



**The Institute for the  
Advancement of Public Policy, Inc.**

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*Report on Housing and Homelessness  
City of Mount Pearl, NL*

Submitted to:

***Housing and Homelessness Advisory Committee***

Subcommittee of the  
Planning and Land Use Committee  
City of Mount Pearl, NL

Submitted by:

***The Institute for the Advancement of Public Policy, Inc.***  
*St. John's, NL*

April 25, 2009



# The Institute for the Advancement of Public Policy, Inc.

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Mr. Stephen B. Jewczyk  
City Planner  
City of Mount Pearl  
City Hall, Centennial Square  
Mount Pearl, NL

April 25, 2009

Dear Mr. Jewczyk;

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**Re: Study on Housing and Homelessness  
Final Project and Draft Community Plan**

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Attached you should find the final report and draft community plan as prescribed by Service Canada. The final report has been completed in accordance with the work plan that was approved by the Housing and Homelessness Advisory Committee (HHAC). This report incorporates the feedback and comments of the HHAC that could be supported by the data collected during the research phases of the study.

It is our understanding that the Chair of the HHAC plans to present it to City Council and then to the public. The goal will be to raise awareness of the issues of housing and homelessness in Mount Pearl and then to engage the public further by establishing a community stakeholder committee. The community stakeholder committee will implement the recommendations.

The information in the draft community plan was derived from the data collected through the process of developing the final report. It has been completed to the extent possible with available data.

According to the Reference Guide for Community Plans 2007-2009, revised August 2007, a community plan is to be developed for designated communities. Outreach communities do not require a community plan but "to demonstrate both need and broad community support." Mount Pearl is an outreach community. You will need to discuss with Services Canada any other information that it requires.

Thank-you for the opportunity to work on this project.

Yours sincerely,

*Colleen Hanrahan*  
Managing Director

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## 1.0     Introduction

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Arising from the City Planner's participation in a workshop in St. John's, the City of Mount Pearl (the City) became aware of, and interested in, the subject of Housing and Homelessness. A workshop session was conducted in Mount Pearl in July 2007 to discuss the issue within the context of the

municipality.<sup>1</sup> This led to further interest within the City Council, specifically to conduct further research into the issue in the community.

The Planning and Land Use Committee of the City Council established a sub-committee, the Housing and Homelessness Advisory Committee (the HHAC) to oversee a study into housing and homelessness in Mount Pearl. The HHAC was chaired by Councillor Paula Tessier with a committee membership that included the City Planner, staff of the Planning Division, representatives of the St. John's Homelessness Advisory Committee and representatives of Services Canada. The City Council received funding assistance from the Homelessness Partnering Strategy, Service Canada to complete the study.

The Institute for the Advancement of Public Policy, Inc. (the consultant) was engaged to undertake research and a submit report on housing and homelessness in Mount Pearl. This report with accompanying plan was prepared as a result of the work the consultant guided by the HHAC.

## 2.0 Background and Purpose of the Study

In the field of housing, the role of the City Council has been one of providing direction for a Municipal Plan with regulations and zoning by-laws to support development and to oversee monitoring and enforcement efforts. Unlike St. John's, the capital city of the province, and other municipalities in Canada, the City does not own and operate non-profit rental housing. Mount Pearl is a relatively young municipality in the province as it was incorporated in 1955. It achieved city status in 1988.

For housing, the City Council has focused on its regulatory role. However, on an ad hoc basis, it does extend support to projects within the community, for example, for HABITAT for Humanity when it develops projects in Mount Pearl it has assisted by waiving service connection fees and by encouraging staff to volunteer and participate in the construction efforts. Also, through tax relief measures the City Council assists Iris Kirby House (shelter for victims of domestic violence based in St. John's) with its two transitional housing apartment units in Mount Pearl. Otherwise the City Council is not directly involved in housing.

The issue of housing and homelessness was one to which the City Council had not been a focus of attention. However, there has been interest in this issue at the national level through the Federation of Canadian Municipalities of which the City of Mount Pearl is a member. As a result of all these forces, there was interest in gaining a better understanding of the situation in Mount Pearl.

The mandate of the consultant was:

1. To explore housing and homelessness in the City of Mount Pearl;
2. To determine the extent of housing and homelessness issues in the City; and
3. To determine how the City of Mount Pearl and the community at large can respond to these issues.

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<sup>1</sup>. Planning Department, City of Mount Pearl. July 2007. Report of the Roundtable on Housing and Homelessness in Mount Pearl.

This report summarizes the approach used by the consultant, research findings and recommendations.

### 3.0 Approach to the Research

The consultant reviewed documents relative to housing and homelessness in the City of Mount Pearl to assist in developing a research approach. A work plan was developed and presented to the HHAC for review and comment. The work plan was approved by the HHAC before the research commenced. (Refer to **Appendix A** for the work plan)

The initial foundations were laid by developing a list of definitions to be used in the study. In order to understand the infrastructure of housing in Mount Pearl, an inventory was developed including dwellings, apartment buildings and complexes, social housing, private non-profit projects and continuing housing co-operatives. As well, the organizations involved in housing and related support services were identified.

Ways to gauge the extent of housing and homelessness in Mount Pearl were based on studies developed by Canada Mortgage and Housing Corporation (CMHC), information available from the Newfoundland and Labrador Statistics Agency and sources such as the Office of the Superintendent of Bankruptcy Canada. Data from the Census, the Community Accounts, Atlantic Seniors Housing Research Alliance and other relevant research sources were relied upon to develop an appreciation of the situation in Mount Pearl.

Twenty-five (25) key informant interviews were conducted to gather qualitative information to gain an appreciation of the issues from various perspectives and to identify themes. Eight (8) focus groups were organized by service or area of interest. In addition to the focus groups there was a separate meeting organized with the Chamber of Commerce. In all cases, those who participated were advised that their specific comments would be made to the consultant in confidence and that no comment would be attributed to them in the report. Rather the report would present the overall findings of the study. (Refer to **Appendix B** for the list of participants.)

The consultant was invited to participate in a presentation made to the Mount Pearl Seniors Independence Group by the Seniors Resource Centre. The session presented the findings of a project funded by the Homelessness Partnering Strategy. The study was intended to contribute input regarding seniors housing into the Housing and Homelessness Study in Mount Pearl.

Client input was obtained through a focus group conducted with seniors. Attempts to organize a focus group of youth did not meet with success, however, a client of Youth Services was interviewed in the presence of a social worker. An effort to host a focus group with persons with complex needs whose identified community was Mount Pearl was also attempted with the assistance of Stella Burry Community Services. One client was interviewed. It should be noted that client input was also secured through the participation of clients in the focus groups and during the public meeting (e.g. persons with disabilities, youth, and families).

Based on the data collected, the consultants developed a discussion paper for public distribution and comment. A public meeting was held in November, 2008 during which there was a presentation made by the consultant and an opportunity for comment was provided. Refer to **Appendix C** for the Discussion Paper.

This report presents information collected during the course of the research. It is organized by findings in the key theme areas with recommendations.

## 4.0 Key Themes, Findings and Recommendations

### **4.1 The Status of Housing and Homelessness in Mount Pearl**

To determine the extent of housing and homelessness in Mount Pearl presented some challenges for the consultant. There are shelters, transitional housing and supportive housing based in St. John's<sup>2</sup>. When contacted by the consultant, there was an indication that there were clients from Mount Pearl using the services. However it did not track the community of origin of the client. The Housing Information and Family Income Source (HIFIS) data base is available for use by most facilities and it does not include a field for community of origin.

There is an absence of obvious sources of data in Mount Pearl such non-governmental organizations (NGOs) operating shelters and supportive housing to provide insights into the needs and demands for such facilities. Iris Kirby House owns and operates two transitional housing units for women and children leaving the shelter. These units are always filled and there is demand for

The consultant drew upon several research sources and applied statistical data to gauge the extent of housing and homelessness in Mount Pearl.

HRSDC's Homelessness Partnering Strategy defines 'persons at risk of homelessness' as those individuals or families who:

- i.** Are at imminent risk of eviction from their current housing
- ii.** Pay too high a proportion of their income for housing
- iii.** Live in unacceptable housing or housing circumstances
- iv.** Will be discharged from the criminal justice system, or leaving a health facility after an extended stay or who are youth exiting the child welfare system who do not have suitable housing in place prior to their discharge from these systems.

In addition to these persons, there are other individuals who are in need of services to avoid homelessness. These persons may be classified as:

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<sup>2</sup> The Institute for the Advancement of Public Policy, Inc. in collaboration with Auspex Consulting. November 25, 2007. Project Report and Action Plan Affordable Housing Study, City of St. John's. Table 1, P. 9.

- v.** Individuals and families who require supportive housing as they do not have the necessary resources to live without some type of support
- vi.** Individuals and families referred to as the hidden homeless who live in locations not intended for human habitation and/or who are continuously moving among temporary housing arrangements provided by strangers, friends or family
- vii.** Individuals and families who stay temporarily in emergency and/or transitional housing on a short-term or crisis basis and do not return once they secure stable housing
- viii.** Individuals and families who access housing shelters multiple times (episodically) throughout the year, seeking assistance, but who are not necessarily able or ready to form the long-term connections necessary to move to housing stability
- ix.** Individuals and families who live in the street due to a lack of secured housing
- x.** Individuals and families who chronically live on the street over a period of year(s).

The following section presents a statistical profile of persons potentially at risk of homelessness and those who are identified as homelessness or are supported to avoid homelessness in the City of Mount Pearl.

For Statistics Canada, Mount Pearl is considered part of the St. John's Census Metropolitan Area (CMA). Some of the data used in this report is specific to Mount Pearl while other data has to be either disaggregated or apportioned to Mount Pearl based on its share of the CMA population.

For individuals and families living in their own homes, the likelihood of homelessness has to be considered based on these factors:

- Inability to cover monthly payments
  - i. Leading to bankruptcy – according to the federal Office of the Superintendent of Bankruptcy Canada, there are approximately 5.01 bankruptcies for each 1,000 people in the St. John's urban area (based on 2005 data). On this basis, Mount Pearl could see approximately 5 households (or 13 people) at risk of homelessness on an annual basis. The persons most at risk are both male and female heads of household including their dependent family members.
  - ii. Exceeding core housing need – One of the ways CMHC defines core housing need is household spending on shelter costs in an amount 30% or greater of before-tax household income. Based on 2001 data (the latest year for which data is available), 4.2% of owner-occupied households in the St. John's CMA were in this category. Applying this ratio to Mount Pearl's current owner-occupied households would result in approximately 564 people in core housing need. Though not necessarily at risk of homelessness, this data indicates an issue of affordability for these households and the families living there.

- iii. When housing prices, shelter costs and overall inflation exceed the annual growth in incomes this core housing need can increase. Given recent increases in many other household costs (energy, food and transportation), this need can be expected to grow and contribute to more people at risk of not being able to afford their homes and, consequently, at being at risk of homelessness.
- iv. Over the five year period 2002-2007, shelter costs in NL have increased by 18.8% while the CPI has increased by 11.1%. Median household incomes for Mount Pearl declined for the period 2001-2006 by almost 1.3%.
- v. The persons most at risk are female seniors living alone, lone parent families and non-elderly seniors living alone.

➤ Current housing is no longer adequate

- vi. In 2006, 3.9% of Mount Pearl's occupied private dwellings were in need of major repair (e.g. defective wiring, plumbing, and structural). Without these repairs, the dwelling may not be adequate for housing that puts 359 households or 986 individuals at risk of homelessness.

➤ Current housing is no longer suitable

- vii. In this category, aggregate data is not available. Examples include housing for seniors whose households are either too large, not accessible, or, because of health needs are no longer suitable; for single parent families whose households are too large; for families led by females who are victims of family violence; for families with disabled family members whose dwellings are not accessible, and for youth who no longer can live at home.
- viii. Current and potential demand for specific forms of supportive housing for households in this category indicates there is a number of individuals who may be at risk of homelessness (i.e. can no longer stay in their own homes and have to move).
- ix. Without suitable housing in Mount Pearl, individuals are moving to other municipalities, namely St. John's, where suitable housing is more available.

For individuals and families living in rented premises, the likelihood of homelessness has to be considered based on these factors:

➤ Inability to cover monthly payments

- x. Exceeding core housing need – One of the ways CMHC defines core housing need is household spending on rental housing shelter costs in an amount 30% or greater of before-tax household income. Based on 2001 data, 27.4% of renter-

occupied households in the St. John's CMA were in this category. Applying this ratio to Mount Pearl's current renter-occupied households would result in approximately 1,269 people at risk of homelessness. Though not necessarily at risk of homelessness, this data indicates an issue of affordability for these households and the families living there.

- xi. When shelter costs and overall inflation exceed the annual growth in incomes this core housing need can increase. Given recent increases in many other household costs (energy, food and transportation, this need can be expected to grow and contribute to more people at risk of not being able to afford their rented premises and, consequently, at being at risk of homelessness.
- xii. Over the five year period 2002-2007, shelter costs in NL have increased by 18.8% while the CPI has increased by 11.1%. Median household incomes for Mount Pearl declined for the period 2001-2006 by almost 1.3%.
- xiii. The persons most at risk are female seniors living alone, lone female parent families and non-seniors living alone.

➤ Current housing is no longer adequate

- xiv. In this category, data is not available.

➤ Current housing is no longer suitable

- xv. In this category, aggregate data is not available.
- xvi. Examples include housing for seniors whose households are either not accessible or, because of health needs, are no longer suitable; for single parent families whose households are too large; for families led by females who are victims of family violence; for families with disabled family members whose rented premises are not accessible, and for youth who no longer can live at home.
- xvii. Current and potential demand for specific forms of supportive housing for households in this category indicates there is a number of individuals who may be at risk of homelessness (i.e. can no longer stay in their own homes and have to move).
- xviii. Without suitable housing in Mount Pearl, individuals are moving to other municipalities, namely St. John's, where suitable housing is more available.

Based on research, the study explored the following areas.

- a. Lack of supportive services
- xix. Current and potential demand for specific supportive services for households in this category indicates there is a number of individuals who without these

- services may be at risk of homelessness (i.e. can no longer stay in their own homes and have to move).
- xx. Seniors are at highest risk. The data suggests that Mount Pearl should have a larger seniors' population than it has in relation to the St. John's CMA. Once Mount Pearl's seniors decide to move from their single family homes or subsidiary apartment (often supplied by a family member), there are few housing options for them. The factors that may be contributing to this are the absence of congregate housing for seniors (e.g. large seniors' apartment buildings/complexes and condominiums, and long term care nursing facilities) along with the lack of availability of supportive services. Without supportive services in Mount Pearl, individuals are moving to other municipalities in the region where these services are available.
  - xxi. Youth are at risk. Supportive services for youth at risk are not as widely known or available in Mount Pearl as in St. John's.
  - xxii. Without supportive services in Mount Pearl, individuals are moving to other municipalities in the region where these services are available.

b. Hidden homeless population

There is limited to no statistical information about this group of people in Mount Pearl.

c. Living on the street population (also make specific reference to the sub-population chronically living on the street in your community)

Given the realities of the inhospitable climate particularly in winter, there are very few reported instances of individuals living on the street. In the cases reported during focus groups and interviews, cases reported involved individuals who seemed to be suffering from mental health and addictions issues.

d. Short-term or crisis sheltered population (also make specific reference to the episodically sheltered sub-population in your community)

The shelters in St. John's do not track the community of origin although it is known that there are clients from Mount Pearl.

e. Supportive housed population

There are supportive housing projects based in St. John's. These options are targeted to youth, persons with complex needs, victim of domestic violence and Aboriginal clients. As noted previously, there is no ability for the operators of these projects to track which clients originate from Mount Pearl. There is no field to enter data into the data base used by the shelters and supportive housing projects. This is problematic for communities preparing a plan as there is tracking by HIFIS to determine the extent to which these services are used by residents of Mount Pearl.

Neighbourhood, community and regional level risk of housing affordability indicators are presently being developed by Newfoundland and Labrador Statistics Agency. Data are expected to be released in early 2010 as part of the Province's Poverty Reduction Strategy and the National Homelessness Partnering Strategy.<sup>3</sup>

## **4.2 Housing and Homelessness Infrastructure in Mount Pearl and the Region**

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One of the first tasks undertaken by the consultant was to determine the current housing stock in Mount Pearl and of the supportive housing options that are available. The findings are presented below:

**Table 1**  
**Inventory of Housing Resources**

### City of Mount Pearl

**As of December 2008**

| <b>Form</b>             | <b>Number of Units/Beds</b>   | <b>Comments</b>          |
|-------------------------|---|--------------------------|
| Single dwellings        |   | 6,049                    |
| Duplex/semi-attached    |   | 696                      |
| Row Housing             |   | 736                      |
| <b>Total houses</b>     |   | <b>7,429</b>             |
| Apartment Buildings     | Combination of private non-profit and private market rental. <sup>4</sup> | 6 buildings<br>395 units |
| Subsidiary apartments   |   | 1,644                    |
| <b>Total apartments</b> |   | <b>2,039</b>             |
| <b>Total units</b>      |   | <b>9,468</b>             |

### Specialized Housing

|                  |                                     |  |
|------------------|-------------------------------------|--|
| Foster homes     | 4 foster homes are used for respite | 14 foster homes<br>24 children in total <sup>5</sup> |
| Youth placements | 1 has been vacant for               | 2 board and  |

<sup>3</sup> The information was received from Cory Giles, Ph.D. by email dated April 14, 2009.

<sup>4</sup> Source: Background Report to the Municipal Plan of the City of Mount Pearl, p. 6-19

<sup>5</sup> Source: Eastern Health

|   |   |   |
|---|---|---|
|   | some time   | lodging homes<br>4 residents<br>maximum                                   |
| Co-operative living arrangements<br>(staff support for residents with a developmental delay)  | Eastern Residential Support Board, Eastern Health                             | 2 homes in Mount Pearl-rental units                                       |
| Other housing with support for youth in Mount Pearl   |   | 0   |
| Other housing with support for adults with complex needs in Mount Pearl                       |   | 0   |
| Shelters  |   | 0   |
| Transitional Housing - second stage - Kirby House   | Operated since 1994 <sup>6</sup><br>Tenure limited to 12 months. <sup>7</sup> | 2 apartment units<br>in one dwelling                                      |
| Supportive Housing  |   | 0   |
| Personal Care Homes <sup>8</sup>  |   | 64 beds Level 1<br>70 beds Level 1 & 11                                   |
| Long-term care  |   | 40 beds Level 11 & 111  |
| Assisted Living   |   | 0   |
| <b>Public-Private Partnership Projects</b>  |   |   |
| Habitat for Humanity  |   | 6 dwellings<br>One double dwelling and four single dwellings <sup>9</sup> |
| <b>Ownership</b>  |   |   |
| Condominiums<br>( Combination of apartment buildings, row housing and bungalow style housing) |   | 236 units   |
| Condominium development in process  |   | 236 units   |

<sup>6</sup> Source: Gail Tobin, Iris Kirby House<sup>7</sup> Depending on the circumstances, extensions may be granted.<sup>8</sup> Source: Long Term Care, Community Living and Supportive Services, Rehabilitation, Continuing and Palliative Care, Eastern Health<sup>9</sup> Source: Background Report to the Municipal Plan of the City of Mount Pearl/One additional unit is due to be constructed in October 2008

|   |            |  |
|---|------------|--|
| <b>There are two condominiums under development.<sup>10</sup></b>                       |            |  |
| <b>NL Housing<sup>11</sup></b>  |            |  |
| <b><u>Public Rental Housing (all family units)</u></b>                                  | <b>184</b> |  |
| <b><u>Private Non-profit (family or senior units as indicated)</u></b>                  |            |  |
| SPAN (Single Parent Association of Newfoundland) Community Housing Inc. Family Housing  | 12         |  |
| SPAN (Single Parent Association of Newfoundland) Community Housing Inc. Seniors Housing | 12         |  |
| Columbus Centre Inc. Seniors Housing  | 12         |  |
| Parkdale Manor Senior Citizens Complex  | 12         |  |
| Masonic Park Senior Citizens Complex  | 208        |  |
|   | 256        |  |
| <b><u>Co-operatives (not designated as family or senior)</u></b>                        |            |  |
| Liberty Housing Co-operative  | 10         |  |
| Viking Housing Co-operative   | 18         |  |
| Easton Housing Co-operative   | 42         |  |
| Barbour Manors Housing Co-operative   | 15         |  |
| Cabot Housing Co-operative  | 10         |  |
| Caribou Housing Co-operative  | 22         |  |
| Genesis Housing Co-operative  | 14         |  |
| Apollo Housing Co-operative   | 28         |  |
| Freedom Housing Co-operative  | 8          |  |
| Pearlgate Housing Co-operative  | 16         |  |
| Whiteley Drive Housing Co-operative   | 12         |  |
|   | 195        |  |
| <b>Total Social Housing</b>   | <b>471</b> |  |

<sup>10</sup> Source: Background Report to the Municipal Plan of the City of Mount Pearl, p. 6-16.<sup>11</sup> Source: NL Housing

### Summary of Social Housing Units

|   |            |
|---|------------|
| <u>Public Housing (family)</u>                            | 184        |
| <u>Private Non-profit (family or senior units)</u>        | 256        |
| <u>Co-operatives (not designated as family or senior)</u> | 195        |
|   | <b>195</b> |

  

|                             |                  |
|-----------------------------|------------------|
| <b>Total Social Housing</b> | <b>471 units</b> |
|-----------------------------|------------------|

There are several observations arising from this information:

- There is a presence of affordable housing developed under the social housing programs. NL Housing units were designed for families. NL Housing has a waiting list for their units in Mount Pearl.
- The non-profit social housing projects and continuing co-operative housing projects have units designed for seniors and/or families, depending on the project
- According to the information available from NL Housing, there has been no uptake of rent supplement units. This may relate to the few number of apartment building in Mount Pearl.
- Based on focus group discussions, according to some informants there appears to be a 'trend' toward homeowners with basement apartments incorporating these units into their living area thereby reducing the rental market. This could not be verified as the City of Mount Pearl does not track this information on a consistent basis.
- Children and youth under the protection of the state fall under the child protection system regulated by Eastern Health under *the Child, Youth and Family Services Act*. Foster homes, youth placements and group homes are the residential options available for their clients.
- Co-operative living arrangements are houses that are rented and staffed to support persons with developmental disabilities to live independently in the community. These homes are operated by the Eastern Residential Board and are regulated by Eastern Health. The personal care homes and long-term care facility are regulated under the policies of the provincial health system and delivered by Eastern Health.
- There are limited options for those who require affordable housing with support services. Besides Iris Kirby House, there is limited presence of non-governmental organizations that deliver supportive housing to targeted clienteles. If a resident of Mount Pearl is in need of these services associated with the housing arrangement, they must seek these services outside the community.
- HABITAT for Humanity is an international a program designed to assist working families with affordable homeownership.
- There are no other affordable homeownership programs available in Mount Pearl.

Mount Pearl is adjacent to the provincial capital city of St. John's, a designated community under the Homelessness Partnering Strategy. Mount Pearl is an outreach community. Given the close proximity of Mount Pearl to St. John's, the context of the larger region of the St. John's metropolitan must be considered. For the purposes of this report, a distinction will be made

between St. John's and the northeast Avalon which includes St. John's, Mount Pearl and surrounding communities.

St. John's is the location of an array of services including shelters, transitional housing, supportive housing and social housing projects. The projects have developed over time and have been funded through a variety of sources, including public, private and the third sector. These are owned and operated by non-governmental organizations (NGOs) serving client groups. See Table 1.

Table 2

*Continuum of Affordable Housing – St. John's, NL 2007*

| Type of Affordable Housing  | Providers   | Clientele   |
|---|---|---|
| <b>Shelters</b><br><br>(Shelters provide a bed and food with limited support services. Usually the stay is limited to a number of days.)  | Iris Kirby House  | Women & children  |
|   | Naomi House   | Women 16 – 29 yrs.  |
|   | Choices for Youth   | Men 16 – 29 yrs.  |
|   | AIDS Committee, Tommy Sexton Centre   | Youth and adults priority for clients with HIV or AIDS  |
|   | Wiseman Centre  | Men 30-64 yrs   |
|   | Native Friendship Centre  | Adults (can include families) priority aboriginal   |
| <b>Transitional Housing</b><br><br>(Transitional housing provides accommodation with food and support services to help clients become independent. The stay can extend to 2 years.) | Reception House for Association for New Canadians   | Recently arrived refugees   |
|   | Emmanuel House  | Adults returned to the community after institutionalization   |
|   | Peters Foundation   | Women recovering from alcoholism  |
|   | AIDS Committee -Tommy Sexton Centre   | Adults learning to live with HIV and/or AIDS  |
|   | Wiseman Centre  | Men learning to live independently  |
|   | Pleasant Manor  | Adults living with a mental illness learning to live independently  |
| <b>Supportive Housing</b><br><br>(Supportive housing provides housing with a range of support services that enable a client to live independently in the community.)                | Stella Burry Community Support Services   | Adults with complex needs   |
|   | Choices for Youth   | Youth in need of housing and support  |
|   | Pleasant Manor  | Adults with a mental illness  |
| <b>Subsidized Housing</b><br><br>(Housing with a rental subsidy and, on times, a subsidy for heating).  | NLHC Public and City's Non-Profit Housing   | Households in need of housing with affordability issues   |
|   | City Non-profit housing   | Households in need of housing and probably with affordability issues  |
|   | Non- profit housing, Continuing co-operative housing, seniors apartments and cottages operated by Community-based organizations | Households in need of housing with affordability issues usually targeted to a specific clientele, e.g., seniors, single parent families |

|   |                      |  |
|---|----------------------|--|
| <b>Affordable Homeownership</b><br>(An option that provides financial and other supports to assist a client make a transition from tenancy to homeownership.) | Habitat for Humanity | Households with incomes from employment (working households) |
|---|----------------------|--|

**Source: Affordable Housing Study - Project Report & Action Plan, November 25, 2007, City of St. John's.**

To provide an indication of the housing available in St. John's, including shelters, transitional housing and supportive housing, refer to Table 3 which provides a count of the total number of beds and units available in the City as of April 2007.<sup>12</sup>

| <b>Table 3</b>  |  |
|---|--|
| <b>Types of Affordable Housing in St. John's – April 2007</b> |  |
| <b>Shelters &amp; Hostels<sup>13</sup></b>                    | 83 beds/70 beds                          |
| <b>Transitional Facilities</b>                                | 95 units                                 |
| <b>Supportive Housing</b>                                     | 94 units                                 |
| <b>Subsidized Rental Housing</b>                              | 4,132 units                              |
| <b>Affordable Homeownership</b>                               | 27 units                                 |
| <b>Total</b>  | <b>4,501 beds and units<sup>14</sup></b> |

**Source: Affordable Housing Study - Project Report & Action Plan, November 25, 2007, City of St. John's.**

Since this inventory was compiled, additional units have been constructed by HABITAT for Humanity. Projects have received funding commitment including Marguerite's Place (8 units), a supportive housing project of the St. John's Status of Women's Council, a supportive housing project of Stella Burry Community Services (6 units at the W. J. Murphy Site, 18 units at Rawlins Cross) and a supportive housing project for Choices for Youth (14 units. These projects are in varying phases of development.

These services are intended to provide support to clients of the northeast Avalon and the province. They are not exclusively available for the residents of St. John's. Therefore residents of Mount Pearl may also avail of these services.

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<sup>12</sup> Not considered in the affordable housing portfolio in the City of St. John's were facilities operated by Corrections Canada or beds in long-term care facilities.

<sup>13</sup> The hostel is operating at the Health Sciences Centre in St. John's was funded under a non-profit social housing program. It is included as it is part of the social housing budget that was targeted to non-profit organizations.

<sup>14</sup> It should be noted that there might be some double counting as non-profit organization may be renting subsidized rental housing units to deliver their programs.

Mount Pearl does not have dedicated NGOs providing housing and supportive services except, Iris Kirby House and HABITAT for Humanity. Mount Pearl does have non-profit organizations which own and operate social housing projects that are considered affordable by residents. This capacity to manage and operate community-based housing is an asset in the event more housing developments are contemplated as a result of this study. It should be noted that these organizations are limited in their capacity to plan and develop housing projects. However, Mount Pearl does have such capacity to plan, develop and manage housing projects within the community should it need to be mobilized.

As for services linked with housing and homelessness issues, St. John's serves as the hub in the northeast Avalon region for services and facilities, particularly for specialized health and community services. There are no such similar organizations based in Mount Pearl. Therefore, to develop housing projects targeted to particular clienteles, there would have be partnerships forged with other organizations based in Mount Pearl and the NGOs in St. John's.

There are services in Mount Pearl that have been identified that could be approached to become engaged. These are presented in Table 4.

| <b>Table 4</b><br><b>Organizations/Services in Mount Pearl</b>   |  |
|--|--|
| <b>Municipal Government</b>  |  |
| Housing and Homelessness Advisory Committee, a subcommittee of the Planning and Land Use Committee of the City Council   | Parks and Community Services offers a wide range of recreation and leisure services including a drop-in centre for youth at the Reid Centre, support for the Seniors Independence Group, P.E.A.R.L. program to support participation in programs for all residents, record of community organizations (internal use), inclusion program. |
| Public transportation – The City Council subsidizes two routes of Metrobus to serve Mount Pearl. These routes convey passengers to a transfer point (e.g., Village Mall) to connect with buses that service St. John's.  |  |
| <b>Community-Based Housing Associations</b>  |  |
| Co-operative Housing Association of Newfoundland and Labrador (CHANAL)<br>The association represents members across the province and provides services to all (e.g., financial management). It also provides financial management services to a number of private non-profit projects. | Single Parents Association of Newfoundland and Labrador (SPAN)<br>(NOTE: housing project is located in Mount Pearl; office is in St. John's.)  |
| <b>Non-Profit Community-based Organizations</b>  |  |
| Mount Pearl Chamber of Commerce  | Seniors Independence Group (merged with the Fifty Plus Group) operates from a City owned facility on Park Avenue. There is a Drop-in Centre and events organized such as socials, bus tours, and educational/information presentations.  |
| Seniors Resource Centre is associated with the Seniors Independence Group (programs and services are   |  |

delivered from St. John's and are accessible to seniors in Mount Pearl)

YM/YWCA (recreation and fitness focus)

Youth Action Team

### **Churches**

Church of the Ascension, Anglican Church

Church of the Good Sheppard, Anglican Church

Church of Saint Maurice (Coptic Church)

First Baptist Church

First United Church

Kingdom Hall of Jehovah's Witnesses

Mary Queen of the World, Roman Catholic

Park Avenue Pentecostal Church

St. Peter's Parish, Roman Catholic

Salvation Army Citadel

Seventh Day Adventist Church

Solid Rock Wesleyan Church

Trinity-United Church

### **Faith-based Service Providers**

St. Vincent de Paul Society (An independent organization associated with the Roman Catholic Church operates a food bank located in Mary Queen of the World church with contributions from other churches in Mount Pearl)

### **Relevant Agencies of Government re Housing and Homelessness**

Career Employment and Youth Services, Human Resources, Labour and Employment

Career Information Resource Centre, Human Resources, Labour and Employment

Child , Youth and Family Services, Eastern Health (Note: Youth Services is based in St. John's)

Community Health and Nursing Services, Eastern Health includes public health nursing, maternal child health, home care and home support services (Note: Mental Health and Addictions Services is based in St. John's)

Community Living and Supportive Services, Eastern Health

**Service Canada****Housing Developers (Private Sector)-Companies involved in development in Mount Pearl**

Cardinal Properties Limited

Cynergy Executive Properties

Donovan Homes

Gordon Development

Harmony Homes

Marlay Construction

Winsor Homes

**Home Support Service Providers**

Compassion Homecare

Rosemore Homecare Services

Serenity Nursing and Home Support Services Ltd.

**Service Clubs**

First Mount Pearl Women's Institute

Kinsmen/Kinette Club of Mount Pearl

Lions Club

Knights of Columbus - own a social housing project

Masonic Lodge – own a social housing project

Royal Canadian Legion - own a social housing project

Shriners Club

Waterford Valley Rotary Club of Mount Pearl

The inventory demonstrates that there are housing and support services available to the residents of Mount Pearl. However residents in crisis or requiring specialized services access services in St. John's ranging from secondary hospitals, the tertiary care hospital including the short stay and assessment unit for persons who are suspected of having a mental health issue. The detox centre is in St. John's. The courts, lock-up and correctional facilities are based in St. John's. Shelters are located in St. John's.

The population at risk of homelessness requires particular types of supports that are limited in Mount Pearl at the moment. These will be explored in greater detail below.

## 5.0 Findings

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### 5.1 Housing and Homelessness –The nature and extent of this issue in Mount Pearl.

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#### Finding

Depending on the definition of “homelessness” under consideration, there are residents of Mount Pearl who are experiencing issues with housing and homelessness. For some people, this is a hidden issue, e.g., youth, persons with complex needs, persons with disabilities. Depending on the client group it is difficult to determine the extent of the issue due to limited availability of data.

During the course of the study when the consultant met with individuals during an interview or conducted a focus group, depending on the audience, effort may have been directed toward describing “homelessness” in the context of Mount Pearl. For some people the word “homelessness” conjured the idea of a person living on the street therefore it was sometimes difficult for some participants to link “homelessness” with Mount Pearl. Given the weather conditions, there were only isolated examples presented where few people sleeping on the street. The few cases cited were attributed to mental health and addictions issues.

The consultant distributed various definitions for homeless population which assisted in clarifying the issue for the participants of the study. At the outset of interviews and/or focus groups, raising awareness of the issues involved was sometimes required.

For those involved with these issues in their work, there was appreciation of the nuances of homelessness. The consultant contacted professionals and others who are involved in delivering services to people in need. This group of informants was already informed of the concepts and of its application in Mount Pearl. They were aware of existence of a “hidden homeless” population and of a potentially large group of those who are at “risk of homelessness”.

Therefore, the HHAC may have as one of its first tasks raising awareness of the issues associated with housing and homelessness.

#### Recommendation #1

If this HHAC moves forward, the HHAC must direct attention to raising awareness of “homelessness” in Mount Pearl. There ought to be efforts undertaken to share information with the public respecting the types of homelessness in Mount Pearl, its nature and extent and how the City Council is working with the community to address the issues.

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#### Finding

Information sources are limited to determine the number of households who are at risk of homelessness. Shelters and supportive housing services in St. John’s do not track the community of origin of clients. There is a database under development that may assist in quantifying the number and extent of the homeless and those at risk of homelessness in the province, including in Mount Pearl.

The consultant learned that the shelters in St. John's and non-governmental organizations ("NGOs") in St. John's are providing services to residents of Mount Pearl. However, the shelters do not track the community of origin for their clients. Not all NGOs use the software and computerized system developed by Service Canada so information is not recorded consistently. Therefore, while there are indications that there is a population of people who fit the definition of "homeless" in Mount Pearl, at this point in time, the numbers of people involved or the extent of the issue is not available.

Assessing the extent of homelessness in Mount Pearl is difficult at this time. The definition of 'core housing need' developed by Canada Mortgage and Housing Corporation (CMHC) assists when considering housing need. Based on statistical data and other information available it is evident that there is an issue with affordable housing. There is high demand as evidenced by lengthy waiting lists for subsidized rental housing. The measure of 'core housing need' developed by CMHC indicates that there could be 564 households that meet the definition. It should be noted that this does not necessarily mean that these households are at risk of homelessness.

The database under development by the NL Statistics Agency should assist in providing better information for the use by the HHAC and others.

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## **5.2     Housing and Homelessness – By Client Group**

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Based on the statistical research conducted and the qualitative data collected, there is evidence of varying needs by clientele. In some cases there is a need for housing with supports. Each clientele has its own particular interests and needs. These will be presented by client group.

### **5.2.1     Seniors**

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#### **Finding**

**Affordable housing for seniors in Mount Pearl is an area of high priority. Seniors have been identified as a client group that is in need of immediate attention. They form a growing segment of the population and housing options are limited.**

The population of seniors continues to increase as the province as a whole ages. This is also evident in Mount Pearl. In 2006, the population aged 50+ represented 27% of the population of Mount Pearl. Projections of the population of Mount Pearl aged 50+ on 2026 is that it will constitute 37% of the population.<sup>15</sup>

Depending on the age cohort within the seniors' population, the income available to seniors varies. The younger cohort, age 55 -64 are financially better off than those 65+ from an income perspective. According to Community Accounts in 2005, the number of seniors aged 55+ reporting income was

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<sup>15</sup> Source: Atlantic Seniors Housing Research Alliance as presented in a report Mount Pearl: A look at the 50+ Population and Housing, Seniors Resource Centre, 2008.

4,920 individuals with a median annual income of \$22, 600. Of the individuals, reporting 3, 140 were receiving Canada Pension Plan income. For seniors, 48% of annual income was derived from private or public pension plans. For those aged 65+, their median income was lower at \$18, 500 and their pensions as a total share of income was 86%.

Through the interviews and focus groups, it is clear that the preference of seniors is to maintain their independence for as long as possible. This is consistent with the policy direction of the Government of Newfoundland and Labrador as reflected in the Provincial Healthy Aging Strategy and the view of the Mount Pearl Seniors independence Group.

According to Statistics Canada, housing accommodation costs are rising including increased heating costs, while most seniors are living on fixed incomes. In the past five years (2002-2007), shelter costs in the province have increased by 18.8% while median household incomes have declined in Mount Pearl by almost 1.3 % (2001-2006).

As accommodation costs continue to rise (e.g. rent, heating, and maintenance costs), seniors are finding it difficult to stay in their own homes or to rent in the private market. Those living on fixed incomes are being squeezed financially with cost increases.

For seniors who can live independently but have want to or must sell their home due to inability to maintain or afford to maintain a house, seniors are faced with a housing market with very few choices. Some seniors indicated that they either cannot afford to buy a condominium or do not want the responsibilities of condominium ownership and all that it entails. The seniors who participated in this study want the choice to rent an apartment that is affordable and is accessible to services including to public transportation.

Further, as people age, there are also concerns associated with declining health and/or mobility. Physical accessibility of housing is of concern. Housing requirements change especially if a senior needs supports or cannot live independently but does not want to move to a care facility like a personal care home or need nursing care.

In addition to these challenges facing seniors is the prospect of needing additional supports to stay in their own home and community. These supports can take the form of a need for available ground transportation, home support services, and ready access to everyday services such as grocery shopping, snow clearing or lawn cutting. There is also a need for access to a range of health services, including home support services which are expensive for some seniors and, even if they can be afforded, in one focus group it was noted that it is becoming increasingly difficult to locate workers to provide these services.

The experience of seniors is telling of the gaps in the current market of the options for seniors. When seniors are ready to sell their home or feel they can no longer maintain a home, there are few suitable options available in the market, i.e., affordable apartments either in a seniors complex or seniors apartment building. For those who participated in this study, the lack of affordable housing was cited as a significant concern.

*Ms. is in her early 60s. She is a widow and lives alone in Mount Pearl. She moved to Mount Pearl with her husband and raised a family.*

*Ms. owns her own home but is finding it difficult and costly to maintain. She lives on a fixed income.*

*If Ms. sold her house she would not have enough money to buy a smaller house outright. She does not want to buy a condominium even if she could afford it as she does not want to have the worry of condo fees and being responsible as an owner.*

*Ms. has a great network of friends and does not want to leave Mount Pearl. Like her friends at the Mount Pearl Seniors Independence Group Ms. would like for someone to build an apartment building so she could have her own apartment. Maybe her friends could move there too. The rent would have to be reasonable.*

*She hopes that the City or someone does something to build housing for seniors that is affordable.*

As can be seen by the inventory of the housing stock, there are limited options in Mount Pearl. Once they decide to move due to a declining ability to live independently, options such as assisted living<sup>16</sup> or forms of congregate housing<sup>17</sup> do not exist in Mount Pearl.

Mount Pearl is a relatively new community in the province. The current population of seniors includes citizens who contributed to the development of the municipality, now city. They have a stake in Mount Pearl. Seniors who participated in the research raised their families in Mount Pearl and want to remain in Mount Pearl.

Overall, there are few affordable housing options for seniors. Except for a few community agency-sponsored seniors complexes, three personal care homes and a small nursing home, there is a significant undersupply of affordable and appropriate housing for Mount Pearl's seniors.

#### **Recommendation #2**

**Developing affordable housing options for seniors should be a priority in a community plan. Housing must include access to amenities such as public transportation to facilitate access to services that are used by seniors.**

#### **Recommendation #3**

**The options for seniors in the housing market must be expanded. Housing options available in Mount Pearl must consider offering services throughout the continuum of housing options. This will require the HHAC to work in partnership with the Mount Pearl Seniors Independence Group, housing providers in Mount Pearl, e.g., CHANAL, SPAN, Masonic Park, as well as service providers such as Eastern Health, home support agencies and private operators of personal care facilities to develop options that are currently not present in Mount Pearl.**

<sup>16</sup> For the purposes of this report "assisted living" refers to a complex or building designed to accommodate seniors to live independently in their own apartment unit and has services that can be purchased as required, e.g., nursing on call, housekeeping, personal care, meals. Assisted living arrangements can be delivered by private operators or operated as part of a larger campus incorporating various levels of care such as personal care facility and a long-term care facility.

<sup>17</sup> For the purposes of this report "congregate housing" refers to a complex or building intended to accommodate seniors in separate living units with limited access to cooking facilities, e.g., access to a fridge, electric kettle, and microwave oven. It will be operated under a model where there is support provided to the senior and with at least one meal a day served in a communal dining room. The difference between a congregate living arrangement and assisted living is the degree of independence and support provided to the senior.

### **5.2.2 Persons with Disabilities**

#### **Finding**

**Persons with disabilities are faced with unique challenges as they need affordable, accessible housing that is in very limited supply in the province. This is also the case in Mount Pearl.**

There is an absence of statistical information to help determine the number of persons with disabilities in the province including in Mount Pearl. Through the research conducted for this study, it is evident that persons with disabilities need affordable, accessible housing as well as basic community and municipal services to be able to live independently in Mount Pearl. It is impossible to determine the extent of the issue.

It is known that there is limited physically accessible housing in the market. Advocates for persons with disabilities noted that there needs to be consideration given to physically accessible housing that is also affordable. Clients can have increased living expenses arising from the need for home support services, specialized equipment (e.g., motorized wheelchairs, medical supplies, vehicles with specialized fittings) or need access to forms of public transportation with accessible buses, such as Wheelway. Therefore the cost of living is often higher for persons with disabilities.<sup>18</sup>

For those who do require such housing it has been suggested that the City Council develop an inventory of physically accessible housing so that persons requiring such housing could have a point of contact. Landlords could file information about their unit, for example if it was designed and built as a fully accessible unit or partially accessible, e.g., unit with certain features but not full accessibility. The City Council could maintain this information and depending on the extent of the service it wished to provide, could simply serve as repository or include services of classification and inspection of the units.

#### **Recommendation #4**

**The City Council establish an inventory of physically accessible units to facilitate persons with disabilities locate housing to suit their requirements. The level of services associated with this inventory would have to be determined by the City Council and could range from a basic repository to classification and inspections.**

Representation was made by members of the Universal Access Network during the research. This group advocates for the adoption of the principles of universal design in city building standards. While they recognized that it could be some time before the concepts are embraced and viewed as economically

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<sup>18</sup> A copy of a report on a series of stakeholder meetings conducted by the Independent Living Resource Centre in 2008 was provided to the consultant. In that document, there was discussion concerning the lack of affordable, accessible housing in the province, including Mount Pearl. There was discussion during the focus group stressing the need for choice, for example, support services should be linked with the individual, and not tied to housing projects.

viable for developers, they feel the City Council could provide direction and resources to the community in this area.

One suggestion offered to the City Council was to provide assistance to those wishing to construct buildings using principles of universal design by having a knowledgeable staff person assigned to work with the owner and/or developer. Also, it was suggested that by-laws be adopted, and incentives introduced, to encourage developers to allocate a percentage of units in a development for accessible housing.

The Universal Access Network and the Newfoundland and Labrador Occupational Therapists Association are interested in advancing universal design. Both are willing to work with the City of Mount Pearl to do so. These groups are positioned to provide information on universal design principles in housing developments. The members have knowledge of incentives to incorporate areas in housing developments to accommodate dwellings of universal design was raised by advocates as one option that could be considered.

Mount Pearl is one of several municipalities that have begun initiatives in promoting the inclusion of persons with disabilities in the community. A challenge remains in the area of housing. The reality of limited housing options faces most persons with disabilities in a city that is a promoter of being an inclusive community.

#### **Recommendation # 5**

**The HHAC consult with and involve representatives of the Universal Access Network in its deliberations regarding planning and housing design. The City Council consider including principles of universal design in its Municipal Plan and zoning by-laws. Consideration could be given to the inclusion of appropriate sites in lands under development that could accommodate dwellings of universal design. Also, consideration could be given to assigning a staff resource to assist people developing such housing.**

### **5.2.3 Youth**

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#### **Finding**

**There are limited support services available in Mount Pearl for youth who encounter a crisis. Connections need to be established with youth serving agencies in St. John's to encourage the development of a "presence" in Mount Pearl including access to, or the establishment of, supportive housing and services targeted to youth.**

There is limited information about youth in crisis in Mount Pearl. The Choices for Youth shelter does not record community of origin when serving a young person. Based on the report of the roundtable held in July 2007, Choices for Youth indicated that through associated programs including the shelter and StreetReach that "roughly fifteen (15) youth [are] currently receiving assistance."

The Youth Services office of the Division of Child, Youth and Family Services, Eastern Health, serves youth in Mount Pearl. The Youth Services Division, Child, Youth and Family Services Division has two

workers assigned to Mount Pearl and Conception Bay South. The caseload levels vary. Youth originate from both communities. It should be noted that clients of this service either were in foster care and moved into this program or the clients are youth who were identified as requiring services.

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*Y. is 17 years old. He lives in Mount Pearl after living in two foster homes and two group homes. He has lived in two foster homes and two group homes. He had a hard time with the rules in the group homes, such as when he had to be at the group home in the evening.*

*Y. relies on his Youth Services worker. She helps him to get some of the things he needs, like a bus pass. He likes to work with his hands and would like to get a trade so he could earn money.*

*Y. has stayed in the shelter at Choices for Youth. He is now attending a program where he receives help with reading. He does not like to hang around Choices as he does not get along with the other young people there.*

*He prefers to be in Mount Pearl where he lives with his sister. Y. has been trying to find work and has dropped his resume to places in Mount Pearl. He has had no luck getting a job so far but he keeps trying.*

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The Youth Services office is not based in Mount Pearl but on Brookfield Road, St. John's. It is not readily accessible to the youth of Mount Pearl. Public transportation is not seen as a convenient option by youth, particularly if in crisis. The social workers travel to Mount Pearl to meet with youth on their caseload. Youth Services has few residential placements in Mount Pearl which are in supervised family homes. This is not the preferred option for some clients of Youth Services who want independent living arrangements as offered by Choices for Youth in St. John's.

The City Council supports a youth group, the Youth Action Team, to enable youth to have a voice in the affairs of the community. This is a volunteer youth group who are not resourced to respond to a youth in crisis. Youth programming is delivered through the Reid Centre. City staff operates programs for youth, such as recreational programs and a drop-in center which is reported to be well subscribed.

Through the interviews and focus groups, the consultant has heard of occasions when youth are in conflict with their families or with the law. Youth in these circumstances may seek help from the services known to them, e.g., at school. When the Reid Centre staff is made aware that a youth is in crisis, the staff works with the school, Youth Services and do what they can to assist a youth as required.

For a youth in crisis, e.g., who cannot go home, besides relying on the hospitality of friends or relatives for accommodation, there are no other options in Mount Pearl. Most often youth are referred to community agencies located in St. John's. As a result, youth often leave the city and often go to live in downtown St. John's where they can access the services and supports they need.

Choices for Youth, a service with professional staff has a shelter, independent living options and offers support to youth. The organization does not have a presence in Mount Pearl. The Community Youth Network, based in St. John's, does not operate in Mount Pearl.

Street Reach provides services to youth on the streets in downtown St. John's. All these programs have provided services to youth from Mount Pearl. These services are offered to youth who for whatever reason could not stay in Mount Pearl. Youth in need of support and services in time of crisis must seek them, and do seek them, in St. John's.

Through the course of this study, it seems that youth living in Mount Pearl are not generally aware of services that are in place in Mount Pearl or St. John's unless there has been a prior connection, e.g., foster care. It is evident that a number of youth learn of services if they reach out within the community

for example, to their school or the Reid Centre, when they are in a crisis. The question is what about those who do not reach out for help?

Service providers who work with youth advised the consultant that, based on their experience, the youth of Mount Pearl want to stay in Mount Pearl. A role for the HHAC could be to determine the types of services that are needed by youth particularly when they are in crisis. Associated with such services for youth are counseling services for youth and their families as they try to address the issues they are confronting together. Currently, beside the services delivered through the school, the City and Youth Services, there are limited to no public or private services available in Mount Pearl.

With community groups, the HHAC could advocate for services to be established in Mount Pearl, perhaps outreach or satellite services from youth serving agencies in St. John's. The goal would be to assist youth to access these services based in Mount Pearl. Perhaps an office could be linked with the Reid Centre and their staff to reach the young people who are using the existing programs.

This study is timely as NL Housing is developing a provincial housing strategy that could assist the City Council depending on the approach it intends to pursue.

#### **Recommendation # 6**

**The HHAC engage youth serving agencies such as Choices for Youth, Community Youth Network, to consider if and how these agencies could establish a “presence” in Mount Pearl through an outreach service, a satellite location or other form of service to respond to the needs of youth. A linkage with these St. John's based services could include a bus service linking the Choices for Youth centre on Carter's Hill with an outreach location in Mount Pearl.**

#### **5.2.4 Affordable Housing for Families, Non-elderly Single Households and Persons with Complex Needs**

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##### **Finding**

**There is an evident demand for affordable rental housing in Mount Pearl. This includes affordable housing for families (two-parent headed households and single parent headed households), for non-elderly singles and for households with unique service needs. Some of these households will require linkages with support services as are delivered by the NGOs in St. John's.**

Availability and access to affordable housing has been recognized as an issue of several categories of residents of Mount Pearl, namely people with low incomes and whose incomes place them within core housing need, whether they rent or own a home<sup>19</sup>. Renters are more at risk than homeowners. In the renter category, single seniors are at highest risk followed by lone-parent families primarily headed by females and non-elderly singles households.

There are two well-subscribed food banks operated by Roman Catholic parishes in Mount Pearl and they are supported by other local denominations. The presence of these food banks indicates that there are people in need. Over the past year, these food banks assisted up to 1500 individuals and families of Mount Pearl.

*NL Housing has a policy of according priority to women leaving Kirby House but a housing unit is not always available when required. Iris Kirby House has a limited number of transitional housing units available including two second-stage apartments in Mount Pearl. The units are available for up to one year for a family in need and are always fully occupied.*

*Whether leaving Iris Kirby House or the transitional units, the women desiring to live in Mount Pearl are advised that the waiting list for Newfoundland and Labrador Housing is too long to wait and so they must find accommodations elsewhere. Therefore, these women and their children do not move to Mount Pearl but move outside elsewhere to meet their housing needs.*

As the inventory of housing resources demonstrates that while there is affordable housing in Mount Pearl, there is limited availability of affordable housing for families who live on low incomes. This is borne out by the lengthy waiting lists for social housing, private non-profit and continuing co-operative housing. NL Housing has a list that is long.

There is one private non-profit housing project that can accommodate families. The twelve (12) unit project is operated by SPAN. There is a waiting list. CHANNEL can accommodate families in its 195 co-op units. There is also a lengthy waiting list.

CHANNEL advised that there is heightened demand for units and that new applications are received on a weekly basis. Though the funding model for private non-profit housing and for continuing co-operative housing is different than it was when the current projects were established, SPAN and CHANNEL both have expressed an interest in developing additional units for their memberships under the new arrangements. These organizations have capacity to manage housing projects once they are established. They need assistance in organizing, planning, and developing new affordable housing projects. CMHC, NL Housing, the Mount Pearl Chamber of Commerce and the Canadian Homebuilders Association should be involved in this aspect of the development.

#### Recommendation # 7

**The HHAC should engage with NL Housing, CHANNEL and SPAN to consider developing new affordable housing projects, either on a private non-profit owner-tenant model or a continuing housing co-operative housing model. The HHAC would also have to forge partnerships with the Chamber of Commerce and the Canadian Homebuilders Association to contribute the capacity to organize new affordable housing projects in Mount Pearl.**

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<sup>19</sup> Canadian Housing Observer, Canada Mortgage and Housing Corporation, 2006 (based on 2001 data) Data is based on St. John's CMA interpreted and apportioned for Mount Pearl.

Several organizations that provide housing alternatives for their clients are seeking affordable housing options. Iris Kirby House has transitional housing in Mount Pearl. There is a demand for additional units to assist women as they make the transition from the shelter to the community and eventually settle. Some of their clients wish to relocate to Mount Pearl.

The Tommy Sexton Centre, NL Aids Committee has a shelter and transitional units in St. John's. The Tommy Sexton Centre is interested in expanding options available for their clients off-site. A need and demand study is contemplated. There are indications that the Tommy Sexton Centre could be interest in including Mount Pearl in the scope of the study.

These organizations have indicated that they would be interested in entering discussions with the HHAC to discuss possibilities of developing affordable housing in Mount Pearl. There may be other organizations which could come forward once the HHAC is positioned to pursue these opportunities.

#### **Recommendation # 8**

**The HHAC should engage with NGOs that are housing providers to explore opportunities to develop affordable housing alternatives in Mount Pearl particularly those organizations which have clients who expressed on interest in settling in the community and/or who are exploring options.**

*Ms. Lady lives in the downtown area of St. John's. She has been diagnosed with a mental illness and needs support to live independently. She feels that she is very lucky to have access to the services and programs offered by Stella Burry Community Services (SBCS), however, she does not like living in St. John's. She would much prefer to be living in Mount Pearl where she has family and which she associates with the happy days of her childhood.*

*In order to live in Mount Pearl Ms. Lady needs access to affordable housing and to support services. These services are not available in Mount Pearl. Services to help people with mental health illnesses or mental health issues, like a home-like treatment facility such as Emmanuel House, are not in place in Mount Pearl.*

*She wishes that there would be more affordable housing built in Mount Pearl, not condos. Then, if she had supports around her, maybe she could move back to Mount Pearl.*

Mount Pearl is under represented in the New Canadian population. Through this research the Association for New Canadians has indicated that the City is attractive to groups of families that have not been traditionally present in Mount Pearl. Families who are refugees from other countries and who are connected with the Association of New Canadians are interested in establishing themselves in Mount Pearl. This is partly because of Mount Pearl's small size and sense of community and partly because the housing market is more affordable than in St. John's. The Association of New Canadians has expressed interest in participating in future discussions as the City advances its efforts in relation to housing and homelessness.

#### **Recommendation #9**

**The HHAC should engage the Association of New Canadians to explore the opportunities and challenges to increase representation of new Canadians in Mount Pearl.**

St. John's-based NGOs provide support to clients with unique service requirements, clients with complex needs, that is, clients who rely on multiple services to undertake activities of daily living. There is no data available to determine the extent of these NGOs involvement with residents of Mount Pearl. Co-ordination is needed between services across the two cities. Stella Burry Community Services was approached during this research

study. The hub activity for this organization is centred in downtown St. John's. The leadership is prepared to engage in a discussion with the HHAC to discuss options to build stronger connections and linkages with Mount Pearl, the specific nature of which will have to be discussed and defined.

As for supportive housing arrangements existing in St. John's that might be interested in developing affordable housing options for their clients in Mount Pearl, Iris Kirby House and the Tommy Sexton Centre are interested in engaging with the HHAC to explore the possibilities.

#### **Recommendation #10**

**The HHAC ought to engage in discussion with the NGOs in St. John's to determine their interest, willingness and capacity to establish a "presence" in Mount Pearl. This "presence" could include, but not be limited to, developing affordable housing units in Mount Pearl, establishing an outreach service, or participating in a public awareness campaign on homelessness.**

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## **6.0 Housing and Homelessness - The Role of the City**

The traditional role of the City has been, among other things, providing and managing municipal infrastructure, planning and development control, and delivering parks and recreation programs. The City does not see its role expanding into housing ownership and/or operations or directly delivering support services. The stakeholders in Mount Pearl who participated in the sessions seem to be of the same view. There was very limited to no support expressed for the City to enter the housing business. However, the HHAC does see the role of the City to be involved in housing and homelessness issues.

The City does view its role as facilitating housing development through:

- exercising its existing authorities, e.g., establishing zoning by-laws and regulations,
- facilitating community organizations to work together to implement a community plan, and
- Engaging in advocacy to advance initiatives contained in the community plan.

The Municipal Plan for the City of Mount Pearl is to undergo a review. From the perspective of facilitating the development of affordable housing, there are existing regulations that could be reviewed. Several of these issues were highlighted during the Housing and Homelessness Study.

The following list includes issues highlighted through interviews, focus groups and other sources included in the research. It is not an all-inclusive list of the issues that might be addressed in a review of the Municipal Plan and zoning by-laws.

- The regulations promote low density development which does not accommodate affordable housing projects of multiple units. This needs to be examined in light of requirements for affordable housing that suggest intensification is needed as well as alternate forms of housing, e.g., supportive housing mixed with services and programs.

- Building height restrictions inhibit larger buildings that can include affordable units.
- Regulations respecting “boarding houses” and “lodging houses” are not preferred options for youth placements. The Youth Services classification of a “bedsitter”, a room rented in a house without supervision, is more acceptable to youth. Therefore considering how this form of housing could be permitted including linkages with services such as Choices for Youth, or similar services may be options that could be considered.
- Consider including provision for areas in developments that can accommodate houses designed with principles of universal design.
- Minimum square footage requirements do not accommodate affordable homes, e.g. as are constructed in adjacent municipalities. This issue addresses the need for affordable homeownership options. The City could consider not only lot and building sizes but programs such as incentives for developers to include a portion of lots for smaller units.

#### Related items

- The availability of land or sites for redevelopment is an issue for new housing projects. The City Council may have lands that could be used for affordable housing projects. The City could identify such sites and develop a policy outlining if and under what conditions it may be prepared to release them for development.
- The experience of concentrating social housing, e.g., for low-income families, in one area has proven to be problematic as there can be ‘ghetto’ areas created. Strategies such as integrating smaller projects into neighbourhoods have been used to avoid those issues.
- The practice around granting tax relief to non-profit housing projects needs to be clarified and communicated and consistently applied to those affected.
- A related point is the development of policies to support new affordable housing projects by eliminating certain costs, e.g., waiver of development application fees, reductions in servicing charges. These can contribute to the viability of the project and contribute to affordability.
- To facilitate the development process for units incorporating principles of universal design, assignment of a knowledgeable staff person who understands the specific requirements of universal design as it relates to the Building Codes and regulations would be appreciated. This staff person could work with the applicant through to the receipt of the necessary approvals.

The City is in a position to exercise its authority under its Municipal and zoning by-laws to advance affordable housing options in Mount Pearl. It is also able to facilitate developments through using its resources as leverage, e.g., City owned lands, professional expertise in development.

The City by-laws do not permit boarding houses to operate where the owner lives off-site. This is intended to avoid the development of boarding houses, as in St. John’s, that has attracted negative press in the past. However, during the course of the study, the consultants were advised that these housing forms may exist and do serve a purpose. It is not known if there are services attached to these houses. The need for this type of housing perhaps with support services may be a point for consideration in the community plan and/or municipal plan.

The Municipal Plan defines a minimum square footage for a house. This has had an impact on affordable homeownership developments in Mount Pearl. Due to the restrictions, developers are forced to consider other municipalities for these developments. This in turn means that new home buyers, often

first time homebuyers with young families, settle outside Mount Pearl. This by-law could be reconsidered in light of a community plan for affordable housing.

#### **Recommendation #11**

**The City Council should review its Municipal Plan and zoning by-laws in light of the efforts of the HHAC in developing affordable housing in Mount Pearl.**

The City of Mount Pearl can benefit from the experiences of other municipalities across Canada in the area of affordable housing, both rental and homeownership. The City of Langford, BC has developed a policy of providing incentives to developers to include a portion of affordable housing in new developments. The City of Saskatoon has used innovative approaches to encourage affordable housing development, including using its lands and establishing funds to assist with homeownership ownership. These are but a few examples for consideration.

#### **Recommendation #12**

**The City of Mount Pearl should consider options used in other Canadian municipalities to foster the development of affordable housing, both rental and homeownership.**

### **7.0 Community Capacity and Readiness to Move Forward with a Community Plan**

Mount Pearl has strengths and capacities that can be mobilized to contribute to housing and homelessness initiatives in the city. The HHAC with the support of the City Council can provide leadership. The HHAC is formed of representatives of the City and federal funding agencies and their agents who are associated with the Homelessness Partnering Strategy. The committee will need to be expanded to include a range of stakeholders that are representative of the community. A “community stakeholder committee” could use this background report and the community plan to advance the housing and homelessness agenda in Mount Pearl. Based on the consultations, the activities of the community stakeholder committee must provide “Made in Mount Pearl” solutions.

#### **Recommendation # 13**

**The HHAC lead the future efforts to address housing and homelessness initiatives in Mount Pearl. The membership should be enhanced to include a broad representation of community stakeholders.**

At this point in time, as a result of the study and other events, such as the pancake breakfast to support shelters and services in aid of homelessness, there is heightened awareness of housing and homelessness in Mount Pearl. There has been interest expressed by many organizations which participated in the research to become involved in future activity around this issue. Efforts could be directed toward community organization, including presenting the results of the research to the community. An expansion of the HHAC into a larger committee should be of interest to several community organizations.

The community-based organizations in Mount Pearl appear to be very well organized around sports and recreation but less so in relation to its social support infrastructure. Through the research it became evident that the organizations involved with supports did not have an awareness of each other. The consultant found that there is limited awareness of the existence of the non-profit housing projects and continuing housing co-operatives in Mount Pearl, of their activities and importantly of their capacity to manage housing projects. While this highlights that these projects are well integrated into the community, it also points to the fact that they have a low profile in Mount Pearl.

There is an absence of a "directory" or one source of organizations active in Mount Pearl. The City maintains a list for its internal purposes. It would be helpful if this could be available at the community. It would also be helpful for these organizations to have a means to become aware of each other and to open communications between each other. Though this would involve effort to update and maintain such a directory, for example on a web-site, it could prove to be a useful tool for the community stakeholder committee and for the residents of Mount Pearl.

While the community stakeholder committee focuses on the needs and priorities that have been identified, it must also be aware of the gaps in services that are evident. These are listed below for information purposes. The gaps also provide opportunities as the community stakeholder committee can attempt to address these issues as their work progresses.

Generally:

- There is an absence of NGOs that provide housing with support services targeted to specific client populations. Such NGOs are based in St. John's. There is no presence of such services in Mount Pearl such as outreach services or satellite services, so those people requiring such services must seek them in St. John's. ***Opportunity: Build linkages with established NGOs to address the needs of the residents of Mount Pearl.***
- Public transportation is limited with transfer points at Mount Pearl Square and the Village Mall. This is not viewed as a system that is convenient or sometimes acceptable, especially when individuals are attempting to access to services in St. John's. ***Opportunity: When considering supportive housing options for Mount Pearl, determine if there is an opportunity to have a transportation service linked with a housing project.***
- There is no uptake of rent supplement units in Mount Pearl. This may relate to the low number of apartments in Mount Pearl and high demand for rental units as evidenced by the low vacancy rate. Owners are able to receive market rents. ***Opportunity: NL Housing has announced it has a budget available for rent supplement units. Is there a possibility to access some of this funding for projects in Mount Pearl to provide affordable housing with support services that could also be linked with services of NGOs based in St. John's?***

Seniors:

- Seniors housing is available but limited to options at either end of the continuum, i.e., independent living to a personal care home or long-term care facility with little in between. For example, there are no assisted living options or congregate living arrangements connected with services. ***Opportunity: Seniors is a growing market and there is interest in introducing models of housing with support options. Could the community stakeholder committee interest non-***

***profit housing organizations to partner with organizations delivering services to seniors to establish a broader range of options in Mount Pearl?***

Youth:

- The Youth Services office serving Mount Pearl is located on Brookfield Road, St. John's and cannot be accessed by a direct bus route. Social Workers advise that they travel to Mount Pearl to provide services to youth.
- There are limited services available for youth, e.g., employment skills program offered by the YM/YWCA is limited to 10 participants for a one year program.
- There are no private counseling services available for youth and their families.

***Opportunity: Establish linkages with NGOs and other youth serving organizations to determine if any or all of these issues can be addressed.***

Families:

- Affordable housing for families is provided by NL Housing, CHANAL and SPAN. There is a waiting list for these units. ***Opportunity: There is a demand for units which indicates that with organization there is a basis for the development of additional affordable housing projects.***

Persons with Complex Needs:

- There is an absence of several government services such as Mental Health and Addictions Services, Probation Services, Parole. During the course of the research there was no indication that there was a demand for such services in Mount Pearl. ***Opportunity: The community stakeholders committee should be aware of the status of specialized services in Mount Pearl and if required, advocate for the establishment of service sites.***

The development of housing projects, particularly those targeted to persons with unique needs, demands leadership. It requires the co-ordination of resources from the public, private and third sector (NGOs) to organize, develop and manage projects that will address identified priorities and related needs. It also requires an effort to raise awareness of issues that could affect all residents and the community at large. There must be support from the community.

Based on this study, the City appears to be prepared to lead and the community has an interest in the issues of housing and homelessness. The City is supportive of the efforts to investigate the issues of housing and homelessness in Mount Pearl. There appears to be a willingness by the City to act as facilitator to co-ordinate efforts to address the concerns raised in the study.

There is capacity within Mount Pearl to organize and mobilize housing projects. It is evident that there is project management capacity within the private sector in Mount Pearl. The NGOs such as SPAN, CHANAL and possibly others involved in the management of housing projects do a very good job of the management and operation of non-profit housing projects. There are opportunities to bring the expertise and capabilities of these organizations together to develop affordable housing projects. Community members who did participate were enthusiastic and are interested in the outcome of this process.

The NGOs in St. John's have decades of experience and have built knowledge and capacity in their particular fields of endeavour, including supportive housing. While there are service groups in Mount Pearl, e.g. Lions Club, there are fewer NGOs providing support services in Mount Pearl. There are agencies based in St. John's offer regional services, if not provincial services, which serve residents of Mount Pearl. There need to be stronger connections developed with these organizations to determine how best to address the needs of residents and to determine if there is a basis upon which to expand services, in some form, to Mount Pearl.

Many participants expressed that there be efforts to avoid duplication of existing services in favour of building on the services that work well recognizing they may have to be tailored to meet the needs of Mount Pearl. Organizations such as Stella Burry Community Services, Choices for Youth, Iris Kirby House, Tommy Sexton Centre, are willing to discuss opportunities for their organizations to work with the committee and organizations in Mount Pearl.

There is a significant role for the federal and provincial government departments and agencies in working with the committee overseeing the community plan. Through Newfoundland and Labrador Housing, social housing units and affordable housing initiatives could be developed to contribute to the housing challenges presented by Mount Pearl.

The federal government, through Service Canada, is assisting in the development of this community plan and could provide additional resources to support its implementation. Canada Mortgage and Housing Corporation has extensive knowledge and expertise in housing that could contribute to formulating a plan for specific projects, to provide funding support for project development and mortgage insurance.

The non-profit housing projects developed in Mount Pearl have proven track records. There is pent-up demand for more affordable housing, particularly for seniors. This is also the case for families who want to live in affordable housing in Mount Pearl.

New continuing housing co-operatives have not been funded in this province since federal funding support was withdrawn in the mid-1990s. According to CHANNEL, continuing housing co-operatives have been developed with provincial funding support in other provinces. CHANNEL, with the support of a community stakeholder committee, could be better positioned to develop new projects and access Affordable Housing funds through NL Housing.

Finally, based on the diverse interests and demands for affordable housing, there will be a need for a dedicated staff resource to provide support to the HHAC as it expands and to co-ordinate activities particularly as projects begin to be organized. The development of housing projects involves identifying the required resources and developing partnerships to work together to secure them. The role will also involve nurturing new projects and partnerships. At the outset, as it the source of this process, the Office of the City Planner could provide the necessary supports for this co-ordination role. There will have to be a co-ordinator, part-time or full-time, depending on the level of activity generated by the community stakeholder committee. This role could evolve and be associated with a community-based organization in the future.

**Recommendation # 14**

The Office of the City Planner should be assigned the responsibility of supporting the community stakeholder committee at the outset. This role could evolve and become a function within a community-based organization in the future.

## **8.0 Concluding Comments**

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The consultant was tasked with exploring housing and homelessness issues in Mount Pearl, determining the extent of the issues and determining how the City of Mount Pearl and Community can respond. This report highlights that there are housing and homelessness issues in Mount Pearl. The measurement of the extent of those issues has presented challenges.

Based on the available information, the **priorities** are:

- Affordable housing for designed **seniors** including apartment units and range of options to support seniors as they age in the community,
- Considering the needs and facilitating greater access to services for **youth** in crisis, including shelter options for youth of Mount Pearl,
- Expanding affordable housing options for **families and non-elderly singles** in Mount Pearl,
- **Reviewing the Municipal Plan and zoning by-laws** applying the lens of affordable housing, both rental and homeownership.

The HHAC needs to expand its membership to become a community stakeholder committee. There is great interest in the outcome of this study among those who participated in the research. It is anticipated that there will need to be effort directed to raising awareness of the stakeholders and the community of the issues of housing and homelessness in Mount Pearl.

The information collected by the consultant has been incorporated into the community plan template required by Service Canada. These two documents will form the basis upon which the community stakeholders committee can begin its work.

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## **Summary of Recommendations**

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### **Recommendation #1**

If this HHAC moves forward, the HHAC must direct attention to raising awareness of “homelessness” in Mount Pearl. There ought to be efforts undertaken to share information with the public respecting the types of homelessness in Mount Pearl, its nature and extent and how the City Council is working with the community to address the issues.

### **Recommendation #2**

Developing affordable housing options for seniors should be a priority in a community plan. Housing must include access to amenities such as public transportation to facilitate access to services that are used by seniors.

### **Recommendation #3**

The options for seniors in the housing market must be expanded. Housing options available in Mount Pearl must consider offering services throughout the continuum of housing options. This will require the HHAC to work in partnership with the Mount Pearl Seniors Independence Group, housing providers in Mount Pearl, e.g., CHANNEL, SPAN, Masonic Park, as well as service providers such as Eastern Health, home support agencies and private operators of personal care facilities to develop options that are currently not present in Mount Pearl.

### **Recommendation #4**

The City Council establish an inventory of physically accessible units to facilitate persons with disabilities locate housing to suit their requirements. The level of services associated with this inventory would have to be determined by the City Council and could range from a basic repository to classification and inspections.

### **Recommendation # 5**

The HHAC consult with and involve representatives of the Universal Access Network in its deliberations regarding planning and housing design. The City Council consider including principles of universal design in its Municipal Plan and zoning by-laws. Consideration could be given to the inclusion of appropriate sites in lands under development that could accommodate dwellings of universal design. Also, consideration could be given to assigning a staff resource to assist people developing such housing.

### **Recommendation # 6**

The HHAC engage youth serving agencies such as Choices for Youth, Community Youth Network, to consider if and how these agencies could establish a “presence” in Mount Pearl through an outreach service, a satellite location or other form of service to respond to the needs of youth. A linkage with these St. John’s based services could include a bus service linking the Choices for Youth centre on Carter’s Hill with an outreach location in Mount Pearl.

**Recommendation # 7**

The HHAC should engage with NL Housing, CHANNEL and SPAN to consider developing new affordable housing projects, either on a private non-profit owner-tenant model or a continuing housing co-operative housing model. The HHAC would also have to forge partnerships with the Chamber of Commerce and the Canadian Homebuilders Association to contribute the capacity to organize new affordable housing projects in Mount Pearl.

**Recommendation # 8**

The HHAC should engage with NGOs that are housing providers to explore opportunities to develop affordable housing alternatives in Mount Pearl particularly those organizations which have clients who expressed an interest in settling in the community and/or who are exploring options.

**Recommendation #9**

The HHAC should engage the Association of New Canadians to explore the opportunities and challenges to increase representation of new Canadians in Mount Pearl.

**Recommendation #10**

The HHAC ought to engage in discussion with the NGOs in St. John's to determine their interest, willingness and capacity to establish a "presence" in Mount Pearl. This "presence" could include, but not be limited to, developing affordable housing units in Mount Pearl, establishing an outreach service, or participating in a public awareness campaign.

**Recommendation #11**

The City Council should review its Municipal Plan and zoning by-laws in light of the efforts of the HHAC in developing affordable housing in Mount Pearl.

**Recommendation #12**

The City of Mount Pearl should consider options used in other Canadian municipalities to foster the development of affordable housing, both rental and homeownership.

**Recommendation # 13**

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**Recommendation # 14**

The Office of the City Planner should be assigned the responsibility of supporting the community stakeholder committee at the outset. This role could evolve and become a function within a community-based organization in the future.

## Sources

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### Reports and documents:

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Canadian Housing Observer. 2006. Canada Mortgage and Housing Corporation.

Community Accounts, NL Statistics Agency

Federation of Canadian Municipalities. January 23, 2008. Sustaining the Momentum: Recommendations for a National Action Plan on Housing and Homelessness.

Project Report and Action Plan Affordable Housing Study, City of St. John's. November 25, 2007. The Institute for the Advancement of Public Policy, Inc. in collaboration with Auspex Consulting.

Newfoundland and Labrador Statistics Agency. May 24, 2007. Community Plan Assessment Phase of the National Homelessness Initiative, Summary of Community Group Assessment on Data Quality and Completeness and Service Information.

Report of the Roundtable on Housing and Homelessness in Mount Pearl July 2007 Planning Department, City of Mount Pearl.

Report on Series of Stakeholder Meetings. 2008. Independent Living Resource Centre.

Service Canada. Community Plan 2007-2009, Revised August 31, 2007. Homelessness Partnering Strategy, Reference Guide,

Service Canada. Community: St. John's, NL. Community Plan 2007-2008, October 24, 2007. Homelessness Partnering Strategy, Reference Guide,

### Other:

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City of Mount Pearl, Staff of the Office of the City Planner – Stephen Jewczyk, Paula Foley, Richard Kanne

NL Housing – statistical information for inventory, Sean Kilpatrick

***City of Mount Pearl Housing and Homelessness Study  
Work Plan: June 27, 2008 – Revised July 3, 2008***

|                                 | <b>Activity</b>   | <b>Details</b>  | <b>Timeframe</b>                                  |
|---------------------------------|---|---|---|
| <b>Project Initiation Phase</b> |   |   |   |
| 1.                              | Project Initiation Meeting  | ➤ Meeting to define client expectations   | June 11, 2008                                     |
| 2.                              | Document Review   | ➤ Review documents forwarded by City staff  | June 12 - June 20, 2008                           |
| 3.                              | Develop draft work plan including draft key data collection instruments | ➤ Data collection for inventory<br>➤ Potential key informants identified<br>➤ Develop draft interview protocols<br>➤ Develop draft discussion guides for focus groups   | June 23-24, 2008                                  |
| 4.                              | Meeting with Steering Committee   | ➤ Approval of work plan,<br>➤ List of key informants,<br>➤ List of focus groups,<br>➤ Protocols for key informant interviews, and<br>➤ Discussion guides<br>➤ Identify other data sources<br>➤ Consider communications strategy | June 25, 2008                                     |
| <b>Data Collection</b>          |   |   |   |
| 5.                              | Compilation of Quantitative Data  | ➤ Tour of the City<br>➤ Identify housing forms and projects in Mount Pearl<br>➤ Develop inventory of stock<br>➤ Review statistical/demographic data   | Approval of work plan (June 25 - August 29, 2008) |
| 6.                              | Key Informant interviews  | ➤ Conduct key informant interviews:<br>➤ Internal to City Government<br>➤ External stakeholders<br>➤ Protocol distributed to informants prior to interview  | Approval of work plan (June 25 – August 29, 2008) |
| 7.                              | Focus groups  | ➤ Organize and conduct eight (8) sessions   | September 15 to October 3, 2008                   |

Prepared by The Institute for the Advancement of Public Policy, Inc.  
June 2008

***City of Mount Pearl Housing and Homelessness Study  
Work Plan: June 27, 2008 – Revised July 3, 2008***

|                         | <b>Activity</b>  | <b>Details</b>   | <b>Timeframe</b>                  |
|-------------------------|--|--|-----------------------------------|
|                         |  | ➤ Discussion Guide distributed to participants prior to sessions   |                                   |
| 8.                      | Analysis and Identification of Trends                  | ➤ Develop projections for the need and demand for housing forms and types<br>➤ Identify trends<br>➤ Assess existing stock against trends to identify gaps<br>➤ Assess findings in context of City's role and mandate re housing and homelessness | Week of October 6-10, 2008        |
| 9.                      | Discussion Paper with Findings and Proposed Directions | ➤ Develop a paper for distribution to the public   | Due October 10, 2008              |
| 10.                     | Public meeting   | ➤ Organize and host a public meeting to gather comments and suggestions from the citizens and community organizations in Mount Pearl   | October 15, 2008 (Tentative date) |
| <b><i>Reporting</i></b> |  |  |                                   |
| 10.                     | Develop Action Plan and Implementation Plan`           | ➤ Based on the information gathered throughout the project, develop an Action and Implementation plan for the City   | October 16 – 21, 2008             |
| 11.                     | Draft plans presented to Steering Committee            | ➤ Present draft plans for review and comment   | October 22, 2008                  |
| 12.                     | Final Plan presented to City Council                   | ➤ Present final plans approved by the Steering Committee to City Council   | October 28, 2008                  |

***City of Mount Pearl Housing and Homelessness Study  
Work Plan: June 27, 2008 – Revised July 3, 2008***

***Key Informants:***

|     |  |
|-----|--|
| 1.  | Mayor Randy Simms<br><br>Deputy Mayor Paul Lane<br><br>Councillors<br><br>Ed Grant<br><br>Jim Locke<br><br>Paula Tessier<br><br>Lucy Stoyles<br><br>John Walsh |
| 2.  | Chief Administrative Officer   |
| 3.  | City Planner   |
| 4.  | Member of the House of Assembly  |
| 5.  | Member of the House of Assembly  |
| 6.  | Seniors Independence Group   |
| 7.  | Women's (PACSW )   |
| 8.  | Co-operative Housing Association   |
| 9.  | Iris Kirby House   |
| 10. | Youth Advisory Council   |
| 11. | Single Parents Association of Newfoundland and Labrador  |
| 12. | Human Resources, Labour and Employment (HRLE)  |
| 13. | Services Canada  |
| 14. | NL Housing   |
| 15. | CMHC   |
| 16. | School Principal(s)  |

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|     |  |
|-----|--|
| 17. |  |
| 18. | Child, Youth and Family Services, Eastern Health |
| 19. | Community Youth Network                          |
| 20. | Seniors Program, City of Mount Pearl             |
| 21. | Youth Program, City of Mount Pearl               |
|     |  |

***Focus Groups/Roundtables***

|    |  |
|----|--|
| 1. | Kenmount Park Community Centre, Coalition of Community Centres, Healthy Baby Clubs, Family Resource Centre, Department of Health, Public Health Nursing, Eastern Health/ YM/YWCA/ NL Housing/ NL Housing Tenants' Association, Child Care Association  |
| 2. | Seniors (Seniors Independence Group, Masonic Park, Personal Care Homes-Pearl House, Park Place, CreDea Manor, Hillcrest Estates, Seniors Resource Centre, Serenity Home Care, Department of Health and Community Services, Eastern Health)   |
| 3. | Disabled Community (Inclusion Program Officer, Independent Living Resource Centre, Coalition of Persons with Disabilities, Universal Access Network, Department of Health and Community Services, Eastern Health)  |
| 4. | Business Community (Homebuilders, Architects Association, Landscape Architects Association, Chamber of Commerce), Bankers, Family Lawyers  |
| 5. | Youth organizations – (Youth Advisory Council, YM/YWCA, School Council representatives, Community Youth Network, Choices for Youth, StreetReach, Eastern Health, Child, Youth and Family Services, Memorial Student Union)   |
| 6. | Service Providers in Mount Pearl – HRLE, Eastern Health (Child, Youth and Family Services, Mental Health & Addictions), Recreation Programs, Habitat for Humanity, Association for New Canadians, Canadian Mental Health Association, Stella Burry Community Services, Choices for Youth, Royal Newfoundland Constabulary, |

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|    |  |
|----|--|
|    | Wheelway, Credit and Debt Solutions, Native Friendship Centre, John Howard Society, Youth Corrections)   |
| 7. | Women's Groups (PACSW, Status of Women, SPAN, Kirby House, Women's Institute, Kinettes)  |
| 8. | Local Churches (Anglican, Baptist, Church of St. Maurice, Jehovah's Witnesses, Pentecostal, Roman Catholic, Salvation Army, Seventh Day Adventist, United Church also St. Vincent de Paul, Salvation Army Food Bank, Community Food Sharing Association) |

Notes:

- Client input will proceed by contacting service providers at the front-line to determine if they could contact clients who would agree to speak with the consultant.
- Although service providers may be based in St. John's, they may be serving clients who are originating from Mount Pearl. It will be important to determine the extent to which this is the situation.

***City of Mount Pearl Housing and Homelessness Study  
Work Plan: June 27, 2008 – Revised July 3, 2008***

Interview Protocols and Discussion Guides

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**Key Informant Protocol – Internal Stakeholders (Elected Members of Council, Senior Officials)**

The City of Mount Pearl is undertaking a study to develop a plan for the City to address housing and homelessness. The Institute for the Advancement of Public Policy, Inc. has been engaged to undertake this research and to develop a plan.

You have been identified as a key informant to this research. If you agree to participate in an interview, your remarks will be used for the purposes of a project report only. Your specific comments will be confidential to the consultants.

If you have any questions regarding the study, please feel free to contact Stephen Jewczyk, City Planner, who can be contacted at 748-1029 or Colleen Hanrahan, the consultant, at 739-0833.

1. Please describe your role and responsibilities in relation to housing and homelessness in the City of Mount Pearl.
2. Based on your experience in your role with the City, please describe the issues you have encountered regarding housing and homelessness.
3. What do you perceive to be the mandate and role of the City in relation to housing and homelessness?
4. What role(s) do you understand that the City currently plays in the area of housing and homelessness?
5. Are there any roles that are not currently being filled with respect to housing and homelessness that could be appropriately assumed or supported by the City of Mount Pearl?
6. What roles can community organizations assume in addressing housing and homelessness in the City of Mount Pearl?
7. Do you have any additional comments you would care to offer to inform the study?

Thank-you for your participation in this interview.

***City of Mount Pearl Housing and Homelessness Study  
Work Plan: June 27, 2008 – Revised July 3, 2008***

Key Informant Protocol – External Stakeholders

The City of Mount Pearl is undertaking a study to develop a plan for the City to address housing and homelessness. The Institute for the Advancement of Public Policy, Inc. has been engaged to undertake this research and to develop a plan.

You have been identified as a key informant to this research. If you agree to participate in an interview, your remarks will be used for the purposes of a project report only. Your specific comments will be confidential to the consultants.

If you have any questions regarding the study, please feel free to contact Stephen Jewczyk, City Planner, who can be contacted at 748-1029 or Colleen Hanrahan, the consultant, at 739-0833.

1. Please describe your role and responsibilities in relation to housing and homelessness.
2. Based on your experience, please describe the issues you have encountered regarding housing and homelessness in the City of Mount Pearl.
3. What is your view of the housing and services available in the City of Mount Pearl to address issues of homelessness?
4. What roles can community organizations assume in addressing housing and homelessness in the City of Mount Pearl?
5. What role(s) do you understand that the City currently plays in the area of housing and homelessness?
6. Are there any roles that are not currently being filled with respect to housing and homelessness that could be appropriately assumed or supported by the City?
7. Do you have any additional comments you would care to offer to inform the study?

Thank-you for your participation in this interview.

***City of Mount Pearl Housing and Homelessness Study  
Work Plan: June 27, 2008 – Revised July 3, 2008***

***Discussion Guide – Clients and organizations serving clients***

The City of Mount Pearl is undertaking a study to develop a plan for the City to address housing and homelessness. The Institute for the Advancement of Public Policy, Inc. has been engaged to undertake this research and to develop a plan.

As a representative of your organization have been identified as a key informant to this research. If you agree to participate in a focus group, your remarks will be used for the purposes of a project report only. Your specific comments will be confidential to the consultants.

If you have any questions regarding the study, please feel free to contact Stephen Jewczyk, City Planner, who can be contacted at 748-1029 or Colleen Hanrahan, the consultant, at 739-0833.

The following questions will be discussed during the focus group to which you are invited. The discussion will be facilitated by the consultant.

1. Based on your experience, please describe the issues you have encountered regarding housing and homelessness in the City of Mount Pearl.
2. Please describe your role and responsibilities in relation to housing and homelessness in the City of Mount Pearl.
3. What is your view of the housing and services available in the City of Mount Pearl to address issues of homelessness? What are the gaps?
4. What role(s) do you understand that the City currently plays in the area of housing and homelessness?
5. Are there any roles that are not currently being filled with respect to housing and homelessness that could be appropriately assumed by the City? If so, what are these roles?
6. What roles can community organizations such as yours assume in addressing housing and homelessness in the City of Mount Pearl?
7. Do you have any additional comments you would care to offer to inform the study?

Thank-you for your participation in this study.

***City of Mount Pearl Housing and Homelessness Study  
Work Plan: June 27, 2008 – Revised July 3, 2008***

**Discussion Guide – Service Providers/Architects/Housing Developers and Providers (Private Sector)**

The City of Mount Pearl is undertaking a study to develop a plan for the City to address housing and homelessness. The Institute for the Advancement of Public Policy, Inc. has been engaged to undertake this research and to develop a plan.

As a representative of your organization have been identified as a key informant to this research. If you agree to participate in a focus group, your remarks will be used for the purposes of a project report only. Your specific comments will be confidential to the consultants.

If you have any questions regarding the study, please feel free to contact Stephen Jewczyk, City Planner, who can be contacted at 748-1029 or Colleen Hanrahan, the consultant, at 739-0833.

The following questions will be discussed during the focus group to which you are invited. The discussion will be facilitated by the consultant.

1. What do you understand to be the issues around housing and homelessness, particularly for Mount Pearl?
2. Can you describe your past activities and any current plans in relation to housing and homelessness in the City of Mount Pearl?
3. What is your view of the housing and services available in the City of Mount Pearl to address issues of housing and homelessness? What are the gaps?
4. Based on your experience, how has your organization been able to respond to housing (and homelessness) in the City of Mount Pearl? What are the challenges?
5. What are the key factors driving demand for housing in the City?
6. What role(s) does the City currently play in the area of housing and homelessness? Are there any actions that could be taken by the City to address the issues of housing and homelessness?
7. Do you have any additional comments you would care to offer to inform the study?

Thank-you for your participation in this study.

Prepared by The Institute for the Advancement of Public Policy, Inc.  
June 2008

***City of Mount Pearl Housing and Homelessness Study  
Work Plan: June 27, 2008 – Revised July 3, 2008***

**Definitions for the Homeless Population Classification**

**Hidden Homeless** – The term refers to individuals or families living in locations not intended for human habitation (e.g. abandoned buildings) and/or continuously moving among temporary housing arrangements provided by strangers, friends or family.

**Living on the Street** – The term refers to individuals or families living on the street who lack secured housing.

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**Short-Term or Crisis Sheltered** – The term refers to individuals or families who are in and out of emergency and/or transitional housing and do not return once they transition to the next step in the Continuum of Housing and Supports, or once they secure stable housing (one- or two-time users).

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**Special Needs** – Affordable, accessible, and adequate housing to support those with unique needs. (Physical or mental disabilities, HIV/ AIDS, etc.)

**Sources:**

**Community Plan Assessment Phase II of the National Homelessness Initiative;**

**Newfoundland and Labrador Statistics Agency; May 24th, 2007**

**City of Mount Pearl Planning Department**

# Focus Groups-Mount Pearl Housing and Homelessness Study

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## Appendix B

| <b>Key Informants</b>                             |   |
|---|---|
| <b>Mount Pearl Housing and Homelessness Study</b> |   |
| 1.  | Mayor<br>Deputy Mayor<br>Councillors (5)                |
| 2.  | Chief Administrative Officer                            |
| 3.  | City Planner  |
| 4.  | Member of the House of Assembly                         |
| 5.  | Member of the House of Assembly                         |
| Representatives of Organizations                  |   |
| 6.  | Seniors Independence Group                              |
| 7.  | Women's (PACSW )  |
| 8.  | Co-operative Housing Association                        |
| 9.  | Iris Kirby House  |
| 10.   | Youth Advisory Council                                  |
| 11.   | Single Parents Association of Newfoundland and Labrador |
| 12.   | Human Resources, Labour and Employment (HRLE)           |
| 13.   | Services Canada   |
| 14.   | NL Housing  |
| 15.   | CMHC  |
| 16.   | Child, Youth and Family Services, Eastern Health        |
| 17.   | Community Youth Network                                 |

# Focus Groups-Mount Pearl Housing and Homelessness Study

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|     |                                      |
|-----|--------------------------------------|
| 18. | Seniors Program, City of Mount Pearl |
| 19. | Youth Program, City of Mount Pearl   |

## Participation in Focus Groups

### Organizations Represented

#### Seniors

- Mount Pearl Seniors Independence Group
- Affordable Housing Group, Seniors Resource Centre
- Aging Issues Network, Seniors Resource Centre
- Victorian Order of Nurses
- Department of Health and Community Services
- Women's Institute
- Seniors Resource Centre
- Long-term Care, Eastern Health

#### Persons with Disabilities

- Independent Living Resource Centre
- NL Association for Community Living
- Universal Access Network
- Department of Health and community Services

#### Service Providers

- Mount Pearl Municipal Police
- Wheelway
- Department of Human Resources, Labour and Employment
- Youth Services Division, Eastern Health
- Co-operative Housing Association of Newfoundland and Labrador (CHANAL)
- Association for New Canadians

#### Youth

- College of the North Atlantic
- Mount Pearl Youth Action Team
- Big Brothers/Big Sisters
- Community Youth Network/ StreetReach
- Youth Corrections, Eastern Health

# Focus Groups-Mount Pearl Housing and Homelessness Study

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## Business

- Credit and Debt Solutions
- Mount Pearl Lions Club
- Donovan Homes
- Chester Dawe Limited
- Knights of Columbus
- Cynergy Properties
- Canadian Homebuilders Association-Eastern Newfoundland
- Scotia bank, Mount Pearl
- Winsor Homes
- Newfoundland and Labrador Landscape Architects
- Newfoundland Architects Association

## Women

- Single Parents Association of Newfoundland and Labrador
- Provincial Advisory Council on the Status of Women
- St. John's Status of Women's Council
- Catholic Women's League

## Churches/Food Banks

- St. Peter's Parish, Roman Catholic
- St. Vincent de Paul
- Mary Queen of the World, Roman Catholic
- First United Church
- Community Food Sharing Association
- Church of the Ascension, Anglican Church
- Park Avenue Pentecostal Church

## Chamber of Commerce

- Vice-president
- Secretary



**The Institute for the  
Advancement of Public Policy, Inc.**

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## Discussion Paper

### Housing and Homelessness Study

City of Mount Pearl

Prepared for Purposes of Public Consultation

October 16, 2008

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## **1.0 Purpose**

The purposes of this discussion paper are:

1. To explore housing and homelessness in the city of Mount Pearl;
2. To determine the extent of housing and homelessness issues in the city; and
3. To determine how the City of Mount Pearl (“the City Council”) and the community at large can respond to these issues.

The City Council’s consultant has prepared this paper. It is being released by the on Housing and Homelessness Advisory Committee chaired by Councillor Paula Tessier.

## **2.0 The Consultant’s Approach to Studying Housing and Homelessness in Mount Pearl**

The consultant for this study is *The Institute for the Advancement of Public Policy, Inc.*, a management consulting firm specializing in public policy analysis and development.

Over the past four months, the consultant has collected demographic and housing statistical data, identified housing trends and interviewed numerous individuals on matters relating to affordability and availability of housing in Mount Pearl, and to explore the extent of homelessness within Mount Pearl. The consultant held several focus groups with people representing seniors, women’s groups, persons with disabilities, local developers, community service groups, churches, and service providers. Their views and perspectives have been very helpful in the conduct of this study.

With the advice of the Advisory Committee, the consultant developed this discussion paper to seek additional input from the general public on the issues of housing and homelessness, and to seek validation of the findings and themes developed so far in this study.

## **3.0 Overview of Results from Research, Interviews and Focus Groups**

Nationally, the research shows that there are various forms of homelessness. The real concern for a city the size and make-up of Mount Pearl is that many people may be at *risk of homelessness*. This means that, although Mount Pearl does not and is not likely to have many people living on the street – the most severe form of homelessness, homelessness is more relative to affordability and appropriate housing options. **Appendix A** provides a definition of homelessness that is commonly used in Canada.

Mount Pearl has, and may continue to have, a large number of people who are living in unsuitable housing, who cannot afford to live where they do, or who have to leave the city (or don't go there in the first place) because there are limited housing options for them. A CMHC study in 2001 suggested that 13.5 % of all households in the St. John's CMA indicated core housing need – a standard that reflects affordability based on a family's household income, and the suitability and adequacy of their accommodations. While this is not a definitive indicator, for Mount Pearl this could possibly translate into over 1,000 households in Mount Pearl having difficulty in maintaining their accommodations.

There are housing and supportive services delivered by the provincial government, their agencies as well as non-governmental organizations ("NGOs") based in St. John's that support residents of the region including Mount Pearl. For people who are in crisis and need accommodations on an emergency or transitional basis, say up to 2 years, there are six (6) shelters with support services usually targeted to a particular clientele, e.g., youth, women, people with complex needs. There are no statistics available as to how many people from Mount Pearl have accessed these services but providers indicate they are serving residents of the city.

The Mount Pearl City Council's interest in exploring homelessness may come as a surprise to many living in the city. The city is affluent by Newfoundland and Labrador as well as Canadian standards. Most people live in suburban residential neighbourhoods. Only on occasion do we hear that a person is found living in a park or on one of the city's trails.

However, when viewed from a lens of people who are at risk of homelessness, there is evidence that there are residents who are experiencing difficulties that could impact their housing. From the interviews and focus group discussions, the consultant heard about those youth who can no longer live at home and resort to 'couch-surfing'. They heard about seniors who are long-time residents who cannot find a suitable or affordable apartment once they sell their homes. They were made aware of why single mothers on low incomes cannot afford many of the current housing options in the city.

There are people who need supportive services to be able to stay in their own homes and in the city to live and work, and to socialize with family and friends. These include home support services for seniors and persons with disabilities, women subject to domestic violence who need safety and support, and/or families who need subsidized housing and related services. These necessary support services are in short supply in Mount Pearl.

There are other people who face similar challenges, who would like to reside in Mount Pearl but because of cost, limited availability, or the lack of supportive services, have no choice but to live elsewhere.

Finally, the 2006 census reports that the population of Mount Pearl was 24,671, a decrease of 1.2% since 2001. In contrast, the population of the St. John's CMA increased by 4.7% for the same period. It is expected by the City of Mount Pearl that its population will stabilize with in-migration to the region.

| <b>Key Statistics Canada Data</b> | <b>2006</b> |
|-----------------------------------|-------------|
| Population                        | 24,671      |
| Occupied Dwellings                | 9,195       |
| - Owned Dwellings                 | 6,675       |
| - Monthly payments                | \$935       |
| - Rental Dwellings                | 2,520       |
| - Monthly payments                | \$558       |
| Number of families                | 7,320       |
| Average no. of residents          | 3.0         |
| - Lone-parent families            | 1,275       |
| - Average no. of residents        | 2.4         |

Note: The current number of occupied dwellings is now 9,173.

The vacancy rate for rental accommodations is in the range of 2.0-2.5% (CMHC data).

One of the results of the pattern of residential development is the lack of housing choices in Mount Pearl. Mount Pearl has few apartment buildings and condominiums. Most housing is in the form of privately owned dwellings with basement apartments, though the number of basement apartments available for rent has decreased over time. Mount Pearl has limited space to expand within its boundaries. The subdivisions being planned follow the pattern of traditional low-density single family dwellings. For new migrants and seniors, congregate housing is favoured. So, with little choice in Mount Pearl these individuals consider other municipalities as places to live.

The development regulations also have an impact on the cost of housing. For persons wanting their own home, Mount Pearl is an expensive housing market in relation to adjacent towns, especially for first-time homeowners. Low-density forms of housing development have been preferred. Further, the zoning by-laws restrict the minimum floor size so that smaller houses that are built and sold in neighbouring municipalities are not permissible in Mount Pearl. This impacts the availability of affordable housing in Mount Pearl and choices. The result of these cumulative factors is that while the population of these neighbouring towns has increased, Mount Pearl's has not.

The foregoing discussion raises many issues for the City Council of Mount Pearl and the community at large. What types of housing and support services are required to meet the needs of current residents and future citizens of Mount Pearl? While the issues raise challenges, each issue is not insurmountable. One way of beginning to address them is to group them according to a common theme.

## **4.0 Emerging Themes**

In order to help the City Council and the citizens of Mount Pearl begin to address the issues of housing and homelessness within the city, it may be best to try to identify the themes that have emerged through the course of the consultant's study. Five (5) themes are discussed below.

- Helping to understand "homelessness" in Mount Pearl
- Availability and affordability of housing for seniors, and the need for supportive services
- Availability and affordability of housing for persons with disabilities, and the need for supportive services
- Availability and affordability of housing for single parents with children, and other low income families
- Availability of supportive services for youth.

Each of these themes is briefly discussed below.

### **1. Understanding "homelessness" in Mount Pearl**

Mount Pearl does not have a problem of homelessness when viewed in relation to the definition of homelessness imported from large urban centres. People are not living on the streets of Mount Pearl as they are in Toronto or Vancouver. However, some residents have needs that could be addressed in Mount Pearl with the assistance of the City Council and the community. When many of the city's seniors population is forced to move to other municipalities, when its youth who are at risk take up residence in St. John's to be near services and don't return, and when its overall population is not growing, it has to consider the issues around homelessness and those at risk of homelessness. As part of being a mature and leading municipality in the province, it has to come to understand and begin to address many of the societal issues facing its population, if for no other reason than to respond to residents' needs.

For Mount Pearl, then, the issue is not one of homelessness, but one of the city, its Council and the public recognizing that there are many persons and groups of persons who want to remain in the city, or move to the city, but cannot due to limited or non-existent housing choices. There are others who are struggling with their rent or need access to supportive services. These citizens are at risk of homelessness. They are in need of some form of intervention by City Council working with the community at large to enable them to continue to live in or take up residence in Mount Pearl. This is not unique to Mount Pearl as other cities are addressing many of these same issues.

**2. Availability and affordability of housing for seniors, and the need for supportive services**

For the seniors' population, there are two issues facing this group. The availability of suitable housing is limited and the cost of accommodations is a challenge for many.

In 2006, the population aged 60+ represented 14.3% of the city's population. The population of seniors continues to increases as the province, as a whole, ages. As the population changes, housing needs change. Many seniors in Mount Pearl own their own homes or reside with family members, often in their basement apartments. Once they decide, for health, affordability or other reasons, to move to more suitable housing, whether private or rental, there is very little choice in the city. Except for the few condominiums, apartment buildings and seniors' complexes that are available, there is no other market for seniors. They are left with no choice but to move to other municipalities in the region where there is more housing choice. This is not a desired option for many of the seniors in this situation.

Housing accommodation costs are rising including increased heating costs, while most seniors are living on fixed incomes. In the past five years (2002-2007), shelter costs in the province have increased by 18.8% while median household incomes have declined in Mount Pearl by almost 1.3 % (between 2001-2006). As accommodation costs continue to rise (e.g. rent, heating, and maintenance costs), seniors are finding it difficult to stay in their own homes or rent in the private market. They are being squeezed financially. Seniors are vulnerable; they often leave the community where they built their homes and raised their families because there are few affordable and suitable housing options available to them in Mount Pearl.

In addition to these two challenges facing seniors is the prospect of needing additional supports to stay in their own home and community. These supports can take the form of a need for available ground transportation, home support services, and ready access to everyday services such as grocery shopping and health services.

Overall, there are few affordable housing options for seniors. Except for a few community agency-sponsored seniors complexes, three personal care homes and a small nursing home, there is a significant undersupply of affordable and appropriate housing for Mount Pearl's seniors. This problem grows daily. At the same time, the seniors who are able to remain in Mount Pearl are in need of supportive services such as better transportation and home supports in order to continue to stay.

**3. Availability and affordability of housing for persons with disabilities, and the need for supportive services**

Persons with disabilities need affordable, accessible housing as well as basic community and municipal services to be able to live comfortably in Mount Pearl. This issue is of growing concern. As the population ages, increasing numbers of people will experience living with a disability and/or have to cope with mobility issues.

The issue of ensuring there is accessible housing available in Mount Pearl has been raised throughout interviews and focus groups conducted for this study. The consultant was advised that one of the greatest obstacles for persons with disabilities to live independently is the overall lack of accessible housing in the city (as well as the province overall).

This is compounded by the need for housing to be affordable. Many persons with disabilities have increased living expenses. Many live on low incomes.

For persons with disabilities, the need for supportive services is great while they are in limited supply in Mount Pearl. Further, there are attitudinal barriers to be overcome and governmental systems that are not always responsive to the needs of persons with disabilities.

Advocates for the adoption of the principles of universal design in city building standards participated in the consultations. While they recognized that it could be some time before the concepts are embraced and viewed as economically viable for developers, they feel the City Council could provide direction and resources to the community in this area.

Mount Pearl is a municipality that is a leader in the province in promoting the inclusion of persons with disabilities in the community. A challenge remains in the area of housing. The reality of limited housing options faces most persons with disabilities in a city that is a promoter of being an inclusive community.

**4. Availability and affordability of housing for single parents with children and other low-income households**

There is limited availability of affordable and appropriate housing for families who live on low incomes, especially those headed by women. Often these families cannot afford their rent and are forced to forego other necessities to pay the rent (or mortgage). There are relatively few social housing units in the city and there is a long wait list for those who seek them.

A similar situation arises for women who are victims of family violence. Women who leave their house with their children and seek shelter at Kirby House eventually have to seek longer-term housing. While there are two second-stage apartments in Mount Pearl available for up to one year for a family in need, these are always fully occupied. The women desiring to live in Mount Pearl are advised that the waiting list for Newfoundland and Labrador Housing is too long to wait and so they must find accommodation elsewhere. Therefore, these women and their children have to move outside the city to meet their housing needs.

Mount Pearl relies on many St. John's-based agencies to provide support to its citizens including youth, women fleeing domestic violence, and people with complex needs. These and other agencies offer housing and supportive services to the city's residents in need. During the consultations it became clear that many residents are not aware these services exist and how to access them. The City Council and other agencies could consider how to develop stronger linkages with these agencies to ensure these agencies can be promoted and accessed by residents who need them. Further, some stakeholders suggested the services could be encouraged to have a presence in the city through outreach and/or services delivered in Mount Pearl.

There are two well-subscribed food banks operated by Roman Catholic parishes in the city and are supported by other denominations. The presence of these food banks indicates there are people in need. Over the past year, these food banks assisted up to 1500 individuals and families of Mount Pearl.

Non-elderly single adults are a particular group of concern in the city as there are limited housing options beyond private homeowners who will rent a room and provide meals, akin to a boarding arrangement. However, there are few supportive services targeted to the needs of this population.

It should be noted that the consultant learned of other segments of society such as 'New Canadians' who are interested in Mount Pearl because of its sense of community. There is recognition that a smaller city can be welcoming so long as support services are in place. The city will need to ensure these services are in place in order to encourage settlement of these new residents whose current share of the city's population is negligible.

## **5. Availability of supportive services for youth**

Mount Pearl is a family-oriented community. The consultant has heard of occasions when youth are in conflict with their families or with the law. Most often they are referred to community agencies located in St. John's. The youth of Mount Pearl want to stay in Mount Pearl. However, besides relying on the hospitality of friends or relatives for accommodation, there are no other

options. These youth often leave the city and often go to live in downtown St. John's where they access the services and supports they need.

A role for the City Council could be to determine the types of services that are needed by youth. With community groups, the City Council could advocate for services to be established in Mount Pearl. This study is timely as NL Housing is developing a provincial housing strategy that could assist the City Council depending on the approach it intends to pursue.

The foregoing discussion identifies the themes that arose from the consultant's study so far. Now, we will consider how they can be addressed.

## **5.0 Roles and Responsibilities in Developing and Delivering a Community Plan for Housing**

In order for the housing issues to be addressed in Mount Pearl, there will need to be some concerted action on behalf of the City Council and potential community partners interested in working with it on these issues. In addition, the City Council will have to consider how best it works with the two other levels of government that also have a role in addressing these issues.

City Council has embarked on this study with the intent to develop a community plan. A community plan on housing will scope out the areas of concern, set priorities, and mobilize the identified partners to work together to address the issues raised in this discussion paper.

Based on the results of the study, the City Council intends to lead the development of a community plan, facilitate community support and action to implement it and commit some resources to see it implemented. It could also advocate and work with the federal and provincial governments, including Newfoundland and Labrador Housing, to get them to commit much-needed programming and financial support to begin to invest in housing solutions in Mount Pearl.

There are many community agencies both in Mount Pearl and St. John's that can assist the city in providing many of the supportive services required by many individual residents and their families in Mount Pearl. They need to be invited to assist and, where appropriate, provided with financial support to enable them to offer their services tailored to Mount Pearl's needs. There are many organizations that have expertise that can be harnessed to contribute to a "**Made in Mount Pearl**" solution. Examples are the Co-operative Housing Association of Newfoundland and Labrador, Single Parents Association of Newfoundland and Labrador, and other organizations that are involved in housing development and/or management in Mount Pearl.

The private sector also has a significant role to play in designing and building more affordable and accessible housing, and making affordable and accessible rental properties available. As part of a community plan, the City Council needs to find a way to engage this sector so that their mutual interests in having more affordable housing options available in Mount Pearl can be served.

The provincial government has a role to play. Through Newfoundland and Labrador Housing, social housing units and affordable housing initiatives could be developed to contribute to the housing challenges presented by Mount Pearl. The rent supplement program could be applied to private market units in Mount Pearl.

The federal government, through Service Canada, is assisting in the development of this community plan and could provide additional resources to support its implementation. The federal funding targeted to addressing homelessness has been renewed. This funding could assist in advancing projects in Mount Pearl. Canada Mortgage and Housing Corporation has knowledge and expertise in housing that could contribute to formulating a plan.

Overall, there are plenty of issues to be addressed as well as strengths and opportunities. Everyone has a role to play in devising a solution for Mount Pearl. This discussion paper and the results of the public meeting and public comments will assist in formulating a community plan.

## **6.0 Seeking Public Input**

Now it is your turn to provide input that will assist the City Council determining how best to address the housing and homelessness issues facing Mount Pearl. There are a series of questions that the Council would like you to consider and provide a response – either at a **public meeting scheduled for November 6** or in writing to the City Planner's Office. Here are five questions, and you may have others that you would like to raise:

1. Do you agree that there are 'homelessness' issues in Mount Pearl?
2. Do you believe that the emerging themes reflect the situation of housing and supportive needs in Mount Pearl?
3. Are there other themes or issues that need to be considered before the City Council develops a community plan?
4. Are you supportive of the City Council adopting a community plan and committing resources to implement it?

5. What should be the priorities in any community plan adopted by the City of Mount Pearl?

## **7.0 Conclusion**

The issues of housing and homelessness in Mount Pearl are complex and it will take much action and time to address them to everyone's satisfaction. There is a lot of goodwill by many players both within and outside Mount Pearl to begin to solve these issues. This is the beginning of a process to involve the community in finding solutions. Your involvement is both necessary and appreciated by the City Council of Mount Pearl.

Please submit your response to this discussion paper to:

Mr. Stephen Jewczyk, City Planner  
Mount Pearl City Planning Office

Mailing address: 3 Centennial Street, Mount Pearl, NL A1N 1G4  
Fax: 748-1111  
Email: [planning@mountpearl.ca](mailto:planning@mountpearl.ca)

Responses should be received by 4:00 p.m. on November 10, 2008.

***City of Mount Pearl Housing and Homelessness Study  
Definitions***

**Appendix A  
Definitions for the Homeless Population Classification**

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**Chronically Living on the Street** – This is a sub-population within the living-on-the street homeless population. The term refers to those individuals or families who, because of a lack of secured housing, live on the street for a predominant period of time over the course of a year(s). These individuals or families might access some services from time to time, but will use available sheltering facilities only in exceptional circumstances (e.g. a very cold night). Many individuals chronically living on the street have challenges forming long-term connections to services because of personal life issues or unsuccessful histories with the “system”.

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**Special Needs** – Affordable, accessible, and adequate housing to support those with unique needs. (Physical or mental disabilities, HIV/AIDS, etc.)

**Sources:**

Community Plan Assessment Phase II of the National Homelessness Initiative;  
Newfoundland and Labrador Statistics Agency; May 24th, 2007  
City of Mount Pearl Planning Department