



Clarenville
REAL • LIFE • POTENTIAL



Clarenville Housing Needs Assessment

FACT SHEETS



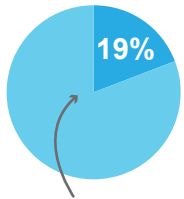


Clarenville Housing Needs Assessment AT A GLANCE

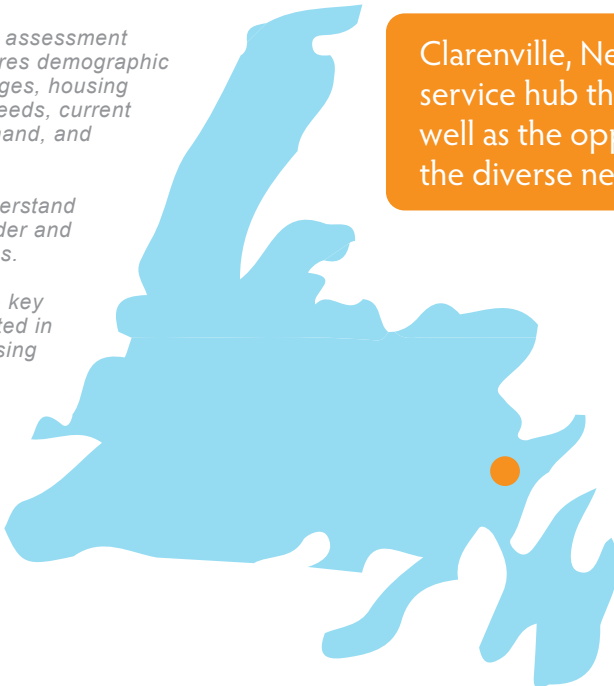
This housing needs assessment identifies and explores demographic and economic changes, housing stock and current needs, current and forecasted demand, and affordability gaps.

It also seeks to understand and share stakeholder and resident experiences.

A snapshot of some key findings are presented in the Clarenville Housing Needs Assessment fact sheet series.



- **19% of households are living in unaffordable housing** (spending >30% of their income on housing costs), with 10% in core housing need
- those most affected include renters, single persons, younger demographics, single parents, seniors, & Indigenous residents
- as of 2021, **270 households** were in need of various levels of affordable, non-market housing



Clarenville, Newfoundland is a vibrant community and local service hub that faces current and future housing challenges, as well as the opportunity for a proactive approach that cares for the diverse needs of all residents.

current conditions

- the **growing & aging** population requires more specific housing options
- **youth and seniors** especially are struggling to find affordable and appropriate housing
- Clarenville saw a **30% increase in housing sale prices** from 2019-2023
- there is a lack of appropriate, affordable, and social housing stock including **1 and 2-bedroom units**
- residents struggle with **unsafe living conditions, health risks, & affordability**
- housing needs exist in conjunction with **services gaps**, including limited public transit, barriers to accessing resources, and few community gathering spaces
- there is a **stigma** associated with being low-income and seeking social housing



future needs

key community reflections

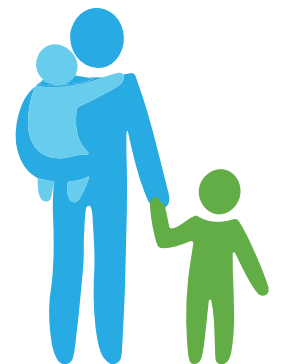
“If we can come out of this with affordable housing and some form of transitional housing, it would be great.”

engagement interview participant

- near-future housing development for low-income and senior residents is needed.
- increased collaboration & communication among government, developers, & landlords is desired.

by the numbers **240 new households** **510 new homes**

Clarenville may need to meet the demand for 240 additional households by 2028, and may need to build 510 homes by 2028 to meet incoming demand and existing non-market housing needs.





Clarenville Housing Needs Assessment

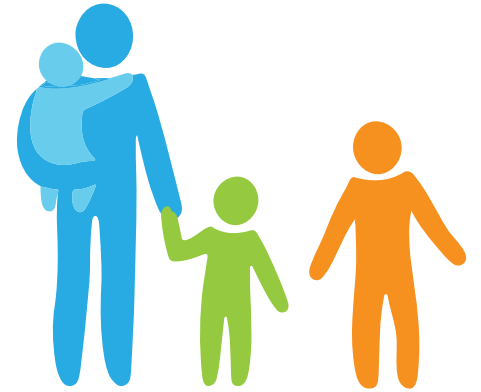
POPULATION

6,705

population in 2021

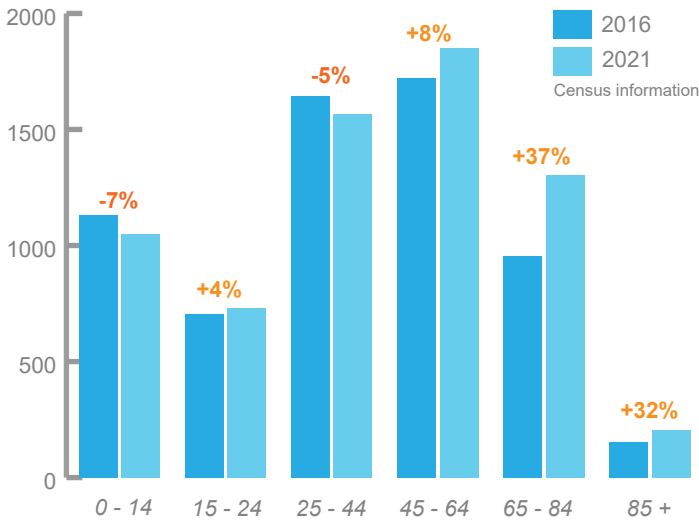
7,055

population projections for 2028

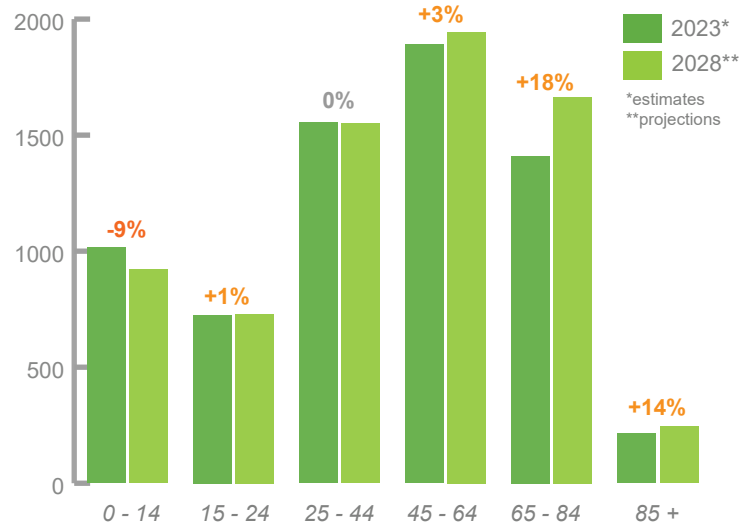


population growth in Clarenville, by age cohort

recent changes, 2016-2021



projected growth, 2023-2028



Clarenville has seen population growth in recent years, welcoming **415 new residents** & experiencing an overall growth rate of **7%**

7%

highest relative increases are occurring among older demographics

the population of Clarenville is expected to continue to grow, with a projected growth rate of **4%** between 2023 and 2028.

4%

the population is projected to continue to age



housing needs are implicated by demographic changes. while population growth points broadly to the need for more housing units, Clarenville's aging population requires careful consideration of age-friendly housing options, as also noted in the engagement interviews.



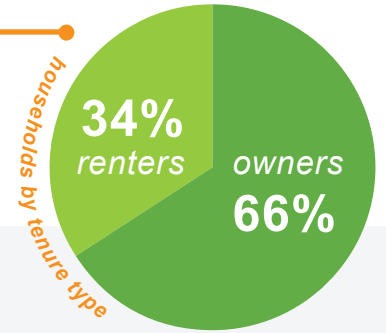


Clarenville Housing Needs Assessment

HOUSEHOLDS

2,800

households in Clarenville (2021)

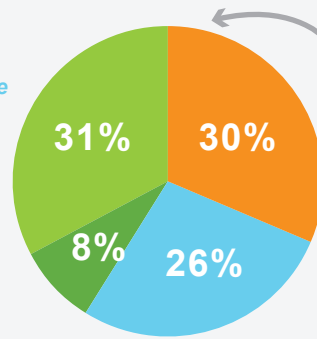
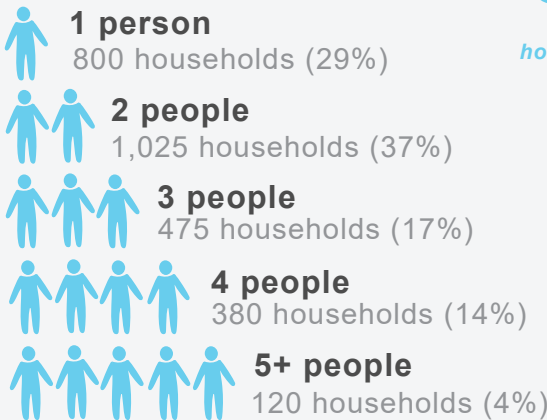


household characteristics in Clarenville

household size

2.3

average household size



number of households in Clarenville by family/household structure

835 couples with children

720 couples without children

230 single parents

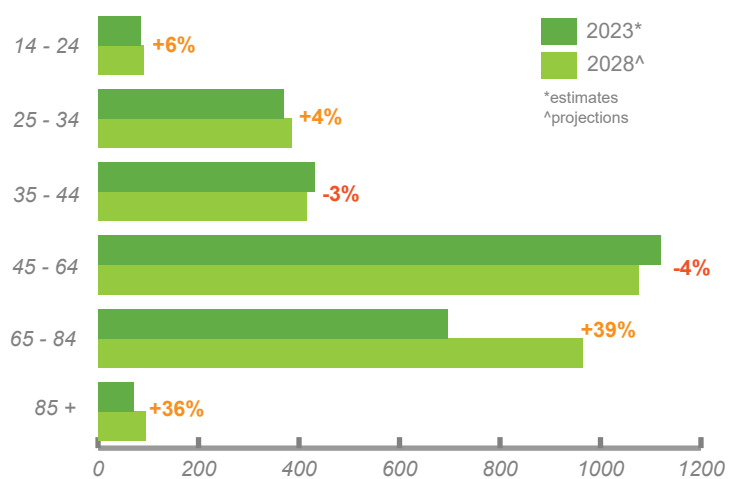
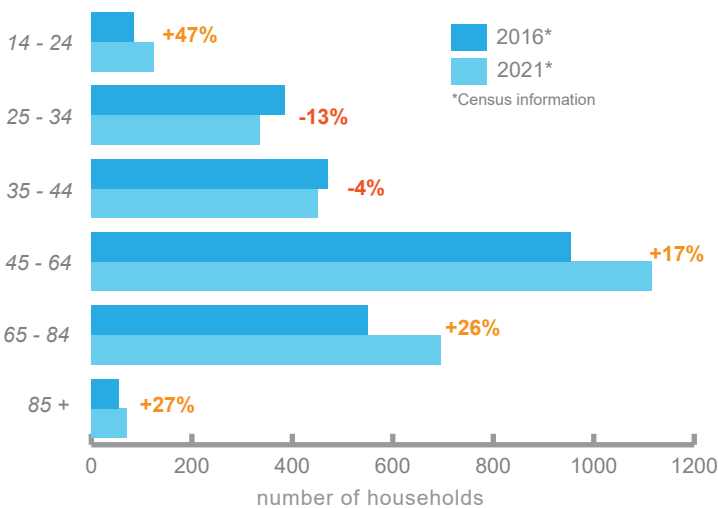
865 single persons or roommates

household type

all data from 2021

changes to households by age of primary household maintainer

the primary household maintainer is the first person in the household identified as someone who pays the rent, mortgage, taxes, or other utilities and services for the dwelling



understanding trends in average household size, composition and age can help inform the development of new units. more so, in engagement interviews, Clarenville residents expressed challenges in finding smaller housing options that reflect current and projected needs, including aging residents wanting to downsize, and small families seeking affordable housing.



Clarenville Housing Needs Assessment

HOUSING NEED



understanding housing need

the main indicators used to understand housing need are **affordability** (less than 30% of before-tax household income is spent on housing costs), **adequacy** (state of repair), & **suitability** (prevalence of crowding). more nuanced understandings of housing outcomes, like core housing need & deep unaffordability, are derived from these baseline indicators.

N.B. the five housing outcomes displayed below are not mutually exclusive, i.e. a resident may fall under multiple outcomes, & therefore these rates are treated separately

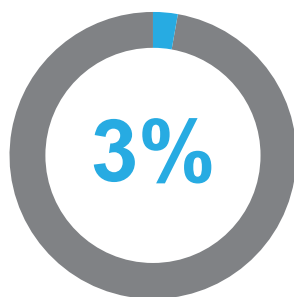
key housing outcomes for Clarenville households

the following charts show the percentage of households in Clarenville experiencing a certain housing need outcome & define the indicators used to determine these outcomes, according to 2021 data

inadequate

inadequate housing means the dwelling requires major repairs (e.g. structural, electrical)

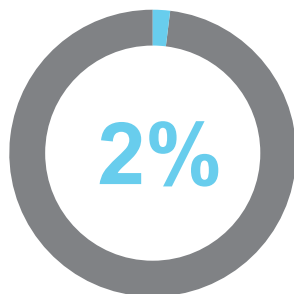
3% of Clarenville households live in inadequate housing



unsuitable

unsuitable housing is when the dwelling is overcrowded, meaning it does not have enough bedrooms for the people living there (based on the National Occupancy Standard)

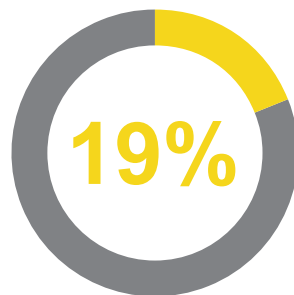
2% of Clarenville households are in unsuitable housing



unaffordable

unaffordable housing is marked by the household spending more than 30% of their (before-tax) total income on shelter expenses

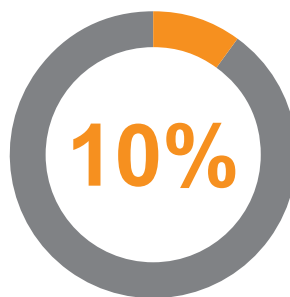
19% of households in Clarenville are living in unaffordable housing



core housing need

core housing need occurs when a household lives in an inadequate, unsuitable, and/or unaffordable housing situation, and there are no available housing alternatives for them (i.e. no local housing that meets all three indicators and does not cost more than 30% of their total before-tax income)

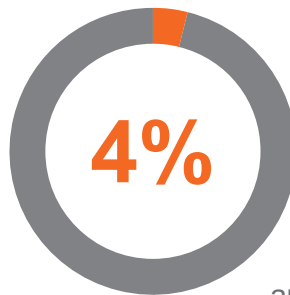
1 in 10 households is in core housing need



deep unaffordability

deep unaffordability (or extreme core housing need) occurs when households are spending 50% or more of their before-tax income on housing expenses

4% of Clarenville households are living in deep unaffordability



the most notable housing challenge for Clarenville residents is the cost of housing; almost **1 in 5** households live in unaffordable housing



HOUSING NEED



household housing need by tenure type

the charts below display household housing need rates (share of households) for five housing outcomes, per type of tenure (e.g. the proportion of total renter households vs. the proportion of total owner households in core housing need)

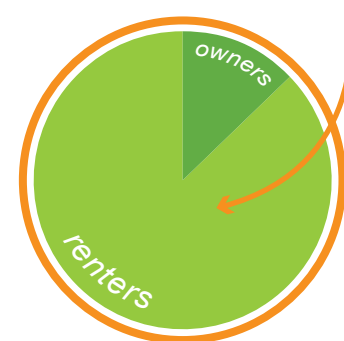
the most recent data is presented, from 2021

key findings:

renters in Clarenville experience higher rates of housing need across most outcomes compared to owners



among households in core housing need, the vast majority are renters



renters

homeowners



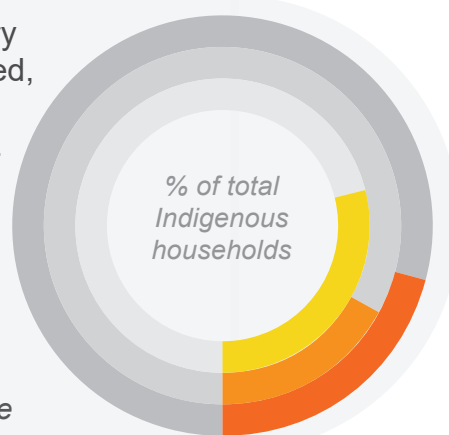
34% of households in Clarenville are renters, yet renters are disproportionately represented in the data: approximately* 66% of all households living in unaffordable housing, 87% of all households living in core housing need, and 71% of households experiencing deep unaffordability are renting their housing.

*approximation due to Statistics Canada's random data rounding of numbers up or down to a multiple of 5 or 10, resulting in ballpark percentages

housing need among Indigenous households

Indigenous households in Clarenville experience very high rates of unaffordable housing, core housing need, and deep unaffordability; particular attention to the specific housing needs of this population is required.

- 29%** of Indigenous households are in unaffordable housing
- 17%** of Indigenous households are in core housing need
- 21%** of Indigenous households are in deep unaffordability, which is a very significant rate



- unaffordable
- core housing need
- deep unaffordability



Clarenville Housing Needs Assessment

HOUSING NEED



by household characteristics

the charts below display household housing need rates per cohort (i.e. the share of the cohort) based on 2021 data

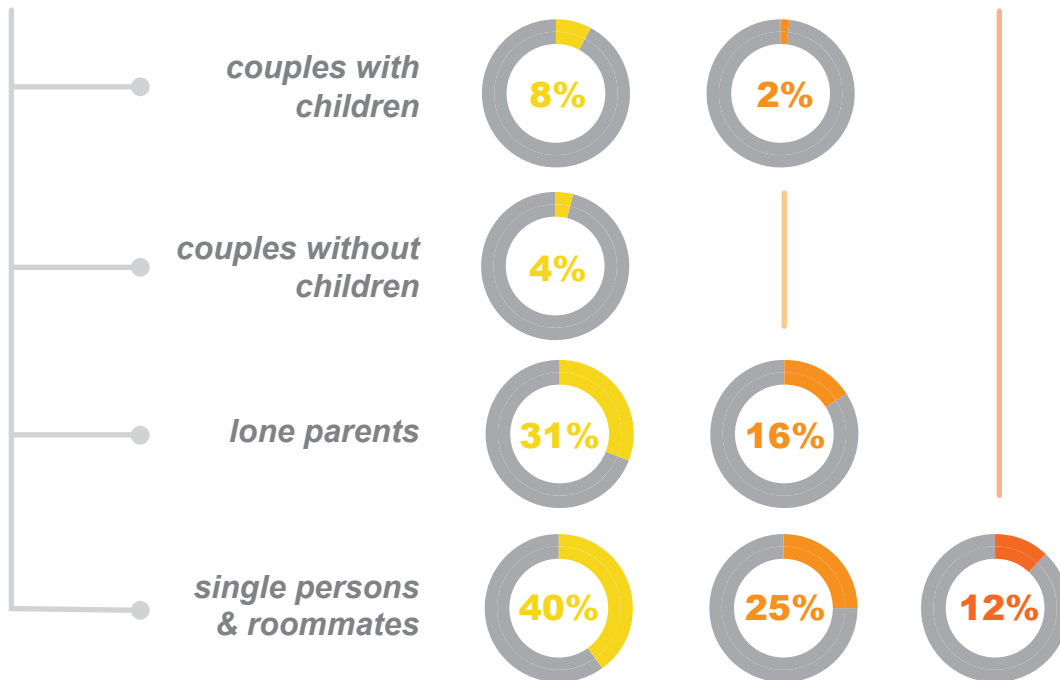
by household type

unaffordable

core housing need

deep unaffordability

key findings:



people living alone or with roommates have heightened rates of housing need. 3% also live in inadequate housing.

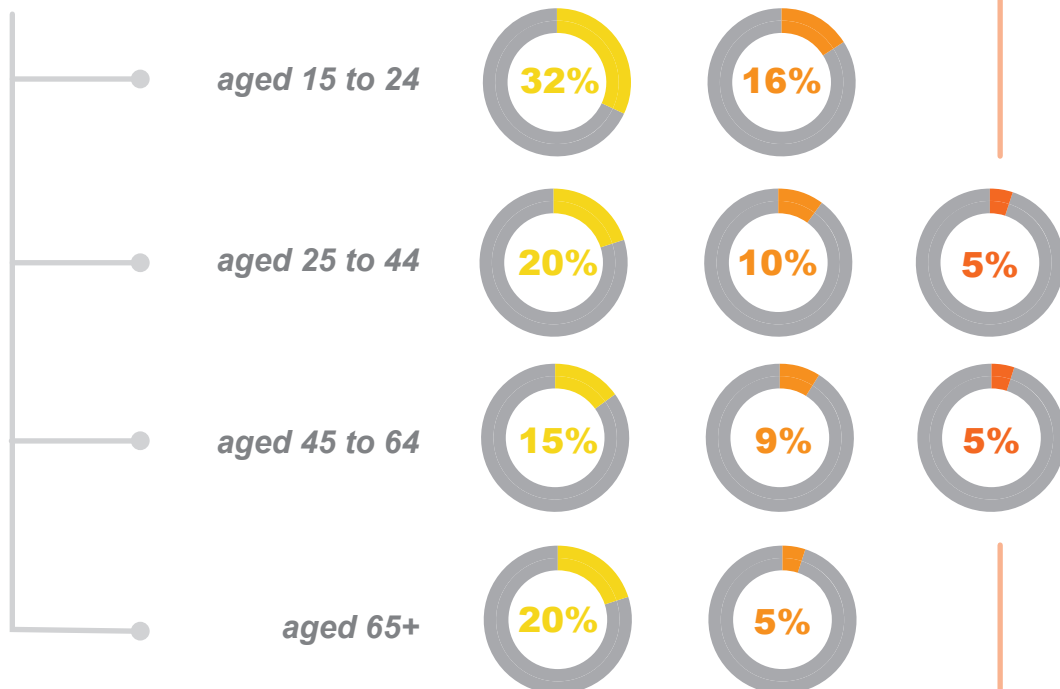
indeed, approximately* 66% of all households living in unaffordable housing, 79% of those in core housing need, & 87% of those in deep unaffordability are comprised of *single persons or roommates*

*approximation due to Statistics Canada's random data rounding

single parents also show high rates of housing need and, to add to this data, engagement interviews revealed gaps in affordable housing for single individuals and small families, especially as most social or subsidized housing units have 3-bedrooms



by age



households across all age groups are experiencing housing need, especially with regards to affordability.

stakeholders confirmed the need for diverse housing options for all ages, and especially for students & for Clarenville's aging population

housing need by age is calculated based on the age of the primary household maintainer (the first person in the household identified as someone who pays the rent, mortgage, taxes, or other utilities and services for the dwelling)

Clarenville Housing Needs Assessment

AFFORDABILITY



market conditions

average rent (2021)

\$720

1-bedroom

\$792

2-bedroom

\$990

3-bedroom

\$1,440

4-bedroom

overall average rent

\$868

median sale price for housing

\$187,725

in 2019



\$243,545

in 2023

+30%

The Newfoundland and Labrador Housing Corporation (NLHC) owns and manages much of the affordable housing in the area, with rents based on 25% of net monthly income.

non-market, subsidized & supportive housing

indicates number of units (intended for an individual or household), unless specified

affordable housing

- 40 NL Housing Corporation social housing
- 12 non-profit affordable housing approved units
- 16 partner-managed housing

transitional housing

- 3 REACH House
number of private bedrooms

financial support

- 11 NLHC rent supplement housing
- 14 Canada-NL housing benefit

seniors & personal care housing

- 12 Clarenville Protective Care Community
- 69 Clarenville Retirement Centre
- 74 Cozy Quarters Retirement Centre
- 44 Dr. Albert O'Mahony Memorial Manor
number of beds

total inventory: **295**
units or beds

affordable housing demand

as of 2021, about 270 households were in need of various levels of affordable, non-market housing

Clarenville may need to build 510 homes by 2028 to meet incoming demand & existing non-market housing need





Clarenville Housing Needs Assessment

WHAT WE HEARD

“Housing is a right for everyone.”

engagement interview participant

The Clarenville Housing Needs Assessment engaged local residents to better understand challenges and opportunities. In April & May 2024, the feedback, lived experiences, and expertise of various stakeholders and residents were gathered through virtual interviews, meetings, and questionnaires, to provide a robust and nuanced understanding of the housing needs and landscape in Clarenville, Newfoundland.

current challenges & experiences

demographic considerations

- **students** struggle to find housing
- hundreds of **seniors** seeking to downsize or age-in-place face struggles and long waitlists for adequate housing options
- **young residents and families** are priced out of the housing market
- individuals with substance use challenges, recently incarcerated, living with mental or physical challenges, experiencing relationship conflicts, or with other complex experiences face **additional barriers, marginalization, and limited assistance**
- there is **stigma** towards low-income residents seeking social housing

health impacts

- some seniors face poor conditions and **isolation**
- stable housing was identified as a **key health need** for community members facing substance use challenges
- some renters are asking their physicians for doctor's notes to send to their landlords, regarding the **health risks posed by their housing conditions**

housing availability

- there is a **lack of smaller housing options** (for more market and non-market housing), with additional 1 & 2-bedroom units required to best suit the needs of households
- **rental vacancies are rare** and in high demand
- accessible, ground-level and otherwise **age-friendly housing** options for older residents are lacking

housing affordability

- community members expressed **growing concerns around affordability** and the need for **proactive measures** to ensure the number of people experiencing homelessness does not increase
- participants expressed the need for affordable housing options for those community members on **income support**
- **young families and individuals** seeking to enter the housing market are increasingly struggling to purchase a home

“It is so important to ensure that we have adequate housing available for our seniors as Clarenville has a huge senior population and continues to grow each year. This is mainly due to the location and the services available in the town. It appears that Clarenville is growing faster than most rural communities in Canada especially in the age group of 65 plus.”

engagement participant



moving forward...

- the need for age-friendly housing options for seniors as the population ages was a key priority identified through this engagement
- the recent passing of a local developer raised worries about future development of low-income and senior-oriented housing
- there is broad consensus about the need for a more inclusive approach to social housing that reduces stigma and supports diverse individuals
- collaboration between developers and government on affordable housing is desired

