Quantifying Housing Needs in Western Newfoundland

Final Report

Prepared for the Community Mental Health Initiative (CMHI) Inc.

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List of Abbreviations

CAD   Canadian Dollars

CBSWC   Corner Brook Status of Women Council

CMHI   Community Mental Health Initiative Inc.

CMHC   Canada Mortgage and Housing Corporation

FACT   Flexible Assertive Community Treatment

HESP   Home Energy Savings Program

LED   Light-Emitting Diode

NB   New Brunswick

NL   Newfoundland and Labrador

NLHC   Newfoundland and Labrador Housing Corporation

NSW   New South Wales

NS   Nova Scotia

OECD   Organization for Economic Co-operation and Development

PEI   Prince Edward Island

PMH   Partner Managed Housing

RCMP   Royal Canadian Mounted Police

SLP   Supportive Living Program

List of Definitions

Accessibility- Refers to the ease of reaching services, activities, and destinations, together called opportunities. In this report, accessibility refers to the ability of someone in a wheelchair to either live or visit someone in a housing.[1]

Affordable housing- When housing costs less than 30% of a household's before-tax income.[2] [3]

Client- An individual who is either homeless or at risk of being homeless seeking housing or being housed in an emergency shelter.[4]

Core housing need- A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, 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 is acceptable. That is, living in an unsuitable, inadequate, or unaffordable dwelling, and not able to afford alternative housing in their community.[5]

Dwelling- Refers to a shelter (such as a house) in which people live.[6]

Emergency shelters- Include overnight shelters for people who are homeless, as well as shelters for those impacted by family violence and other factors that render an individual or family homeless.[7]

Hidden homelessness- Individuals or families living in locations not intended for human habitation (e.g. abandoned buildings) or continuously moving among temporary housing arrangements provided by strangers, friends, or family.[8] [9]

Homelessness - A situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means, and ability to acquire it. That is when an

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[1] UN Habitat (2014). *Accessibility of Housing*: A Handbook of Inclusive Affordable Housing Solutions for Persons with Disabilities and Older Persons.
[2] Victoria Transport Policy Institute (2022, pp 10). *Affordable-Accessible Housing in a Dynamic City.*
[3] Gaetz et al. (2012). *Canadian Definition of Homelessness.*
[4] Ibid.
[5] Statistics Canada (2017). *Core Housing Need: Dictionary, Census of Population, 2016.*
[6] City of St. John's (May 2019). *Your rights and responsibilities as a tenant*.
[7] Gaetz et al. (2012). *Canadian Definition of Homelessness.*
[8] OrgCode Consulting Inc. (2014). *A roadmap for ending homelessness in Newfoundland and Labrador*
[9] Boland et al. (2009). *Corner Brook Community Plan for Housing and Homelessness*

individual/family lacks a safe, fixed, regular, and adequate place to reside, or regularly spends the night in an emergency shelter, institution, or a place not intended for human habitation.[10]

Housing insecurity- Used to describe individuals who are precariously housed and, therefore, may be at risk of becoming homeless.[11]

Housing support work- Assisting individuals in finding housing and supporting them with the related services that are part of that process.[12]

Landlord- Includes an owner, a lessor, or a person/ company who rents out a residential property often with requirements to comply with rules such as sobriety, curfew, and/or participation in training or employment programming, in addition to the tenancy agreement.[13]

Persons at risk of being homeless- Refers to individuals or families who are not currently homeless but are at imminent risk of eviction from their current housing. For example, those who pay too high a proportion of their income for housing or those who live in unacceptable housing or housing circumstances. This may also include those who will be discharged from the criminal justice system, leaving a health facility after an extended stay and youth exiting the child welfare system without suitable housing in place before their discharge.[14]

Rental agreement- A written agreement that states the rules and conditions of renting.[15]

Rental unit- The house, apartment, or room rented out for residential purposes.[16]

Rough sleeping- Typically associated with sleeping outside or sleeping in a place not designed for living such as an empty building or a car.[17]

Service-based count- Refers to a survey technique that samples from or counts homeless people in a variety of service system locations, including shelters, day programs, congregate areas, etc.[18]

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[10] Gaetz et al. (2012). *Canadian Definition of Homelessness.*
[11] Canada Revenue Agency.
[12] Law insider definition.
[13] City of St. John's (May, 2019). *Your rights and responsibilities as a tenant.*
[14] Gaetz et al. (2012).
[15] City of St. John's (May, 2019). *Your rights and responsibilities as a tenant*.
[16] Ibid.
[17] Framework Housing Association (2022). Rough Sleeping.
[18] Bickerton, J. Joy, L. & Vassallo, P. (2019). *Service-Based count toolkit.*

Subsidized housing- Housing in which or a situation where an individual or family gets help from the government and/ or private organization in paying their rent.[19]

Tenant/ Renter- Includes a person who is entitled to use or occupy residential premises under a rental agreement.[20]

Transitional housing- Housing that normally comes with a specified time limitation for tenancy. [21]

Vacancy rates- Refer to the number of units available on a rental basis that are vacant or unoccupied in an apartment, building, complex, or other, at a given period. A unit is vacant if it is unoccupied or unavailable for rent.[22]

Vulnerably-housed- Those who are living in substandard conditions not fit for human habitation, in temporary or unstable accommodations, in shelters, and those who are at risk of losing their existing housing.[23]

Well-being- Includes the presence of positive emotions and moods (e.g.,, contentment, happiness), the absence of negative emotions (e.g.,, depression, anxiety), satisfaction with life, fulfillment, and positive functioning. In simpler terms, it can be described as judging life positively and feeling good.[24]

World Café- A structured conversational process for knowledge-sharing in which groups of people discuss a topic at several small tables, like those in a café.[25]

Wrap around- A collaborative, team-based approach to service and support planning. The process involves teams creating plans to meet the needs—and improve the lives—of individuals with complex needs and their families.[26]

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[19] Statistics Canada (2017). Dictionary, census of population, 2016: Subsidized housing
[20] City of St. John's (May, 2019). *Your rights and responsibilities as a tenant*
[21] OrgCode Consulting Inc. (2014). *A roadmap for ending homelessness in Newfoundland and Labrador*
[22] CMHC (2022a). M*ethodology for rental market survey*.
[23] Purkey & MacKenzie (2019). Experience of healthcare among the homeless and vulnerable housed a qualitative study: opportunities for equity-oriented care.
[24] CDC. (31 Oct 2018). Well-being concepts.
[25] The World Café Community Foundation (2015). *A Quick Reference Guide for Hosting World Café.*
[26] VanDenBerg et al. (2008). *History of the wraparound process.*

Executive Summary

Quantifying Housing Needs in Western Newfoundland was a collaborative project with a focus on the Corner Brook, Bay of Islands, and Humber regions of western Newfoundland. The research took place from April 2020 until April 2022. The study sought to update existing data around housing and homelessness in Corner Brook and Area, as well as to highlight trends in demographics, housing characteristics, and housing experiences that should be addressed to better support residents. Identifying the needs of tenants, including those in core housing need and individuals experiencing homelessness, was a particular focus. This was accomplished using a mixed-method approach involving literature and secondary data review, a tenant survey, a landlord survey, a service-based count, a Town Hall session, and key informant discussions to collect public feedback.

Findings from the study suggest that most tenants are satisfied with their rental units, do not find it hard to pay their rent, and have a good relationship with their landlord. Most rentals were only in need of regular maintenance and had good access to key services like grocery stores. Some landlords had made modifications to their rentals to improve energy efficiency or accessibility for seniors/persons in wheelchairs, though only a small portion of units overall was livable and visitable for persons requiring wheelchairs.

Though most tenants reported feeling satisfied with their rental experiences, an analysis of monthly incomes suggests that 44% of tenant respondents are experiencing core housing needs, defined as spending 30% or more of their before-tax income on housing, and/or living in housing needing major repairs, and/or living in unsuitable housing. This is a much higher proportion of renters living in core housing need than previous studies of renters in small centers in NL indicate (Statistics Canada, 2020). Of the 44% of tenants in core housing need, most (73%) were spending more than 30% of their income on housing costs. With the average cost of rent and utilities together being $951.25 per month based on our survey findings (requiring a monthly income of at least $3171.75 to be considered affordable), the cost of rent is high for many residents, particularly those with incomes of $39,999 or less. This average cost of rent is largely consistent with available secondary data on the cost of rent in western NL. Factors that may be contributing to affordability concerns include competing demand for housing (e.g., between low-income earners and postsecondary students) and limited availability of suitable non-market housing options (e.g., NL Housing, non-profit housing), among others. It is unclear why some respondents experiencing core housing need had more positive housing experiences than others. Hence, further research is recommended to explore these differing housing experiences in more depth.

Homelessness is also a challenge, with much of the homeless population in the region being hidden. In the period of this study, 51 homeless individuals were identified. Persons experiencing

homelessness mainly live with family and friends, in shelters, in transitional housing, or in short-term temporary rentals. Factors contributing to their experiences were varied, but unaffordable housing played a critical role. Many clients experiencing homelessness relied on income support, but housing rates available through income support are significantly lower than current market housing costs. Individual factors also contributed, including family breakdown/conflict, addictions/substance use issues, and mental illness, among others. Many local service providers felt that the demand for their services, including shelters, food services (e.g., food bank), supportive housing, and mental health services exceeded their current capacity. Some of these concerns may have been exacerbated by the COVID-19 pandemic, a key contextual consideration during the period of this study.

Findings from this study provide insights into demographic trends, housing characteristics, and housing experiences from the perspectives and experiences of local renters, landlords, individuals experiencing homelessness, and service providers in western Newfoundland. This data, in turn, can help inform directions for housing interventions and future research that are informed by the residents' needs.

(Town Hall, Corner Brook Civic Centre, 1 December 2021)

1.1. Introduction

Housing and homelessness are topics of concern across Canada (Strobel et al. 2021; Government of Canada, 2021). In August 2020, the CEO of the Canadian Alliance to End Homelessness (CAEH) noted that statistics they collected on housing and homelessness "points to the urgency of Canada's housing crisis and the impact of COVID" (CTV News, 2020). Housing forms a significant portion of household expenditure for Canadians and, as such, housing costs are often an integral part of the decision-making process when one decides to move to a community or accept a job offer (Dohmen, 2005). For example, high housing costs may discourage the movement of people from one community to the other.

Housing is not only a challenge for renters and homeowners. An estimated 150-300,000 people living in Canada are homeless (Network, 2009). The survey conducted by CAEH in 2020 showed that 11% of Canadian respondents were experiencing homelessness and 25% of renters were concerned about paying rent next month (NANOS, 2020). At any given point in time, about 932 people in the province of NL are homeless (OrgCode Consulting Inc., 2014). Persons who are vulnerably-housed (i.e., those who are living in substandard conditions not fit for human habitation, in temporary or unstable accommodations, in shelters, and those who are at risk of losing their existing housing) and the homeless share in the same disadvantage. They may face mental health challenges, hospitalizations, hunger, assaults, and challenges in accessing healthcare (Network, 2009). Ongoing research shows that there is a web of predisposing factors to experiencing vulnerable housing and homelessness. These include struggles in accessing family doctors (including confirming special needs of clients to get them housing services) and other medical services (including mental health services), insufficient incomes and income support, and inadequate policies to ensure that available rentals support a good standard of living (Network, 2009).

In western Newfoundland, both access to affordable housing options and homelessness have been identified as challenges in previous studies and by local organizations (Network, 2009; OrgCode Consulting Inc., 2014). A lack of affordable housing options has been attributed to low vacancy rates and increased cost of rent, among other factors (CMHC, 2018). Incidences of homelessness have been linked to individual factors, structural factors, system gaps, and other barriers (OrgCode Consulting Inc., 2014). Up-to-date and regionally-specific data around housing and homelessness, however, is hard to find. Service providers in the western region have struggled to devise appropriate support programs and interventions as a result. This project was designed by the project partners to fill this knowledge gap and support service providers in developing programs and services for persons most at risk of homelessness in the community.

This study used a mixed-method approach including a literature and document review, two surveys (one with tenants and another with landlords), a service-based count, a community Town Hall

session, and key informant discussions. Each of these methods is discussed in more detail in section 2.0. Findings from the landlord and tenant survey suggest that, while many residents are satisfied with local housing options and experiences, low-income earners are more likely to struggle with accessing and maintaining appropriate rental housing. In fact, the cost of housing is unaffordable for most individuals with incomes of $39,999 or less. Findings from the service-based count provide further important insights into the experiences of unsheltered and provisionally accommodated residents in western NL, including the diversity of factors contributing to their current housing situations. Overall, this study provides locally-relevant housing data that can act as a starting point in understanding housing needs in western Newfoundland and devising appropriate solutions. More research is recommended to build on these findings, especially to capture more detailed experiences of particular groups within the larger population (e.g., Indigenous, newcomers, specific age groups) and to address the specific housing needs of homeless and vulnerably-housed residents of this region and in other regions as well. Further research is also needed to explore potential housing strategies to address identified challenges.

1.2. Background

1.2.1. Defining homelessness, housing insecurity, and core housing need

Ending Homelessness in Newfoundland and Labrador (2014) describes homelessness as "...the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect means and ability to acquire it" (p. 5). Homelessness may result from a combination of factors including systemic or societal barriers, a lack of affordable/appropriate housing, individual financial, mental, cognitive, behavioral, or physical experiences, and/or experiences of racism and discrimination (OrgCode Consulting Inc., 2014). Homelessness also encompasses a range of different living arrangements from unsheltered persons living in public spaces to individuals who are housed in emergency shelters to individuals who are provisionally accommodated in temporary places (Canada Revenue Agency, 2018).

Housing insecurity is a concept that is used to describe individuals who are precariously housed and, therefore, may be at risk of becoming homeless (Canada Revenue Agency, 2018). Indicators of housing insecurity may include moving multiple times (including because housing costs cannot be met), being behind on rent payments, eviction, and foreclosure (Kim et al., 2017). Core housing need is a concept linked to housing insecurity. Statistics Canada and the Canadian Mortgage and Housing Corporation (CMHC) define individuals or households in core housing need as those who are in a housing situation that does not meet standards of:
1) affordability I(costs less than 30% of before-tax household income),
2) adequacy (does not require major repairs), and

3) suitability (enough bedrooms for the size and makeup of residents).
Households experiencing core housing need may be more at risk of housing insecurity.

1.2.2. Homelessness in Atlantic Canada

Historically, homelessness in Canada was dominated by older, single men but an increasingly diverse range of Canadians are affected, including women, families, seniors, and youth (Canada Revenue Agency, 2018). The National Shelter Study (2016) states that around 235,000 Canadians are homeless each year (Gaetz et al., 2016). Homelessness affects both urban and rural communities in Canada though until recently, little attention was paid to homelessness in rural communities (Schiff et al., 2015). In fact, a 2021 report by the National Alliance to End Rural and Remote Homelessness suggests that "although there is clear and mounting evidence that homelessness is equal to or more prevalent in rural communities than urban centres (Morton et al, 2017), rural and remote homelessness remains a relatively hidden issue" (National Alliance to End Rural and Remote Homelessness, 2021, p.1). Housing-related challenges in more sparsely inhabited places can exacerbate and/or be exacerbated by other challenges faced by persons without adequate housing, such as inadequate access to health and mental health services (Schiff et al., 2015).

Homelessness is a growing problem in Atlantic Canada, with media reports highlighting conflicts around homeless encampments, cuts to mental health services, unaffordable housing options, and low social assistance funding rates (Belliveau, 2021). A study conducted in 2018 in New Brunswick, for example, revealed a total of 117 hidden homeless who lived in emergency shelters, transitional shelters/housing, hospitals, and correctional facilities, among others. Few lived in public spaces, sidewalks, parks, bus shelters, and very few lived in unsheltered places. Access to affordable housing was highlighted as a salient challenge and, in 2018, the number of persons on the waiting list for affordable housing in the Saint John region of New Brunswick was 1796 (CBC News, 2019). The lack of housing options in NB has been attributed to the rising cost of rent, stagnant social assistance rates ($537 per month), and a decrease in vacancy rates (CBC News, 2019).

In 2016, a similar study revealed 137 homeless persons in Cape Breton using a point-in-time count (Deveaux, Vassalo & Leviten-Reid n.d.). Of these, 26% were in institutional care, 22% were living with a relative or family member, 22% were living in emergency shelters, 18% were unsheltered, and 12% were living in transitional housing (Deveaux, Vassalo & Leviten-Reid, n.d.). In 2018, 278 homeless persons were recorded in Cape Breton Regional Municipality over a one-month service-based count and 115 in a 12-hour point-in-time count (Leviten-Reid & Horel, 2019).

In NL, it is estimated that at any given point in time about 932 people in the province are homeless (OrgCode Consulting Inc., 2014). In 2012, 1,685 people required an emergency shelter while 141 people experienced unsheltered homelessness (OrgCode Consulting Inc., 2014); 3,743 people were estimated to be experiencing hidden homelessness (OrgCode Consulting Inc., 2014). Many factors

were found to be contributing to experiences of homelessness. These include structural factors (e.g., increased cost of living, insufficient affordable and safe housing options, population trends, etc.), systemic gaps (e.g., low income, policy and practice gaps, etc.), and individual factors (e.g., personal crisis, traumatic experiences, mental health, and substance use challenges, etc.) (OrgCode Consulting Inc., 2014). See Section 3.1 for information on this study region.

1.2.3. Housing needs and housing insecurity in Atlantic Canada

Housing plays a fundamental role in the well-being and social involvement of individuals in a community. The number of households in core housing need varies across the Atlantic provinces and has fluctuated over time. In Nova Scotia, 43,760 (12.1%) households were in core housing need in 2006 and this number increased to 49,450 (12.8%) in 2016. In Prince Edward Island, 6,430 (12.6%) households were in core housing need in 2006 decreasing to 4,875 (8.5%) in 2016. In New Brunswick, the number of households in core housing need was 29,360 (10.3%) in 2006, reduced to 27,715 (9.0%) in 2016. Finally, in NL, a total of 27,310 (14.2%) households were in core housing need in 2006, which decreased to 22,495 (10.5%) in 2016 (Statistics Canada, 2016). The rate of core housing need in NL was lower than the rate for Canada, which was 12.7% in 2016 (Statistics Canada, 2017). Renters in NL were also more likely than owners to experience core housing need. While just 2.1% of homeowner households experienced core housing need in 2016, for renters in smaller population centers this figure rose dramatically to 28% (above the provincial average for all renters of 26%) (Statistics Canada, 2020). Generally, 24% of NL renters living in private rentals were estimated to be in core housing need while 35% of renters who live in affordable and/or social housing were estimated to be in core housing need (Statistics Canada, 2020).

Unaffordability of housing for renters and housing in need of repairs have both contributed to core housing needs in Atlantic Canada (Beaton, 2004). In PEI, for example, issues of affordability mainly impacted core housing needs, followed by inadequate housing, housing in need of major repairs, and unsuitable housing (The Province of Prince Edward Island, 2018). Of houses in core housing need in NL in 2016, 4.3% were below the suitability standard, 4.5% were below the adequacy standard, and 76.1% were below the affordability standard (Statistics Canada, 2017). For New Brunswick, the average number of households requiring major repairs is higher than the Canadian average (CIMH-New Brunswick Action Plan, 2019). New Brunswick also has a long waiting list of persons in need of subsidized housing, which highlights the need for more affordable public-sector housing (CIMH-New Brunswick Action Plan, 2019).

Seniors have emerged as one demographic group that regularly experience core housing need. For example, in 2001, 16% of NL seniors' houses were in a core housing need, with housing expenditure being 30% of their household income before tax (*Seniors' Housing Issues, 2008 part 1*). Seniors' housing research conducted in 2008 recommended policies and housing programs that focus on home maintenance and repair programs for older homeowners, affordable supportive housing, and

affordable rental housing to tackle seniors' housing needs in Atlantic Canada (*Seniors' Housing Issues, 2008 part 1*). Indigenous persons also experience core housing need and homelessness in NL. A St. John's point-in-time count found that, in 2016, 17.2% of their respondents identified as Indigenous. When compared to the fact that Indigenous people make up 2.5% of the provincial population, they found that Indigenous people were more likely to experience homelessness in St. John's (Gladney, 2016). The report also noted the overrepresentation of persons (21.7%) who were identified as part of the LGBTQ2S+ community. The LGBTQ2S+ community makes up 4.7% of the Atlantic population but totaled 21.7% in the point-in-time count and is therefore overrepresented among homeless persons (Gladney, 2016). Data about the housing needs of newcomers to the province including international migrants and students do not appear to be available, though newcomers have been acknowledged as a vulnerable population in the context of housing in St. John's (City of St. John's, 2019). Less information is available about demographic groups experiencing housing insecurity and homelessness in communities outside of St. John's.

1.2.4. The Impact of COVID-19

The World Health Organization announced the outbreak of the Coronavirus (COVID-19) as a global pandemic in March 2020 (Koziel et al., 2021). The ongoing pandemic has not affected all parts of society equally (Lewer et al., 2020). Infectious diseases disproportionately impact poor, stigmatized, and marginalized persons in society (Perri et al., 2020). The current COVID-19 pandemic has taken a huge toll on the vulnerable in society, including seniors, the homeless, persons at risk of being homeless, women and children experiencing domestic violence, and persons with disabilities (CMHC, 2020). At the start of the pandemic, for example, it was widely advised that people stay at home to slow the spread of the virus. Although the stay-at-home order was the best solution at the time from a public health perspective, it was not an option for persons experiencing homelessness (Rahman, 2020). Homeless shelters have also been at a disadvantage in controlling the spread of the virus due to overcrowding, difficulty maintaining physical distances, sharing of living spaces, and high population turnover (Perri et al., 2020).

Similarly, in Europe, homeless persons have had more challenges accessing health care, as shelters were struggling to keep up with testing materials, protective equipment, and sanitation products (Rahman, 2020). There was often a reduction in the number of beds that shelters could offer (Fenn, 2020). The prevalence of health conditions such as liver diseases, heart diseases, and high smoking rates among homeless also increased their risk of more severe symptoms of Covid-19 (Perri et al., 2020). Before the pandemic, a study on the homeless in the United States showed poor health outcomes. It attributed the death of homeless persons to mainly respiratory and cardiovascular diseases, underlying conditions that reduce their life expectancy (Giorgis-Audrain & Arya 2020) and increased the severity of a Covid-19 infection (Lewer et al., 2020). Evidentially, a large number of homeless persons are hospitalized during the influenza season. This emphasizes the level of

vulnerability of homeless persons to respiratory diseases (Lewer et al., 2020). Also, experience with infectious diseases such as H1N1, SARS, Tuberculosis, influenza, and meningococcal diseases shows the significance of the threat to homeless persons in Canada (Turnbull et al., 2021).

The Covid-19 pandemic has increased the risk of homelessness for other vulnerable people as well due to income reduction and other challenging conditions (Rahman, 2020). The pandemic has, for example, increased costs of renovation and construction due to increased prices of materials, which has in turn affected the ability of households to afford shelter (OECD, 2020). Communities of different sizes have also had varying pandemic experiences related to housing. For example, the pandemic led to urban flight in some locales, with urban residents relocating to second homes or the homes of family and friends in more rural areas (Coven et al., 2020). This, in turn, increased the demand for housing and amenities/services in rural communities (Gallant & Hamiduddin, 2020). Vulnerability and risk of intimate partner violence were also exacerbated by COVID-19, particularly in rural and remote areas, leading to additional pressure on shelters and other related services (where available) while service capacity was reduced (Mantler et al., 2021; Moffitt et al., 2022).

Atlantic Canada has not been left out of issues around Covid-19, including impacts on housing and homelessness (CMHC, 2020; Doll et al., 2022). Halifax's chronically homeless persons are said to have doubled, for example, partly due to the Covid-19 pandemic (Smith, 2020). Individuals who were couch-surfing often had to find other housing options due to social distancing requirements (Smith, 2020). In addition, these requirements led to a reduction in the number of shelter beds available (Smith, 2020). Job losses associated with the pandemic and the accompanying stresses may also have contributed to housing insecurity (Smith, 2020). These challenges, however, cannot be attributed to the pandemic alone, as low vacancy rates and low numbers of affordable housing units were already issues in Atlantic Canada before 2020 (Smith, 2020; City of St. John's, 2017).

1.2.5. Government support for homelessness and housing during the pandemic

Countries have adopted several measures in responding to homelessness and housing challenges during the pandemic. Homelessness during this period has been treated as a national emergency across many countries resulting in large sums of money being committed and spent (Parsell et al., 2020). For instance, the United States pledged $4 billion in supporting the prevention of the spread of Coronavirus among families and individuals who are homeless and recipients of homeless assistance funds to help fight against the virus (Parsell et al., 2020). The Government of England also pledged 3.2 million (GBP) to support persons at risk or already rough-sleeping (Parsell et al., 2020). In Australia, the NSW government committed $36 million to provide permanent housing for rough sleepers in the country (Koziol, 2020).

The Government of Canada provided an additional $157.5 million to support Reaching Home, a strategy for the homeless in Canada (Government of Canada, 2020). In 2020, End Homelessness St.

John's received $1 million from the federal government to boost shelters' capacity and provide avenues for persons who need to quarantine before and after testing for the virus (McGarvey, 2020). The money was meant to fund transportation to shelters, provide food to people in isolation, and incentivize people to stay in shelters and provide for their needs while staying in their shelters within the City of St. John's (McGarvey, 2020). The Town of Grand Falls-Windsor also received $870,000 in federal funding to administer the Rural and Remote NL funding program of Reaching Home, which was intended to support rural and remote NL communities in addressing community needs during the pandemic (Reaching Home NL, n.d.). Reaching Home Indigenous NL also offers grants through the Ktaqmukuk hub for rural homelessness to offer housing and housing support services to at-risk or homeless Mi'kmaq persons (Community Housing Transition Centre, 2022). In 2021, the federal and provincial governments provided $1 million in financial support for the implementation of 12 community-based projects across the province through Reaching Home (Government of NL, 2021). They also launched a call for proposals under the federal National Housing Strategy through the Provincial Housing and Homelessness Partnership Fund (Government of NL 2021). Canada's response to Covid-19 also included a federal Economic Response Plan with financial support for individuals, businesses, and communities (Government of Canada, n.d.).

These pandemic supports added to a suite of services, programs, and funding supports that had already been provided by provincial and federal governments. A number of these were mentioned throughout this study, either by local service providers or in existing literature, including:

Federal

- **Reaching Home: Canada's Homelessness Strategy** is a community-based program administered through Employment and Social Development Canada. It aims to prevent and reduce homelessness within Canada by providing funding for Indigenous, rural, and remote communities to assist in meeting local needs. It seeks to meet the goals of the National Housing Strategy in provisioning for and maintaining safe, stable, and affordable housing while also reducing homelessness by 50% by the 2027-2028 fiscal year (Government of Canada, 2022).
- **Homelessness Partnering Strategy (HPS)** is a community-based program that seeks to prevent and reduce homelessness by providing direct support and funding to designated communities across Canada (61 communities in total). It includes three funding streams: designated communities, rural and remote homelessness (for non-designated communities), and Aboriginal homelessness (Government of Canada, 2022).

Provincial

- The **Rental Housing Program** initiative provided by the Newfoundland and Labrador Housing Corporation (NLHC) offers social housing units to low-income earners, persons who pay at

least 30% of their household income to rent and heat, and to persons who live in unsuitable housing. This program's beneficiaries pay rent rates at 25% of their net income (NLHC, 2019).

- The **Provincial Home Repair Program** & **Home Modification Program** assists low-income homeowners in making essential modifications to their homes (NLHC, 2019). In 2012, over $3 million was invested in the Home Repair Program by the provincial government and NLHC (NLHC, 2019).

- **Partner Managed Housing** (PMH): This initiative was established to assist seniors, families, singles, people with physical disabilities, and/ or complex needs in gaining access to affordable homes. The purpose of the PMH is to assist persons with moderate to low incomes who fall within the Housing Income Limits. The program is in the form of a partnership between the Sponsor and the NLHC, whereby the Sponsor receives subsidy assistance in support of the establishment of affordable housing (*Partner Managed Housing Program Guide*, 2018).

- The **Supportive Living Program** (SLP): Offers operating grants to non-profit agencies intending to prevent and end homelessness. The SLP program offers support to agencies that embark on projects that engage in research to increase community capacity to end homelessness, promote housing support and stability intended to assist individuals with complex needs, and assist persons who need to find affordable and safe housing.

- The **Home Energy Savings Program** (HESP) is designed to assist low-income homeowners in making energy retrofits to their homes as part of the provincial government's commitment to climate change and energy efficiency (NLHC, 2013).

- In 2013, the Province of NL committed $1.2M through the NLHC **Homelessness Provincial Fund** to equip 17 non-profit organizations to improve services for those at risk of being homeless ("$1.2million in provincial Funding", 2013). Through the **Fund**, in 2018, the provincial government and the Government of Canada offered conditional approval to 13 private and non-profit organizations to construct 93 affordable housing units, including 13 accessible units throughout the province (NLHC, 2018). This investment was to provide a total of 1,700 people with new affordable housing units through a cost-shared agreement (Markham, 2018).

While these supports have been a helpful step towards addressing housing needs, Schiff et al. (2020) point out that the funding available under the Rural and Remote stream of Reaching Home has been disproportionately less (by population size) than that provided to urban "designated communities". Further, while urban "designated" communities are all provided with funding under the Strategy, rural and remote communities must apply and compete for funding despite limited and stretched capacity to do so.

Local funding and additional local support within the western region are discussed further below (see Section 3.1.8).

1.2.6. The Newfoundland and Labrador context

As noted above, like other provinces, NL is challenged with the issues of homelessness and housing insecurity. The Road Map for Ending Homelessness NL report (2014) highlights the need to understand rural homelessness when seeking to understand homelessness, as it affects every part of the province. Understanding rural homelessness is especially important in NL because 40% of the population lives in rural areas as per the 2021 population census (Statistics Canada, 2022).

Efforts have been made to this end. For example, the Newfoundland and Labrador Housing and Homelessness Network (NLHHN) sanctioned the development of a model that could be adopted to guide local organizations and housing service providers to identify and appropriately address specific housing needs of individuals and families in rural Newfoundland (Brown & Gilroy, 2012). Efforts over the years to ensure the availability and management of housing and homelessness data in the province led to the development of a framework/ guide following an 18-month-long collaboration between and among agencies to aid in the effective collection, reporting, and management of housing-related data by service providers (Pearce & Dawson, 2011). A plan also exists to address housing and homeless in the Corner Brook area (Ninomiya et al., 2009). Yet, very little data is available on housing and homelessness outside of the St. John's census metropolitan area, including what factors contribute to housing insecurity and what portion of the population experience or are at risk of homelessness. This information gap has been acknowledged as a barrier for local service providers to devise appropriate and effective housing interventions and programs, including in response to the impacts of Covid-19 (SP1), which led to this study. The limited available data is discussed further below in section 3.1.

1.3. Overview of the Research Project

The Community Mental Health Initiative (CMHI) Inc. and Newfoundland and Labrador Housing Corporation engaged researchers at Grenfell Campus, Memorial University to lead this study in 2020. The goal of this collaboration was to quantify and describe present rental housing stock, as well as to determine the number and type of homeless persons (including the hidden homeless) living in Corner Brook, Deer Lake, and the Bay of Islands region. This research addresses a gap in knowledge on the part of local service providers, as the levels of under-housed individuals and the hidden homeless had not yet been factored into understandings and responses to homelessness in the western region. It was hoped that this study would help uncover critical information such as who makes up the local homeless population, what vulnerable populations are affected, and whether those seeking housing are local or from surrounding communities.

Findings from this study were also intended to supplement vacancy and rental data available through agencies like the CMHC. While CMHC data gives a sense of rental costs and vacancy rates, it does not include information about boarding houses, whether utilities are included in rental rates, or if rental units are accessible and/or visitable by those in wheelchairs. These are data gaps that this study was designed to address. Much available data also tends to focus on larger metropolitan communities like St. John's rather than Corner Brook, Deer Lake, and the Bay of Islands region. As such, findings from this study provide insight into more rural experiences of housing and homelessness in Newfoundland, specifically in areas of western Newfoundland.

In summary, this research project was designed to achieve four key objectives:
1. To review existing community plans and other existing documents and market rental data to verify their accuracy and fill identified information gaps related to rental housing and housing (in)security.
2. To complete a rental housing study for the area, collecting descriptive information from landlords and housing providers (including public, private, and not-for-profit) on rentals in the area. Specifically, we set out to obtain information on the size, type, cost, and availability of rental stock.
3. To gather demographic and other relevant information from those who are under-housed and/or seeking housing support to better understand who are the homeless and/or housing insecure in the region.
4. To conduct a service-based count to determine the size and scope of homelessness in the area.

2.0. Methods

This project focused on western Newfoundland, and more specifically Corner Brook and the surrounding area (including the Humber region from Corner Brook to Deer Lake and the Bay of Islands region). The study began in April 2020 and was initially planned to take place within one year; however, due to the Covid-19 pandemic much of the data collection was delayed until March 2021 and the project was completed in April 2022. Methods were also adapted to align with public health guidelines. The research approach was mixed-method, involving literature and document review, tenant and landlord surveys, a service-based count, and follow-up calls with service providers. Public feedback and perspectives were also invited through a public Town Hall and World-Café session. The analysis involved descriptive statistical analysis for surveys and thematic content analysis for open-ended questions and project notes. The methodology and research instruments used in this study closely followed those used in the Rental Housing Study conducted in Cape Breton in 2015-2016 by

Dr. Catherine Leviten-Reid and Bridget Horel (Leviten-Reid & Horel, 2019; Deveaux et al. n.d.). These research instruments were adapted to suit the western NL context.

2.1. Data Collection

Data collection took place between September 2020 and January 2022 and involved four phases:
1) an analysis of existing rental market data and community plans.
2) surveying tenants and landlords to gather insights about the characteristics of the rental market and housing needs.
3) a service-based count to gather information about homelessness in the area; and,
4) a Town Hall and World-Cafe session to gather feedback and input from local stakeholders.

Follow-up calls with service providers also took place from December 2022 to April 2022 to assist in filling in gaps in information that were identified as the study proceeded.

2.2. Literature and document review

Literature and document review method was used to better contextualize the research needs identified by CMHI, identify information gaps, and collect available housing information. Literature and document reviews involve a systematic procedure for the evaluation of print and/or electronic documents to gain an understanding of a given topic and develop knowledge (Bowen, 2009). For this study, literature and document review was undertaken throughout the study beginning in June 2020 and ending in October 2022. This review involved a web search of available information, including from websites (e.g., Government of Canada, CMHC, Community Accounts, etc.) and the Memorial University Library online system. The types of documents consulted include academic literature, news items, community plans, reports, databases, and presentations available online.

2.3. Surveys

This study involved two surveys, one that collected responses from tenants and one for landlords. Both surveys were open to residents of Corner Brook and the surrounding area. Efforts were made to ensure wide distribution and accessibility of the survey by allowing them to be completed in-person, virtually, and over the phone. The latter options were seen as particularly important in the context of the Covid-19 pandemic. The survey instruments are included in Appendices D, E, and F.

2.3.1. Tenant Survey

The tenant survey began in the Fall of 2020 and continued until January 2022. The survey included 47 questions and took approximately 20 minutes to complete. Tenant surveys were distributed primarily door-to-door, though the survey was also made available virtually through Qualtrics (a QR code was created linking to the survey and was distributed door-to-door as a postcard as well as on

social media). Survey teams were created each with one Grenfell Campus-based research assistant and one CMHI staff person. These teams would travel together to distribute surveys door-to-door, with CMHI staff offering support to participants if they indicated they were experiencing challenges. A convenience sampling method was employed where survey participants were recruited through partnering organizations. Efforts were made to contact additional service providers and local municipalities within the Bay of Islands to further distribute the survey. Within Corner Brook, Deer Lake, and Pasadena, neighborhoods that hosted several rental units (based on stakeholder knowledge) were also targeted. In smaller communities, research teams identified houses to survey by looking for physical indicators that it may be a rental unit including apartment buildings, multiple numbers on houses (e.g., 9 and 9A), multiple mailboxes, and multiple energy meters. In total, eight communities (Corner Brook, Pasadena, Deer Lake, Massey Drive, Mount Moriah, Irishtown, and Summerside) were visited in person (see Figure 4). In total, 110 tenant surveys were completed. Most surveys were completed door-to-door rather than virtually. Out of the 110 completed surveys, 78 (71%) were door to door and 32 (29%) were answered virtually. The response rate for both the virtual and door-to-door cannot be determined.

In the end, most responses came from the target region; however, four of the virtual responses to the tenant survey came from outside the region including Stephenville (two responses), Port aux Basques (one response), and St. John's (one response). Since three responses were still from within the broader western region and we were unable to confirm if these individuals had lived within our study area in the recent past (service providers indicated people often have to leave to Corner Brook area to find cheaper rental housing or to access supportive/public housing and housing-related services), these responses were kept within the dataset. We did, however, remove the response from St. John's as it was too far outside the study area to be of relevance in terms of housing costs, access to services, and other questions. This brought the total number of surveys that have been included in the following analysis to 109. Nevertheless, individuals from outside the region who chose to complete the survey may indicate an appetite for similar housing studies to be completed in other areas of the province.

2.3.2. Landlord survey

The landlord survey began in the fall of 2020 and ended in January 2021. The landlord survey included 21 questions and took approximately 20 minutes to complete. Landlord surveys were mainly conducted by telephone, though the survey was also available virtually through Qualtrics (a QR code was created and distributed via social media and door-to-door as a postcard along with the tenant QR code). For landlords, the sampling frame was obtained from a list of registered landlords provided by the Municipal Assessment Agency which included 158 addresses and telephone numbers within the target region. A list was also requested from the City of Corner Brook, though it could not be provided due to privacy concerns. Calls were made to all phone numbers within the

target region on the list provided by Municipal Assessment and those who could be reached and were interested in the survey were interviewed. A total of 40 surveys were completed, making the response rate approximately 25.3%. 39 surveys (98%) were completed by phone while 1 survey (2%) was completed face-to-face as it was more convenient for that participant to complete the survey face-to-face than by phone.

2.4. Service-based Count

Service-based methods include survey techniques that count or take a sample of homeless persons through the services they access or in the spaces where they congregate, including shelters and outdoor spaces (Peressini, et al. 2010). The service-based count completed in this project involved service providers located in the study region and was conducted over two periods. The first count was completed between February 15 and March 19, 2021, and the second was completed between May 17 and June 17, 2021. To complete the service-based count, the research team offered a training session to interested service providers before beginning the first count. A total of 18 individuals from 11 local organizations attended training (see Table 1). Participating organizations were instructed not to interview clients directly, but to fill the survey out based on the information obtained during regular discussions with the clients. To avoid duplication, the birthdates and initials of individuals involved were noted by providers. The survey tool included 15 questions and took approximately five minutes to complete (see Appendix F). Four organizations participated in both counts and completed a total of 51 surveys (representing 51 distinct individuals); 35 (69%) surveys were completed during the first count and 16 (31%) surveys were completed during the second count. It is unclear why fewer individuals were recorded in the second count.

Table 1: Service-based count training, list of attending organizations

Organizations	Attendees (#)
Newfoundland and Labrador Housing	6
Society of St. Vincent de Paul	2
Department of Immigration Skills and Labour	2
College of the North Atlantic (CAN)	1
Grenfell Campus Housing, Memorial University	1
The Salvation Army	1
Willow House	1
Corner Brook Status of Women Council	1
Cathedral of St. John the Evangelist	1
Academy Canada	1
All Saints Church	1
TOTAL	18

Source: Authors' Construct (2022)

2.5. Town Hall

A Town Hall session was hosted by the research team on December 1, 2021. The Town Hall allowed the team to present initial findings from the data for public feedback. Notes were taken and the feedback collected has been integrated into this report. Following the public presentation, a World Café-style session was held to allow stakeholders to share insights about regional housing needs. The World Café is a participatory qualitative method that allows collaborative discussions among groups of people in an informal setting to share their views and knowledge on a topic (Lorh et al., 2020). Four questions were posed during these discussions: 1) What challenges or barriers to accessing housing are you aware of in western Newfoundland? 2) What housing supports or services currently operate in western Newfoundland?; 3) Are there any service gaps that should be filled?; and 4) How can we improve housing access in western Newfoundland (what are some possible solutions)? Research team members facilitated each table discussion and recorded notes using chart paper and sticky notes. These were then compiled into a Microsoft Word document for qualitative thematic analysis. A total of 32 people attended the Town Hall session, including 11 non-profit representatives, three municipal government representatives, two representatives from Indigenous organizations, three representatives from church groups, and one representative each from Western Health, the Premier's office, and the media. Ten members of the research team were also in attendance.

(Town Hall, 1 December 2021)

2.5.1. Key Informant Follow-up Discussions

To allow service providers and local organizations to share their perspectives on opportunities and challenges around housing in the western region (especially those who could not participate in the service-based count or the Town Hall), follow-up calls were scheduled with a research assistant. These calls took place between December 2021 and March 2022, were informal (open-ended, without specific interview questions), and lasted 20-30 minutes. Point-form notes were taken and, with the permission of service providers, combined with the Town Hall notes for qualitative analysis. Notes from thirteen calls have been included in the findings of this report, including from non-profit organizations providing health, mental health, shelter, and food services (7), provincial organizations (3), municipal government representatives (2), and Indigenous organizations (1). Throughout this paper, notes from these discussions are cited using 'SPX' (e.g., SP1, SP2, etc.).

2.6. Data analysis

Data from the surveys and service-based count were analyzed to generate descriptive charts and tables. This analysis began in October 2021 and was completed in April 2022. SPSS software was used to record and organize survey data. Microsoft Excel was used to generate graphs and charts. In addition to analyzing each survey question individually, a second round of analysis was undertaken involving cross-tabulation. This allowed the research team to isolate housing needs associated with specific demographic characteristics, rental characteristics, and incomes, among others.

Thematic content analysis was used to analyze literature and documents, qualitative responses to the survey as well as feedback collected at the Town Hall notes from the World Cafe session, and notes from follow-up calls with service providers. This analysis began in December 2021 and ended in April 2022. Given the relatively small amount of primary qualitative data collected, Microsoft Word was used to organize the data thematically. These findings have been used to supplement survey data, guide interpretation of the data, and inform recommendations, where appropriate.

2.7. Ethics

This study received approval to proceed from the Grenfell Campus Research Ethics Board (GC-REB), reference number 20210685.

2.8. Limitations of the study

Though efforts were made to ensure that invitations to participate in the study were accessible and shared widely, there are limitations to consider. This study was conducted during the Covid-19 pandemic. The pandemic delayed the research process, expanded the scope of the literature and document review (to include Covid-19), and may have impacted the willingness of respondents to

participate in the door-to-door survey. The original research plan also included focus group-style discussions, but this was not possible due to social distancing regulations. Concerns around privacy also impacted the research. For instance, the City of Corner Brook was not able to give the research team access to the landlord's contact information. Some service providers also did not partake in the service-based count due to their own ethics policies.

Another challenge was the difficulty of distinguishing rental units in some communities, particularly in more rural communities in the Bay of Islands area. Informal rentals (e.g., sub-letted rooms within a single house) were less easily captured in the door-to-door survey, as there were often no visual characteristics that distinguished them (e.g., two house numbers, two mailboxes, two meters, etc.). The issue of informal rental arrangements was also present in the landlord survey. The landlords contacted by research assistants were registered with Municipal Affairs. Service providers indicated that there are many unregistered rental units in western Newfoundland that our study may have missed.

Finally, the scope of this research was wide, aiming to quantify housing needs and homelessness in the western region broadly. As such, results provide a glimpse into challenges and opportunities around housing and homelessness rather than a comprehensive picture. More research is needed to generate additional and more in-depth data about the demographics most impacted by homelessness and housing issues, the factors contributing to housing issues and homelessness, the reach of existing services, and service gaps that need to be filled (as well as how they can be filled), especially in smaller communities.

3.0. Results

3.1. Available data on housing & homelessness in Corner Brook and surrounding areas from previous studies and secondary data

Highlights

- The population of the study region decreased between 2016 and 2021 (3.9 % decrease for Corner Brook, 2.9% decrease for Pasadena, and 7.3% decrease for Deer Lake).
- The study region had proportionately more residents 65 years of age and older when compared to NL and Canada in 2021.
- The immigrant population for NL (2.8%) in 2021 was higher than in Corner Brook (2.3%), Deer Lake (1.2%), and Pasadena (1.4%). The total visible minority population in 2021 was also higher in NL (3.4%) than in Corner Brook (2.2%), Deer Lake (1.5%), and Pasadena (0.9%).

- There were more homeowner households in Corner Brook (70%), Deer Lake (73%), Pasadena (81%), and the province (76%) than rented households.
- Most homes (70.4%) were single-detached and three-bedroom homes were most common among privately occupied dwellings in 2021 in Corner Brook (44.1%), Deer Lake (44%), Pasadena (48.5%), and the province (46%) as well.
- In terms of the number of residents in a house, two-resident households were most common in Corner Brook (39.8%), Deer Lake (41.6%), Pasadena (45.2%), and the province (41%).
- The majority of homes in Corner Brook and the surrounding area (98.1%) as well as in the province (98.2%) were deemed suitable.
- Most existing houses in the study regions were only in need of regular maintenance or minor repairs (Corner Brook (94.7%), Deer Lake (94%), and Pasadena (96.3%) [2021].
- Median total income for all households in 2020 was higher in Pasadena ($83,000) compared to Corner Brook ($70,000), Deer Lake ($62,400), and NL ($71,500).
- The low-income prevalence rate was higher in Deer Lake (18%), compared to Corner Brook (14.8%), Pasadena (10.1%), and NL (15.2%). Pasadena had the lowest low-income prevalence rate.
- Deer Lake, Pasadena, and Corner Brook and surrounding area have seen a reduced prevalence of reliance on income support in 2021 compared to 2016. Employment insurance prevalence increased from 2019 to 2021 for Corner Brook and Surrounding area (31.3%), Pasadena (30.9%), and NL (38.6%) (possibly due to Covid-19).
- Average shelter costs for rented dwellings in Corner Brook CA ($901), Deer Lake ($800), and Pasadena ($900) were slightly lower than the provincial average of $903 per month in 2021. Average shelter costs for the rented dwellings increased from 2016 to 2021 for NL, Corner Brook, and Deer Lake but decreased for Pasadena.
- Homelessness in this region was most prevalent among women and seniors in 2009, mainly due to the low vacancy rate (of 4.1% compared to 6% in NL) and affordability.
- Residents of Corner Brook and the Bay of Islands reported having a good sense of place, mental health, and physical health in a survey conducted in 2013. Statistics Canada stated that 80.5% of persons in NL reported their sense of belonging to the local community as very strong or somewhat strong in 2022, however, data for communities within NL is not yet available.
- A description of service providers and housing supports is provided in section 3.1.8

This section summarizes findings from the literature and document review, including a review of relevant statistics and other secondary data. It answers the first objective of this study, namely, to review existing community plans and other market rental data to update information and fill identified information gaps. Findings focus on Corner Brook and surrounding areas. The most comprehensive and up-to-date report on housing needs in Corner Brook was previously the *Corner*

Brook Community Plan for Housing and Homelessness which included statistics from 2006 (Ninomiya et al. 2009). We have referred to this community plan along with other community plans, reports, articles, and databases to create a more current statistical account, where data was available.

(Corner Brook, July 2022)

Several publicly available statistical databases were consulted to compile the demographic information listed in the sections below. Each of these databases included different geographical parameters that overlapped with or described specific communities within our study region. These geographies include:

- **Economic Zone 8**: Economic zone 8 on Community Accounts (n.d.) encompasses a total population of 42,135 and includes Corner Brook, Deer Lake, Pasadena, and the Bay of Islands as well as communities on the west coast of White Bay (e.g., Jackson's Arm, Hampden, Bayside) and communities just north of Deer Lake (Reidville, Cormack). The local areas of Deer Lake, Corner Brook, Pasadena, and the Bay of Islands make up 98% of the population of economic zone 8.

- **Corner Brook Census Agglomeration (CA):** Statistics Canada identifies the Corner Brook CA as including the Bay of Islands region and the Humber region up to Pasadena. It does not include Deer Lake.
- **Corner Brook and surrounding area:** On Community Accounts (n.d.), this refers to Corner Brook, the Bay of Islands, and the Humber region up to Humber Village. It does not include Deer Lake or Pasadena.

3.1.1. Population

In 2021, the population of the Corner Brook CA was 29,762 (Statistics Canada, 2022). The population of this region decreased by 3.9% between 2016 and 2021 (Statistics Canada, 2022), despite remaining consistent between 2001-2016. In 2021, the City of Corner Brook had a population of 19,129 while the Town of Pasadena has a population of 3,524 (Statistics Canada, 2022). The populations of both communities declined between 2016 and 2021 by 3.9% and 2.9%, respectively (Statistics Canada, 2022). The population in Deer Lake in 2021 was 4,864 (Statistics, Canada, 2022). The population in Deer Lake also decreased by 7.3% between 2021 and 2016, when the population was 5,110 (Community Accounts, n.d.).

In 2021, the communities of Corner Brook, Deer Lake, and Pasadena had proportionately more residents that were 65 years of age or older when compared to NL and Canada, and proportionately fewer residents that were of working age (15-64) (see Table 2). Pasadena had a proportionately larger population of children than Corner Brook, Deer Lake, and the province of NL (see Table 2). The average age of residents in these communities in 2021 was 46.2 (Corner Brook), 45.7 (Pasadena), and 47.5 (Deer Lake), which are higher than the provincial average of 45.5 (Statistics Canada, 2022).

Table 2: Age groups in Corner Brook, Deer Lake, and Pasadena (% of the resident population) compared to NL and Canada in 2021

Age groups	Corner Brook (%)	Deer Lake (%)	Pasadena (%)	NL (%)	Canada (%)
0-14	12.6%	13.3%	15.0%	13.4%	16.3%
15-64	62.2%	58.5%	59.1%	63.0%	64.8%
65 and over	25.2%	28.3%	25.8%	23.6%	19.0%

Source: Statistics Canada (2022)

In 2016, the immigrant population of the Corner Brook CA totaled 580 (1.9% of the population in private households) and increased to 660 (2.3% of the population in private households) in 2021. The immigrant population for Corner Brook in 2021 was higher than Pasadena and Deer Lake. The total visible minority population was 330 (1.1% of the population in private households) in 2016 and also increased to 640 (2.2% of the population in private households) in 2021, which was also higher than Deer Lake and Pasadena for 2021. (Statistics Canada, 2017; Statistics Canada, 2022).

The immigrant population of Deer Lake totaled 60 (1.2% of the population in private households) in 2016 and reduced to 55 (1.2% of the population in private households) in 2021. The total visible minority population was 90 (1.7% of the population in private households) in 2016 and also reduced to 70 (1.5% of the population in private households) in 2021 (Statistics Canada 2017; Statistics Canada, 2022). The immigrant population of Pasadena totaled 70 (2% of the population in private households) in 2016 and reduced to 50 (1.4% of the population in private households) in 2021. The total visible minority population in Pasadena was 10 (0.3% of the population in private households) in 2016 and increased to 30 (0.9% of the population in private households) in 2021. (Statistics Canada 2017; Statistics Canada, 2022).

Comparably, the immigrant population in NL in 2016 was 12,080 (2.4% of the population in private households) and increased to 14,250 (2.8% of the population in private households), which was higher than that of Corner Brook, Deer Lake, and Pasadena for 2021. The visible minority population in the province in 2016 (2.3%) also increased to 3.4% in 2021, which was also higher than that of Corner Brook, Pasadena and Deer Lake for 2021 (Statistics Canada, 2017; Statistics Canada, 2022).

3.1.2. Dwellings

The total number of occupied dwellings in the Corner Brook CA was 13,245 in 2021 (Statistics Canada, 2022). Of these, the number of owner households totaled 70%, while 30% of dwellings were tenant households occupied by renters (Statistics Canada, 2022). Home ownership was more prevalent in the town of Deer Lake and Pasadena. In the town of Deer Lake in 2021, of 2,140 occupied households, 73% were owned while in Pasadena 81% were owned (Statistics Canada, 2022). Home ownership was therefore more common in Pasadena than the provincial average of 76% in 2021, but less common in Deer Lake and Corner Brook. In contrast, rental households were most common in Corner Brook CA (30%) and Deer Lake (27%), in contrast to 24% of occupied households in Newfoundland and Labrador in 2021 and 19% in Pasadena (Statistics Canada, 2022).

Looking at the number of each household type in each community, the number of owner households fell in 2021 to 9,240, a decrease from 9,700 reported in 2016. At the same time renter households increased to 4,005, up from 3,920 in 2016. In Pasadena, in contrast, the numbers of both household types increased (960 up from 950 in the former and 220 up from 215 in the latter). In Deer Lake, while the number of owner households was reported as stable (1,565), the number of occupied renter households fell from 600 to 580 over the five years (2016 to 2021) (Statistics Canada, 2022; Statistics Canada, 2017).

The majority of dwellings in Corner Brook CA in 2021 were single-detached homes (70.4%). Others were apartments or flats in a duplex (14.5%), and apartments in a building with fewer than five storeys (8%). Similarly, the majority of dwellings in NL in 2021 were single-detached homes (72.3%), followed by apartments or flats in a duplex (12.3%), and apartments in a building with fewer than five storeys (5.5%).

In Corner Brook CA in 2021, a 25% sample of occupied private dwellings showed that 94.7% of homes only needed regular maintenance or minor repairs (up from 94.3% in 2016 and 89.8% in 2011) while

5.3% needed major repairs, a drop from 10.2% in 2011 (Statistics Canada, 2022). For Deer Lake, 94% of households were only in need of regular maintenance or minor repairs, and 6% needed major repairs (Statistics Canada, 2022). In Pasadena in 2021, a 25% sample of occupied private dwellings showed that a slightly higher percentage of homes (96.3%) only needed regular maintenance or minor repairs while fewer homes (3.7%) needed major repairs (Statistics Canada, 2022). For Newfoundland and Labrador, the 25% sample of occupied private dwellings showed that 94.5% of homes needed only minor repairs and 5.5% of homes needed major repairs. This demonstrates that Corner Brook shares similar housing maintenance needs with the province in general.

For home size, the highest number of private dwellings in Corner Brook, Deer Lake, Pasadena, and NL in both 2016 and 2021 had three bedrooms. While three-bedroom homes became slightly less common over this five-year period province-wide, in the study region they became more prevalent, as did one and two-bedroom dwellings, with the exception of a reduction in one-bedroom home prevalence in Pasadena (Statistics Canada, 2017; Statistics Canada, 2022). Increases in other categories were offset by a reduced prevalence of homes with four or more bedrooms from 2016 to 2021 in Corner Brook, Deer Lake, Pasadena, and NL. See Table 3 below.

Table 3: Number of bedrooms in study area

Number of bedrooms	Corner Brook		Deer Lake		Pasadena		NL	
	2016	2021	2016	2021	2016	2021	2016	2021
No bedrooms	0.1	0.2%	0.5%	-	-	-	0.1%	0.2%
One bedroom	7.3%	8.2%	4.8%	5.6%	2.0	1.7%	5.4%	5.8%
Two bedroom	23%	23.2%	23.5%	27%	15.5%	17.4%	22.2	23.7%
Three bedrooms	43.3%	44.1%	42.5%	44%	46.6%	48.5%	47%	46%
Four or more bedrooms	26.4%	24.3%	28.9%	23.4%	35.8	32%	25.4%	24.3%

Source: Statistics Canada, 2022.

3.1.3. Number of Residents and Related Home Size

The majority of dwellings in Corner Brook CA in 2021 (70.4%) were single-detached homes and the highest number of private households had two residents (39.8% households) followed by one resident (30.3% households) (Statistics Canada, 2022). In Deer Lake, in 2021 76.9% of occupied private dwellings were single-detached houses (Statistics Canada, 2022) and most private households had two residents (41.6% households) followed by one resident (27.6% households). In Pasadena, the highest number of private households had two residents (45.2% households), followed by one resident (21% households) (Statistics Canada, 2022). This information is similar to the province where 41% of

households were occupied by two residents, followed by 28% of households by one resident (Statistics Canada, 2022).

The majority of homes (10,995 which represents 98.1%) in Corner Brook and the surrounding area (including Bay of Islands communities, Massey Drive, and the Humber region up to Humber Village) in the 2016 census were deemed suitable (having enough bedrooms for the size and composition of the household as calculated by the National Occupancy Standards), while 215 (1.9%) were not suitable (Community Accounts n.d.). Similarly, the majority of homes (214,685 representing 98.2%) in the province in 2016 cense were deemed suitable while 3,985 (1.8%) were not suitable (Community Accounts, n.d.).

3.1.4. Income

In 2020, the median total income for households in Corner Brook was $70,000 (Statistics Canada, 2022), up from $64,433 in 2015 (Statistics Canada, 2017). The median total income for one-person households in 2020 for Corner Brook was $32,400, rising to $90,000 for two-or-more-person households. The median total income for all households in NL ($71,500) was higher than Corner Brook in 2020 (Statistics Canada, 2022). In 2019, the personal income per capita in Corner Brook and surrounding area was $37,300 which was also lower than NL ($38,600). Disposable income per capita for Corner Brook in 2019 was $30,000, compared to $30,700 in NL (with federal taxes, CPP premiums, and EI premiums subtracted) (Community Accounts n.d.).

In the Town of Deer Lake, the median total income for households increased from $60,320 in 2015 to $62,400 in 2020, which is lower than NL and Corner Brook and area. The median total income for one-person households in 2020 for Deer Lake was $29,200, and $81,000 for two-or-more-person households (Statistics Canada, 2022). In 2019, the personal income per capita in the Town of Deer Lake was $33,500, which was again lower than NL and Corner Brook and area (Community accounts, n.d.).

The median total income for households in Pasadena also increased from $82,603 in 2015 to $83,000 in 2020, which unlike Corner Brook and Deer Lake was higher than the NL average. The median total income for one-person households in 2020 for Pasadena was $39,200, and $96,000 for two-or-more-person households (Statistics Canada, 2022). The personal income per capita was $39,900 in 2019 for Pasadena, which was again higher than NL, Corner Brook and area, and Deer Lake (Community Accounts n.d.).

Overall, incomes in Pasadena were generally higher than in Corner Brook, Deer Lake, and the province. The median total income for one-person households in NL ($33,200) was higher than Corner Brook and Deer Lake but lower than Pasadena. The median total income for two-or-more person households in NL ($90,000) in 2020 was the same as Corner Brook and area, but higher than Deer Lake and lower median total income in Pasadena two-or-more person households (Statistics Canada, 2022). See Table 4 below.

Table 4: Income of households in 2020 for Corner Brook CA, Deer Lake, Pasadena, and NL.

Income (2020)	Pasadena	Corner Brook CA	Deer Lake	NL
Median total income of households	$83,000	$70,000	$62,400	$71,500
Median after-tax income of households	$71,500	$61,600	$57,200	$63,200
Median total income for one-person households	$39,200	$32,400	$29,200	$33,200
Median after-tax income for one-person households	$35,200	$29,800	$27,400	$30,400
Median total income for two or more person households	$96,000	$90,000	$81,000	$90,000
Median after-tax income for one-person households	$82,000	$78,000	$71,500	$78,500

Source: Statistics Canada (2022)

The prevalence of low-income for the population of Corner Brook and surrounding area (including Bay of Islands and Humber region up to Humber Village) in private households in 2015 (after tax) was 14.5% and increased to 14.8% in 2020. In Pasadena, the low-income prevalence (after tax) was 8.4% in 2015 and increased to 10.1% in 2020. Deer Lake also increased from 17.8% in 2015 to 18% in 2020. In contrast, the low-income prevalence rate (after tax) in the province decreased from 15.4% in 2015 to 15.2% in 2020. However, the low-income prevalence rate (after tax) in 2020 is higher in Deer Lake (18%) than in the province (15.2%), Corner Brook (14.8%), and Pasadena (10.1%). Pasadena had the lowest low-income prevalence rate after tax in 2020 (Statistics Canada, 2022). See Table 5 below.

Table 5: Low-income prevalence after tax by year in 2015 and 2020

Area Year	Corner Brook (CA) (%)	Pasadena (%)	Deer Lake (%)	NL (%)
2015	14.5	8.4	17.8	15.4
2020	14.8	10.1	18	15.2

Source: (Statistics Canada, 2022; Statistics Canada, 2017)

The rate for the low-income prevalence (after tax) in 2020 was higher amongst women in Corner Brook (16.2%), Pasadena (11.4%), Deer Lake (20.1%), and the province as well (16.3%). Deer Lake recorded the highest low-income prevalence rate amongst women (20.1%) in 2020 (Statistics Canada, 2022). See Table 6 below.

Table 6: Low-income prevalence after tax by gender in 2020

Area Gender	Corner Brook (CA) (%)	Pasadena (%)	Deer Lake (%)	NL (%)
Males	13.2	8.8	15.8	14.1
Females	16.2	11.4	20.1	16.3

Source: Statistics Canada (2022)

For analysis by age, the low-income prevalence rate (after tax) was highest among 65 years and over in Corner Brook (21.6%), Pasadena (18.4%), Deer Lake (25.2%), and the province (25.4%) in 2020. The rate of low-income prevalence for aged 65 years and over was highest in the province (25.4%) compared to Corner Brook, Deer Lake, and Pasadena in 2020 Statistics Canada (2022). See Table 7 below.

Table 7: Low-income prevalence after tax by age in 2020

Area Age	Corner Brook (CA) (%)	Pasadena (%)	Deer Lake (%)	NL (%)
0-17 years	16.2	10	19.6	15.4
18-64 years	11.7	6.3	14.1	11.3
65 years and over	21.6	18.4	25.2	25.4

Source: Statistics Canada (2022)

The prevalence of income support has decreased over time in Corner Brook and surrounding area (Bay of Islands and Humber region up to Humber Village). In 2016, 2,235 people (8.8%) were receiving income support falling to 1,675 people (8%) receiving income support in 2021 (Community Accounts n.d.). In 2021, 31.3% of the labor force in Corner Brook and surrounding area collected Employment Insurance (EI) at some point, an increase from 25.1% in 2019 (Community Accounts n.d.). This increase in EI claims coincides with the start of the Covid-19 pandemic.

The prevalence of income support also decreased in Deer Lake and Pasadena between 2016 and 2020. In Deer Lake, the prevalence of income support was 9.6% in 2016 (520 individuals) which decreased to 9.1% in 2021 (405 individuals) (Community Accounts, n.d.). In Pasadena, the prevalence of income support was 4.2% in 2016 (160 individuals) which decreased slightly to 4.1% (130 individuals) in 2021 (Community Accounts, n.d.). Increased prevalence of EI benefits was also noted in Pasadena, where 26.4% of the labor force collected EI in 2019 compared to 30.9% in 2021 (Community Accounts, n.d.). EI data is not available for the Town of Deer Lake.

In NL, the prevalence, of income support for 2016 was the same for 2021 (7.8%), which was lower than Corner Brook, and Deer Lake but higher than Pasadena for 2021. Employment insurance prevalence

for NL also increased from 30.4% in 2019 to 38.6% in 2021, which is higher than Corner Brook and Pasadena for 2021 (Community Accounts, n.d.).

3.1.5. Housing Cost and Vacancy Rates

The average shelter cost for owner households (including, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services) in Corner Brook CA was $1,105 in 2021, up from $1,030 in 2016. The average monthly shelter cost for rented dwellings (shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services) in Corner Brook CA was $901 per month in 2021 (up from $814 in 2016) (Statistics Canada, 2017; Statistics Canada, 2022).

The average shelter cost for owner households in Deer Lake was $1,079 in 2021, up from $1,041 in 2016. The average monthly shelter cost for rented dwellings in Deer Lake was $800 per month in 2021 (up from $761 in 2016) (Statistics Canada, 2017, Statistics Canada, 2022.). For Pasadena, the average shelter cost for owner households was $1,218 in 2021, up from $1,068 in 2016. The average monthly shelter cost for rented dwellings was $900 per month in 2021 (decreased from $1,007 in 2016) (Statistics Canada, 2017, Statistics Canada, 2022.). Comparably, shelter costs for renters in Corner Brook CA, Deer Lake, and Pasadena were slightly lower than the provincial average of $903 per month in 2021 (Statistics Canada, 2022)

The CMHC data notes that the average rent for a bachelor apartment was $541 in Corner Brook CA 2020 but decreased to $512 in 2021. A one-bedroom apartment was $643 in 2020 and increased to $654 in 2021, while a two-bedroom apartment was $813 in 2020 and increased slightly to $814 in 2021. Apartments with three bedrooms or more cost $829 in 2020 and increased to $854 in 2021. It was confirmed that these CMHC values do not include the cost of utilities within the cost of rent (which Community Accounts do consider), accounting for the difference in dwelling costs between these sources (personal communication, [August 25th, 2022]).

Table 8: Trends in average rent ($ per month) in Corner Brook

No. of bedrooms	Corner Brook CA (rent amount)					
	Year					
	2016	2017	2018	2019	2020	2021
Bachelor	$509	$485	$492	$510	$541	$512
1 Bedroom	$610	$610	$612	$632	$643	$654
2 Bedroom	$756	$760	$759	$774	$813	$814
3 Bedroom +	$813	$843	$821	$818	$829	$854

Source: CMHC Annual Reports and excel sheets (2016-2021)

The 2021 CMHC data also provides information on vacancy rates. Table 5 below shows the vacancy rates in Corner Brook from 2016 to 2021 per number of bedrooms. As shown in Figure 1 below, in

2021, Corner Brook had a vacancy rate of 1.4%, which is lower than the provincial rate (3.4%) and had decreased from 2.8 in 2020.

Table 9: Trends in vacancy rates ($ per month) in Corner Brook

No. of bedrooms	Corner Brook CA (Private apartment vacancy rates %)					
	Year					
	2016	2017	2018	2019	2020	2021
Bachelor	**	**	**	**	**	**
1 Bedroom	4.7	3.6	4.2	5.9	**	**
2 Bedroom	0.9	3.5	1.9	3.5	1.9	1.6
3 Bedroom +	7.4	9.9	25.8	0	14.7	0

Source: CMHC Annual Reports and excel sheets (2016-2021)

Figure 1: Vacancy rate in Corner Brook vs Provincial
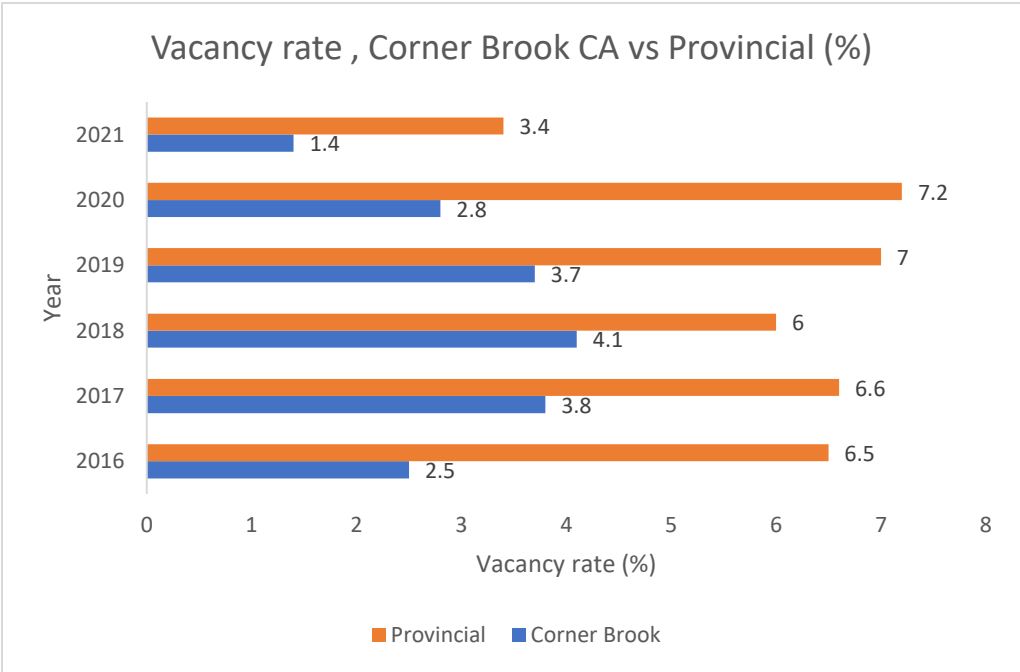
Source: CMHC Annual Reports (2016-2021)

3.1.6. Homelessness and Housing Insecurity

Homelessness in Corner Brook is mostly hidden (Ninomiya et al., 2009). It has been noted by service providers that hidden homelessness is difficult to track because of its lack of visibility. Indeed, the *Community Health Needs and Resources Assessment* (2013) for the Corner Brook Area asked Corner Brook residents if they were concerned about homelessness (e.g., couch-surfing). In answering the question one-third (32.6%) of the residents were concerned, 40.0% of respondents were not concerned, 27.4% said they didn't know, and 1.1% noted this concern was not applicable. Despite this

lack of awareness and concern, homelessness remains a challenge in the Corner Brook area, but statistics are difficult to find as most data is province-wide, based on community type (e.g., for small population centers, generally) or focused on St. John's (see examples Statistics Canada, 2020; The Homeless Hub 2022).

As previously discussed, 2016 statistics suggest that 28% of the renting population in small centers is in core housing need (Statistics Canada, 2017). This research further suggests that renter households in Corner Brook and area (and elsewhere in NL) are much more likely than owners to be in core housing need. In Corner Brook area in 2016, 53.9% of renter households and 27.6% of owner households were below the affordability standard (costs less than 30% of before-tax household income), 39.5% of renter households and 15.5% of owner households were below the adequacy standard (does not require major repairs), and 21.4% of renter households and 0% owner households were below the suitability standard (adequate bedrooms for the size and makeup of homes) (CMHC, 2016). Thus, residents in Corner Brook and Area who may be at risk of housing insecurity were most commonly living in unaffordable housing, followed by inadequate, and unsuitable housing. A needs assessment by Spicer (2019) further suggested that housing needs in Corner Brook included availability, affordability, quality, lack of/insufficient, transportation, unsuitable apartment, delay to access NL Housing (based on priority assessment), no regulations/inspections for private landlords, and lack of supports available in off-hours (outside M-F, 9-5) (Needs Assessment Report, 2019).

A 2008 study on seniors housing issues in Corner Brook showed that Corner Brook's housing needs were mainly affordability and the low vacancy rate. The 2024 wealth projections in this study placed approximately 48% of seniors in the category of limited to very limited resources. Coupled with the existing housing needs, this means that seniors soon will not have the necessary wealth to own their homes and may also encounter difficulties finding rental housing due to the low vacancy rate (*Seniors' Housing Issues part 1,* 2008). Other housing needs of seniors identified at the time included transport availability, affordable home repairs, access to snow removal, summer yard maintenance services, and access to emergency care and housing information (*Seniors' Housing Issues, 2008, part 1.pdf*, n.d.).
The study further revealed that seniors prefer to age in place and are thus more interested in staying in their current homes for the rest of their lives. Therefore, it requires the setting up of senior-friendly communities and making their dwelling places a more comfortable option (*Seniors' Housing Issues (2008) part 1.pdf*, n.d.).

According to older reports, demographic populations in Corner Brook who are homeless or at risk of becoming homeless are mostly women, seniors (particularly those taking care of disabled adult children), single adults, youth, and individuals with complex needs (White, 2009). Persons with complex needs are described as individuals that may have a combination of mental illness, alcohol and substance dependency issues, and/or health challenges like fetal alcohol syndrome, developmental delays, and brain trauma (Urban Matters CCC, 2021). The ages of members of the vulnerable population were reported to range from below 20 years to 60 and above in Corner Brook (Ninomiya et al., 2009). Homelessness for seniors is mostly hidden; they may be couch surfing, moving from one family member to another, or ending up living in substandard and boarding homes. Experiences of homelessness in NL are linked to individual factors, structural factors, system gaps, and barriers (Ending Homelessness in Newfoundland and Labrador, 2014). Different reasons accounting for

homelessness in the Corner Brook area have been found to range from low vacancy rates, inadequate supply of housing to meet growing housing needs (creating the opportunity for the landlords to pick and choose who they want to house), negative impacts of substance abuse, and housing prices not reflecting economic progress and available wages (White, 2009). Support services exist to cater for the growing needs of the homeless population but the availability of emergency shelter beds is a challenge, especially for males, and more so for males who are just leaving correctional centers and have a history of sexual offence (Ninomiya et al., 2009).

3.1.7. Well-being

In terms of well-being, the *Community Health Needs and Resources Assessment* (2013) for Corner Brook and the Bay of Islands states that 71.8% of respondents rated their mental health as very good or excellent while 52.1% rated their health as very good or excellent. 16.9% of respondents reported that they had quite a lot of stress and 91.5% were satisfied or very satisfied with their life. The sense of belonging for respondents in Corner Brook and the Bay of Islands was 81%, defined as the rate of giving, volunteering, and participating in one's community (Western Health 2013). According to Community Accounts (n.d.), the sense of belonging in Corner Brook in 2015-16 was 81.2% (Community Accounts n.d.) Wellbeing rates for 2020 in Corner Brook and Area are not available through Community Accounts (n.d.). In 2021, 80.5% of persons in NL reported their sense of belonging to community as somewhat strong or very strong (Statistics Canada, 2022). The data for communities in the province is not yet available on Statistics Canada.

3.1.8. Housing and Homelessness Plans, Services, Programs, and Funding in Western NL

The federal and provincial programs introduced earlier in this report have had multiple impacts on housing supports in western Newfoundland. For example:

- Under the Province's Rental Housing Program, the NLHC has offered 802 social housing units to low-income earners in Corner Brook, who pay rent rates at 25% of their net income (NLHC, 2019).
- In 2017, two Habitat for Humanity homes were completed for families in Corner Brook. Two three-bedroom family homes were funded through the 2014-2019 Investment in Affordable Housing Agreement (NLHC 2017).
- 63 homeowners in Corner Brook received $349,666 in 2012 under The Provincial Home Repair Program & Home Modification Program (Newfoundland and Labrador Housing, 2012).
- The Home Energy Savings Program (HESP) supported energy efficiency improvements in social housing with $152,000 in Western Newfoundland in 2013. A part of the investment helped to establish heat recovery ventilation units in Olympic Place (Newfoundland and Labrador Housing, 2013).

In addition to these federal and provincial programs, a number of established local service providers cater to the needs of vulnerable, homeless, and low-income residents of western Newfoundland (see

Table 10). At the time of this study, efforts were also being made to open a men's shelter in Deer Lake (initial stages of development) (SP13). Often with the support of funding through federal and provincial programs, these organizations have worked to diversify and improve affordable housing options in the study area. The following are just a few examples of their efforts:

- In 2021, Qalipu Mi'kmaq First Nation Band received $63,000 through the Provincial Housing and Homelessness Partnership Fund, intended to help strengthen partnerships in NL communities to address emerging provincial housing priorities (NLHC, 2021). The Band also developed direct-funding programs for emergency housing support, repairs, and maintenance. The funds opened in January 2022 and were expended by March 2022 due to demand (SP7).
- In 2017, Humber Valley Day Care Centre Inc. received $1,250,000 to develop affordable seniors housing in Pasadena from the Governments of Canada and NL through the Investments in Affordable Housing agreement between the Governments of Canada and NL (Children, Seniors, and Social Development NL, 2017).
- In 2015, CMHI received $500,000 to develop four supportive affordable housing units in Pasadena through the Investment in Affordable Housing agreement. $1.16 million in funding was also awarded to four private sector organizations in Stephenville (2), Corner Brook (1), and Deer Lake (1) to develop a total of 29 units (Seniors, Wellness, and Social Development, 2015).
- In 2014, Aunt Jean's Place received $81,500 through the Provincial Homelessness Fund to support homelessness outreach services (Seniors, Wellness, and Social Development 2014).
- In 2012, the Housing Support Worker and Committee on Family Violence supported 143 clients in the Corner Brook-St. Anthony region (OrgCode Consulting, 2014).
- In 2012, CMHI's Summit Place opened. Its construction was funded through the Affordable Housing Initiative (provincial) and Homelessness Partnership Strategy (federal). Funding for staff under the Supportive Living Program supported a full-time housing support worker, a full-time mental health support worker, and a part-time maintenance worker who provides maintenance services for CMHI's supportive housing units, Corner Brook Status of Women Council's Vesta Place, and Willow House (Newfoundland and Labrador Housing, 2012).
- In 2011, the Community Mental Health Initiative, the Salvation Army, and the Corner Brook Status of Women Council received $200,000, $15,000, and $32,000 respectively from the Provincial Homelessness Fund (Newfoundland & Labrador Housing, 2011). The NLHC provided an additional $350,000 through the Supportive Living Program and Provincial Homelessness Fund and a yearly amount of $147,000 to contribute to housing support staff and housing stability programs at CMHI (Newfoundland and Labrador Housing, 2012).
- In 2011, the Corner Brook area received $231,000 to carry out upgrades in 14 units on both Hendon Drive and Reid's Road as part of the modernization and improvement program, along with a $1 million investment announced for the renovation and maintenance of social housing units in the Crestview Avenue neighborhood in Corner Brook (NLHC, 2011)

Table 10: Services currently operating in Corner Brook and Area

Aunt Jean's Place	A transitional and emergency housing facility located in Stephenville.	https://www.facebook.com/AJPStephenville/
Blue Skies	An organization dedicated to supporting children and youth in Newfoundland. A child and youth worker is located in Corner Brook.	https://www.blueskyfamilycare.com/
Community Mental Health Initiative (CMHI)	A charitable, non-profit organization delivering programs and services in mental health promotion, life promotion/suicide prevention, and housing supports for individuals and families. Operate 10 permanent affordable housing units in Corner Brook (Summit Place), 4 units in Pasadena and Elm Place, a temporary emergency shelter for men and women.	https://linktr.ee/CMHIInc?fbclid=IwAR28saoR1ijfhnstYd5MS0cHk0ae4M4UL8tvAslrF5QgEa5jJ5miFfZBhJA
FACT Team (flexible, assertive community treatment team)	Launched in 2020, this program provides treatment and support for residents experiencing serious mental illness. They have approximately 200 clients in western Newfoundland (as defined in this study).	https://nl.bridgethegapp.ca/adult/service-directory/flexible-assertive-community-treatment-fact-teams/
Humber Valley Co-op Living Corporation	Provides home care services.	
Bay St. George Status of Women Council	A charitable organization that provides services to the southwest region of the island portion of NL. Operate Karen's Place, a temporary affordable housing unit for women and children.	https://www.facebook.com/BSGWomensCentre/
Momentum	Operates residential care homes for adults with developmental disabilities.	https://momentumsupport.ca/
NL Housing	Corner Brook has 914 social housing units, with 241 in the Crestview area.	https://www.nlhc.nl.ca/
Qalipu First Nation	Qalipu First Nation's Housing Division has offered funding to support emergency housing needs and necessary housing upgrades.	https://qalipu.ca/

The Salvation Army	The Salvation Army offers emergency housing, a food kitchen, and operates an emergency disaster services mobile unit.	https://salvationarmy.ca/
Corner Brook Status of Women Council	The CBSWC offers drop-in services including short-term non-therapeutic counseling, internet, basic business services, and a variety of free personal care and sexual health products. Operate Vesta Place, short-term accommodations for women who have difficulty accessing or maintaining housing. Operate SARA (Sexual Assault Response & Advocacy), a 24-hour crisis line offering support and information to those who have experienced sexual assault in Corner Brook and surrounding areas.	https://www.cornerbrookswc.com/
Western Health	Local health services include mental health and addictions, community health and family services, and the community supports program. The FACT Teams are also jointly funded by health authorities and the provincial government.	https://westernhealth.nl.ca/
Willow House	Willow House, formally called the Transition House, operates an emergency shelter for women and children fleeing violence. It also operates two second-stage housing units, one three-bedroom home in Port aux Basques and a two-apartment unit in Corner Brook, for persons waiting to transition into permanent housing.	http://www.willowhousenl.com/
Xavier House	A non-profit organization run by the Presentation Sisters. It is a Level 1 personal care facility for individuals living with mental illness.	https://www.xavierhouse.ca/

Source: Town Hall meeting notes, (December 2021)

Despite these efforts to develop and maintain affordable and emergency housing options and related services, several providers have noted that the demand for services exceeds their current capacities. For example, the demand for shelter beds and supportive housing options are greater than the current supply.

3.2. Tenant Survey

Highlights

- The average age of respondents was 46 years old, with the highest number (24%) being over 65 years of age, similar to existing data on the region. The highest number of respondents were from Corner Brook (47%) and female (50%), with some form of college or high school education.
- The highest number of respondents (45%) lived alone in their rental units.
- The majority (59%) earned less than $40,000 per year and 50% of respondents had not been employed in the last 12 months. Of those who earned less than $40,000 per year, most were women (55%). As expected, respondents with less than $40,000 in income found it difficult to pay their rent. Hence, most tenants (57%) getting some form of assistance in the payment of their rent each month is not a surprise. Most respondents lived in rentals with 2 or more other units, predominantly 2- or one-bedroom apartments, in good condition i.e. just in need of regular or minor repairs.
- Tenants paid an average of $776.09 per month for rental units with an average cost of $175.16 per month for utilities, totaling $951.25 per month.
- Corner Brook saw lower incomes among tenants and higher costs of rent than Deer Lake and Pasadena. The 2021 census profile data also showed total median household income for Corner Brook was lower than Pasadena but higher than Deer Lake, while the average shelter cost for rented dwellings for Corner Brook was higher than Deer Lake and Pasadena, similar to the study findings.
- Most tenants had access to essential amenities like groceries and medical facilities. However, there was limited access to public transportation across the study area, hence households had to have their cars. Walking was the next option.
- There is a mismatch between housing costs and access to services. Whereas housing was comparably cheaper in Deer Lake and Pasadena, access to transportation services was very low.
- A higher proportion of tenants in Deer Lake and Pasadena indicated that they had access to mental health services, social programs/community services, and recreational facilities than in Corner Brook and the BOI. Correspondingly respondents from Pasadena and Deer Lake had a stronger sense of belonging than those of Corner Brook and the BOI.
- Most respondents felt safe in their rental units both during the day (87%) and at night (78%).
- Some issues of accessibility due to aging and disability emerged from the survey though at a smaller percentage (10%).

- Most tenants reported that landlords were prompt in attending to maintenance issues and in some cases lenient with them when they are unable to pay their rent on time.
- 48% of the respondents rated their health as very good or excellent versus the higher percentage of 71.8% recorded in previously available data. Though a greater percentage of the respondents indicated that their mental health was excellent, very good, or good, the percentage reporting daily stress levels (a bit stressful 25%, quite a bit stressful 22%, extremely stressful 13%) is alarming and cause for concern.

The tenant survey was designed to address aspects of the second and third objectives of this study: to complete a rental housing study for the area that collects descriptive information on rentals in the area, as well as to gather demographic and other relevant information from those who are under-housed and/or seeking housing support. This section provides a summary of findings from the tenant survey. Please see Appendix A for tables detailing the number and percentage of responses for each survey question.

3.2.1. Tenant characteristics

3.2.1.1. Age, gender, marital status, and dependent children

The average age of participants in the tenant survey was 46 years old, with the highest number of respondents (24%) being over 65 years of age, followed by 19 to 24 years of age (19%) (see Figure 2). This respondent profile is similar to the population as a whole, with an average age of 46.2 and 25% of the population being 65 or older in the Corner Brook CA as of the 2021 Census (Statistics Canada, 2022). Half of the participants in this study identified as female (50%), followed by male (42%), transgender (2%), or a gender variant/non-binary (1%), while 5% of respondents chose not to answer the gender question. Of the 110 tenants who responded to the survey, 23% did not answer the questions about visible minority status. Of those who did, 87% were not a member of a visible minority group, while 13% were a member of a visible minority group.

In terms of marital status, the largest number of tenant respondents were single (41%) followed by married or common law (34%) and separated/divorced/widowed (20%); 5% of respondents did not indicate their marital status. According to Statistics Canada (2022), in 2021 only 13.5% of households in the Corner Brook CA were single-person households. When compared to our findings, this suggests that single persons were more likely to be renters than other residents. The majority of respondents (90%) did not have dependent children under the age of 18 living with them, while 10% of respondents did live with dependent children. Half of the respondents who indicated they had dependent children included the number of children living with them. Of these, 40% had one child and 60% had two children.

Figure 2: Age of tenants

Tenant age

[Bar chart — Y-axis: % of responses, ranging 0% to 30% in 5% increments. X-axis: Age]

- 65 years and older: 24%
- 19 to 24 years old: 19%
- 30 to 39 years old: 17%
- 25 to 29 years old: 8%
- 40 to 49 years old: 9%
- 58 to 64 years old: 9%
- 50 to 57 years old: 7%
- No response: 6%
- 16 to 18 years old: 0%
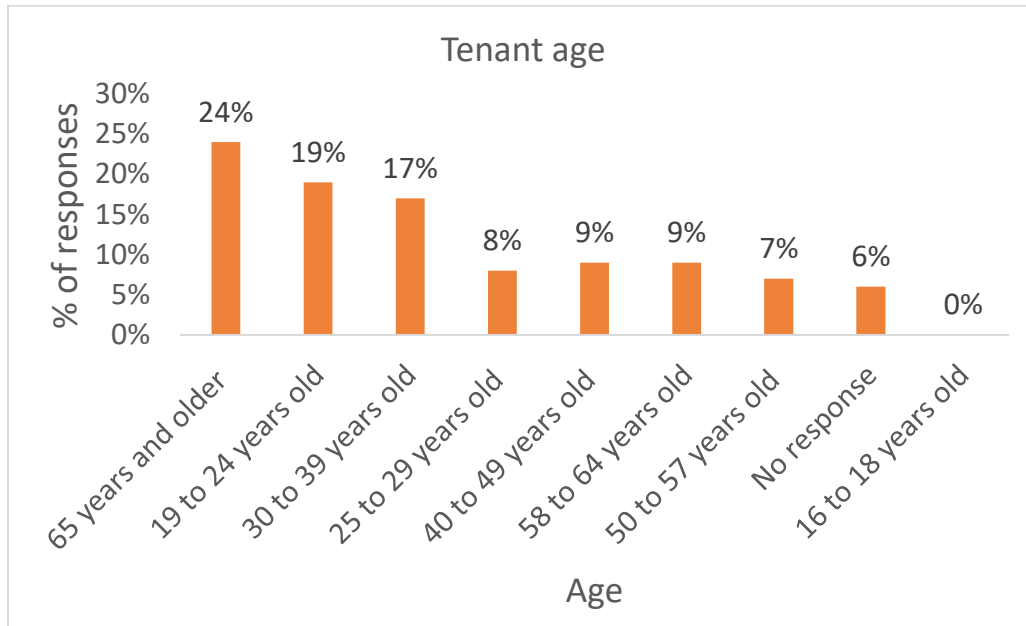
Source: Authors' construct (2022)

3.2.1.2. Community of residence, sense of belonging

The highest number of tenants lived near Corner Brook (47%), Pasadena (17%), Deer Lake (14%), and Massey Drive (11%). Others lived in Irishtown (2%), Stephenville (2%), and Port aux Basques (1%), while 6% of respondents did not indicate where they lived (see Figure 2). Respondents (32%) had most often lived in their community of residence for one to five years (31%), followed by 11 to 20 years (14%). Others had lived in the community for 21 to 30 years (10%), less than one year (9%), six to 10 years (9%), from birth (8%), 31 to 40 years (2%), 41 to 50 years (2%), and over 50 years (2%). 13% of respondents did not indicate how long they had lived in their community.

When asked to describe their sense of belonging to their local community, participants indicated that they had a strong sense of belonging (31%) followed by somewhat weak (25%), very weak (18%), and very strong (17%); 8% of respondents did not answer this question. Sense of belonging was strongest among residents of Pasadena and Deer Lake, where 64% rated their sense of belonging as strong or very strong followed by very weak (21%) and somewhat weak (15%). In Corner Brook and the Bay of Islands, 41% of tenants rated their sense of belonging as strong or very strong followed by somewhat weak (29%) or very weak (17%). 8% of respondents in Corner Brook and the Bay of Islands did not respond to this question. The sense of belonging among tenants in Corner Brook and the Bay of Islands was significantly lower than had been reported for the general population in the *Community Health Needs and Resources Assessment* (2013), which was 81%, with similar recent (2021) figures

reported for residents 12 years and over across Newfoundland and Labrador (80.5%) (Statistics Canada, 2022).

Figure 3: Map of western Newfoundland with study area shaded and tenant communities of residence indicated (the darker the marker, the higher the number of tenant responses from that community).

Source: Authors' construct (2022)

3.2.1.3. Educational attainment, employment, and income

The largest group of tenants had completed college/university (37%) or high school (18%). Others had completed junior high school (17%), some college/university (14%), some high school (8%), and elementary school (2%); 4% of respondents did not answer this question. When compared to the Corner Brook CA as a whole, tenants were less likely to have completed a college or university degree, as 56% of the Corner Brook population had completed a postsecondary certificate, diploma, or degree in 2016 (Community Accounts n.d.).
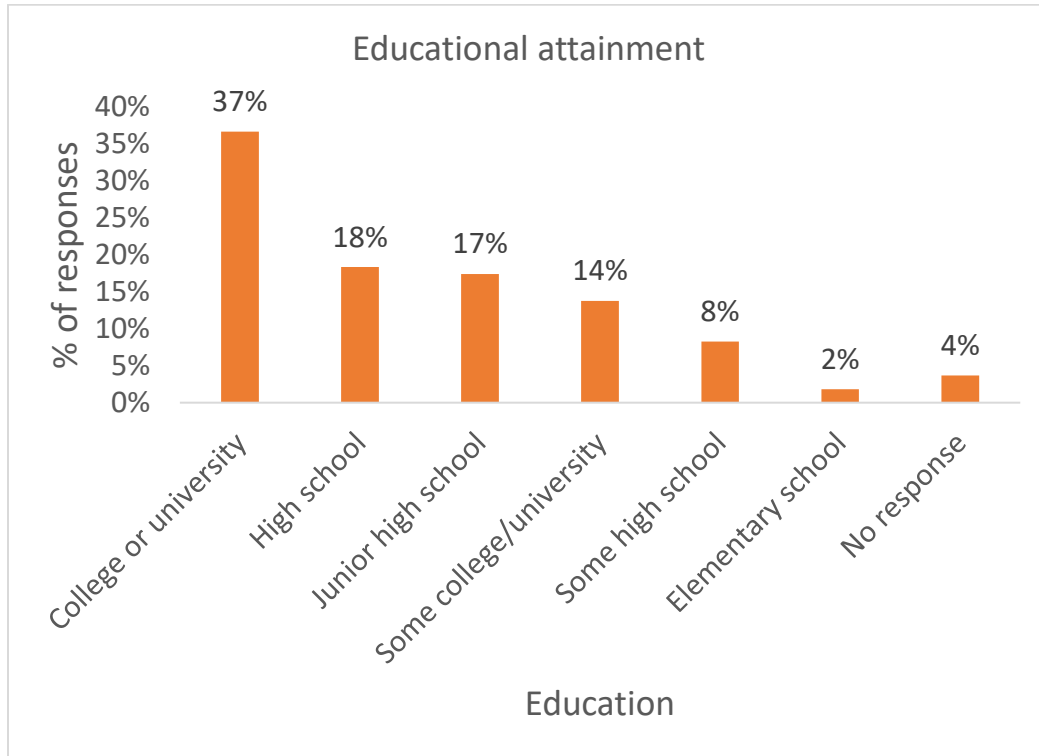
Source: Authors' construct (2022)

At the time of the survey, 50% of respondents had not been employed in the last 12 months while 45% had been employed. Another 5% did not indicate whether they were employed at the time of the survey. Employment among tenants in Corner Brook and BOI was higher (49%) than among tenants in Deer Lake and Pasadena (35%). Most unemployed respondents were of working age (55%) while the remaining 45% were over the age of 65. Most unemployed respondents also lived in Corner Brook/Massey Drive (55%) followed by Deer Lake/Pasadena (42%) and Stephenville/Port Aux Basques (4%). 11% of unemployed tenants were a member of a visible minority group. Unemployed tenants indicated that they were female most often (55%) followed by male (45%).

Of respondents that indicated they were employed in the last 12 months (45% of all respondents), 42% were employed full-time, 38% were employed casually or part-time, and 20% were not currently employed. Of respondents who indicated their employment status in Corner Brook and BOI (45%), most were employed part-time/casual (53%) followed by full-time (47%). Of respondents who indicated their employment status in Deer Lake and Pasadena (32%) most were employed full-time (73%) followed by part-time/casual (27%). As such, tenants in Deer Lake and Pasadena were more likely to have full-time employment than tenants in Corner Brook and the BOI area.

Of tenants that were employed, most were working age (96%) followed by those over 65 years of age (4%). All respondents who were employed and over 65 years of age were employed part-time/casual. 10% of employed tenants were a member of a visible minority group. Of these, 50% were employed full-time and 50% were employed part-time/casual. 49% of employed tenants were female followed by male (43%) and a gender variant (6%).

Most respondents (63%) did not identify their sector of employment, but 14% worked in retail and wholesale trades, and 12% in educational services, health care, and social assistance. Others worked in other sectors (6%, including hospitality, housekeeping, government, arts, and security) followed by agriculture, fisheries, forestry, and hunting (2%), construction (2%), and mining, quarrying, oil, and gas (2%).

16% of respondents did not disclose their annual household income but, of those who did, the majority (59%) earned less than $40,000 per year: 31% less than $20,000 per year, and 28% $20,000 to $39,999 per year. Another 16% earned $40,000 to $59,999, 5% earned $60,000 to $79,999, 3% earned $80,000 to $99,999, and 2% earned over $100,000 per year. Of those who earned less than $40,000 per year, 55% identified as female, 39% identified as male, and 5% identified as a gender variant. All tenants who identified as a gender variant on the survey had incomes of $40,000 or less. 15% of tenants who were a member of a visible minority group made $40,000 or less per year. Of those who earned less than $20,000 per year, most were female (62%) followed by male (35%) or a gender variant (3%). 9% of those earning less than $20,000 per year were a member of a visible minority group. In contrast, of those making $40,000 per year or more, 52% were male and 48% were women. 11% of those earning $40,000 or more were a member of a visible minority group and none identified as a gender variant. The highest number of tenant households in Deer Lake and Pasadena made $20,000-$39,999 per year (32%) followed by less than $20,000 per year (26%) and $40,000 to $59,999 per year (18%). Most tenant households in Corner Brook and BOI made less than $20,000 per year (53%) followed by $20,000 to $39,999 per year (16%) and $40,000 to $59,999 per year (7%).

In summary, many renters are unemployed and/or employed casual or part-time, with the majority earning less than $40,000 per year. Of tenants earning less than $40,000 per year, most were women. Women also made up the majority of the below $20,000 income category. All participants identifying as a gender variant were employed but made less than $40,000 per year. Members of a visible minority group were quite evenly represented across employment and income categories. The prevalence of low incomes (less than $20,000 per year and less than $39,999 per year) was higher in Corner Brook and the BOI region than in Deer Lake and Pasadena.

Figure 5: Tenants' annual household income

Annual household income
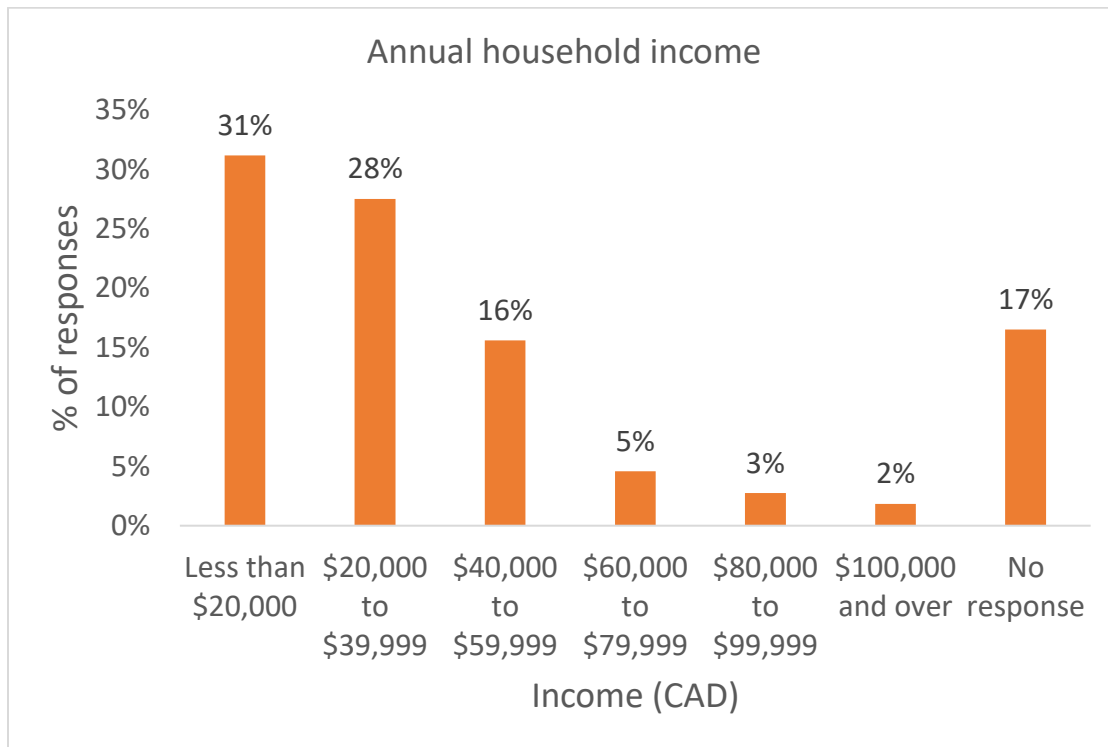
Source: Authors' construct (2022)

3.2.2. Rental housing characteristics

3.2.2.1. Rental unit types and rental arrangements

The largest group of tenant respondents (37%) indicated that they lived in accommodations where more than three rental units were present (e.g., apartment buildings, town homes) followed by accommodations where two rental units were present (e.g., duplex apartments) (34%). Others lived in accommodations with just one rental unit (e.g., stand-alone homes) (17%) and homes with three rental units (10%). Another 3% of respondents did not answer this question (see Figure 5). Most tenants had a month-to-month lease with their landlords (55%) followed by one-year leases (30%). Others indicated they had other types of unspecified arrangements (7%), no signed lease (6%), or did not respond (1%).

Figure 6: Number of rental units in place of residence
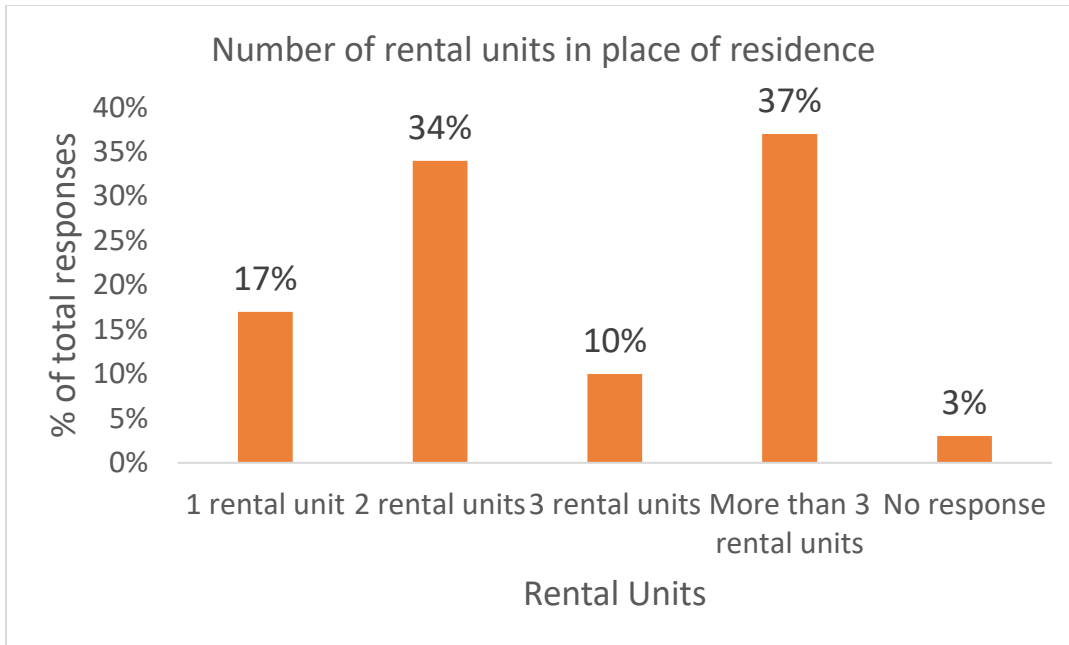
Source: Authors' construct (2022)

3.2.2.2. Rental costs

In terms of housing costs, tenants reported that they paid an average of $776.09 per month for their rental unit (between the figures given by Community Accounts for 2016 and 2021 CMHC report, see section 3.1.4. Most participants (56%) paid between $501 and $900 in rent each month (see Figure 7). Most respondents (78%) indicated that the cost of utilities was not included in the cost of rent, while others had all utilities included (13%) or some utilities included (6%). 4% of respondents did not answer this question. Rental costs did vary by community. Tenants in Deer Lake and Pasadena paid $501-700 per month most often (50%) followed by $701-900 (21%) and $1201-1500 (18%). In Corner Brook and the BOI, most renters paid between $701-900 per month (31%) followed by $501-700 per month (19%) and $901-1200 per month (13%).

When compared to income data for these communities, Corner Brook saw lower incomes among tenants and higher costs of rent while Deer Lake and Pasadena tended to see higher incomes among tenants and lower costs of rent. This may point to a trade-off highlighted by service providers: That affordable rent is easier to find outside of Corner Brook but if an individual rents housing outside of Corner Brook, they likely need access to a personal vehicle in order to travel to key services available in Corner Brook which can add to their cost of living (SP9, SP11).

Monthly rent

% of total responses
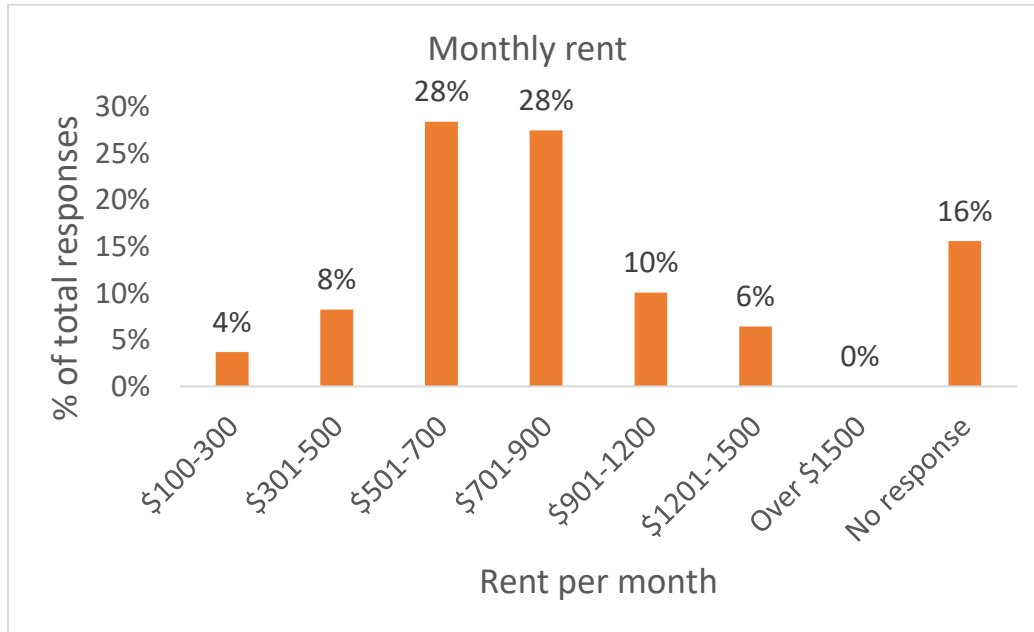
Source: Authors' construct (2022)

When asked to identify the monthly cost of utilities not included in their rent, the highest number of respondents paid $100-199 (33%) followed by $200-299 (21%). Others paid $1-99 (8%), $300-399 (5%), $400-499 (1%), and $500 and over (1%). Nearly one-third (30% percent) of respondents did not answer this question because they did not pay utilities, and 1% of respondents were unsure of the cost of utilities each month (see Figure 7). The average cost of utilities for those who responded was $175.16 per month. In Deer Lake and Pasadena half of tenants reported paying $100-199 in utilities each month (50%) followed by $200-299 (21%). Similarly, in Corner Brook, tenants paid $100-199 per month most often (25%) followed by $200-299 (21%). Together, the average cost of rent and the average cost of utilities amount to $951.25 per month.

Figure 8: Monthly utilities paid by tenants
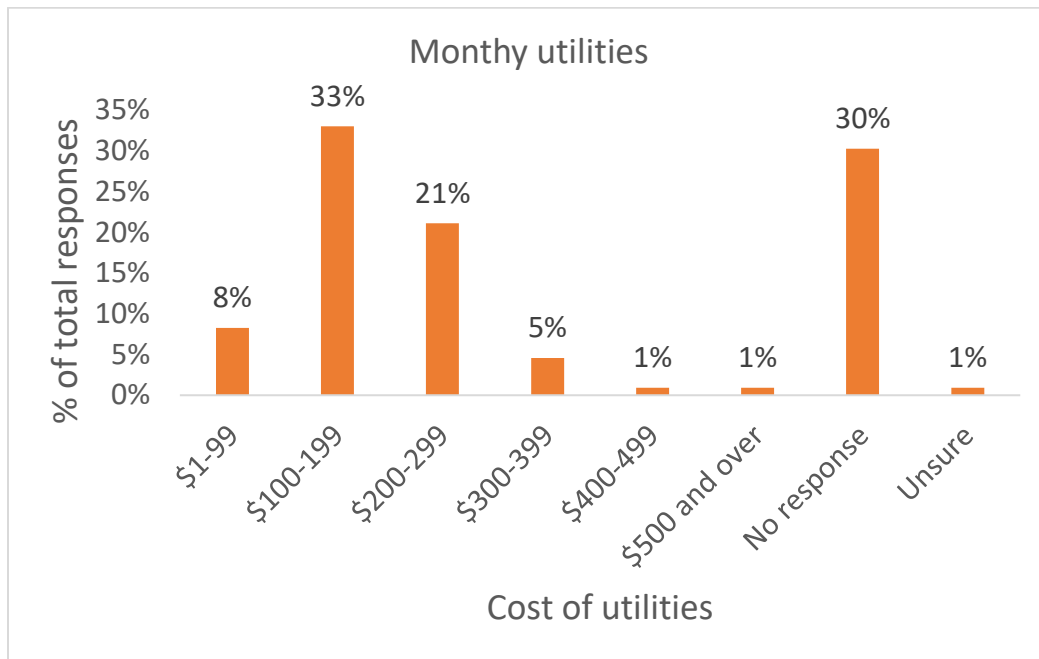
Source: Authors' construct (2022)

Nearly all (99%) of respondents indicated the number of bedrooms in their rental units. Of these, most respondents lived in two-bedroom rental units (51%) followed by one-bedroom units (27%), and three-bedroom units (18%). Fewer lived in four-bedroom units (2%) and bachelor units (1%). An analysis of the cost of rental units by number of bedrooms indicates that the more bedrooms in a unit, the higher the cost of the rent. The cost of rent increased most significantly between one-bedroom and two-bedroom units, with the average difference being $107.27 in rent each month (see Table 11).

One service provider suggested that landlords may charge more for two-bedroom units because they expect two professionals or two students to share the cost of rent; however, single parents (especially single mothers) looking for two-bedroom rentals are affected by the increased expense of renting a unit with more than one bedroom (SP8). Indeed, anyone making less than $28,911 per year and living in a two-bedroom home would be in core housing need, based on these findings. Month-month leases were the most common arrangement type regardless of the number of bedrooms; however, the proportion of one-year leases increased in units with more bedrooms.

Table 11: Average cost of rent and utilities by number of bedrooms and associated rental arrangements

Number of bedrooms	Average cost of rent per month ($CAD)	Average cost of utilities per month, if not included in rent ($CAD)	Rental arrangements
Bachelor/one bedroom	$695.79	$168.00	63% month-to-month lease 23% one-year lease 7% no signed lease 3% other 3% no response
Two bedrooms	$803.06	$166.09	53% month-to-month lease 29% one-year lease 13% other 5% no signed lease
Three and four bedrooms	$839.82	$216.43	48% month-to-month lease 43% one-year lease 9% no signed lease

Source: Authors' construct (2022)

3.2.2.3. Rental quality & repairs

When asked to rate the quality of their rental (with one being worst and 10 being best), the majority of respondents chose eight out of 10 or higher (59%). 13% of respondents rated their rental four out of 10 or lower (see Figure 9). In terms of repairs, most rentals (74%) were not in need of repairs (just regular maintenance), while 13% needed major repairs (such as to address defective plumbing or electrical wiring, structural repairs to walls, floors, or ceilings) and 10% needed minor repairs (such as to address missing or loose floor tiles, bricks or shingles missing, defective steps, railings or siding). Most rentals did not have signs of rats or mice (91%) while some did (4%) and some tenants were unsure whether there were signs of rats or mice (3%). 3% of respondents did not answer this question. While 70% of rentals did not have signs of mold or mildew, 24% did and 4% of tenants were unsure whether mold or mildew was present. 3% of respondents did not answer this question. Most rentals did not have broken glass that could cause cuts or be dangerous (93%) while some did (3%) and some tenants were unsure (2%). 3% of respondents did not answer this question. Most rentals had kitchen appliances in good working order (83%) while some did not (12%), 2% of tenants were unsure and 4% of respondents did not answer this question. Most rentals did have working electrical outlets in every room except the bathroom (94%) while some did not (4%). 3% of respondents did not answer this question. Most units had a working smoke detector (94%) while

some did not (2%). 1% of tenants were unsure whether there was a working smoke detector in their unit and 4% of respondents did not answer this question. Finally, most rentals had a heating system that kept them warm enough in the winter (86%) while some did not (6%). 3% of respondents indicated that this question was not applicable to them while 5% did not respond to this question.

Figure 9: Tenant perspectives of rental quality (1-10)
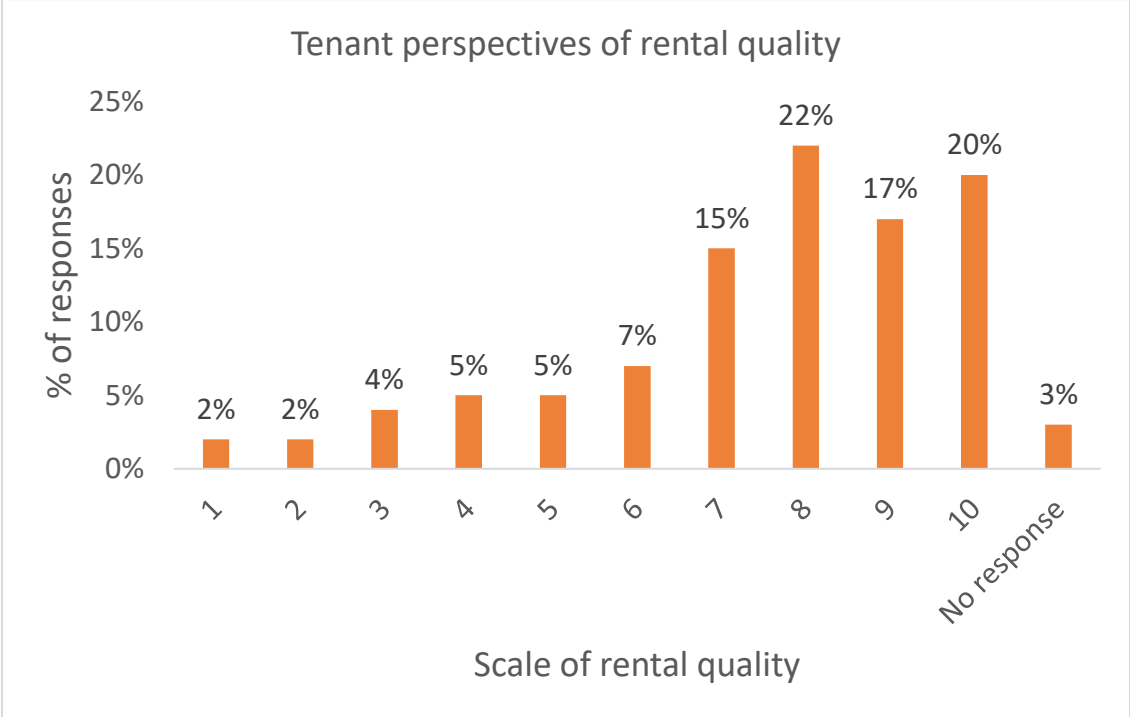
Source: Authors' construct (2022)

3.2.3. Tenant housing experiences

3.2.3.1. Renter stability

Nearly half of tenants (49%) had lived in their current rental for two years or less, followed by three to five years (17%). The highest number of tenants indicated that they moved into their rental in June (20%) and July (17%) (see Figure 11). Half (50%) of the tenant respondents had not moved in the previous two years, followed by those who had moved once (28%), and twice (12%). Another 6% of respondents had moved three times and 4% of respondents had moved four times in the past two years. Service providers indicated that Covid-19 may have encouraged people to shelter in place and move less often (Town Hall, 1 December 2021).

Figure 10: Number of people who moved into their rental by month that they moved (%)

No. of people who moved by month (%)
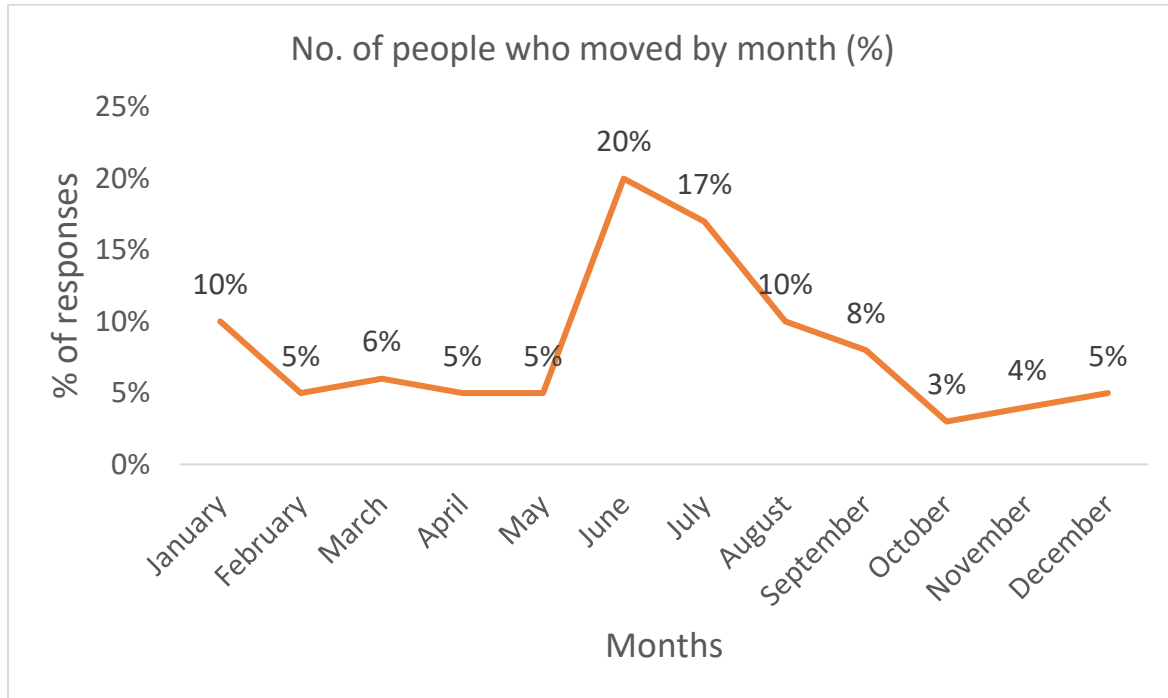
Source: Authors' construct (2022)

Only 4% of tenants had moved because they couldn't pay their rent (96% had moved for other reasons). When asked if they had trouble accessing housing in the region, 76% of tenants said they did not follow by 24% who did have trouble finding housing. Tenants occupying three and four-bedroom units were more likely to have trouble finding housing (30% of respondents had trouble finding housing while 70% did not) than those who occupied both two-bedroom units (23% had trouble, 77% did not) and bachelor/one-bedroom units (20% had trouble, 80% did not). Service providers and existing statistics suggest that the western region generally has low vacancy rates which may make it difficult to find rental housing (Town Hall, 1 December 2021; Community Accounts n.d.). This is supported by the recent CMHC report which notes that the vacancy rate for Corner Brook in 2021 was 1.4 (CMHC, 2022).

3.2.3.2. Paying the rent

The highest number of tenants lived alone in their rental units (45%) or with one other person (37%). Some tenants lived with two other people (12%) or three other people (5%). Another 2% of respondents did not answer this question. When asked if they found it hard to pay the rent each month, most indicated it was not hard (55%) or somewhat hard (35%). Others indicated it was very hard to pay the rent (7%) and 3% of tenants did not answer this question.

When factoring income into responses, only tenants with annual incomes of $39,999 or less per year answered that they found it very hard to pay the rent. Despite very hard being the response chosen least often across all income categories (including lower-income groups), this finding indicates that lower-income households were more likely to find it very hard to pay the rent than middle- and upper-income groups. Service providers gave some possible explanations for why tenants might find it difficult to pay their rent, including the high cost of rent, increased prices for groceries, low rent subsidies, and income support not covering the cost of rent (SP1, SP5, SP6, SP8, SP9, SP11, SP12, SP13).

Most tenants had assistance paying the rent each month (57%), mainly from a spouse or common-law partner (28%). Others received income support (9%), had a roommate (8%), received a rent subsidy or supplement (6%), or had a parent that helped pay the rent (3%) (see Figure 11). Tenants who selected other sources of rental assistance (5%) included student aid, family members, human resources, and disability supports. 5% of respondents selected more than one option on the survey, indicating that they had multiple types of support for paying their rent. The remaining 41% of respondents paid the rent on their own without assistance.

Figure 11: Sources of assistance in paying rent
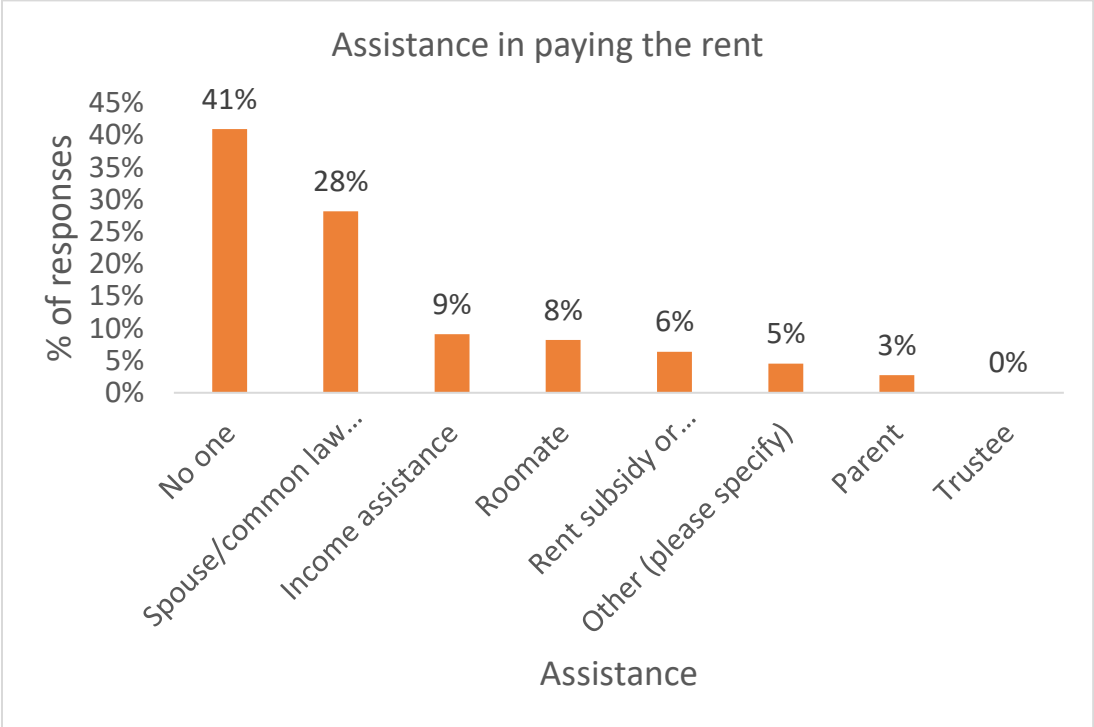
Source: Authors' construct (2022)

3.2.3.3. Access to services

Tenants were asked whether the location of their rental met their everyday needs for accessing groceries, public transit, laundromats, medical services, mental health services, social programs/community agencies, recreational facilities, and parks and green spaces. Most tenants answered that their rental did meet their everyday needs for accessing groceries (87%), parks and green spaces (85%), recreational facilities (79%), medical services (77%), social programs/community agencies (69%), and mental health services (67%). Most tenants also answered, however, that their rental did not meet their everyday needs for access to laundromats (62%) or public transit (59%).

Responses around the accessibility of services did vary by region. In terms of groceries, 89% of tenants in Corner Brook and the BOI felt that they had access to groceries while 82% felt the same in Deer Lake and Pasadena. Tenants in Corner Brook and the BOI also reported having access to medical services (81%) proportionately more than tenants in Deer Lake and Pasadena (68%). Though laundromats and public transit were seen as inaccessible by many tenants in both regions, just 3% of tenants in Deer Lake reported that public transit was accessible versus 43% in Corner Brook and the BOI where a city bus service is present (serving Corner Brook). In addition, 6% of tenants in Deer Lake reported that laundromats were accessible versus 31% in Corner Brook and the BOI. A higher proportion of tenants in Deer Lake and Pasadena indicated that they had access to mental health services (71%) than in Corner Brook and the BOI (65%). A higher proportion of tenants in Deer Lake and Pasadena also reported having access to social programs/community services (76%), recreational facilities (88%), and parks and greenspaces (94%) than in Corner Brook and the BOI (65% had access to social programs/community services, 75% had access to recreational facilities, and 81% had access to parks and green spaces). This also suggests that renters may need to consider trade-offs between housing affordability and access to services when deciding where to rent their home (as noted in 3.2.6) (SP9, SP11).

Rental unit access to services, all tenants
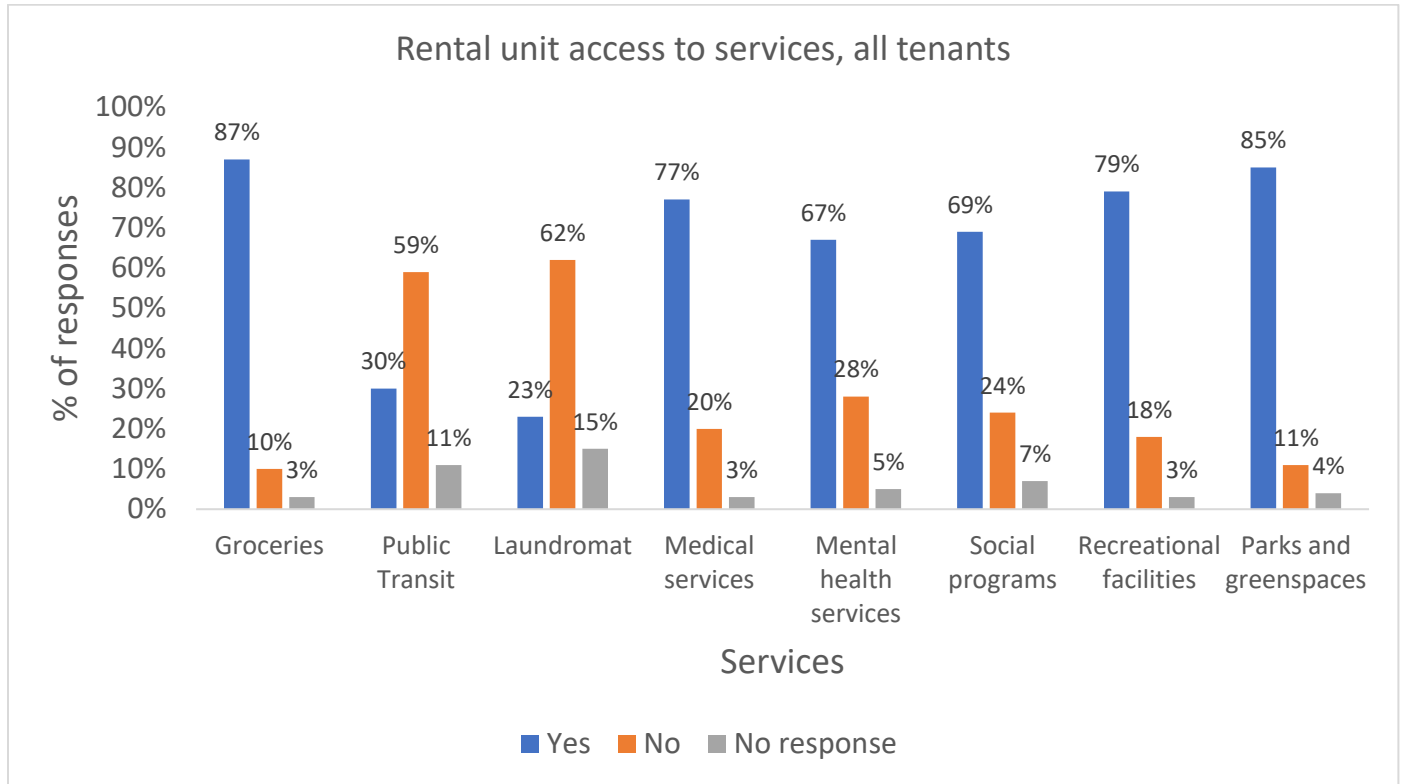
Source: Authors' construct (2022)

3.2.3.4. Transportation

Most tenants traveled by car (73%) or on foot (13%), while the remainder traveled by bus (7%) or by taxi (3%). 4% of respondents did not answer this question (see Figure 13). Several service providers noted that public transit was not accessible in Corner Brook in terms of its timing and routes (SP11, SP10). They noted that this service gap disproportionately affects members of the community who cannot afford or are not able to drive their own personal vehicle. This likely explains why on-foot travel was cited more often than the use of bus services. Transportation options were also limited between communities in this region of study, with the DRL coach bus service operating once per day north and south. One community outside of Corner Brook was considering implementing their own daily bus service to Corner Brook at the time of the study (SP12).

Figure 13: Tenants' primary mode of transportation
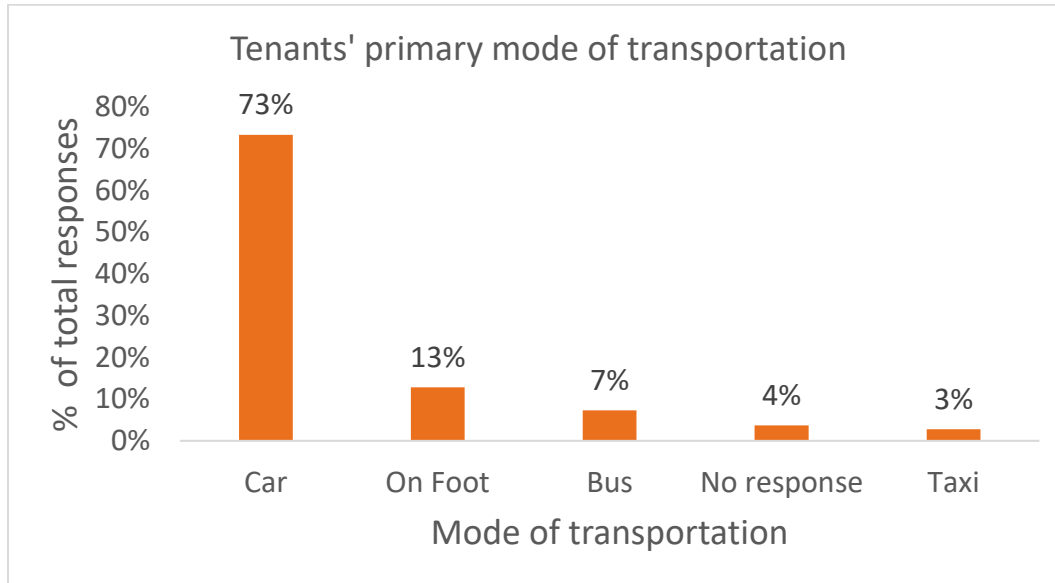
Source: Authors' construct (2022)

3.2.3.5. Aging and physical disability

A portion (10%) of respondents indicated that they had challenges living in their rental due to aging and/or physical disability. All of these individuals had annual household incomes under $60,000 per year, with most (70%) having incomes of less than $20,000 per year. These tenants indicated that walk-in showers, grab bars, lower electrical outlets, lower kitchen counters, as well as ramps to get into their building and wider doorways/hallways would enable them to better live in their current rental. Seniors' housing is available in the western Newfoundland region, including one-story units; however, service providers indicated that seniors' housing can be expensive and out of reach for seniors with a low pension. Service providers also recounted the challenges in accessing housing by mental health clients, including seniors (SP4, SP5, SP6, SP7, SP14, SP11).

3.2.3.6. Perceptions of safety

When asked if they felt safe in their rental unit during the day, most tenants indicated they did feel safe (87%) followed by a little unsafe (9%) and unsafe (2%). 2% of respondents did not answer this question. When asked if they felt safe in their rental unit at night, most tenants still answered yes (78%), but the number of tenants who felt a little unsafe increased to 18% (see Figure 14).

Figure 14: Tenants' feelings of safety in the day and at night
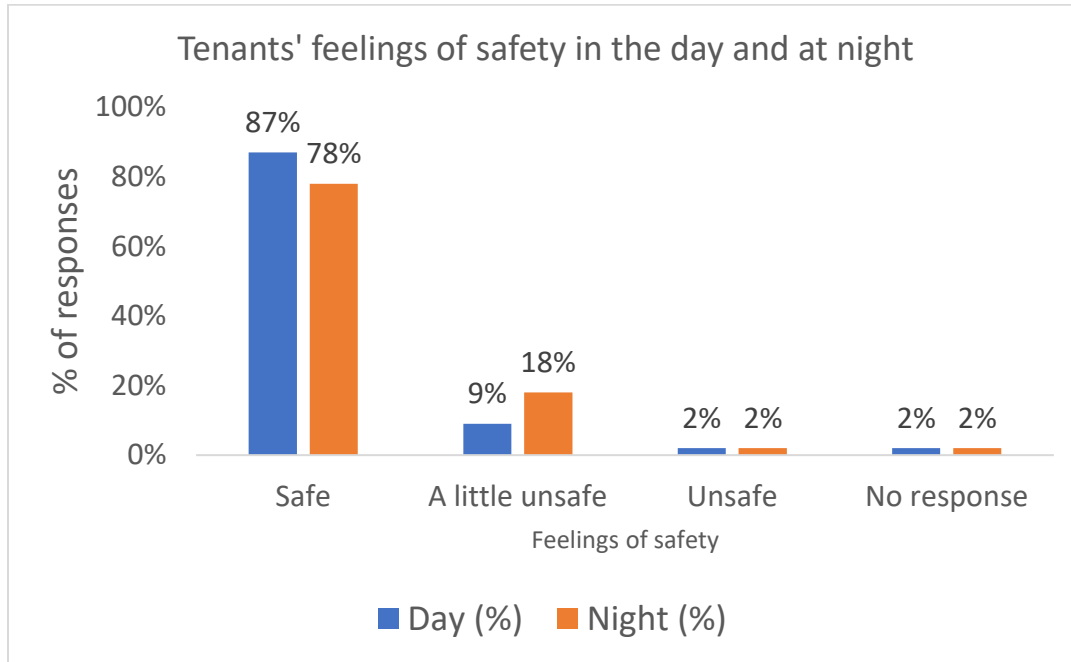
Source: Authors' construct (2022)

3.2.3.7. Relationship with landlord

Speaking of their relationship with their landlord, most tenants were very satisfied with the time it took their landlord to address repairs when they contacted them (52%), followed by somewhat satisfied (16%), somewhat dissatisfied (9%), neutral (7%), and very dissatisfied (6%). 5% of respondents indicated that this question was not applicable to them while an additional 5% did not respond to this question. When asked how flexible their landlord is with late payments, of those who responded, the highest number said their landlord was very flexible (28%) followed by somewhat flexible (14%), very inflexible (8%), and equal parts neutral (4%) and somewhat inflexible (3%). 29% of respondents did not answer this question.

3.2.3.8. Tenant well-being

Finally, tenants were asked to rate their health, mental health, and stress levels most days. With regard to health, responses were mixed. Tenants indicated their health was very good most often (27%) followed by excellent (21%), fair (18%), good (15%), and poor (12%). 7% of respondents did not answer this question. As mentioned earlier, the *Community Health Needs Assessment* (2013) for Corner Brook and the BOI reported that 71.8% of respondents rated their health as very good or excellent. This suggests that perceptions of health among tenants in our survey population may be lower than the general population, with just 48% rating their health as very good or excellent.

With regards to mental health, tenants indicated that their mental health was good (27%), excellent (18%) and very good (18%), while 16% selected fair and 14% selected poor. 7% of respondents did not answer this question. With regard to stress levels, most tenants experienced stress daily (60%). A bit stressful was the highest selected (25%) followed by quite a bit stressful (22%), not very stressful (21%), extremely stressful (13%), and not at all stressful (11%). 8% of respondents did not answer this question (see Figure 15). A comparison of housing costs and housing quality with perceptions of health, mental health, and stress did not reveal clear trends about how housing characteristics might contribute to health-related experiences and perceptions.

Figure 15: Tenant perceptions of daily stress levels
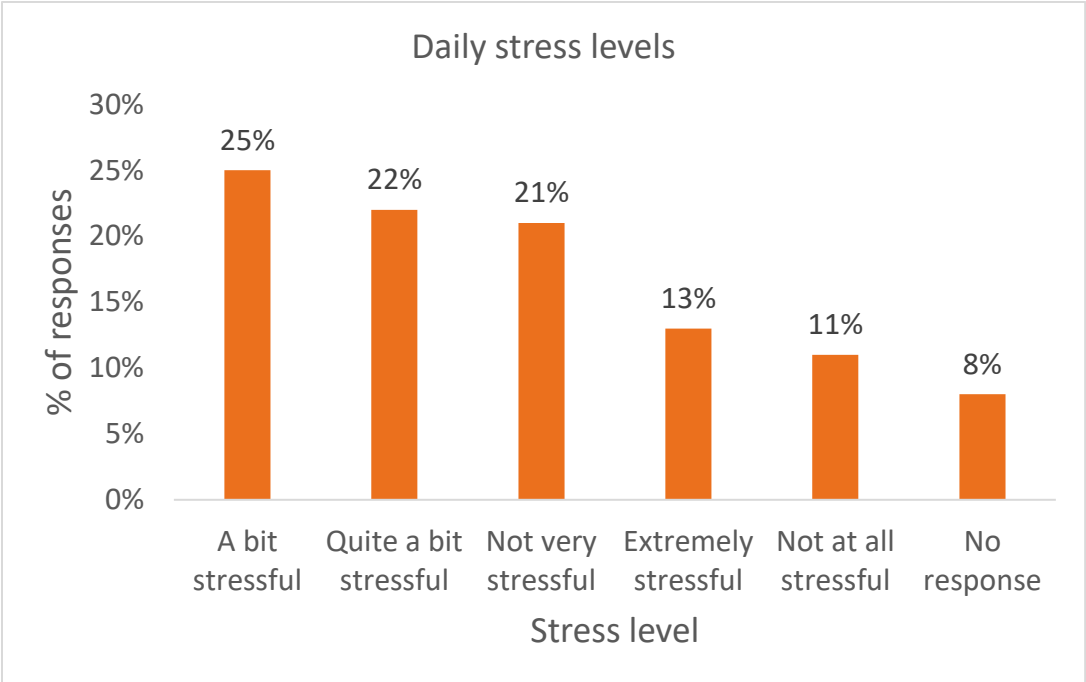
Source: Authors' construct (2022)

3.3. Landlord Survey

Highlights

- Most of the rentals, which by the way were mostly privately owned (80%), were purpose-built apartment buildings (31%) and semi-detached/Duplex (15%) houses with the highest being 2-bedroom units (46%), confirming the tenant survey. These units came with conditions such as no smoking (75%) nor pets (54%) but sadly most of them were not wheelchair accessible (50%).
- Even though these rentals were closer to essential services such as grocery stores (67%) and recreational facilities (67%), most of them were less accessible to mental health services (52%), laundromats (56%), and social programs/community services (58%).
- The landlord survey also revealed rental cost which is consistent with that of the existing data and the tenant survey which is between $701-900.
- Lease agreements for half of the rental units were month to month (50%), which suggests less stability of rentals.
- Though some landlords indicated that they did not have target renters (19%), it was obvious that most of them did not favor people with income support as evident in the small percentage of respondents who were receiving/accepting income support.
- Unfortunately, with more than half of the landlords (58%) refusing to respond to the issue of repair, it is hard to know the true state of these rental units though the majority of those that responded indicated that the rentals needed just regular maintenance (27%).
- Some landlords had taken the initiative to be energy efficient by making modifications to their rentals, but most (53%) landlords had not.
- Finally, based on the fact that half (50%) of the rental units were vacant for less than a month in a year, the low vacancy rate recorded in the existing data is to be expected.

The landlord survey addressed the second objective of this study: to collect descriptive information from landlords and housing providers (including public, private and not-for-profit) on rentals in the area, specifically, size, type, cost, and availability of rental stock. This section presents a summary of findings from the landlord survey. Please see Appendix B for tables detailing findings from questions in the landlord survey.

A total of 40 landlords completed the survey with data collected on a total of 52 rental units (with some landlords owning more than one rental). In the analysis that follows, some of the descriptions

refer to landlord responses (e.g., descriptive information about landlords), whereas some provide information about the rentals themselves (e.g., rental costs, ownership, condition, etc.). To help clarify what is being referred to, superscript '1' used throughout this section refers to the number of landlords while superscript '2' refers to rentals (see Table 12).

Table 12: Units of analysis in the landlord survey, number of responses

Unit of analysis	*Number of responses*
Landlords[1]	40
Rentals[2]	52

Source: Authors' construct (2022)

3.3.1. Landlord characteristics

3.3.1.1. Organization types

Most properties[2] (80%) were privately owned, while 5% were owned by public organizations and 5% by community-based non-profit organizations and cooperatives. No rentals[2] were owned by community development corporations and 10% of landlords[1] did not answer this question. The majority (68%) of survey participants[1] were property owners, followed by property managers (18%) and other forms (10%) of ownership or management responsibility. The 'other' category included individuals who both owned and managed/built the property.

3.3.2. Rental housing characteristics

3.3.2.1. Number of properties and location

Half of the landlords[1] (50%) owned single properties, while 40% had multiple properties and 10% did not respond to the survey question. The majority of rentals[2] (73%) were located in Corner Brook, while 8% were located in Massey Drive, and 5% each were located in the North Shore, South Shore, Humber Valley, and other places, which included Deer Lake and Pasadena.

3.3.2.2. Rental Types

The largest group (31%) of rentals[2] represented in the survey were purpose-built apartment buildings. There was an equal number (15%) of duplex/semi-detached houses and single detached houses. Row houses (2%) and converted houses/buildings (2%) were the least represented. From the survey, 46% of rental units[2] had two bedrooms, 19% were 3-bedroom units and 13% were one-bedroom units. There were 8% each for four and five bedrooms and 2% each for 6 and 8 bedrooms. From the data, 1-3 bedrooms formed the largest group of rental units.

Figure 16: Rental types
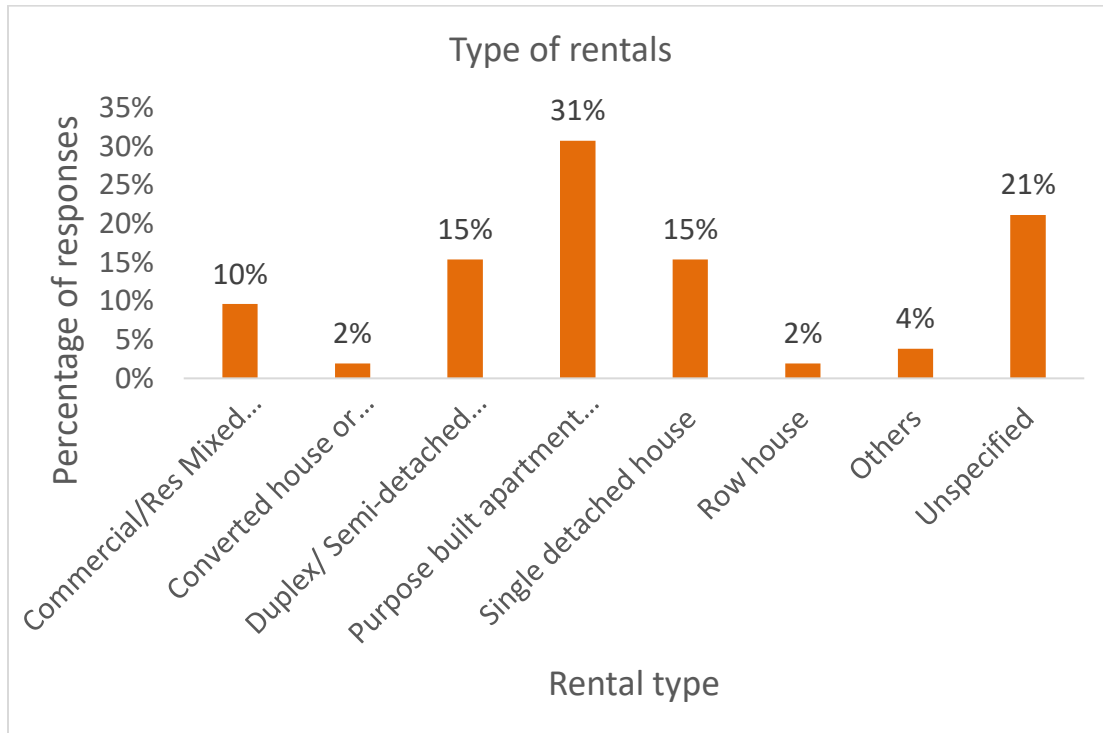
Type of rentals

Source: Authors' construct (2022)

3.3.2.3. Rental conditions

Most rental units² were non-smoking (75%) and 10% of rentals allowed smoking. The remaining 15% of units had no response. Similarly, most rentals did not allow pets (54%), though pets were allowed in 21% of rentals, and 6% of rentals would possibly allow pets in the rental. 19% of units had no response to this question. There were washer and dryer hook-ups for 56% of rental units, while 23% of rental units had washers and dryers. 21% of units had no response. Also, from the survey, the majority (63%) of rental units were not furnished. However, 6% of rental units were furnished while another 6% were partially furnished (see Appendix B for more details).

3.3.2.4. Accessibility

Regarding accessibility, half (50%) of rental units² were not accessible. This means that someone in a wheelchair could neither visit nor live in the rental units. For 13% of rental units, persons in wheelchairs could live and visit. Another 10% of rental units were livable for persons in wheelchairs.
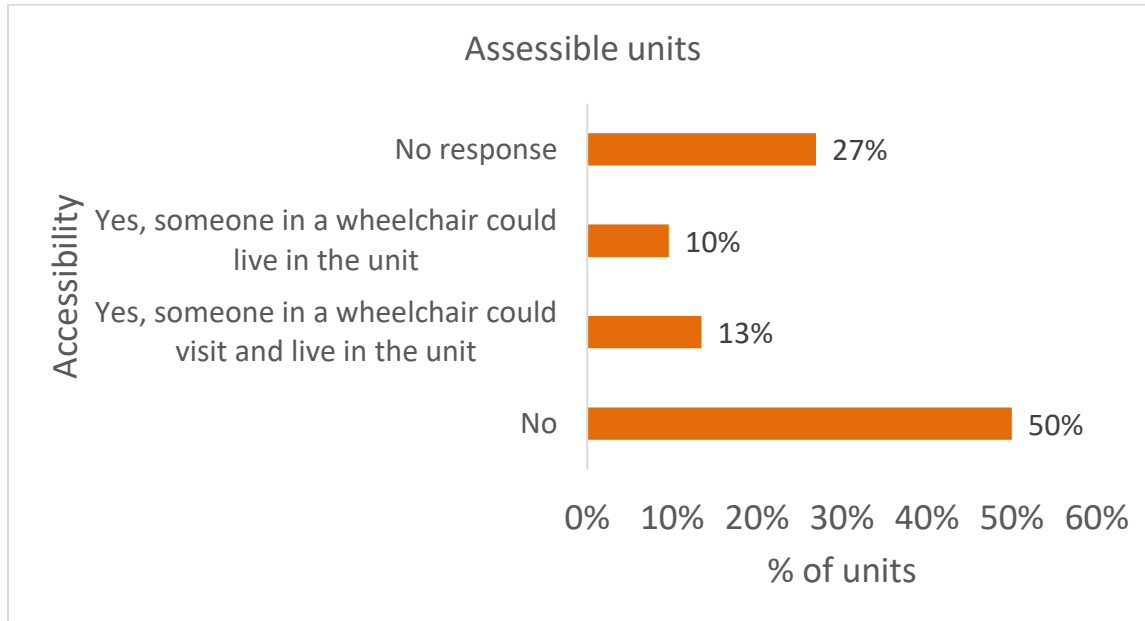
Source: Authors' construct (2022)

3.3.2.5. Nearby services

Service providers expressed that many factors can contribute to a person's inability to find housing and that access to transportation, groceries, and mental and health services are some of these. As mentioned earlier, an individual may find affordable housing out of town, but in doing so can sacrifice access to essential services (SP10, SP11). Moreover, some service providers felt there was room to improve the Corner Brook transit system (SP11).

Landlords indicated that more than half of rental units² were in close proximity (3km or less) to essential services. Rental units were close most often to parks and green spaces (79%), grocery stores (67%), and recreational facilities (67%). Rental units were less accessible to mental health services (52%), laundromat (56%), and social programs/community services (58%). When compared to the tenant survey, responding landlords were more likely to indicate that their units were accessible to public transit and laundromats.

3.3.2.6. Rental costs, utilities, and services

As shown in Figure 18, 14 (35%) rental units² cost between $701-900 per month, 7 (18%) rentals each cost between $501-700 and $901-1200, 4 (10%) rentals each cost between $301-500 and above $1500 per month. From the data, the largest number of rental units ranged between $701-900, which is consistent with data from the tenant survey and literature review.

Figure 18: Cost of rent
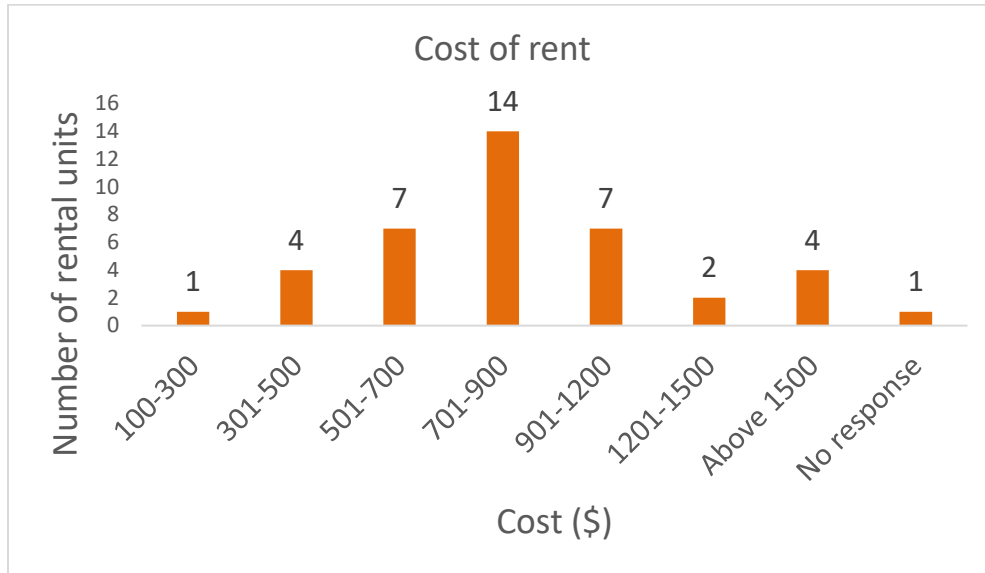
Source: Authors' construct (2022)

With regards to unit cost, one-bedroom rental units² mostly ranged from $501- 900 per month (75% of all one-bedrooms). Fewer one-bedroom rentals ranged from $100-500 (25%). For two-bedroom rental units, the rent ranged mostly from $701-900 (53% of all two bedrooms), followed by $501-700 (20%). Few two-bedroom rentals were within the ranges of $301-501 (13%) and $901-1200 (13%). For three-bedroom rental units, the rent ranged largely from $901-1200 (44% of all three bedrooms), followed by $1201-1500 (22%). Few three-bedroom rentals were within the ranges of $501-900 (22%) and $1500 (11%).

Figure 19: Monthly cost of rent by number of bedrooms
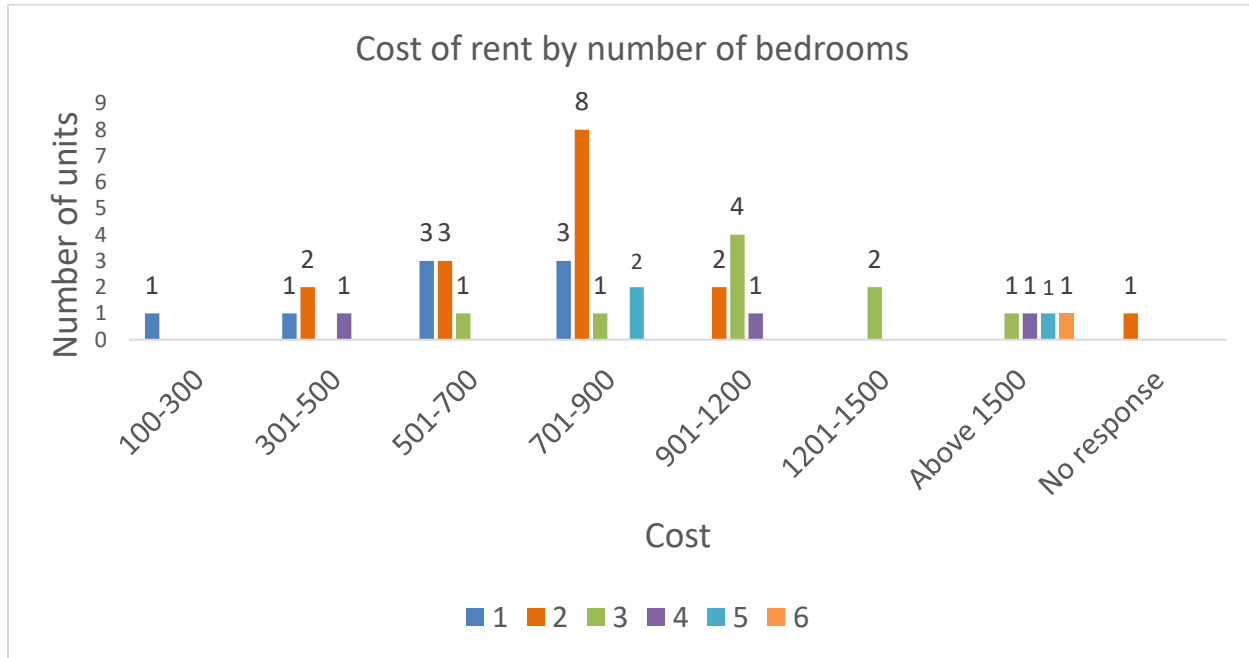
Source: Authors' construct (2022)

While most landlords[1] did not answer whether they charged more for tenants considered high-risk for damaging the unit (67%), 29% of landlords said they did not. 4% of landlords[1], however, did charge high-risk tenants a different rent. They did not disclose how much extra they charged.

Units that did include utilities and/or services included water (12%), internet (6%), phone (6%), heating (4%), light (4%), and cable (4%). Parking spaces were provided for some rental units[2] (43%) as well as snow-clearing services (19%).

With regards to support for tenants in paying the cost of rent, 13% of rental units[2] received income support while 23% of rental units did not receive income support. Also, 19% of rental units received a rent supplement (e.g., from Western Health) and 38% did not receive a rent supplement. A response was not recorded for the remaining rental units[2].

When speaking to service providers, there were mixed reflections about landlords and the rent they charged, especially of vulnerable clients. It was generally believed that rent was too high locally for many renters to afford and that some landlords overcharged for their units. But some service providers also shared anecdotes of good landlords in the region and understood that rent can only be so low in order for them to make a profit (SP1, SP11, SP12). For example, one service provider mentioned a landlord they knew who gave their tenant a small discount on rent as a form of support if they would shovel their own snow (SP11). Service providers also felt that rent supplements

provided by Western Health were important for supporting clients in need, but some were concerned about some landlords taking advantage of the system. For example, one service provider discussed a situation where the landlord, knowing Western Health supplements have no cap, overcharged for the rental unit (SP6). This did not affect the client who paid a fixed rate, but it did increase Western Health spending for the unit. Service providers believe an increase in the number of public housing units available would help address this challenge (SP6).

3.3.2.7. Repairs

In terms of rental units[2] needing repairs, landlords report that only 27% needed regular maintenance, 10% needed minor repairs and 5% of rental units were in need of major repairs (see Figure 20). This is fairly consistent with tenant survey data and Statistics Canada data which suggests that most rentals need only regular maintenance or minor repairs; however, it is hard to draw conclusions because responses were not recorded for most rental units[2].

Figure 20: Rentals in need of repairs, landlords
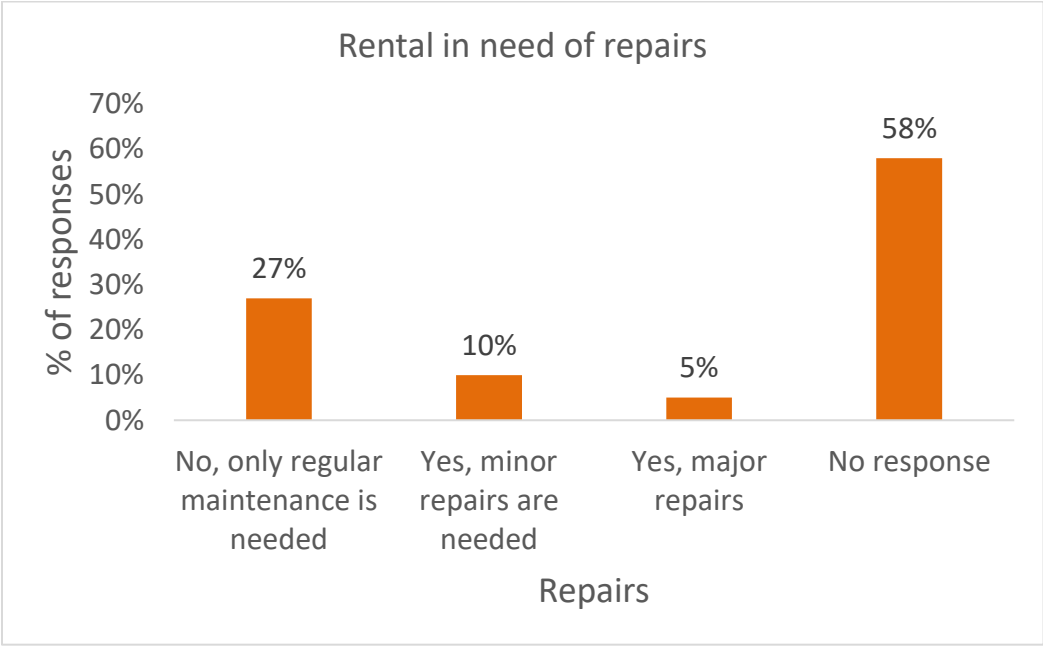
Source: Authors' construct (2022)

3.3.2.8. Target Markets

Some landlords[1] (19%) said that they did not have target renter groups for their rental units. Of those who did have target renter groups, singles/couples (17%) and seniors (11%) were the highest selected. Students (5%) were selected the least (see Figure 21). This finding seems to contrast with some service provider perspectives. For instance, service providers noted that there is a stigma around renting units to individuals who have complex needs or lower incomes and often competition

for affordable rentals between different groups such as students and low-income earners (SP1, SP9, SP11).

Figure 21: Target renters, landlords

Target renters

Target group	% of responses
No target renter/ None	19%
Singles/ Couples	17%
Seniors	11%
Professionals	9%
Women	9%
Indigenous peoples	8%
Living with physical disability	8%
Living with mental illness	8%
Families	6%
Students	5%

% of responses
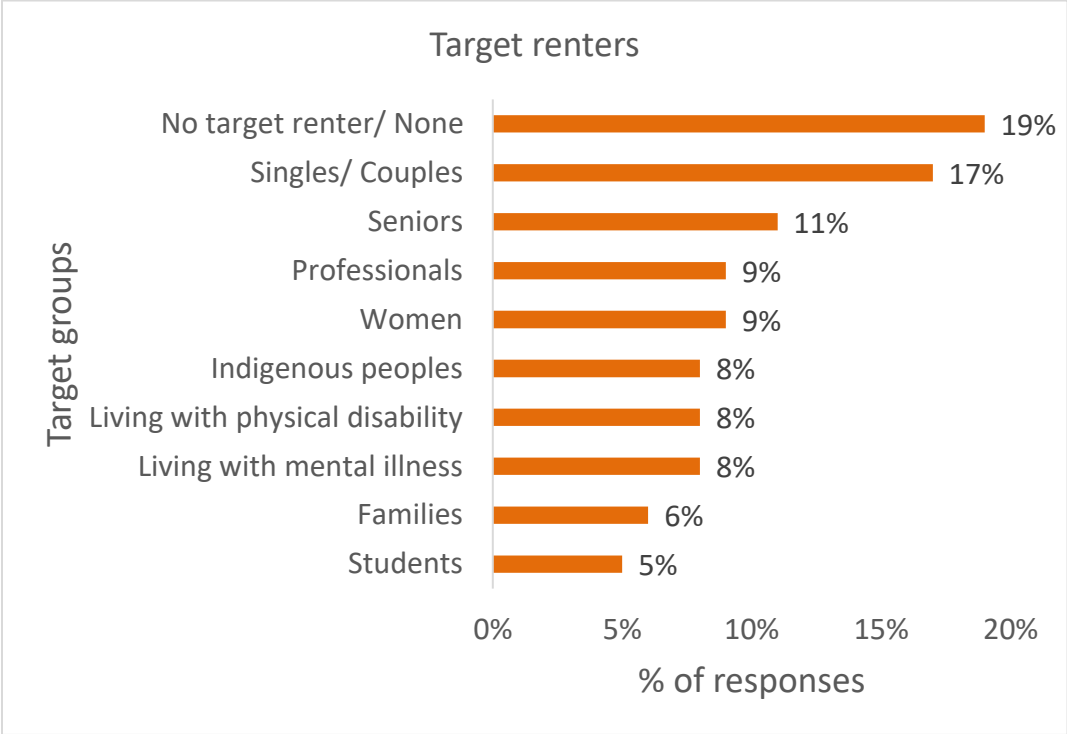
Source: Authors' construct (2022)

3.3.2.9. Rental vacancy and stability

Service providers expressed worries over low vacancy rates, especially in Corner Brook (SP1, SP6). As shown in figure 22, 50% of rental units were vacant for less than a month in a year, 17% were vacant for a month, 4% were vacant between 8 and 9 months, and 2% were vacant between 2 and 4 months. This data from landlords aligns with service provider concerns and the recent CMHC report which notes there are low vacancy rates in Corner Brook and region (CMHC, 2022b).

Number of months rental units were vacant in a year
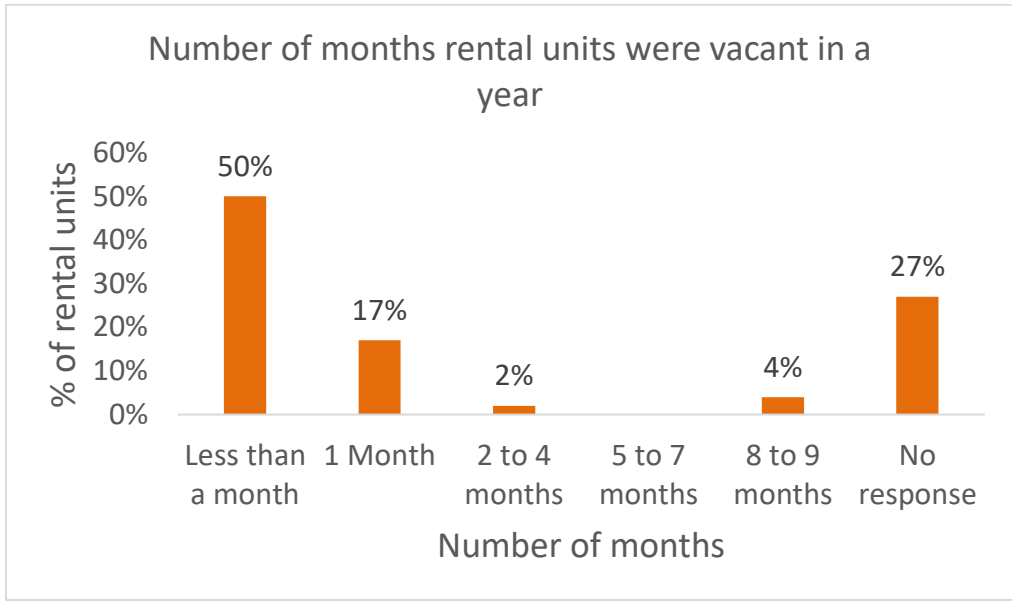
Source: Authors' construct (2022)

Half of rental units[2] were rented with a month-to-month agreement, while 13% of rental units were on yearly agreement, and 4% were on other forms of agreement which were unspecified by landlords. Thus, rental agreements were predominantly month-to-month, which aligns with findings from the tenant survey at 55%.

Figure 23: Rental agreements, landlord

Rental agreements, landlord
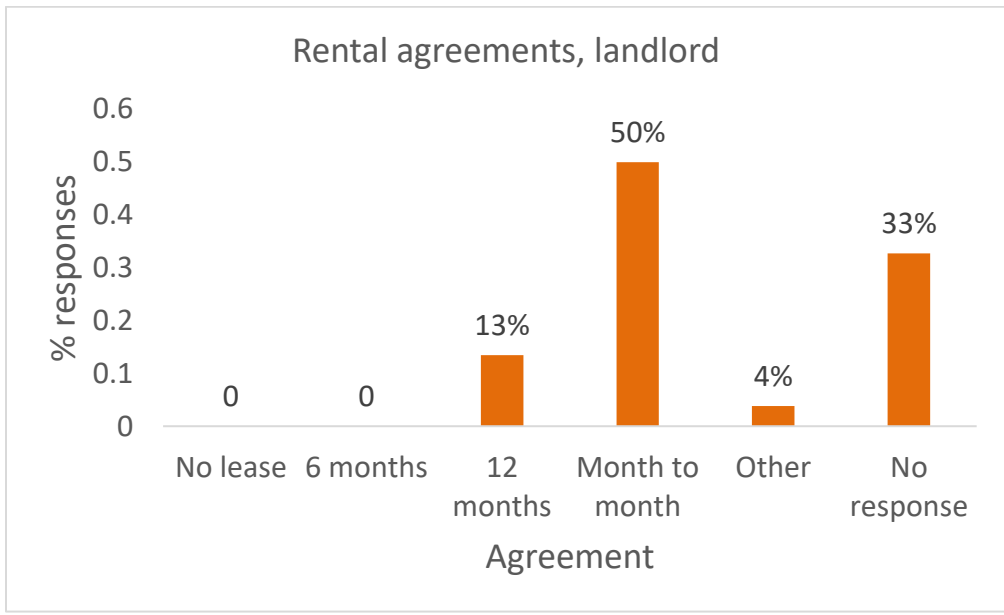
Source: Authors' construct (2022)

3.3.2.10. Energy efficiency

In the last five years, 28% of landlords had made modifications to their rental units including upgrades to ensure or increase energy efficiency. However, most (53%) landlords hadn't made such modifications and 20% did not provide an answer to the question. With regards to landlords who had not made any energy efficiency modifications to their rental units, 58% of them were unlikely to make any energy modifications to their rental units, while 20% were likely to make energy efficiency modifications to their rentals in the future. These landlords did not specify what types of modifications.

Figure 24: Landlord modifications to rental units

Modifications to rental units

Type of modificationa	% of responses
Other, please specify	24%
Basement insulation	3%
Installed low flow faucets	0%
Replaced or upgraded ventilating system…	0%
Replaced or upgraded cooling system with…	0%
Replaced or upgraded heating system with…	3%
Replaced doors and windows for energy star…	8%
Rearranged windows for increased daylight	0%
Installed or increased exterior wall insulation	5%
Installed or increase roof insulation	5%
Installed low energy certified electronic…	3%
Installed LED lights	11%
Kitchen redesign	11%
Adding or removing fire place	3%
Modifications for handicap accessibility	11%
Energy efficiency upgrades	16%

Source: Authors' construct (2022)

Landlords[1] that had made modifications to their units selected 'other' highest (24%) (see Figure 24). These modifications included: sealed baseboards and plug sockets on outside walls; new ridges and windows; renovated basement apt and flooring; installed private patio and fencing; walk-in showers

and grab bars; widened doorways; new roofing; energy and efficient windows. Outside of 'other', the most common modifications included: energy efficiency upgrades (16%); modifications for handicap accessibility (11%); kitchen redesign (11%); LED light installation (11%); and energy star models for doors and windows (8%).

3.4. Service-based count

Highlights

- 51 persons were identified as homeless or at risk of homelessness during the two study periods.
- The majority (84%) were sheltered, living in temporary housing, shelters, and institutional care, supporting previous studies that suggested that homelessness is hidden in the study area. Another 16%, however, were living outside, in vehicles or abandoned buildings.
- For clients whose educational background was known, the highest number of clients (14%) had some form of high school, followed by college education (8%).
- 57% were males and 41% were females, most (78%) were single and the age range varied.
- The majority of clients whose marital status was known were recorded as a single (78%).
- 29% of clients were reported to have children, 24% did not have children and 45% were unknown.
- Low income (14%), family breakdown and conflicts (14%), high cost of rent (13%), and substance use and addiction issues (10%) emerged as the top reasons accounting for the inability to maintain housing, with multiple reasons often cited.
- The source of funds predominantly came from income support and EI (53%).

The service-based count responded to the final objective of this study, namely to determine the size and scope of homelessness in Corner Brook and surrounding areas. This section provides a summary of findings from both phases of the service-based count, where service providers recorded their knowledge of homelessness in Corner Brook and the area based on their interactions with clients during the count periods. Questionnaires had confidential identification (two letters from the last name and year of birth) to check for duplicates, and no duplicates were recorded. In total, there were 51 clients counted, including 35 clients in the first count and 16 clients in the second count. Tables with results corresponding to each question on the survey tool can be found in Appendix C.

3.4.1. Client characteristics

3.4.1.1. Age, gender, marital status, and children

As noted in Figure 25 below, the highest number of clients whose ages were known to service providers were between 19-24 years of age (16%) and 30-39 years of age (14%). While this may indicate that younger people were more likely to experience homelessness at the time of the study, it is important to note that each age range considered had at least one client noted. This means that homelessness is being experienced across age ranges in the study region. The average age for clients in our sample was 39 years old.

Figure 25: Client age, service-based count
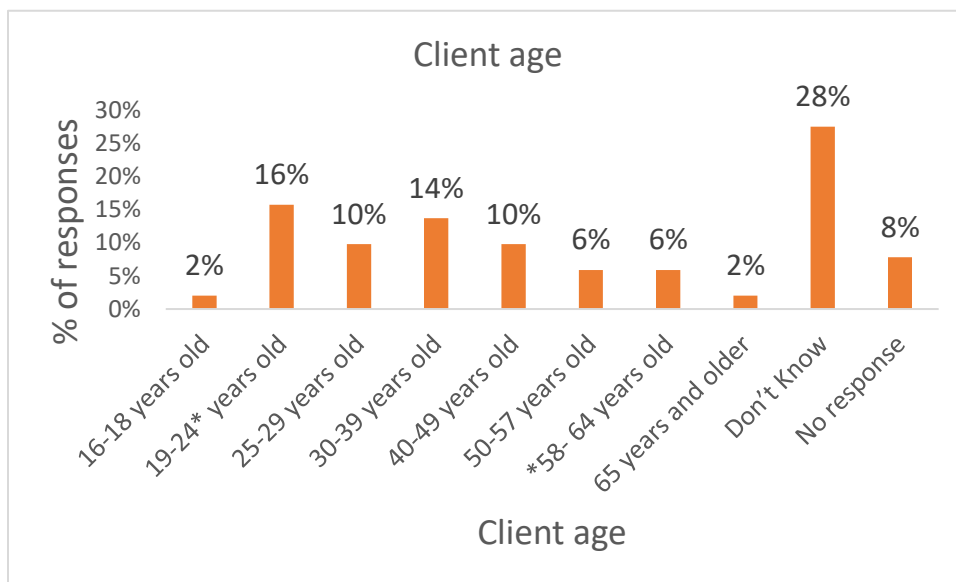
Source: Authors' construct (2022)

* Youth is defined as 24 years of age or younger in other comparable housing/homelessness research projects, so we have also adopted this definition.

* 58 years of age is the eligible age for seniors' public housing in some jurisdictions.

57% of reported clients were identified as males, while 41% were identified as females. The gender of 2% of clients was unknown. Males formed the majority of the homeless population or persons at risk of homelessness in our sample. Service providers agreed that single men are often missed by existing services because, for example, there was a lack of men-specific shelter spaces at the time of the study (SP4, SP5, SP8, SP13)
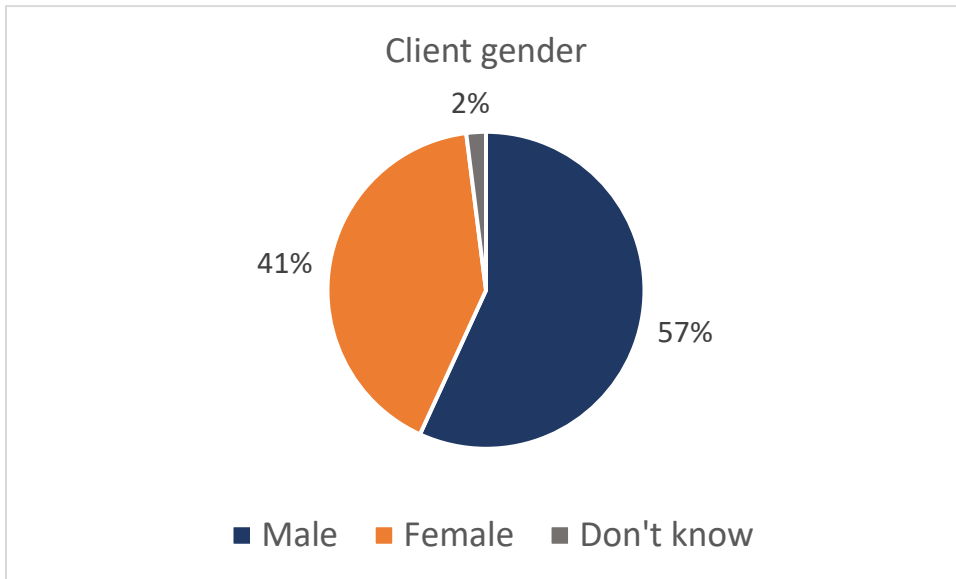
Source: Authors' construct (2022)

In terms of marital status, the majority (78%) of clients were single, 10% were either married or in common law, and 4% were separated/divorced. The marital status of 8% of clients was unknown. Results indicate that the majority of persons at risk of homelessness/experiencing homeless were single individuals while those who were separated/divorced formed the smallest portion of our sample.

As shown in Figure 27, 29% of clients were identified as having children while 24% did not have children. Service providers did not know whether an additional 45% of clients had children or not. With regards to childcare arrangements for children below 18 years, the majority of service providers did not respond to this question (77%). Of those that did, 8% of clients had their children under the care of their family or other persons, and 6% took full-time care of the children. Fewer clients had part-time care of their children or had children in care (Child Protection and Youth Services).

Figure 27: Does the client have children?

Does client have children?
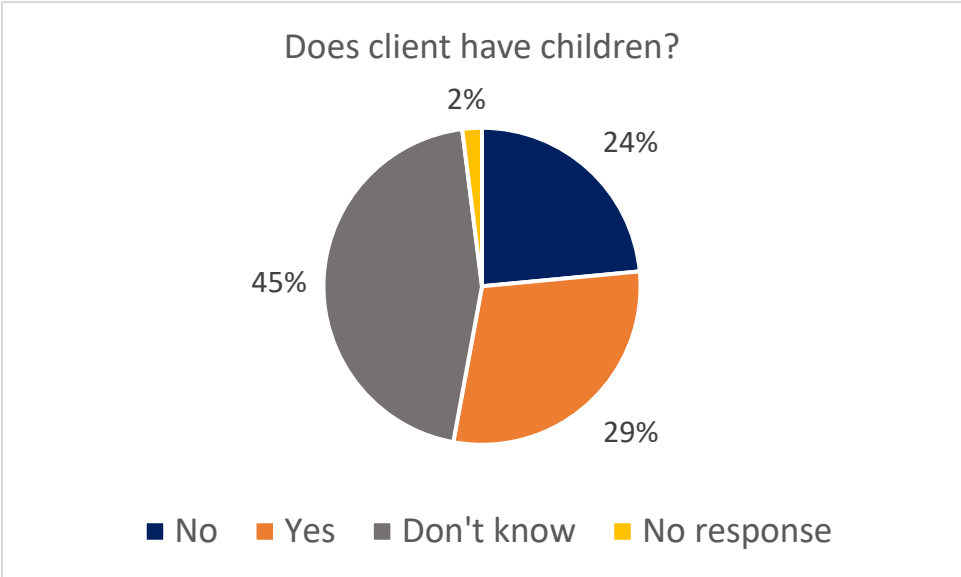
Source: Authors' construct (2022)

3.4.1.2. Client background

In terms of clients' backgrounds, 14% of clients identified as Indigenous or having Indigenous ancestry, while 26% did not identify as Indigenous or having Indigenous ancestry and the ancestry of 59% of clients was unknown. Of the 14% of clients who identified as Indigenous, 6% identified as First Nations while the others were unknown. All of these First Nations clients had status and lived off-reserve. None of the clients identified as new Canadians (having moved to Canada in the last five years).

In terms of employment backgrounds, 51% were neither in the military nor in RCMP. The employment status of the remaining 49% of clients was unknown to service providers. For the purpose of the study, the military also included the navy, army, and air force.

Educational attainment
In terms of educational attainment, the study results indicate that 14% of clients had a high school education, 8% had a college/university education, and 2% of clients had junior high school education. The educational level of the remaining clients (76%) was unknown.

At the time of the survey, 4% of clients were current students while 55% were not students. The current educational status of 41% of clients was unknown or had no response recorded. These

findings indicate that majority of clients whose educational background was known were not current students' but they did have a high school or college/university-level education.

Income sources

In terms of income, income support (38%) was the highest income source for clients, followed by employment insurance (15%). Income sources such as part-time/ casual employment, money from friends/family, seniors' benefits, child and family tax benefits, and informal/ street-based income were low amongst clients. Few clients had more than one income source.

Service providers mentioned that income support was inadequate in supporting their clients' housing needs and suggested that rates should be increased yearly to keep up with market housing rates (SP1, SP5, SP8, SP9, SP11, SP12). Administrative concerns around income support were also mentioned. For example, clients must have an address to access income support, but not all homeless persons can provide addresses. This is perceived as a challenge and was thought to have contributed to some clients' couch-surfing (SP11).

Figure 28: Client income sources, service-based count
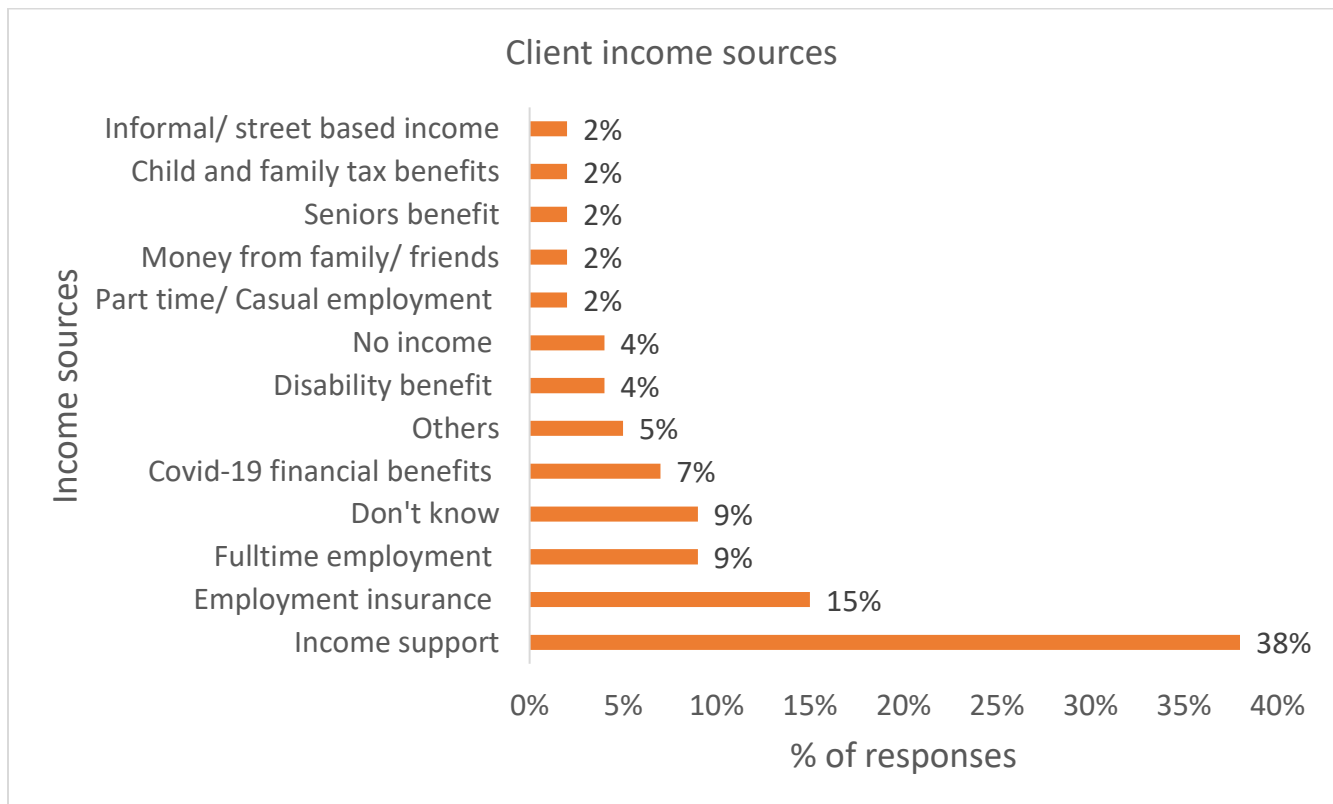
Source: Authors' construct (2022)

3.4.1.3. Client housing experience

Current accommodations

As shown in Figure 29 below, 12% of clients were unsheltered and the rest were sheltered. For the clients who were sheltered, 64% lived in temporary housing, 17% lived in shelters, and 5% lived in institutional care. The highest number of clients who were in temporary housing lived in transitional housing (19%) while some lived with family (17%) or friends (16%). Others lived in short-term rental accommodations (12%), such as hotels. Of clients who lived in shelters, most lived in domestic violence shelters (14%). Of unsheltered clients, 9% lived in public spaces/outdoors followed by 3% in vehicles and 2% in abandoned/vacant buildings. Few clients lived in institutional care, those who did either stayed in a correctional center (3%) or a hospital (2%) (see Figure 29). Seven clients had more than one housing arrangement.

Figure 29: Client's current housing arrangement(s)
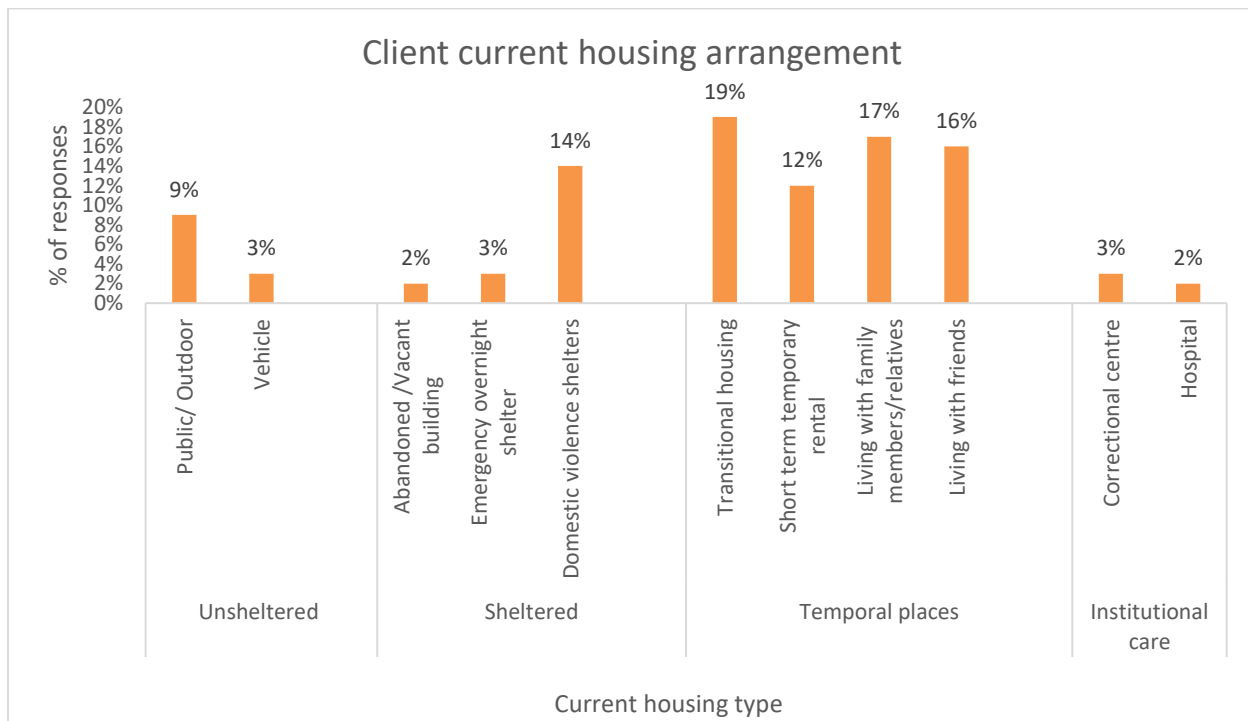
Source: Authors' construct (2022)

Reasons that contribute to a client being unable to secure accommodation
As to why clients were experiencing homelessness or housing issues, the reasons selected were low income (14%), family breakdown/ conflict (14%) and high cost of rent (13%). Addiction/ substance use issues (10%), poor housing options/conditions (10%), mental illness (9%), and domestic violence

(7%), were also selected, among others (see Figure 30). Other reasons (7%) that contributed to clients needing housing were clients' history of assault on personal care staff, no income, indebtedness, job loss due to Covid-19, and migration back to the Island with no family support. Most clients had two or more reasons for experiencing homelessness (63%). Service providers emphasized that housing experiences are complex and cyclical (SP4, SP7). For example, past experiences like criminal history can impact future housing prospects as well as mental health (SP1, SP6). These findings align with service provider perspectives.

Figure 30: Reasons for clients losing housing

Reasons accounting for clients losing housing

Reason	%
Pets	1%
Doesn't want permanent housing	2%
Health/ Disability issues	2%
No rental history	2%
Problematic rental history	5%
criminal history	5%
Domestic violence	7%
Other	7%
Mental illness	9%
Poor Housing options/ Conditions	10%
Addiction/ Substance use	10%
Rents are too high	13%
Family breakdown/ conflict	14%
Low income	14%

Reasons (y-axis) — % of responses (x-axis)

Source: Authors' construct (2022)

3.5. Town Hall

Highlights

- Affordability and availability emerged as the most important housing issues. Low wages and high cost of rent are contributing factors, along with low vacancy rates, preferences of landlords, and stigma attached to certain groups.
- Low shelter beds for men, inadequate funding, low awareness of existing housing support programs, and communication gaps in service access were key service gaps.
- Covid-19 was seen as a curse and a blessing at the same time; there was a low vacancy rate because tenants could not move out of their units because of restrictions but housing availability due to fewer students present to compete with locals.
- Collaboration between local service providers (including non-profit organizations, health authorities, municipalities, etc.) and funding opportunities have afforded service providers the capacity to better cater for the needs of their clientele.
- Service providers recommended an increase in income support, increased number of shelters, improved communication, assisting landlords, and increased publicity of housing services to help address the existing gaps in housing services

This section summarizes findings from the World Cafe session that was held with local service providers at the Town Hall session. Service providers were asked to consider four questions:

1. What challenges or barriers to accessing housing are you aware of in western Newfoundland?
2. What housing support or services currently operate in western Newfoundland?
3. Are there any service gaps that should be filled?
4. How can we improve housing access in western Newfoundland (what are some possible solutions)?

Responses provided to each of these questions have been grouped thematically in the sections that follow. These notes have been supplemented with details from calls with service providers following the Town Hall, as some service providers were not able to attend.

(Town Hall, 1 December 2021)

3.5.1. Barriers/challenges to accessing housing

Generally, housing is perceived as expensive, and wages were seen as too low to afford rental housing locally. Demographic groups that are most impacted by housing challenges from the perspective of service providers include younger age groups (who often do not have the needed support), single mothers (as two and three-bedroom rentals are significantly more expensive than one-bedroom units), seniors with low incomes (e.g., low pensions) and men (as there is currently very little shelter space for men) (Town Hall, 1 December 2021). Although service providers mentioned younger age groups, a specific age range was not provided.

Similar to OrgCode Consulting Inc., (2014), service providers who were present at the session outlined a range of challenges that impacted the availability and accessibility of housing in the western region including 1) housing legislation and policies, 2) identifying and securing available housing, 3) low-incomes and poverty, 4) landlord rental restrictions, 5) public housing availability, and 6) stigma. In terms of housing legislation and policies, service providers noted that the Income Support Act and Regulations dictate income support rates for individuals and families. However, the rates had not been updated for many years and so the support rates are not adequate when compared to current market rental rates (SP8, SP9, Town Hall, 1 December 2021). Concerns were also raised about inadequate inspections of rental properties locally and the prevalence of unregistered rental properties (some of which were felt to be inadequate for habitation) (Town Hall, 1 December 2021). Some service providers also felt that there are landlords who do not follow the

existing housing policies, though they did not mention specific examples of housing policies that were not being followed Town Hall, 1 December 2021).

Another challenge is the difficulty in identifying available housing. In the region, available rental housing is often posted online in forums like Facebook Marketplace and Kijiji.com. But some clients in need of housing do not have ready access to the internet or phones to access these online postings (SP1, Town Hall, 1 December 2021). This is also a challenge when clients seek to access services like NL Housing or Income Support (SP1). Low vacancy rates due to the high demand for housing also make finding affordable and appropriate housing challenging (SP4, SP9, Town Hall, 1 December 2021). It was noted that persons with disabilities also find it difficult to find universally accessible rental housing due to the low volume of housing available and the high cost of units on the market (SP12). Persons living with complex needs may also find it difficult to live with roommates or in housing that is in close proximity to others, and there are not many affordable options available to meet these needs locally (SP11).

Though there continues to be a high demand for available units (including units that are not affordable according to service providers), poverty and low income are recognized as barriers to securing rental market housing (SP4, SP5, SP6). Poverty and/or low income make it challenging to afford the cost of rent, and to maintain decent housing. For example, several service providers mentioned that even if a low-income individual can afford the rent each month, it can be hard for them to pay the cost of heat and utilities on their own (Town Hall, 1 December 2021). Demand for affordable housing comes from both low-income earners and post-secondary students, resulting in a kind of competition between them for local housing (SP1). Service providers had also noted that the seasonal influx of students contributes to the low vacancy rates especially in the Corner Brook area, especially in the fall months when the school year begins (SP1, SP5).

Restrictions posed by some landlords can make it challenging for people to find housing that meets their needs. For instance, landlords might not allow pets to live in rentals but for some individuals, pets are like family and it's difficult to consider giving them up to find housing (Town Hall, 1 December 2021). At the same time, service providers noted that landlords often had rental properties to supplement their incomes, which might not cover the cost of their expenses (SP9, SP12). Damage to properties can take away from that take-home income and so these restrictions also help manage some of the risks of renting for the landlord (SP12).

Accessing public housing is another challenge raised by service providers. Public housing structures are seen as inadequate to meet current housing needs. For instance, most existing public housing units in western Newfoundland were designed in earlier decades to accommodate larger families (SP8, Town Hall, 1 December 2021). This is a challenge because NL Housing will not place clients in

available housing if it is not suitable (e.g., a single person cannot be housed in a family unit) (SP8). Currently, there is a need for more bachelor units or units that suit smaller families (e.g., 1-3 people (Town Hall, 1 December 2021). Further, there is a long waitlist for public housing, with some clients waiting over a year on the waitlist before being accepted (SP1, SP6, SP8). The public housing waitlist is also seen as problematic as it bumps people off the waitlist after one year if they have not updated their application (which is difficult for those without internet access) (SP1).

Finally, service providers reported stigma as another prevalent housing challenge. Some described noticing that landlords can be hesitant in renting out to persons of color, Indigenous people, persons on income support, and some persons with complex needs (Town Hall, 1 December 2021, SP11, SP9, SP8). Migrants and students have also had trouble securing housing before moving into the province because landlords are not ready to provide housing to these groups when they are not physically present (Town Hall, 1 December 2021, SP10, SP1). Service providers are also concerned with the challenges and stigma associated with the development of apartment housing. Apartment housing is often more affordable, but NIMBY-ism (not-in-my-backyard-ism) has made it difficult to construct these types of units in some communities, as they are associated with low-income earners (SP12). Stigma is also experienced by persons with a criminal history (SP1, SP4). This can be a huge barrier to accessing rental housing, especially since some landlords require references. Further, service providers note that there is no exit plan for incarcerated persons after serving their term (SP1). Persons living with disabilities, mental illness, and addictions also find it hard to access housing due to stigma, as many landlords are unwilling to rent to these groups (SP11, Town Hall, 1 December 2021).

3.5.2. Impact of Covid-19 on housing

With regard to Covid-19, service providers suggested that renters seemed to be moving less because Covid-19 and associated restrictions may have encouraged people to shelter in place (Town Hall, 1 December 2021). This, in turn, might have contributed to low vacancy rates during the Covid period. It was also indicated that they were seeing more movement as Covid restrictions were lifted (Town Hall, 1 December 2021). Though most service providers were unsure of the specific impacts of Covid-19 on housing needs, one service provider felt that it had opened peoples' eyes to the vulnerability of residents of western Newfoundland, including how many people live paycheck-to-paycheck (SP 4).

3.5.3. Existing housing support services and gaps

Although a range of services and interventions exist to cater to regional housing needs, service providers noted that there are still challenges. These include the lack of awareness of the existing services, few emergency shelter beds for men, gaps in communication around accessing services, and few direct-funding programs to support emergency and immediate housing needs (like critical housing repairs, etc.) (Town Hall, 1 December 2021). A lack of access to services like family doctors

can also have implications for access to housing support. For example, some vulnerable persons with no family doctors have found it challenging to get the required notes to confirm special needs/mental illnesses in order to avail of necessary support services (SP6, SP11). Service providers also expressed concerns that housing and health support, for instance, funding from Western Health, is targeted at clients with severe needs (SP11). As such, there is no support for the full spectrum of health and mental health needs (SP11).

Service providers also noted that funding programs are too bureaucratic/complicated and that there is red tape around accessing services. Bureaucratic processes around applying for funding was cited as problematic, for example (SP4, SP13). Another concern raised is that different health authorities have different funding programs for residents and if people move to St. John's to access services, organizations in Corner Brook can lose track of clients (SP11).

Emergency housing that is available through organizations such as Willow House and CMHI is seen as critical for the local area, but one service provider mentioned that they are not suitable for all clients as some can't live in communal arrangements (SP11). As such, more diverse non-market housing options would benefit the region. For instance, several service providers noted that there was a need for more supportive housing units with 24-hour staff, like Summit Place, which was seen as a successful model (SP1, SP4, SP5, SP11). Other challenges commented on included the lack of a database for community services, and the lack of up-to-date data with which to devise new programs/apply for funding (a barrier this study set out to help address) (SP8, SP4, SP10).

Interagency collaboration was another theme that emerged, both as a strength and a challenge. On one hand, local service providers collaborated often, and this collaboration was seen as a strength (SP11). It was noted that service providers locally are supportive and care about their clients and that their collaboration is really important for filling gaps between systems, providing a kind of wrap-around service for clients (SP6, SP9). In some areas, efforts were being made to ensure frequent communication between organizations. For instance, there is a community committee within the City of Corner Brook that is comprised of municipal representatives and local service providers (SP10). A challenge for further collaboration and expanding programs and services, however, is a lack of financial support (SP6). It was felt service providers could do more if they had the resources (Town Hall, 1 December 2021). Distance and lack of public transportation between communities in the study region and within the Corner Brook area were also noted as a challenge for more frequent collaboration (SP5, SP8). Concerns were also raised about inadequate levels of collaboration between less localized systems like foster care, schools, and the criminal justice system in solving housing challenges (SP1).

3.5.4. Service Provider Recommendations

Service providers had several suggestions for improving access to housing in the western region. These can be organized into five main categories: 1) income-based initiatives, 2) increased housing and service support, 3) landlord-focused interventions, 4) education and awareness, and 5) improved data access and research.

For the income-based initiatives, service providers felt that policies to improve housing affordability, improved living wage legislation, and an income support rate that adequately reflects the cost of living would help their clients access more affordable housing options (SP4, SP8, SP9, Town Hall, 1 December 2021. For example, service providers suggested a yearly increase in the income support rates to help clients afford housing as well as a cap on rates for market rental housing to ensure housing, is affordable (SP11, Town Hall, 1 December 2021).

Regarding increased housing and support services, service providers suggested a mix of public and private rental units to meet the needs of all demographics (not just seniors), an increased number of shelters and staffing, as well as dedicated shelter services for men and housing that is appropriate for persons with complex needs (SP1, SP4, SP5, SP11). While organizations in western NL coordinate to provide a kind of wrap-around service for clients in care, a fully integrated-wrap around service to support homeless clients as they transition to permanent housing was also suggested (Town Hall, 1 December 2021).

Improved communication between organizations within the local area and within the region was also called for, along with diversified land use zoning within more urban centers, and an increased number of wheelchair-accessible units (Town Hall, 1 December 2021). For example, at the Town Hall, a service provider had suggested that zoning to allow for mini-home development within Corner Brook might help clients with more severe mental health challenges access appropriate housing (SP11, Town Hall, 1 December 2021). Municipal policies to ensure new housing developments used universal accessibility guidelines was another suggestion (SP12). There is also the need for low-barrier housing, multi-unit housing, supportive housing, and new housing types that may be more appropriate for clients that are hard to house (e.g., mini homes) (SP4, SP5, SP11, Town Hall, 1 December 2021). For instance, the standard type of public housing, which includes row houses, can support clients whose mental health is well-managed but not supportive of clients with more severe mental health issues (SP11). Service providers also suggested the need for direct-funding programs to support emergency housing needs (SP5, SP7, Town Hall, 1 December 2021). For example, funding for homeowners to make rent payments or undertake critical or major repairs that allow them to continue living in their homes (Town Hall, 1 December 2021). That there was high demand for the new direct-funding programs offered by Qalipu First Nation (see 3.1.7) demonstrates this need (SP7).

For landlord-focused interventions, service providers suggested: providing assistance to landlords to register their units, offering incentives to landlords to encourage them to put their vacancies for rent instead of using them for Airbnb, and offering small grants to landlords to make the necessary upgrades and renovations to improve the suitability of their rental (Town Hall, 1 December 2021). Service providers also discussed the possibility of offering subsidies to encourage landlords to build universally accessible rentals; however, they were unsure whether a subsidy would be successful in creating affordable and universally accessible housing. This is because the modifications might encourage landlords to increase the cost of their rentals (Town Hall, 1 December 2021). Service providers also mentioned offering direct-funding assistance for down payments for renters, as this could support them in transitioning to homeowners (Town Hall, 1 December 2021).

Regarding education and awareness, service providers spoke of the need for provincial organizations to better publicize available supports (e.g., rent supplements for landlords) and work on removing barriers to funding applications for service providers and landlords by improving bureaucratic processes/lines of communication with government (SP11, SP13, Town Hall, 1 December 2021). Training for renters and landlords was also suggested as a useful tool to ensure everyone is educated about the policies and expectations of both roles (Town Hall, 1 December 2021). For the public, education campaigns on homelessness were suggested to increase awareness, as there was concern that many people locally are unaware that homelessness is an issue (Town Hall, 1 December 2021, SP4). Finally, there is a need for improved data access and locally relevant research, as it can be difficult to create new programs, policies, and funding proposals without knowledge of what is needed and who is impacted (SP8, SP10).

4.0. Discussion

This study set out to document housing needs in western Newfoundland with a focus on Corner Brook, the Humber region (up to Deer Lake), and the Bay of Islands. The study intended to update existing data and highlight trends in demographics, housing characteristics, and housing experiences that should be addressed to better support residents, particularly tenants in core housing need and individuals experiencing homelessness. Specifically, we set out to obtain information on the size, type, cost, and availability of rental stock, gather demographic and other relevant information from those who are under-housed and/or seeking housing support, and to better understand the size and scope of homelessness in the area. This was accomplished using a mixed-method approach involving landlord and tenant surveys, public and service provider feedback, and a service-based count.

Tenants were largely satisfied with their rental units, their relationships with their landlords, and the proximity of key services from their rental (though access to public transit and laundromats are service gaps). Most tenants also indicated it was not hard to pay the rent and most rentals were only

in need of general maintenance and minor repairs. However, based on the definition of core housing need by CMHC and Statistics Canada, 48 households that participated in the tenant survey (44%) meet the definition of being in core housing need. This was largely due to spending 30% or more of their monthly income on housing costs (42 households) or due to housing in need of major repairs (14 households). The portion of households in core housing need may be higher than 44%, as we were not able to calculate monthly spending on housing for 37% of tenants (40 households did not include their monthly income on the survey). In addition, eight households lived in housing that was both in need of major repairs and cost 30% or more of their income. In general, many tenants are in a precarious situation as they earn less than $39,999 per year (59%) and are often unemployed or employed in part-time positions.

That core housing need is largely based on unaffordability in the western region requires further explanation. The landlord and tenant surveys suggest that most renters pay between $700 and $900 per month in rent, excluding utilities. The average cost of rent and utilities in our tenant survey sample, together, was $951.25 per month. This is similar, although even higher than Statistics Canada data cited above that suggests average shelter costs of $800-900 in the study communities in 2021. In order for this cost to be considered affordable (30% of monthly income or less), a household must have an income of $3171.75 per month, or $38,061 per year. Yet 59% of our tenant survey respondents indicated that they had incomes of $39,999 or less per year, meaning that the average cost of rent and utilities together are likely not affordable for most households that participated in the tenant survey.

These dwelling costs are especially challenging for low-income households. For example, individuals receiving income support are given a maximum of $598.00 per month in rent/mortgage benefits and utilities, which is far less than the average cost of rent and utilities included in our sample. Several service providers agreed that income support rates are too low to allow clients to access rental market housing (see section 3.5). Public and community housing agencies were not well-represented in the landlord survey (five units), but the cost of those units was substantially lower than market housing, ranging from $100-300 per month (one unit) to $301-500 per month (two units), and $501-700 per month (one unit). This suggests that public rental housing is a helpful alternative for low-income earners, including those receiving income support; however, many service providers noted challenges with public housing in Corner Brook and Area, including that there are not enough units available and that there is a long waitlist, with some clients having waited over a year to access housing (SP5, SP6, SP8, SP9). In addition, available units are often unsuitable as existing units are too large, having been built in previous decades to suit larger families. That the majority of survey participants who rented housing and the majority of clients reported by service providers as experiencing homelessness were single suggests that an increase in smaller (one and two-bedroom) public housing units is needed to suit local housing needs.

In terms of demographics, most tenants with incomes of less than $20,000 per year were 19-24 years of age (14%) followed by 65 and older (13%) and 58-64 years of age (8%). Most tenants with incomes of $20,000-$39,999 per year were 65 and older (30%) followed by 19-24 years of age (20%) and 30-39 years of age (17%). This suggests tenants who are most at risk of experiencing core housing need and housing insecurity in western Newfoundland are seniors and young adults. In terms of gender, most tenants with incomes of $20,000 or less per year were female (62%) followed by male (35%). Most tenants with incomes of $20,000-$39,999 per year were also female (47%) followed by male (43%). This suggests that women and men both experience housing insecurity, but women are more at risk of experiencing core housing need based on our findings. Additional research is needed to build a fuller understanding of housing needs for specific demographic groups including Indigenous peoples, new Canadians, visible minorities, and gender non-conforming persons, among others.

For some, core housing need is also related to a lack of suitable housing. While the survey does not provide conclusive information about the suitability of housing, ten households (9%) did indicate that they had trouble living in their current housing due to aging/disability. Only 13% of rental units were visitable and livable for persons in wheelchairs according to the landlord survey, though some landlords had made efforts to improve the accessibility of their units through upgrades. Further, service providers mentioned that access to universally accessible housing in western Newfoundland is challenging and units are often expensive.

Speaking to experiences of homelessness, the service-based count identified 51 individuals through four service providers located in western Newfoundland. The majority of these clients identified as males (57%) followed by females (41%) and were single persons (78%) without children (45%). While clients were recorded for all age ranges, the average age of clients was 39 years old with the most common ages being between the ages of 19-24 (16%) and 30-39 (14%). This suggests that homelessness affects residents of Corner Brook across ages, genders, and family characteristics, but men, individuals under 39 years of age, and single individuals without children were most affected at the time of this study. These service provider clients were mostly living with family and friends (38%) followed by those in transitional housing (26%), shelters (20%), and unsheltered, living in vehicles, outdoors, or in vacant/abandoned buildings (16%). Little demographic information was provided concerning the experiences of Indigenous peoples, military personnel, RCMP, new Canadians, and visible minorities. Further research is needed to understand the experiences of these groups.

Individuals experiencing homelessness relied largely on income support (41%), followed by employment insurance (16%). Another 10% of clients were employed full-time. As with low-income earners, this suggests that the cost of rent and utilities for market rental housing is largely out of reach for individuals experiencing homelessness. The factors contributing to homelessness among

clients were diverse, but access to affordable housing, low-income, and low housing quality played a critical role (together, 37% of responses). Personal factors that played a role for many clients included family breakdown/conflict (14%), addiction/substance use (10%), and mental illness (9%) among others. That most clients (67%) had more than one factor contributing to their housing needs highlights the complexity of personal and systemic challenges into which housing is embedded.

Though this survey was not able to conclusively determine the factors contributing to housing unaffordability and availability, some trends did emerge. The majority of tenants had moved in June and July (37%). Some service providers noted that the availability of affordable rental units decreased when post-secondary students were in school and increased when they left in the summer months (SP1, SP11). This suggests that students and low and middle-income earners are both seeking affordable housing options and there is not enough supply to meet the demand for either group. Another trend emerging from the qualitative data was the impact of mobile workers associated with the construction of the new hospital in Corner Brook. It was suggested by some service providers that an influx of workers had further increased the demand for local housing and impacted affordability, as landlords have increased the cost of rentals to take advantage of the demand (SP12).

Conditions placed on rental units, like not allowing pets or catering to a target rental group may also limit the accessibility of housing; however, it is acknowledged that damage-related risks can impact landlord earnings negatively. Most rental agreements were month-to-month in both the tenant and landlord surveys, which may correlate with Corner Brook's low vacancy rates and that most landlords had units vacant for less than a month. Stigma was another barrier to housing access that was of concern, especially for service providers, including stigmas around mental illness and criminal history, among others (SP1, SP4, SP11). Further research is needed to explore the impacts of these factors on housing options and access in western Newfoundland.

The impact of Covid-19 on housing needs in western Newfoundland is also unclear. Restrictions may have encouraged individuals to shelter in place, resulting in lower vacancy rates and less movement throughout the pandemic (SP1, SP3). Conversely, one service provider (SP1) mentioned that affordable housing was quite accessible for a time, as students were not able to travel to Corner Brook as they normally would and demand for housing was reduced when classes were online (SP1). Covid also affected access to services including medical services and this, in turn, may have placed additional pressure on those struggling with health and mental health in addition to housing needs. For instance, in cases of severe mental health or physical disability, housing support is provided through Western Health. Not having ready access to health services can hinder diagnosis and, as a consequence, access to housing support. Further research is recommended that focuses on

understanding the relationship between health, health services, and housing in the region, perhaps including consideration of housing as a social determinant of health.

Finally, the collaboration between local service providers (including non-profit organizations, health authorities, municipalities, etc.) is acknowledged as a strength of the region, as this has allowed service providers to pool knowledge and capacities to better support their shared clientele. One service provider mentioned that collaboration has allowed for a kind of wrap-around service for clients most in need (SP9). Funding opportunities have also allowed service providers to increase affordable housing options in Corner Brook and areas, including the development of supportive housing units at Summit Place which many service providers see as a great success (SP6, SP4). However, many service providers also felt that local demand for these types of services and housing options exceeded supply. As such, continuing to collaborate in advocating for change and actively diversifying the range of housing and service options for residents was felt to be needed (including increasing supportive living options, shelter services, and improving access to food bank/soup-kitchen services, among others). This may include extending collaborations regionally and into other centers outside of the study region.

5.0. Conclusion

This study presents an overview of housing needs in western Newfoundland. It includes a summary of available statistics around housing and homelessness, as well as new data generated from a combination of surveys with tenants and landlords, a service-based count conducted with service providers, and feedback from a Town Hall session. This combination of methods allowed the research team to collect data on populations with varying housing needs. For instance, the service-based count targeted populations in more vulnerable housing situations while the tenant survey invited responses from renters in western NL more generally.

Though access to affordable housing options and homelessness had been identified as challenges in western Newfoundland, up-to-date data and regionally-specific data around housing and homelessness were not readily available. It is hoped that the data included in this report will be useful for local service providers in devising appropriate and successful housing support programs and interventions. Housing is a basic human need but, as demonstrated by this report, it is embedded in complexities including individual factors, structural factors, and existing systems that can limit the ability of individuals to secure and maintain appropriate and affordable housing. As such, this study is significant from a local perspective as it provides a glimpse into these complexities. More broadly, it contributes to a growing body of literature that aims to understand issues of housing affordability and accessibility across Canada.

6.0. Recommendations

Based on the findings of this report, we propose the following:

- Income support rates are not meeting the needs of residents most in need. As such, there is a need to revisit the legislation and consider alternatives.
- There is a need to increase the number of public housing units, particularly those that accommodate individuals and small families.
- Increasing residence spaces at local post-secondary schools (e.g., Grenfell Campus) could help reduce pressure on rental housing stock in western Newfoundland communities.
- Increasing the number of direct-funding and emergency funding programs would enable service providers to support clients in their emergency housing needs (e.g., late rent payments, major repairs, etc.).
- Incorporating universally accessible design guidelines into new builds (e.g., creating new municipal policies/regulations, and information campaigns) could help improve the proportion of accessible housing available and should be considered. Consideration of less traditional housing types (e.g., mini-homes) may also be useful to improve the diversity of market and non-market housing types.
- Continuing to invest resources in local service providers to increase capacity to expand services and their effectiveness in their region, including their ability to effectively collaborate.

The study also raised additional questions and areas where more research is needed, including:
- Further exploration of specific demographics that may be at risk of homelessness/experiencing homelessness (students, new Canadians, Indigenous, military personnel, etc.).
    - This includes additional research conducted directly with individuals experiencing homelessness to incorporate their voices, as findings here are from a third-person perspective (service-based count).
- Future research that connects experiences of housing with health and mental health, as we were unable to access information through Western Health due to ethics requirements.
- Research that investigates experiences of housing and homelessness in smaller, less densely-populated rural communities that lack housing-related services in close proximity.
- Research that further investigates the availability and quality of informal rental arrangements and unregistered apartments.

- Research that considers more fully the impact of mobile populations on local housing stock, including the movement of students and mobile workers (e.g., individuals working on the new hospital).
- Research that proposes appropriate solutions for the housing challenges noted in this report (e.g., jurisdictional scan).

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Appendix A: Tenant survey data

Table 1: About when did you move into this rental?

Month	Number of respondents	% of respondents
January	11	10%
February	6	5%
March	7	6%
April	5	5%
May	5	5%
June	22	20%
July	19	17%

August	11	10%
September	8	7%
October	3	3%
November	4	4%
December	5	5%
No response	3	3%
TOTAL	109	100%

Number of years in rental	Number of respondents	% of respondents
Less than one year	18	17%
1-2 years	35	32%
3-5 years	19	17%
6-10 years	14	13%
11-20 years	8	7%
21-30 years	6	6%
Over 30 years	1	1%
No response	8	7%
TOTAL	109	100%

Table 2: How many times have you moved in the past two years?

Number of movements	Number of respondents	% of respondents
None	55	50%
Once	31	28%
Twice	13	12%
Three times	6	6%
Four times	4	4%

	TOTAL	109	100%

Table 3: In the past two years, did you ever have to move because you couldn't pay your rent?

Response	Number of respondents	% of respondents
No	105	96%
Yes	4	4%
TOTAL	109	100%

Table 4: In the past two years, have you had trouble getting housing?

Response	Number of respondents	% of respondents
No	83	76%
Yes	26	24%
TOTAL	109	100%

Table 5: How many bedrooms is your rental?

Number of bedrooms	Number of respondents	% of respondents
Studio/bachelor	1	1%
1-bedroom	29	27%
2-bedroom	56	51%
3-bedroom	20	18%
4-bedroom	2	2%
No response	1	1%
TOTAL	109	100%

Table 6: Including you, how many people live in the rental?

Number of others living in rental	Number of respondents	% of respondents
1	49	45%
2	40	37%
3	13	12%
4	5	5%
No response	2	2%
TOTAL	109	100%

Table 7: Do you have any dependent children, under the age of 18, living with you?

Response	Number of respondents	% of respondents
No	98	90%
Yes	11	10%
TOTAL	109	100%

Table 8: If yes, how many children?

Number of dependent children	Number of respondents	% of respondents
1	2	40%
2	3	60%
TOTAL	5	100%

Table 9: How many rental units are in the building where you live?

Number of rental units	Number of respondents	% of respondents
1 unit	18	17%

2 units	37	34%
3 units	11	10%
More than 3 units	40	37%
No response	3	3%
TOTAL	109	100%

Table 10: What kind of rental arrangement do you have with your landlord?

Type of rental arrangement	Number of respondents	% of respondents
One-year lease	33	30%
Month-to-month lease	60	55%
No signed lease	7	6%
Other	8	7%
No response	1	1%
TOTAL	109	100%

Table 11: In general, when you are in your rental housing in the day, how safe do you feel?

Feelings of safety in the day	Number of respondents	% of respondents
Safe	95	87%
A little unsafe	10	9%
Unsafe	2	2%
No response	2	2%
TOTAL	109	100%

Table 12: In general, when you are in your rental housing at night, how safe do you feel?

Feelings of safety at night	Number of respondents	% of respondents

Safe	85	78%
A little unsafe	20	18%
Unsafe	2	2%
No response	2	2%
TOTAL	109	100%

Table 13: Are you able to lock all the doors in your rental that go to the outside or to any shared hallways?

Response	*Number of respondents*	*% of respondents*
Yes	97	89%
No	9	8%
No response	3	3%
TOTAL	109	100%

Table 14: If you have windows that are close to the ground (2 meters or less), are you able to lock them?

Response	*Number of respondents*	*% of respondents*
Yes	93	85%
No	3	3%
Not applicable	11	10%
No response	2	2%
TOTAL	109	100%

Table 15: Thinking about the quality of your rental on a scale of one to 10 (with one being the worst and ten being the best), how would you rate it as a place to live?

Rating	Number of respondents	% of respondents
1	2	2%
2	2	2%
3	4	4%
4	5	5%
5	5	5%
6	8	7%
7	16	15%
8	24	22%
9	18	17%
10	22	20%
No response	3	3%
TOTAL	109	100%

Table 16: In general, does the location of your rental meet your everyday needs for the following:

Groceries	Number of respondents	% of respondents
Yes	95	87%
No	11	10%
Not applicable	3	3%
TOTAL	109	100%

Public transit	Number of respondents	% of respondents
Yes	33	30%

No	64	59%
Not applicable	12	11%
TOTAL	109	100%

Laundromat	Number of respondents	% of respondents
Yes	25	23%
No	68	62%
Not applicable	16	15%
TOTAL	109	100%

Access to medical services	Number of respondents	% of respondents
Yes	84	77%
No	22	20%
Not applicable	3	3%
TOTAL	109	100%

Access to mental health services	Number of respondents	% of respondents
Yes	73	67%
No	30	28%
Not applicable	6	6%
TOTAL	109	100%

Access to social programs/ community agencies	Number of respondents	% of respondents

Yes	75	69%
No	26	24%
Not applicable	8	7%
TOTAL	109	100%

Recreational facilities	Number of respondents	% of respondents
Yes	86	79%
No	20	18%
Not applicable	3	3%
TOTAL	109	100%

Parks and green spaces	Number of respondents	% of respondents
Yes	93	85%
No	12	11%
Not applicable	4	4%
TOTAL	109	100%

Table 17: What best describes how you get around most of the time? Please choose ONE answer

Mode of transportation	Number of respondents	% of respondents
Car	80	73%
On foot	14	13%
Bus	8	7%
Taxi	3	3%
Bike	0	0%
No response	4	4%

	TOTAL	109	100%

Table 18: Is this rental in need of any repairs? Do not include desirable re-modelling or additions

Response	Number of respondents	% of respondents
No, only regular maintenance is needed (painting, furnace, cleaning, etc.)	81	74%
Yes, minor repairs are needed (missing or loose floor tiles, cricks or shingles, defective steps, railing or siding, etc.)	11	10%
Yes, major repairs are needed (defective plumbing or electrical wiring, structural repairs to walls, floors of ceilings, etc.)	14	13%
No response	3	3%
TOTAL	109	100%

Table 19: Please answer the following about your rental:

Are there any signs of rats or mice?	Number of respondents	% of respondents
No	99	91%
Yes	4	4%
Not sure	3	3%
No response	3	3%
TOTAL	109	100%

Is there mold or mildew?	Number of respondents	% of respondents
No	76	70%
Yes	26	24%
Not sure	4	4%
No response	3	3%
TOTAL	109	100%

Does any window have broken glass that could cause cuts, or be dangerous?	Number of respondents	% of respondents
No	101	93%
Yes	3	3%
Not sure	2	2%
No response	3	3%
TOTAL	109	100%

In general, would you say your kitchen appliances are in good working order?	Number of respondents	% of respondents
Yes	90	83%
No	13	12%
Not sure	4	4%
No response	2	2%
TOTAL	109	100%

Does every room, except the bathroom, have at least one electrical outlet that works?	Number of respondents	% of respondents
Yes	103	94%
No	4	4%
Not sure	3	3%
No response	0	0%
TOTAL	109	100%

Is there a working smoke detector in your rental?	Number of respondents	% of respondents
Yes	102	94%
No	4	4%
Not sure	2	2%
No response	1	1%
TOTAL	109	100%

Does the heating system (electric, oil, wood, etc.) keep your home warm enough in the winter?	Number of respondents	% of respondents
Yes	94	86%
No	7	6%
Not sure	0	0%
No applicable	3	3%
No response	5	5%
TOTAL	109	100%

Table 20: In general, how hard do you find it to pay your rent?

Response	Number of respondents	% of respondents
Not hard	60	55%
Somewhat hard	38	35%
Very hard	8	7%
No response	3	3%
TOTAL	109	100%

Table 21: What is the monthly rent? This should be the total rent paid to your landlord every month (including any amount paid directly to your landlord from income assistance)

Monthly rent	Number of respondents	% of respondents
$100-300	4	4%
$301-500	9	8%
$501-700	31	28%
$701-900	30	28%
$901-1200	11	10%
$1201-1500	7	6%
Over $1500	0	0%
No response	17	16%
TOTAL	109	100%

Table 22: Are utilities (heat, lights, water) included in the rent?

Response	Number of respondents	% of respondents
No	85	78%
Yes	14	13%
Some of them	6	6%

No response	4	4%
TOTAL	109	100%

Table 23: How much do utilities (heat, water, lights) cost?

Cost of utilities per month	Number of respondents	% of respondents
$1-99	9	8%
$100-199	36	33%
$200-299	23	21%
$300-399	5	5%
$400-499	1	1%
$500 and over	1	1%
No response	33	30%
Unsure	1	1%
TOTAL	109	100%

Table 24: Who helps pay rent? Check all that apply:

Who helps pay the rent	Number of responses	% of responses
No one	45	41%
Spouse/common law partner	31	28%
Income assistance	10	9%
Roommate	9	8%
Rent subsidy or supplement	7	6%
Other (please specify)	5	5%
Parent	3	3%
Trustee	0	0%
TOTAL	110	100%

Other category	Number of responses
Student aid	1
Family members	2
Human resources	1
Disability	1

Table 25: If you get help paying your rent, what is your share of rent and utilities?

Share of utilities	Number of respondents	% of respondents
$100-300	4	4%
$301-500	20	18%
$501-700	6	6%
$701-900	1	1%
$901-1200	0	0%
No response	78	72%
TOTAL	109	100%

Table 26: When you contact your landlord about something that needs to be repaired, how satisfied are you with the time it takes to respond

Satisfaction with landlord response	Number of respondents	% of respondents
Very satisfied	57	52%
Somewhat satisfied	17	16%
Neutral	8	7%
Somewhat dissatisfied	10	9%
Very dissatisfied	7	6%
Not applicable	5	5%
No response	5	5%
TOTAL	109	100%

Table 27: If you will be late paying rent, how flexible is your landlord with your late payment?

Landlord flexibility with late rent	Number of respondents	% of respondents
Very flexible	30	28%
Somewhat flexible	15	14%
Neutral	4	4%
Somewhat inflexible	3	3%
Very inflexible	9	8%
Not applicable	32	29%
No response	16	15%
TOTAL	109	100%

Table 28: What is your gender?

Gender	Number of respondents	% of respondents
Female	55	50%
Male	46	42%
Transgender male	2	2%
Gender variant/non-conforming	1	1%
Prefer not to answer	1	1%
Transgender female	0	0%
Gender not listed	0	0%
No response	4	4%
TOTAL	109	100%

Table 29: Are you a member of a visible minority group?

Response	Number of respondents	% of respondents

Yes	11	10%
No	73	67%
No response	25	23%
TOTAL	109	100%

Table 30: What is the last grade you completed at school?

Last grade completed at school	*Number of respondents*	*% of respondents*
College or university	40	37%
Some college or university	15	14%
High school	20	18%
Some high school	9	8%
Junior high school	19	17%
Elementary school	2	2%
No response	4	4%
TOTAL	109	100%

Table 31: What is your annual household income before taxes? By household income, we mean the combined income of everyone in your residence who is older than 15.

Household income	*Number of respondents*	*% of respondents*
Less than $20,000	34	31%
$20,000 to $39,999	30	28%
$40,000 to $59,999	17	16%
$60,000 to $79,999	5	5%
$80,000 to $99,999	3	3%
$100,000 and over	2	2%
No response	18	16%
TOTAL	109	100%

Table 32: Age of renters

Age	Number of respondents	% of respondents
16 to 18 years old	0	0%
19 to 24 years old	21	19%
25 to 29 years old	9	8%
30 to 39 years old	18	17%
40 to 49 years old	10	9%
50 to 57 years old	8	7%
58 to 64 years old	10	9%
65 and older	26	24%
No response	7	6%
TOTAL	109	100%

Table 33: What is your marital status?

Marital status	Number of respondents	% of respondents
Single	45	41%
Married/common law	37	34%
Separated/divorced/widowed	22	20%
No response	5	5%
TOTAL	109	100%

Table 34: Have you been employed in the last 12 months?

Employed in last 12 month	Number of respondents	% of respondents
Yes	49	45%

No	55	50%
No response	5	5%
TOTAL	109	100%

Table 35: If yes, in what sector do/did you work?

Sector of employment	Number of respondents	% of respondents
No response	69	63%
Retail and wholesale trade	15	14%
Educational services, health care, social assistance	13	12%
Other sectors	6	6%
Agriculture, forestry, and fishing, hunting	2	2%
Construction	2	2%
Mining, quarrying, oil and gas	2	2%
TOTAL	109	100%

Other sectors of employment	Number of respondents	% of respondents
Arts	1	14%
Hospitality	2	29%
Security	1	14%
Housekeeping	2	29%
Government	1	14%
TOTAL	7	100%

Table 36: If yes, what is your employment status?

Employment status	Number of respondents	% of respondents

Full time	24	22%
Casual/part-time	21	19%
Not currently employed or retired	11	10%
No response	53	49%
TOTAL	109	100%

Table 37: Have there been any changes to your work arrangements in the last 12 months?

Changes to work arrangements	Number of respondents	% of respondents
Yes	27	25%
No	13	13%
No response	68	62%
TOTAL	109	100%

Types of changes	Number of respondents	% of respondents
Promotion	2	8%
Changed jobs	4	14%
Changed schedules	2	8%
Additional jobs	4	14%
New job	3	12%
Laid off	3	12%
Less work hours	1	4%
Unable to work (due to illness)	3	12%
Returned to school	2	8%
Pregnant	1	4%
Started own business	1	4%
TOTAL	26	100%

Table 38: Outside of you, has any member of your household been employed in the last 12 months? If yes, please specify the occupation.

Response	Number of respondents	% of respondents
Yes	20	18%
No	61	56%
No response	28	26%
TOTAL	109	100%

Occupation (NOC Categories) of other household member(s)	Number of respondents	% of respondents
Management	4	4%
Business, finance and administration occupations	2	2%
Natural and applied sciences and related occupations	0	0%
Health occupations	0	0%
Occupations in education, law and social, community and government services	1	1%
Occupations in art, culture, recreation and sport	2	2%
Sales and service occupations	21	19%
Trades, transport and equipment operators and related occupations.	1	1%
Natural resources, agriculture, and related occupations	0	0%
Occupations in Manufacturing and utilities	0	0%
No response	78	72%
TOTAL	109	100%

Location of work	Number of respondents	% of respondents
Corner Brook	17	80%
Pasadena	1	5%
Down the Bay	1	5%
Northern Peninsula	1	5%
Alberta	1	5%
TOTAL	21	100%

Table 39: In general, how would you rate your health?

Rating	Number of respondents	% of respondents
Excellent	23	21%
Very good	29	27%
Good	16	15%
Fair	20	18%
Poor	13	12%
No response	8	7%
TOTAL	109	100%

Table 40: Thinking about the amount of stress in your life, how would you describe most of your days?

Daily stress levels	Number of respondents	% of respondents
Not at all stressful	12	11%
Not very stressful	23	21%
A bit stressful	27	25%
Quite a bit stressful	24	22%
Extremely stressful	14	13%
No response	9	8%
TOTAL	109	100%

Table 41: In general, how would you rate your mental health?

Mental health	Number of respondents	% of respondents
Excellent	20	18%
Very good	20	18%
Good	29	27%
Fair	17	16%
Poor	15	14%
No response	8	7%
TOTAL	109	100%

Table 42: What is the name of the city/town or nearest city/town where you live?

Closest town/city of residence	Number of respondents	% of respondents
Corner Brook	51	47%
Pasadena	19	17%
Deer Lake	15	14%
Massey Drive	12	11%
Irishtown	2	2%
Stephenville	2	2%
Port aux Basques	1	1%
No response	7	6%
TOTAL	109	100%

Table 43: About when did you move to that city/town?

Number of years lived in city/town	Number of respondents	% of respondents
Less than 1 year	10	9%
1-5 years	34	31%

6-10 years	10	9%
11-20 years	15	14%
21-30 years	11	10%
31-40 years	2	2%
41-50 years	2	2%
More than 50 years	2	2%
From birth	9	8%
No response	14	13%
TOTAL	109	100%

Table 44: How would you describe your sense of belonging to your local community?

Sense of belonging	Number of respondents	% of respondents
Very strong	19	17%
Strong	34	31%
Somewhat weak	27	25%
Very weak	20	18%
No response	9	8%
TOTAL	109	100%

Table 45: Using a scale of 1 to 10, with 1 being very dissatisfied and 10 being very satisfied, how do you feel about your life as a whole right now?

Life satisfaction	Number of respondents	% of respondents
10	14	13%
9	9	8%
8	26	24%
7	17	16%
6	10	9%

5	9	8%
4	4	4%
3	2	2%
2	3	3%
1	6	6%
No response	9	8%
TOTAL	109	100%

Table 46: Do you have any challenges living in your rental or building as a result of aging or a physical disability?

Rental challenges due to disability	Number of respondents	% of respondents
No	91	83%
Yes	10	9%
No response	8	7%
TOTAL	109	100%

Table 47: Are there any changes that need to be made to your rental to make it easier for you to live in it due to aging or a physical disability?

Changes to rental needed due to aging/disability?	Number of respondents	% of respondents
No	90	83%
Yes	10	9%
No response	9	8%
TOTAL	109	100%

Changes needed	Number of respondents	% of respondents
Ramp to get inside your building	1	10%
Wider doorways	1	10%

Grab-bars in bathroom	2	20%
Lower kitchen countertops	2	20%
Walk-in shower or bathtub	2	20%
Lower electrical outlets/switches	2	20%
TOTAL	109	100%

Appendix B: Landlord survey data

Table 1: Which of the following best describes your organization or enterprise?

Organization type	Number of responses	% of responses
Private	32	80%
Public	4	10%
Community-based non-profit	1	3%
Cooperative	1	3%
Community development corporation	0	0%
No response	4	10%
TOTAL	40	100%

Table 2: Which of the following best describes you?

Respondent	Number of respondents	% of responses
Property owner	27	68%
Property manager	7	18%
Other (specify)	2	5%
No response	4	10%
TOTAL	40	100%

Other category	Number of respondents	% of responses
Owner & manager	1	50%
Builder/owner	1	50%
TOTAL	2	100%

Table 3: Do you own/manage single or multiple properties?

Number of properties	Number of respondents	% of responses
Multiple properties	16	40%
Single properties	20	50%
No response	4	10%
TOTAL	40	100%

Table 4: Location on rental units

Location of rental units	Number of responses	% of responses
Corner Brook	33	73%
Massey Drive	4	8%
North Shore	2	5%
South Shore	2	5%
Humber Valley	2	5%
Other	2	5%

Other category	Number of responses	% of responses
Deer Lake	1	50%
Pasadena	1	50%
TOTAL	2	100%

Table 5: Types of rental units

Type of rental unit	Number of units	% of units
Single detached house	8	15%
Converted house or building	1	2%

Duplex/semi-detached house	8	15%
Purpose built apartment building – fewer than five stories	16	31%
Purpose built apartment building – more than five stories	0	0%
Row house	1	2%
Commercial/res mixed use	5	10%
Moveable dwelling/Mobile home (e.g., trailer/camper)	0	0%
Other	2	4%
Unspecified	11	21%
TOTAL	52	100%

Table 6: How many bedrooms are in your units?

All units

Bedrooms	Number of units	% of units
1	7	13%
2	24	46%
3	10	29%
4	4	8%
5	4	8%
6	1	2%
7	0	0%
8	1	2%
No response	1	2%
TOTAL	52	100%

Single detached house

Bedrooms	Number of units	% of units
1	1	13%
2	2	25%
3	5	63%
TOTAL	8	100%

Purpose-built apartment

Bedrooms	Number of units	% of units
1	2	13%
2	10	63%
3	0	0%
4	0	0%
5	2	13%
6	1	6%
7	0	0%
8	1	6%
TOTAL	16	100%

Row Houses

Bedrooms	Number of units	% of units
1	0	0%
2	0	0%
3	1	100%
TOTAL	1	100%

Duplex/Semi-detached

Bedrooms	Number of units	% of units
1	1	13%
2	5	63%
3	0	0%
4	1	13%
5	1	13%
TOTAL	8	100%

Commercial-residential mixed use

Bedrooms	Number of units	% of units
1	1	20%
2	3	60%
3	1	20%
TOTAL	5	100%

Converted house or building

Bedrooms	Number of units	% of units
1	0	0%
2	0	0%
3	0	0%
4	1	100%
TOTAL	1	100%

Other/Unspecified

Bedrooms	Number of units	% of units
1	2	25%
2	2	25%
3	1	13%
4	2	25%
No response	1	13%
TOTAL	8	100%

Table 7: Is smoking allowed?

Smoking allowed	Number of units	% of units
No	39	75%
Yes	5	10%
Possibly	0	0%
No response	7	15%
TOTAL	52	100%

Table 8: Are pets permitted in the unit?

Pets permitted	Number of units	% of units
No	28	54%
Yes	11	21%
Possibly	3	6%
No response	10	19%
TOTAL	52	100%

Table 9: Is a washer available?

Washer available	Number of units	% of units
Hook up available	29	56%
Yes	12	23%
No	0	0%
No response	11	21%
TOTAL	52	100%

Table 10: Is a dryer available?

Dryer available?	Number of units	% of units
Hook up available	29	56%
Yes	12	23%
No	0	0%
No response	11	21%
TOTAL	52	100%

Table 11: Is the unit furnished?

Furnished	Number of units	% of units
No	33	63%
Partially	3	6%
Yes	3	6%
No response	13	25%
TOTAL	52	100%

Table 12: Is the unit wheelchair accessible?

Wheelchair accessible	Number of units	% of units
No	26	50%
Yes, someone in a wheelchair could visit and live in the unit	7	13%
Yes, someone in a wheelchair could live in the unit	5	10%
No response	14	27%
TOTAL	52	100%

Table 13: In general, are the following essential services in proximity (3km or less) to your rental?

Groceries

Access to groceries	Number of units	% of units
Yes	35	67%
No	7	13%
No response	10	19%
TOTAL	52	100%

Public transit

Access to public transit	Number of units	% of units
Yes	31	60%
No	11	21%
No response	10	19%
TOTAL	52	100%

Laundromat

Access to Laundromat	Number of units	% of units
Yes	29	56%
No	13	25%
No response	10	19%
TOTAL	52	100%

Medical services

Access to medical services	Number of units	% of units
Yes	32	62%
No	10	19%
No response	10	19%
TOTAL	52	100%

Mental health services

Access to mental health services	Number of units	% of units
Yes	27	52%
No	15	29%
No response	10	19%
TOTAL	52	100%

Social programs/community agencies

Access to social programs/ community agencies	Number of units	% of units
Yes	30	58%
No	12	23%

No response	10	19%
TOTAL	52	100%

Recreational facilities

Access to recreational facilities	Number of units	% of units
Yes	35	67%
No	7	13%
No response	10	19%
TOTAL	52	100%

Parks and greenspaces

Access to parks and greenspaces	Number of units	% of units
Yes	41	79%
No	1	2%
No response	10	19%
TOTAL	52	100%

Table 14: What is the monthly cost of each of rental units?

Monthly rent	Number of units	% of units
$100-300	1	2%
$301-500	4	8%
$501-700	6	12%
$701-900	16	31%
$901-1200	6	12%
$1201-1500	1	2%
Above $1500	4	8%

No response	14	27%
TOTAL	52	100%

Table 15: What utilities and services are included with the cost of each unit? Select all that apply.

Are utilities included?	Number of units	% of units
No	32	62%
Yes	3	6%
Some	3	6%
No response	14	27%
TOTAL	52	100%

Utilities and services included	Number of responses	% of responses
Heating	3	4%
Water	8	12%
Light	3	4%
Cable	3	4%
Phone	4	6%
Internet	4	6%
Parking	29	43%
Snow clearing	12	19%
TOTAL	67	100%

Table 16: Do you charge different rents for tenants deemed a high risk for damaging the unit?

High-risk cost	Number of units	% of responses
Yes	2	4%
No	15	29%
No response	35	67%
TOTAL	52	100%

Table 17: Do you or your organization received a rent supplement or income support for this rental?

Rent supplement	Number of units	% of units
Yes	10	19%
No	20	38%
No response	22	42%
TOTAL	52	100%

Income support	Number of units	% of units
Yes	7	13%
No	12	23%
No response	33	63%
TOTAL	52	100%

Table 18: Are any of your rental units in need of major repairs?

Repairs needed	Number of units	% of units
No, only regular maintenance	11	27%
Yes, minor repairs	4	10%
Yes, major repairs	2	5%
No response	35	58%
TOTAL	52	100%

Table 19: Are there any target groups to whom you rent your unit(s)? Please select all that apply.

Target group	Number of responses	% of responses
Seniors	18	11%
Students	8	5%
Families	9	6%
Singles/couples	27	17%
Professionals	14	9%
Living with mental illness	13	8%
Living with physical disabilities	12	8%
Women	15	9%
Indigenous peoples	13	8%
No target renter/None	31	19%
TOTAL	160	100%

Table 20: Please indicate the type of rental agreement for your properties.

Rental agreement	Number of units	% of units
No lease	0	0%
6-month lease	0	0%
12-month lease	7	13%
Month-to-month	26	50%
Other (unspecified)	2	4%
No response	17	33%
TOTAL	52	100%

Table 21: Typically, in a year, how many months is this rental vacant?

Vacancy	Number of units	% of units
Less than one month	26	50%
1 Month	9	17%
2 to 4 months	1	2%
5 to 7 months	0	0%
8 to 9 months	2	4%
No response	14	27%
TOTAL	52	100%

Table 22: In the past five to ten years, have you made any modifications to your rental property or premises to ensure or increase the energy efficiency of your rental units?

Modifications made	Number of respondents	% of respondents
Yes	11	28%
No	21	53%
No response	8	20%
TOTAL	40	100%

Table 23: If yes, what modifications?

Modifications	Number of responses	% of responses
Energy efficiency upgrades	6	16%
Modifications for handicap accessibility	4	11%
Adding or removing a fireplace	1	3%
Kitchen redesign	4	11%
Installed LED lights	4	11%

Installed low energy certified electronic products	1	3%
Installed or increased roof insulation	2	5%
Installed or increased exterior wall insulation	2	5%
Replaced doors or windows for energy star models	3	8%
Rearranged windows to increase daylight	0	0%
Replaced or upgraded heating system with improved technology	1	3%
Replaced or upgraded cooling system with improved technology	0	0%
Replaced or upgraded ventilation systems with improved technology	0	0%
Installed low flow faucets	0	0%
Basement insulation	1	3%
Other, please specify	9	24%
TOTAL	38	100%

Other	*Number of responses*	*% of responses*
Other energy efficiency upgrades	1	10%
Door weather stripping replaced	1	10%
Sealed baseboards and plug sockets on outside walls	1	10%
New bridge and windows	1	10%

Renovated basement apartment and flooring	1	10%
Installed private patio and fencing for tenant	1	10%
Windows	2	20%
New roof, hot water, electrical	1	10%
Widened doorways, walk-in showers and grab bars	1	10%
TOTAL	10	100%

Table 24: Do you plan on making any future modifications to your rental to ensure energy efficiency?

Response	Number of respondents	% of respondents
Likely to do so	8	20%
Unlikely to do so	23	58%
No response	9	23%
TOTAL	40	100%

Appendix C: Service-based count data

Table 1: Client is located in the western region?

Client in western region	Number of responses	% of responses
Yes	51	100%
No	0	0%
TOTAL	51	100%

Table 2: Client is 16 years old or more?

Client over 16 years old	Number of responses	% of responses
Yes	51	100%
No	0	0%
TOTAL	51	100%

Table 3: Client meets one of the following housing situations (pick only one):

Client status	Number of responses	% of responses
Unsheltered (staying outside or in places not intended for human habitation or staying in an emergency shelter)	10	20%
Living in temporary places (such as boarding houses, hotels, transitional housing, or with family or friends e.g., couch surfing)	39	76%
Under institutional care (such as a health institution, correction or addiction treatment facility with no subsequent residence identified	2	4%
TOTAL	51	100%

Table 4: What is the client's current housing situation? Please choose one.

If unsheltered	*Number of responses*	*% of responses*
Living in public space/outdoors (e.g., park, forest, sidewalk)	5	71%
Living in a vehicle (car, van, RV, truck)	2	29%
TOTAL	7	100%

If sheltered	*Number of responses*	*% of responses*
Uninhabitable housing (no water/heat, shed)	0	0%
Abandoned/vacant building (seasonal property)	1	9%
Emergency overnight shelter	2	18%
Domestic violence shelter	8	73%
TOTAL	11	100%

If provisionally accommodated	*Number of responses*	*% of responses*
Transitional housing (no permanency)	11	30%
Short term temporary rental (hotel/motel, rooming house)	7	19%
Living with family members/relatives (no permanency)	10	27%
Living with friends (couch surfing)	9	24%
TOTAL	37	100%

If under institutional care	Number of responses	% of responses
Correctional center	2	67%
Hospital	1	33%
Halfway house	0	0%
Mental health/addiction facility	0	0%
Group home/supported living	0	0%
Children's institutions/group homes	0	0%
TOTAL	3	100%

Table 5: How old is the client or what is the year of birth?

Client age	Number of responses	% of responses
16-18yrs	1	2%
19-24yrs	8	16%
25-29yrs	5	10%
30-39yrs	7	14%
40-49yrs	5	10%
50-57yrs	3	6%
58-64yrs	3	6%
65 years and older	1	2%
Don't know	14	28%
No response	4	8%
TOTAL	51	100%

Table 6: How does the client identify their gender?

Gender	Number of responses	% of responses
Male	29	57%
Female	21	41%
Transgender	0	
Other (i.e. non-binary, gender fluid)	0	
Don't know	1	2%
TOTAL	51	100%

Table 7: Marital status

Marital status	Number of responses	% of responses
Single	40	78%
Married/common law	5	10%
Separated/divorced	2	4%
Don't know	4	8%
TOTAL	51	100%

Table 8: Does the client have children?

Children	Number of responses	% of responses
Yes	15	29%
No	12	24%
Don't know	23	45%
No responses	1	2%
TOTAL	51	100%

Table 9: If yes, number of children under 18 years old.

Number of children under 18	Number of responses	% of responses
0	2	4%
1	4	8%
2	3	6%
3	1	2%
No response	41	80%

Table 10: If yes, what is the current care arrangement for children.

Care arrangement for children	Number of responses	% of responses
Under full time care of client	3	6%
Part time care (shared custody, visitation, etc.)	1	2%
Under care of family or other person(s)	4	8%
Under care of Child Welfare	1	2%
Other (unsure of caregiver)	1	2%
No response	39	77%
TOTAL	51	100%

Table 11: Does the client identify as Indigenous or having Indigenous ancestry?

Indigenous/Indigenous ancestry	Number of responses	% of responses
Yes	7	14%
No	13	26%
Don't know	30	59%
No response	1	2%
TOTAL	51	100%

Table 12: If yes, select:

Indigenous background/culture	Number of responses	% of responses
First Nations	3	6%
Metis	0	0%
Inuit	0	0%
Indigenous ancestry	0	0%
Don't know	5	10%
No response	43	84%
TOTAL	51	100%

Indigenous status?	Number of responses	% of responses
Yes	3	6%
No	0	0%
Don't know	4	8%
No response	44	86%
TOTAL	51	100%

Reserve status?	Number of responses	% of responses
Off-reserve	3	6%
On-reserve	0	0%
Don't know	0	0%
No response	48	94%
TOTAL	51	100%

Table 13: Has the client had service in the military or RCMP?

Military or RCMP?	Number of responses	% of responses
Yes, military	0	0%
Yes, RCMP	0	0%
No	26	51%
Don't know	25	49%
No response	0	0%
TOTAL	51	100%

Table 14: Did the client recently (last 5 years) come to Canada?

New to Canada?	Number of responses	% of responses
Immigrant	0	0%
Student visa	0	0%
Refugee or Refugee claimant	0	0%
No	46	90%
Don't know	5	10%
No response	0	0%
TOTAL	51	100%

Table 15: What is the highest level of education the client has attained?

Educational attainment	Number of responses	% of responses
Elementary school	0	0%
Junior high school	1	2%
High school	7	14%
Some high school	0	0%
College or university	4	8%
Don't know	39	77%

	TOTAL	51	100%

Table 16: Is the client a current student?

Current student	*Number of responses*	*% of responses*
No	28	55%
Yes	2	4%
Don't know	18	35%
No response	3	6%
TOTAL	51	100%

If yes, where?	*Number of responses*	*% of responses*
University	1	100%
TOTAL	1	100%

Table 17: Where does the client obtain their income? Check all that apply.

Income sources	Number of responses	%
Full time employment	5	9.8%%
No response	46	90.2%
Total	**51**	**100%**
	Number of responses	%
Part time or casual employment	1	2%
No response	50	98%
Total	**51**	**100%**
	Number of responses	%

Income support	21	41.2%
No response	30	58.8%
Total	**51**	**100%**

	Number of responses	%
Disability benefit (e.g.,CPP Disability, Child Disability Support and Disability Living Allowance)	2	3.9%
No response	49	96.1%
Total	**51**	**100%**

	Number of responses	%
Employment insurance	8	15.7%
No response	43	84.3%
Total	**51**	**100%**

	Number of responses	**%**
Money from family and friends	1	2%
No response	50	98%
Total	**51**	**100%**

	Number of responses	%
Seniors benefit (e.g., Canada Pension Plan/ Old Age Security/ Guaranteed Income Supplement)	1	2%
No response	50	98%
Total	**51**	**100%**

	Number of responses	%
Child and Family Tax Benefits	1	2%
No response	50	98%
Total	**51**	**100%**

	Number of responses	%
Child and Family Tax Benefits	1	2%
Informal or street based income (bottle returns, panhandling, sex work)	1	2%
No response	49	96%
Total	**51**	**100%**

	Number of responses	%
COVID-19 financial benefits (e.g., CRB, CRSB, CRCB)	3	5.9%%
No response	48	94.1%
Total	**51**	**100%**

	Number of responses	%
No income	2	3.9%
No response	49	96.1%
Total	**51**	**100%**

	Number of responses	**%**
Don't know	5	9.8%

No response	46	90.2%
Total	**51**	**100%**
Other Income sources	**Number of responses**	**%**
CERB	1	2%
Private pension from working	1	2%
settlement	1	2%
Western health	1	2%
No response	47	92%
Total	**51**	**100%**

Table 18: Based on your knowledge of the client, what reasons contributed the most to the client losing or being unable to find housing in the last six months? Check all that apply.

	Number of responses	%
Addiction/ Substance use	12	23.5%
Poor housing options/ conditions available	1	2.0%
No response	38	74.5%
Total	**51**	**100%**
	Number of responses	%
Poor housing options/ conditions available	11	21.6%
Family breakdown/ conflict	1	2.0%
No response	39	76.5
Total	**51**	**100%**

	Number of responses	%
Family breakdown/ conflict	16	31.4%
No response	35	68.6%
Total	**51**	**100%**

	Number of responses	%
Criminal history	6	11.8**%**
No response	45	88.2%
Total	**51**	**100%**

	Number of responses	%
Pets	1	2%
No response	50	98%
Total	**51**	**100%**

	Number of responses	%
No rental history	3	5.9%
No response	48	94.1%
Total	**51**	**100%**

	Number of responses	%
Mental illness	11	21.6%
No response	40	78.4%
Total	**51**	**100%**

	Number of responses	%
Low income	17	33.3%

	Number of responses	%
No response	34	66.7%
Total	**51**	**100%**
	Number of responses	%
Domestic violence	8	15.7%
No response	43	84.3%
Total	**51**	**100%**
	Number of responses	%
Health/disability issues	2	3.9%
No response	49	96.1%
Total	**51**	**100%**
	Number of responses	%
Rents are too high	16	31.4%
No response	35	68.6%
Total	**51**	**100%**
	Number of responses	%
Doesn't want permanent housing	2	3.9%
No response	49	96.1%
Total	**51**	**100%**
	Number of responses	%

Problematic rental history	6	11.8%
No response	45	88.2%
Total	**51**	**100%**

Other reasons	*Number of responses*	*% of responses*
Assaulted another client at personal care home	1	2%
Assaulted staff at PCH	1	2%
Client currently has no income, waiting for ISL to start	1	2%
Debts to NL housing and NL Power	1	2%
Evicted- Can't find accommodation	1	2%
Lost jo due to Covid-19	2	4%
Moving back to area with no family or financial support. NB. Now applying for income support	1	2%
Was living with a friend- landlord said he couldn't stay there and had to be out	1	2%
No response	42	82%
Total	**51**	**100%**

Appendix D: Copy of Tenant Survey

Rental Housing Survey

1. About when did you move into this rental? (*Please indicate the month and year).*   Month | Year

2. How many times have you moved in the past two years?   _____

3. In the past two years, did you ever have to move because you couldn't pay your rent?

   ☐ Yes   ☐ No

4. In the past two years, have you had trouble getting housing?

   ☐ Yes   ☐ No

5. How many bedrooms is your rental? *(If you are living in a studio/bachelor, put 0).*   _____

6. Including you, how many people live in the rental? _____

7. Do you have any dependent children, under the age of 18, living with you?

   ☐ Yes   ☐ No

8. If yes, how many? _____

9. How many rental units are in the building where you live?

   ☐ One   ☐ Two   ☐ Three   ☐ More than three

10. What kind of rental arrangement do you have with your landlord?
    ☐ One year lease   ☐ Month to month lease   ☐ No signed lease   ☐ Other

11. In general, when you are in your rental housing during the day, how safe do you feel?
    ☐ Safe   ☐ A little unsafe   ☐ Unsafe

12. In general, when you are in your rental housing at night, how safe do you feel?
    ☐ Safe   ☐ A little unsafe   ☐ Unsafe

13. Are you able to lock all the doors in your rental that go to the outside or to any shared hallways?

☐ Yes   ☐ No

14. If you have windows that are close to the ground (2 metres or less), are you able to lock them?

☐ Yes   ☐ No   ☐ Not applicable

15. Thinking about the quality of your rental on a scale of 1 to 10 (with one being the worst and 10 being the best), how would you rate it as a place to live?

1	2	3	4	5	6	7	8	9	10
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

16. In general, does the location of your rental meet your everyday needs for the following:

	Yes	No	Not applicable
Groceries?	☐	☐	☐
Public transit?	☐	☐	☐
Laundromat?	☐	☐	☐
Access to medical services?	☐	☐	☐
Access to mental health services?	☐	☐	☐
Access to social programs/Community agencies?	☐	☐	☐
Recreational facilities?	☐	☐	☐
Parks and green spaces?	☐	☐	☐

17. What best describes how you get around most of the time? Please choose <u>ONE</u> answer.

Car	Bus	Bike	On Foot	Taxi
☐	☐	☐	☐	☐

18. Is this rental in need of any repairs? *Do not include desirable remodelling or additions.*

☐ No, only <u>regular maintenance</u> is needed (painting, furnace cleaning, etc.)

☐ Yes, <u>minor repairs</u> are needed (missing or loose floor tiles, bricks or shingles, defective steps, railing or siding, etc.)

☐ Yes, <u>major repairs</u> are needed (defective plumbing or electrical wiring, structural repairs to walls, floors or ceilings, etc.)

19. Please answer the following questions about your rental:

	Yes	No	Not sure	Not applicable
Are there any signs of rats or mice?	☐	☐	☐	☐
Is there mold or mildew?	☐	☐	☐	☐
Does any window have broken glass that could cause cuts, or be dangerous?	☐	☐	☐	☐

In general, would you say your kitchen appliances are in good working order? ☐ ☐ ☐   ☐

Does every room, except the bathroom, have at least one electrical outlet that works? ☐ ☐ ☐   ☐

Is there a working smoke detector in your rental? ☐ ☐ ☐   ☐

Does the heating system (electric, oil, wood, etc.) keep your home warm enough in the winter? ☐ ☐ ☐   ☐

2

20. In general, how hard do you find it to pay your rent?

☐ Very hard   ☐ Somewhat hard   ☐ Not hard

21. What is the monthly rent? *This should be the total rent paid to your landlord every month (including any amount paid directly to your landlord from income assistance)?* **$_____._____**

22. Are utilities (heat, lights, water) included in the rent?

☐ Yes   ☐ Some of them   ☐ No

23. How much do utilities (heat, water, lights) cost? (*If they are included in your rent put 0).* **$_____**

24. Who helps you pay the rent and utilities? Check all that apply:

☐ No one   ☐ Rent subsidy or supplement
☐ Spouse/common law partner   ☐ Income assistance
☐ Roommate   ☐ Trustee
☐ Parent   ☐ Other (please specify)_____

25. If you get help paying your rent, what is your share of the rent and utilities? **$_____**

26. When you contact your landlord about something that needs to be repaired, how satisfied are you with the time it takes them to respond?

Very satisfied	Somewhat satisfied	Neutral	Somewhat dissatisfied	Very dissatisfied	Not applicable
☐	☐	☐	☐	☐	☐

27. If you will be late paying rent, how flexible is your landlord with your late payment?

Very flexible	Somewhat flexible	Neutral	Somewhat inflexible	Very inflexible	Not applicable
☐	☐	☐	☐	☐	☐

28. What is your gender?

☐ Female ☐ Male ☐ Transgender Male

☐ Transgender Female ☐ Gender Variant/ Non-conforming

☐ Not listed ☐ Prefer not to answer

29. Are you a member of a visible minority group?

☐ Yes ☐ No

30. What is the last grade that you completed at school?

☐ Elementary school ☐ Some High School ☐ Some College/University

☐ Junior High School ☐ High School ☐ College or University

31. What is your annual <u>household income</u> before taxes? By household income, we mean the combined income of everyone in your residence who is older than 15.

☐ Less than $20,000 ☐ $40,000 to $59,999 ☐ $80,000 to $99,999

☐ $20,000 to $39,999 ☐ $60,000 to $79,999 ☐ $100,000 and over

32. To help determine the size of population in core housing need, please provide your average monthly household income before tax.

33. What year were you born? _____

34. What is your marital status?

☐ Single ☐ Married/common law ☐ Separated, divorced, or widowed

35. Have you been employed in the last **12 months?**

☐ Yes ☐ No

If **No**, skip to question 38.

If Yes, in what sector do/did you work?

☐ Mining, quarrying, oil and gas ☐ Educational services, health care, social assistance

☐ Construction ☐ Retail and wholesale trade

☐ Agriculture, forestry, fishing, hunting ☐ Other *(please specify)* _____

☐ Transportation and Warehousing

36. What is your employment status?

☐ Employed full-time   ☐ Employed casual/part-time

37. Have there been any changes to your work arrangements in the last 12 months?

☐ Yes   ☐ No

If Yes, Please explain

```
[                                                                      ]
```

38. Apart from you, has any member of your household been employed in the last **12 months?**

☐ Yes   ☐ No

If Yes, please specify the occupation/s of household members **within the last 12 months** (please indicate using the household member number (not their name) in the table below):

Household member	Please list all job(s)/occupation by type of work	Please list all job(s)/occupation by industry	Location (city, province)	Duration of employment in this job (months or years)	Nature of work: (full time*, part time, seasonal, permanent, temporary)
1.					
2.					
3.					
4.					

*full time hours are considered 30 or more hours per week

39. In general, how would you rate your health?

Excellent	Very good	Good	Fair	Poor
☐	☐	☐	☐	☐

40. Thinking about the amount of stress in your life, how would you describe most of your days?

Not at all stressful	Not very stressful	A bit stressful	Quite a bit stressful	Extremely stressful
☐	☐	☐	☐	☐

41. In general, how would you rate your mental health?

Excellent	Very good	Good	Fair	Poor
☐	☐	☐	☐	☐

42. What's the name of the city/town or nearest city/town where you live?

_____

43. About when did you move to that city/town? (*Please indicate the month and year).* Month | Year _____

44. How would you describe your sense of belonging to your local community?

Very strong	Strong	Somewhat weak	Very weak
☐	☐	☐	☐

45. Using a scale of 1 to 10, with 1 being very dissatisfied and 10 being very satisfied, how do you feel about your life as a whole right now?

1	2	3	4	5	6	7	8	9	10
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

46. Do you have any challenges living in your rental or building as a result of aging or a physical disability?

☐ Yes   ☐ No

47. Are there any changes that need to be made to your rental to make it easier for you to live in it due to aging or a physical disability? *Please check all that apply.*

☐ No changes needed	☐ Walk-in shower or bathtub
☐ Ramp to get inside your building	☐ Lower electrical outlets and switches
☐ Elevator to get to your unit	☐ Lower kitchen countertops
☐ Wider doorways	☐ Other *(please specify)* _____
☐ Grab-bars in bathroom	

Thank you for taking the time to complete this survey!

4

Appendix E: Copy of Landlord Survey

Q1. Which of the following best describes your organization or enterprise (please check the appropriate category)?

Organization Type	Please check appropriate category
Community Development Corporation	
Community-Based Non-Profit	
Corporative	
Private	
Public	

Q1. Which of the following best describes you (please check the appropriate category)?

	Please check appropriate category
Property owner	
Property manager	
Other (specify)	

Q1. Do you own/manage a single property or multiple properties?

	Please check appropriate category
Single property	
Multiple properties	

Q2. How many rental properties do you/does your company/organization rent out?

Number of Units available	Number of units currently rented

Q3. How many rental properties do you have in the following locations?

Community	Number of rental properties
Corner Brook	
Massey Drive	
North Shore	
South Shore	
Humber Valley	

Q4. Provide rental details as per table						
Rental Type	**How many bedrooms does each of the rental type have?**	**Is smoking allowed in the rental 1 – Yes 2 – No 3 - Possibly**	**Are pets permitted in the rental? 1 – Yes 2 – No 3 - Possibly**	**Is washer available in the building 1 – Yes 2 – No 3 - Hook Up provided**	**Is dryer available in the building? 1 – Yes 2 – No 3 - Hook Up provided**	**Is the rental furnished 1 – Yes 2 – No 3 - Partially**
Single detached house						
Converted house or building						
Duplex/Semi-detached house						
Purpose built apartment building - fewer than five storeys						
Purpose built apartment building - five storeys or more						
Row House						
Commercial/Res Mixed use						
Movable Dwelling/Mobile Home (i.e. trailer/camper)						
other (space for additional entries of rental types listed above OR for other property types not listed above)						

Q5. Is the housing accessible?

[By accessible we mean that someone in a wheelchair could live in the unit for example, there would be a level entry, wider doors, wheel-in shower stall and lower countertops and outlets. OR, a person in a wheelchair at least visit someone living in the rental. This includes having a level entry, having wider doors at the entrance level, and having a ½ washroom (toilet and sink) on the main floor].

Accessibility	Check appropriate option
Yes, someone in a wheelchair could live in the unit	
Yes, someone in a wheelchair could visit someone in the unit	
No	

Q6. In general, are the following essential services in closer proximity (3km or less) to your rental property?

Rental Type	Groceries		Public Transit		Laundromat		Access to medical services		Access to mental health services		Access to social programs/Community agencies		Recreational facilities		Parks and green spaces	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Single detached house																
Converted house or building																
Duplex/Semi-detached house																
Purpose built apartment building - fewer than five storeys																
Purpose built apartment building - five storeys or more																
Row House																
Commercial/Res Mixed use																
Movable Dwelling/Mobile Home (i.e. trailer/camper)																
other (*space for additional entries of rental types listed above OR for other property types not listed above*)																

Q7. What is the monthly cost of each of your rental unit. Please check the appropriate cost for each unit. Please also enter the security/damage deposit amount required for each rental

Rental Type	$100-300	$301-500	$501-700	$701-900	$901-1200	$1201-1500	Above $1500	Security/ damage deposit amount (Amount required)
Single detached house								
Converted house or building								
Duplex/Semi-detached house								
Purpose built apartment building - fewer than five storeys								
Purpose built apartment building - five storeys or more								
Row House								
Commercial/Res Mixed use								
Movable Dwelling/Mobile Home (i.e. trailer/camper)								
other (space for additional entries of rental types listed above OR for other property types not listed above)								

Q8. Rent type and type of utilities included. Check all that apply

Rental Type	Rent Type (check appropriate option)				Type of Utilities Included (Check appropriate option)							
	Income based	Shelter component	Standard	Undisclosed	Heat	Water	Light	Cable	Phone	Internet	Parking	Snow clearing
Single detached house												
Converted house or building												
Duplex/Semi-detached house												
Purpose built apartment building - fewer than five storeys												
Purpose built apartment building - five storeys or more												
Row House												
Commercial/Res Mixed use												
Movable Dwelling/Mobile Home (i.e. trailer/camper)												
other (space for additional entries of rental types listed above OR for other property types not listed above)												

Q9. Do you charge different rents for tenants deemed as high risk for damaging the unit?

	Check appropriate option
Yes	
No	

Q10. If yes, how much extra do you charge tenants deemed as high risk for damaging the unit

Q11. Do you/your organization receive a rent supplement/ income support for this rental?

	Rent Supplement		Income support	
Rental Type	Yes	No	Yes	No
Single detached house				
Converted house or building				
Duplex/Semi-detached house				
Purpose built apartment building - fewer than five storeys				
Purpose built apartment building - five storeys or more				
Row House				
Commercial/Res Mixed use				
Movable Dwelling/Mobile Home (i.e. trailer/camper)				
Other(space for additional entries of rental types listed above OR for other property types not listed above)				

Q12. If you receive rental supplement or income support for any of your rental units, please comment below with both the source and amount of support received.

Q13. Are any of your rental units in need of any major repairs?

	Number of units requiring this level of maintenance
No, only regular maintenance is needed	
Yes, minor repairs are needed	
Yes, major repairs	

Amenities and Facilities - Target Market, Agreements and Vacancy

Q14. Are there any target groups to whom you rent your unit(s)? Please check all that apply

	Please check all that apply
Seniors	
Students	
Families	
Singles/ Couples	
Professionals	
Living with mental illness	
Living with a physical disability	
Women	
Indigenous peoples	
No target renter/ None	

In the table below, please indicate both the rental agreement type and approximate percentage of time for vacancy for your property/ properties.

Q15. What type of rental agreement do you/your organization have with tenants?

Q16. Typically, in a year, how many months is this rental vacant?

Rental Type	Rental Agreement Type				How many months is this rental vacant
	No lease	6 months	12 months	other	
Single detached house					
Converted house or building					
Duplex/Semi-detached house					
Purpose built apartment building - fewer than five storeys					
Purpose built apartment building - five storeys or more					
Row House					
Commercial/Res Mixed use					
Movable Dwelling/Mobile Home (i.e. trailer/camper)					
other (space for additional entries of rental types listed above OR for other property types not listed above)					

Q17. In the past five to ten years, have you made any modifications to your rental property or properties to ensure or increase the energy efficiency of your rental unit(s)?

	Check appropriate choice
Yes	
No	

Q18.   If yes, which of the following modifications have you made to your rental unit(s) to ensure or increase energy efficiency in the past five to ten years? Please check all that apply

Type of Modification	Check all that apply
Installed LED lights	
Installed low energy certified electronic products	
Installed or increase roof insulation	
Installed or increased exterior wall insulation	
Rearranged windows for increased daylight	
Replaced doors and windows for energy star models	
Replaced or upgraded heating system with improved technology	
Replaced or upgraded cooling system with improved technology	
Replaced or upgraded ventilating system with improved technology	
Installed low flow faucets	
Other, please specify	

Q19. Do you plan on making any future modifications to your rental to ensure energy efficiency?

	Check appropriate option
Likely to do so	
Unlikely to do so	

Q20. If you are unlikely to do so, what are the main reasons for not planning to make such upgrades?

Q21. If yes, which of these modifications do you plan to put in place (please check all that apply)
For any planned modification, please indicate the approximate timeline for installation

Type of Modification	Check all that apply	Approx. timeline (in Years)
Install LED lights		
Install low energy certified electronic products		
Install or increase roof insulation		
Install or increase exterior wall insulation		
Rearrange windows for increased daylight		
Replace doors and windows for energy star models		
Replace or upgrade heating system with improved technology		
Replace or upgrade cooling system with improved technology		
Replace or upgrade ventilating system with improved technology		
Install low flow faucets		

Appendix F: Copy of Service-based Count Survey

SURVEY TOOL FOR SERVICE-BASED COUNT

Organization Name: _____Department: _____

Geographical Location: _____Date Completed: _____

STUDY CRITERIA:
IN ORDER TO COMPLETE THE STUDY, YOU MUST ANSWER YES TO QUESTIONS 1, 2 and one option in question 3.

1. Client is located or residing within the Western Region. ☐ Yes

2. Client is 16 years of age or older ☐ Yes

3. Client meets **one** of the following Housing Situations: (Pick only one)

☐ Client is currently unsheltered (staying outside or places not intended for human habitation) or staying in an emergency shelter. ☐ Yes ☐ No

☐ Client is currently living "**temporarily"** in places such as boarding houses, hotels, transitional housing or with family or friends (i.e. "couch surfing") ☐ Yes ☐ No

☐ Client is currently under institutional care such as a health institution, correction or addiction treatment facility with no subsequent residence identified. ☐ Yes ☐ No

4. CONFIDENTIAL IDENTIFICATION NUMBER:

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EXAMPLE:
Name: John Smith
Year of Birth: 1956
Gender: M
INDENTIFIER: T H 1 9 5 6 M
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__ __ __ __ __ __
Last two letters of last name.
Year of Birth
Gender M, F, O (Use "O"(other) if gender is unknown or unspecified)

5. WHAT IS THE CLIENT'S CURRENT HOUSING SITUATION? Please choose one.

UNSHELTERED

☐ public space/outdoors (e.g., park, forest, sidewalk)

☐ vehicle (car, van, RV, truck)

SHELTERED

☐ uninhabitable housing (no water/heat, shed)

☐ abandoned /vacant building (seasonal property)

☐ emergency overnight shelter ☐ domestic violence shelters

PROVISIONALLY ACCOMMODATED

For clients in institutional housing arrangement, please select the client's current institutional housing arrangement:

☐ correctional centre   ☐ half-way house

☐ hospital   ☐ mental health/addiction facility

☐ group home/ supported living   ☐ children's institutions/group homes

Note: This includes people who may have lost their housing while in institutional care or cannot return due to change in needs and have no housing arrangements.

PROVISIONALLY ACCOMMODATED

☐ transitional housing (no permanency)

☐ short term temporary rental (hotel/motel, rooming house)

☐ living with family members/relatives (no permanency)

☐ living with friends (couch surfing)

---

6. HOW OLD IS THE CLIENT OR WHAT IS THE YEAR OF BIRTH?

__ __ __ __ Year of birth   ☐ Don't Know_____
If birth year is unknown please select one of the following:

☐ 16-18 years old   ☐ 30-39 years old   ☐ *58- 64 years old

☐ 19-24* years old   ☐ 40-49 years old   ☐ 65 years and older

☐ 25-29 years old   ☐ 50-57 years old   ☐ Don't Know

(***** youth cut off age of 24 years to compare with other research, and 58 is the eligible age for seniors' public housing)

7. HOW DOES THE CLIENT INDENTIFY THEIR GENDER.

☐ Male   ☐ Female   ☐ Transgender

☐ Other (i.e. non-binary, gender fluid) ☐ Don't Know

8. MARITAL STATUS

☐ Single   ☐ Married/Common Law   ☐ Separated/Divorced   ☐ Don't Know

9. DOES CLIENT HAVE CHILDREN?

☐ Yes   ☐ No   ☐ Don't Know

If yes, number of children under 18 years old. _____

If yes, what is the current care arrangement for children.

☐ Under full time care of client ☐ Part time care (shared custody, visitation, etc)

☐ Under care of family or other person(s) ☐ Under care of Child Welfare

☐ Other, explain _____

10. DOES CLIENT IDENTIFY AS INDIGENOUS OR HAVING INDIGENOUS ANCESTRY?

☐ Yes ☐ No ☐ Don't Know

If yes, select ☐ First Nations ☐ Meti ☐ Inuit ☐ Indigenous ancestry ☐ Don't know

If First nations select: ☐ Status ☐ Non Status ☐ Don't know

☐ First nations: Off Reserve ☐ First nations: On Reserve

11. HAS THE CLIENT HAD SERVICE IN THE MILITARY OR RCMP? (Military includes army, navy, air forces)

☐ Yes, Military ☐ Yes, RCMP ☐ No ☐ Don't Know

12. DID CLIENT RECENTLY (last 5 years) COME TO CANADA AS:

☐ Immigrant ☐ Student Visa ☐ Refugee or Refugee Claimant ☐ Don't Know

13. (a) WHAT IS THE HIGHEST LEVEL OF EDUCATION THE CLIENT HAS ATTAINED?

☐ Elementary school ☐ Junior High School ☐ High School

☐ Some High School ☐ College or University ☐ Don't Know
(b) IS THE CLIENT A CURRENT STUDENT?

☐ Yes ☐ No ☐ Don't Know

IF YES, WHERE? ☐ High School ☐ MUN ☐ CNA

☐ Other (i.e. Local technical College, Adult learning, full time employment program)

14. WHERE DOES THE CLIENT OBTAIN THEIR INCOME? Check all that apply.

☐ Full time employment   ☐ Part time or casual employment

☐ Income Assistance   ☐ Disability Benefit

☐ Employment Insurance   ☐ Money from family /friends

☐ Seniors Benefits (e.g.,, Canada Pension Plan/ Old Age Security /Guaranteed Income Supplement)

☐ Child and Family Tax Benefits   ☐ No Income

☐ Informal or Street based income (E.G.,, bottle returns, panhandling, sex work)

☐ Don't Know   ☐ Other (specify) _____

15. BASED ON YOUR KNOWLEDGE OF THE CLIENT, WHAT REASONS CONTRIBUTED THE MOST TO THE CLIENT LOSING OR BEING UNABLE TO FIND HOUSING IN THE LAST SIX MONTHS. CHECK ALL THAT APPLY.

☐ Addiction/Substance use   ☐ Mental Illness

☐ Poor housing options/conditions available ☐ Low Income

☐ Family breakdown/conflict   ☐ Domestic violence

☐ Criminal history   ☐ Health/Disability issues

☐ No Income Assistance   ☐ Racial Discrimination

☐ Pets   ☐ Rents are too high

☐ Children   ☐ Doesn't want permanent housing

☐ LGBTQ discrimination   ☐ Problematic rental history

☐ No rental history   ☐ Other (specify) _____
Provide Details on any further information

_____

_____

_____

16. PLEASE ADD ANY OTHER PERTINENT INFORMATION THAT YOU WISH TO INCLUDE. (INFORMATION SHOULD NOT INCLUDE ANYTHING THAT WILL IDENTIFY THE CLIENT)