The CMHC Rental Market Survey is conducted annually in urban areas with a population of 10,000 or more. It provides a snapshot of vacancy, turnover rates, and average rent in new and existing structures.

Due to the nature of the survey and the size of some communities in NL, not all data is available for all urban areas.

- Low availability of rental properties can contribute to housing insecurity for individuals with insufficient income to purchase a home in those communities
 - In 2022, Bay Roberts, Corner Brook, and Gander had vacancy rates below the provincial average.
- St. John's had the highest median and average rent in the province and Bay Roberts had the lowest.
- Large increases in rental costs in a short period of time can contribute to affordability challenges for households. There was a provincial average of a 4.8% increase in rent from 2021.
 - Corner Brook saw a 6.9% increase in rent from 2021 to 2022.

Rental Market Information for Urban Areas in NL with Population ≥10,000, 2022

Location	Vacancy Rate (%)	Average Rent (\$)	Median Rent (\$)	% Change in Rent from 2021	Units
Bay Roberts	0.0	701	650	*	58
Corner Brook	1.7	806	783	6.9	641
Gander	2.8	812	805	*	737
Grand Falls-Windsor	3.2	797	850	2.8	776
St. John's	3.0	952	915	3.8	4,387
NL Average	2.9	900	875	4.8	6,599

**Data not statistically reliable or suppressed to protect confidentiality*



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