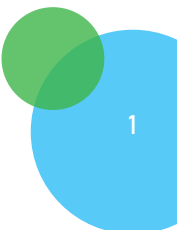




HART Community Housing Report: City of Mount Pearl, NL

**Draft v1
2024-08-23**



Executive Summary

The City of Mount Pearl had 995 households in core housing need (CHN) as of 2021, representing 10% of all households examined for CHN (Table 14, pg. 26). This measure of housing need does not capture housing need among students, farm workers, nor people experiencing homelessness. The rate of CHN is slightly lower than it was in 2016, when it was 11%, but a greater drop in CHN was seen across Canada which likely reflected the temporary income boost to lower income households due to CERB payments in 2020. Given that CHN dropped by 2.6 percentage points (from 12.7% to 10.1%) across Canada, it is possible that Mount Pearl's rate of CHN would have risen between 2016 and 2021 without CERB (more discussion on the effect of CERB on pg. 7).

In Mount Pearl, as in most places in Canada, CHN is highest among households earning under 50% of median household income (Table 16, pg. 28), single-person households (Table 20, pg. 30), and renter households (Table 23, pg. 32). These Very Low and Low income households could only afford a shelter cost of up to \$1163/month in 2021 (Table 11, pg. 22). Youth-led households (under age 25) experienced the highest rate of CHN in 2021 among the priority populations examined in Table 27. 29% of the 210 households led by someone under the age of 25 were in CHN. This is an increase from 2016 when 23% of youth-led households were in CHN, and was the only priority population to experience higher CHN in 2021 than 2016.

Figure 6 (pg. 15) examines the size of existing homes in terms of number of bedrooms. The benefits of having structural diversity is clear when we see that the vast majority of single-family detached homes have 3-or-more bedrooms (91%). On the other hand, apartments in low-rises and duplexes feature a range of sizes: 18% are 1-bedroom, 28% are 2-bedroom, 35% are 3-bedroom, and 18% have 4-or-more bedrooms.

Indeed, we see that smaller households are becoming far more common in Mount Pearl than larger ones. The number of 1- and 2-person households grew a combined 42% between 2006 and 2021 and accounted for 67% of households in 2021, up from 51% in 2006. 3-or-more person households meanwhile declined by 28%. This trend is likely to continue as the community of Mount Pearl continues to age. In Table 6 and Table 7 (pg. 19) we can see that senior-led households tend to be smaller; mostly comprised of 1 or 2 people.

Looking at housing need across the region of Division No. 1 (Table 30), we see that need for homes with 3-or-more bedrooms is projected to decline by around 1,600 units while need for 1 or 2-bedroom units is projected to grow by over 16,000 units.

The Housing Assessment Resource Tools

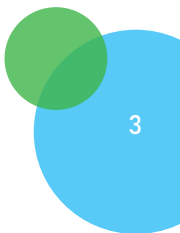
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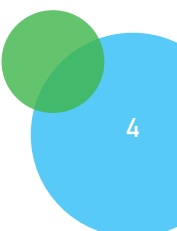
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Glossary of Terms

- Core Housing Need (CHN): Defined by the Canada Mortgage and Housing Corp. (CMHC) as: “Core housing need is a 2-stage indicator. It helps to identify households living in dwellings considered unsuitable, inadequate, or unaffordable. It also considers if income levels are such that they could not afford alternative suitable and adequate housing in their community.”¹
- Households examined for Core Housing Need: A subset of Total Households that excludes households that were not assessed for CHN for one reason or another (see disclaimer section below for more detail).
- Total Households or Total Private Households: This refers to the universe of households included in HART’s data order. The full definition is: “Owner and tenant private households with household total income greater than zero in non-farm, non-reserve occupied private dwellings.”
- Vulnerable/Priority Populations: Canada’s National Housing Strategy has identified groups of people who are disproportionately in housing need or experience other barriers to housing.
- Households (HHs): Household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.
- Dwellings: In general terms a dwelling is defined as a set of living quarters. Dwelling may be unoccupied, seasonal, or under construction, but for the purposes this report a dwelling will refer to a private dwelling occupied by usual residents. ([Full Census definition](#))
- Headship rate: A statistic used to describe the proportion of the population that maintains a household. Furthermore, someone maintains a household when they are responsible for paying the majority of shelter costs associated with the dwelling
- Census subdivision (CSD): A geographic area generally corresponding to a municipality.
- Census division (CD): An intermediate geographic area between the province/territory level and the municipality (census subdivision).
- Subsidized housing: In census data, this refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.
- Primary Household Maintainer (PHM): The person in the household who pays the shelter costs. ([Full Census definition](#))
- Area Median Household Income (AMHI): HART’s custom data order grouped households into categories relative to the community’s median household income:
 - o **Very low income:** 20% or less of AMHI, generally equivalent to shelter allowance for welfare recipients.
 - o **Low income:** 21-50% AMHI, roughly equivalent to one full-time minimum wage job.
 - o **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
 - o **Average income:** 81-120% AMHI, representing about 20% of total Canadian households.
 - o **High income:** More than 120% AMHI, approximately 40% of Canadian households.
- Affordable shelter cost: HART determines whether housing is affordable or not based on CMHC’s benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs.

¹ <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need>

Disclaimers

1. Core Housing Need and its Limitations

HART relies on the Canadian Census, which is collected every five years by Statistics Canada. While the Census is the most consistent, reliable, nationwide source of disaggregated data, there are gaps and flaws in its data capture. These carry over to our model.

For one, only private, non-farm, non-reserve, owner- or renter-HHs with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'Core Housing Need.' This means there are critical gaps especially within indigenous communities living on reserve and the homeless.

Other groups that are excluded from measurement include:

- Non-family HH with at least one HH maintainer aged 15 to 29 attending school.²
- HH within Single Resident Occupancy (SRO) homes, long-term housing, and other forms of congregate housing (including long-term care or rooming houses).³
- Unsheltered households (in encampments or sleeping rough)
- Those in emergency homelessness or domestic violence shelters
- People in any form of congregate housing (long term care homes, rooming houses)
- Those in illegal apartments

Census data also (beyond data on overcrowding according to National Occupancy Standards), does not adequately capture the housing need experienced by individuals or households who would prefer to be living in other circumstances: adults still living with their parents or roommates who would prefer to have their own homes, or people living in violent relationships. Similarly, this does is not well suited to capture migration pressure and household

² These HH are considered not to be in Core Housing Need, regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition: [Statistics Canada](#).

³ For census purposes, households are classified into three groups: private households, collective households and households outside Canada. These examples are forms of collective households, and only private households are assessed for CHN.

displacement/replacement in communities outside of major centers due to affordability concerns. As a result, our data likely estimates the floor, not the ceiling, of housing need.

2. Random rounding, suppression and totals

When showing count data, Statistics Canada employs random rounding in order to reduce the possibility of identifying individuals within the tabulations. Random rounding transforms all raw counts to random rounded counts. Reducing the possibility of identifying individuals within the tabulations becomes pertinent for very small (sub)populations. All counts are rounded to a base of 5, meaning they will end in either 0 or 5. The random rounding algorithm controls the results and rounds the unit value of the count according to a predetermined frequency. Counts ending in 0 or 5 are not changed. In cases where count values are very low, to avoid disclosure of individuals, statistic suppression methods are employed. This results in aggregate count data varying slightly from the sum of disaggregated count data.

3. Effect of CERB

Core Housing Need dropped across the country from 2016 to 2021 in contrast to the rising cost of housing over that period. A likely explanation for this discrepancy was the introduction of the [Canada Emergency Response Benefit \(CERB\)](#), which provided financial support to employed and self-employed Canadians during the pandemic. In Figure 1 we can see that median incomes rose dramatically for the lowest 10% of earners in Canada between 2019 and 2020, when CERB was most active – increasing over 500%. This unusual increase was also apparent in the second decile of earners with an increase of 66%, but quickly drops off, with only a 2% increase for the highest 50% of earners (i.e. the top half of income distribution).

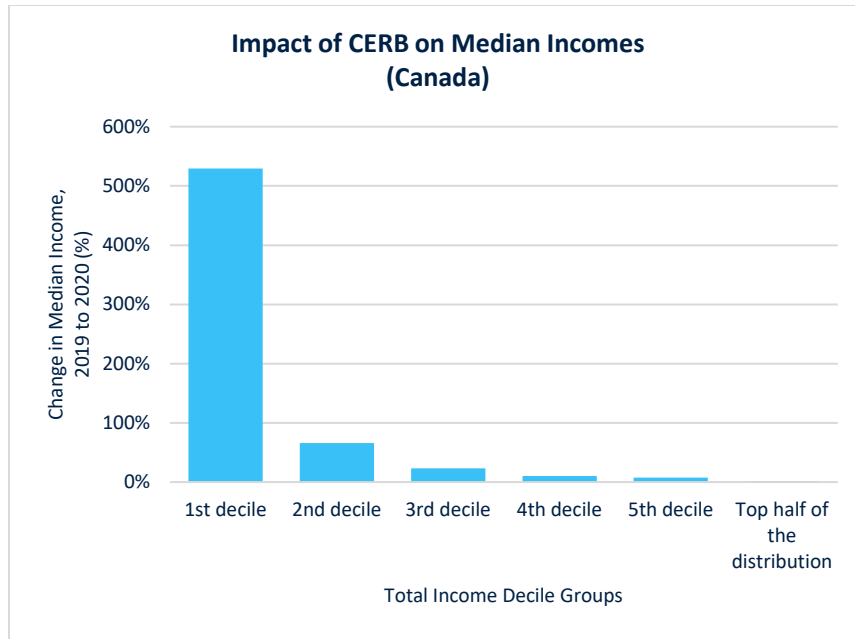


Figure 1: Statistics Canada. Table 98-10-0089-01.

This result can be seen in HART's census data too. The total number of households in Canada grew by 6%, but the number of households in the Very Low income category – capturing households earning equal to or less than 20% of household median income – dropped by 19%. There is also a significant rise in households in the Low income category (13% compared to 6% for all households), and above average increases in the Moderate and Median categories.

Combined, these results support the notion that CERB skewed the low end of the income distribution towards higher incomes, and, since Core Housing Need measures affordability relative to a household's income, likely lifted many households out of Core Housing Need temporarily.

HART Income Categories	2016 – Canada HHs	2021 – Canada HHs	% Change
Very Low	627,130	510,595	-19%
Low	2,304,285	2,603,455	13%
Moderate	2,461,610	2,695,275	9%
Median	2,847,825	3,036,295	7%
High	5,557,455	5,841,730	5%
Total	13,800,321	14,689,371	6%

Table 1: Change in households by income category from 2016 to 2021 – HART.

Introduction

The Housing Assessment Resource Tools (HART) project has been engaged to prepare a report of Housing Need for the City of Mount Pearl, Newfoundland and Labrador.

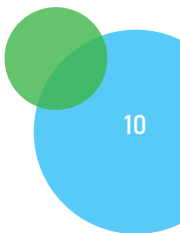
HART is funded by the Canada Mortgage and Housing Corporation (CMHC) to research data-based solutions to Canada's housing crisis. This funding allows us to leverage our expertise to generate reports for communities and organizations that will form the foundation of a Housing Needs Assessment (HNA). There are numerous approaches to preparing an HNA. This report will focus on quantitative data on Core Housing Need (CHN) collected by Statistics Canada as part of the Census of Population.

This report will focus on housing need within the census subdivision (CSD) of Mount Pearl T (CSD, NL) alongside some neighboring and comparable municipalities: Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

Before examining housing need, this report will look at the historical demographic trends in the broader region as encapsulated by Division No.1 (CD, NL). This leads into a snapshot of the current state of housing as we review the type and age of dwellings in the housing stock. We study the characteristics of the households occupying those dwellings, paying close attention to renters - particularly those in subsidized housing - and vulnerable populations - particularly single-parents, indigenous households, and senior-led households.

Name of Census Geography	Census Geocode	Level of Geography
Division No.1 (CD, NL)	1001	CD
Mount Pearl T (CSD, NL)	1001542	CSD
Conception Bay South T (CSD, NL)	1001485	CSD
Paradise T (CSD, NL)	1001517	CSD
St. John's CY (CSD, NL)	1001519	CSD
Charlottetown CY (CSD, PEI)	1102075	CSD

Table 2: List of geographic regions reviewed.



Part 1: Existing Demographics and Housing

Community Demographic Profile

	Mount Pearl T (CSD, NL)			
Census Year	2006	2011	2016	2021
Median Age	38.6	41.6	44.5	46.0
Population	24,670	24,284	22,957	22,477
% of population aged 15+	84%	86%	86%	87%
% of population aged 65+	9%	12%	17%	21%

Table 3: Demographic profile – Mount Pearl T (CSD, NL).

The population of Mount Pearl declined 9% between 2006 and 2021. This has been a fairly consistent trend over those 5 years, with the greatest decline occurring between 2011 and 2016 (Table 3). The median age has been steadily rising over that time from 38.6 years in 2006 to 46 years in 2021. Many places in Canada have seen a significant rise in the median age over the last few years so this result is not unusual, but it has significant implications for the local housing system. Likewise, the share of the population age 65 or older has increased, growing from 9% in 2006 to 21% in 2021, while the share of children under age 15 has declined from 16% to 13%.

Population by Age, 2006-2021 - [Mount Pearl T (CSD, NL)]

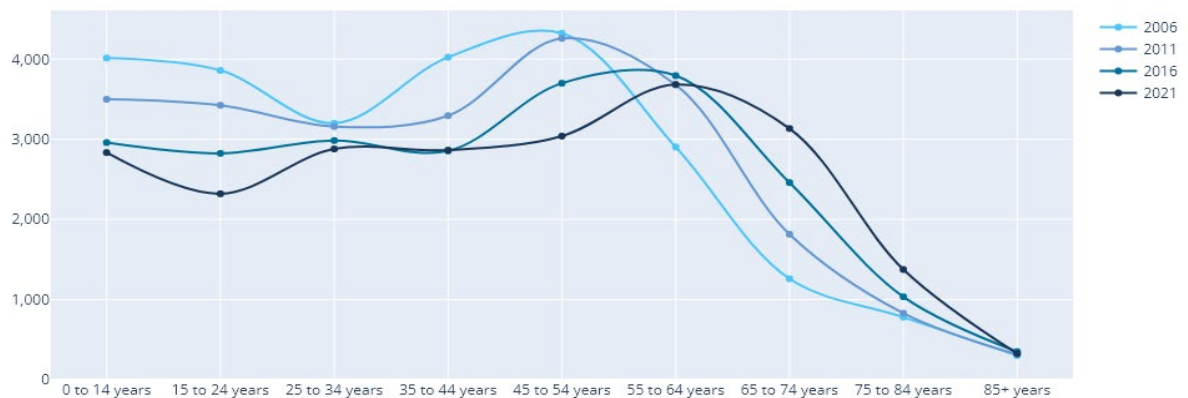


Figure 2: Population by age from 2006 to 2021 in Mount Pearl T (CSD, NL)

Figure 2 (and Table 43, pg. 49) show the change in demographics by age group across the last four censuses. There is a clear pattern of fewer people in each age category under 54 years-old while the baby boomer cohort has been aging, with the peak moving from 45-54 years-old in 2006 to 55-64 years-old in 2021. There has also been steady and sizeable growth in the 65-74 year-old age range, growing from 1,260 people in 2006 to 3,135 in 2021.

The headship rate in Figure 3 (and Table 44, pg. 50) and can be an interesting metric for connecting demographic changes with a community's housing needs as it represents the fraction of individuals who lead a household, named "Primary Household Maintainers" by Statistics Canada. The actual headship rate as a value is not necessarily important since it captures cultural differences in what a household looks like – for example, the cultural attitudes towards children moving out, or senior family members moving in with their children – but it does allow for a comparison across age groups and across time. Generally, one would expect a trend of headship starting low in youth and plateauing in middle age as individuals have higher incomes and more savings to pay for their own home.

Looking at the region of Division No. 1, there have been only minor changes to the headship rate between 2006 and 2021. The headship rate actually increased among people under the age of 34, suggesting that household formation has not been suppressed; unlike many places in Canada. This is also the case in Mount Pearl, where the headship rate rose from 0.423 in 2006 to 0.432 in 2021 among 25-34 year-olds, and from 0.060 to 0.093 among those under age 25.

Headship rate by age group, 2006 vs. 2021

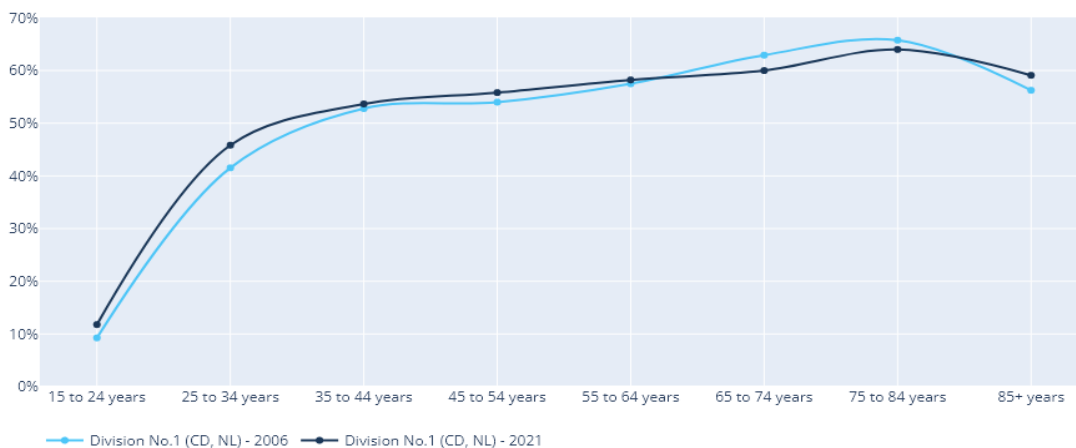


Figure 3: Headship rate by age groups - 2006 vs. 2021.

Profile of Existing Housing Stock – Mount Pearl T (CSD, NL)

Housing stock in 2021 by Period of Construction - [Mount Pearl T (CSD, NL)]

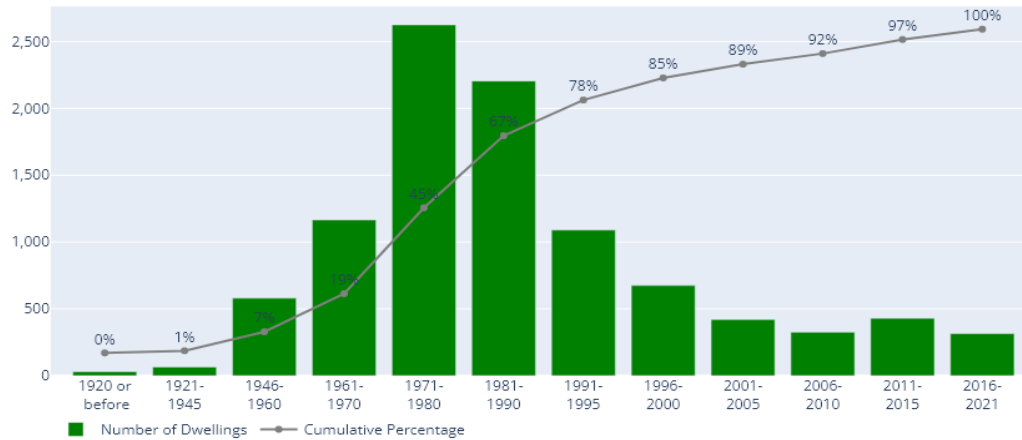


Figure 4: 2021 Housing stock by Period of Construction – Mount Pearl T (CSD, NL).

When looking at the stock of existing housing reported in the census, and visualized in Figure 4 above, please note the uneven time intervals along the horizontal axis can be misleading.

Home construction in Mount Pearl peaked in the 1970's when around 26% of existing homes were built (Figure 4 & Table 45, pg. 51). Activity remained strong in the 1980's but declined significantly by the second half of the 1990's: only 15% of existing homes were built after the year 2000. New construction has remained slow in the last two decades, adding between 300 and 430 homes every 5 years.

To get a sense of how many homes will be reaching their end of useful life, we may assume that an average house can safely last 70 years without needing structural repairs. Certainly, many homes can last well over 100 years depending on a variety of factors, so 70 years is merely a convenient point of reference to help our understanding. 7% of homes were built before 1960 which will make them all over 70 years old by 2030. These 700-or-so homes do not represent a large portion of the housing stock as of 2021, but with an ageing community there is always a risk that older homes will fall into neglect and reduce the housing stock.

In Figure 5 (and Table 46, pg. 52) we can look at the structural type of homes built in each time period. Overall, most homes are single-family detached buildings, but they do not represent the majority of homes. 45% of dwellings are single-family detached, 37% are apartments in low-rise buildings (under 5 storeys) or duplexes, and the remaining 17% are attached, semi-detached, or row housing. This is a nice range of structural types that avoids the trend seen in many places in Canada of building mostly single-family detached homes. This diversity in housing has been consistent over time, with at least 30% of homes (2011 to 2015), and often more than 50%, belonging to a multi-family structure.

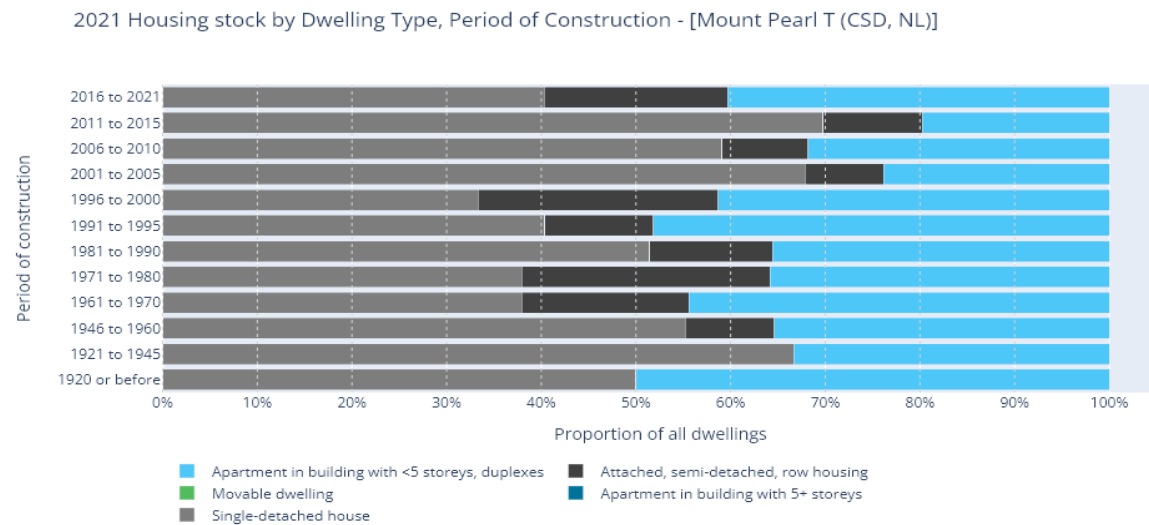


Figure 5: 2021 Housing stock by Dwelling Type, Period of Construction – Mount Pearl T (CSD, NL).

Figure 6 (and Table 47, pg. 53) examines the size of existing homes in terms of number of bedrooms. The benefit of structural diversity is clear when we see that the vast majority of single-family detached homes have 3-or-more bedrooms (91%). On the other hand, apartments in low-rises and duplexes feature a range of sizes: 18% are 1-bedroom, 28% are 2-bedroom, 35% are 3-bedroom, and 18% have 4-or-more bedrooms. We will see below that the number of smaller households has grown significantly since 2006 while larger households are much less common, so having a range of differently-sized homes can help the members of the community find a home best suited to their current and future situation.

2021 Housing stock by Number of Bedrooms, Dwelling Type - [Mount Pearl T (CSD, NL)]

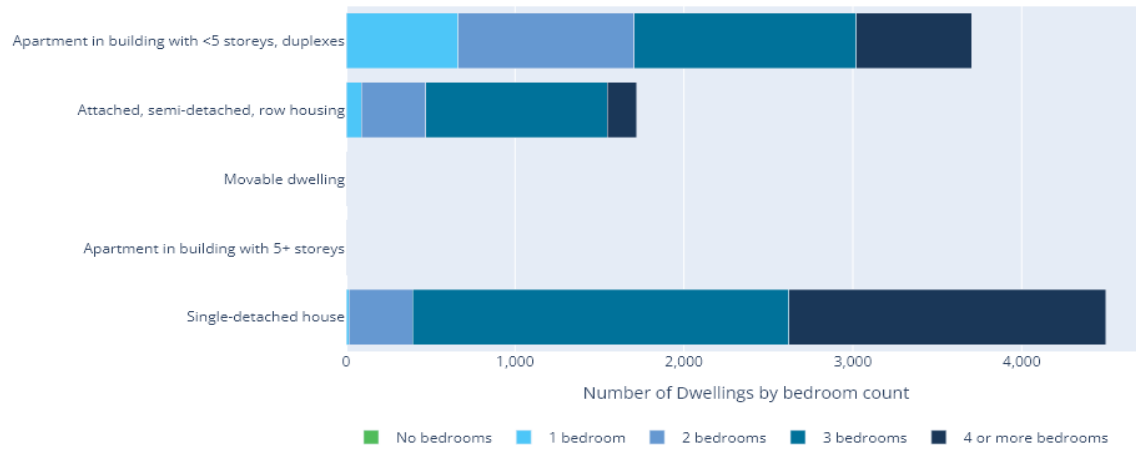


Figure 6: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Mount Pearl T (CSD, NL).

Profile of Households

Before further analysis of Core Housing Need, it will help to examine some characteristics of all households in the community. This section will consider how households are grouped by income, by household size (i.e. how many individuals per household), by owners and renter, and lastly by certain vulnerable populations that CMHC has identified as having the greatest need of suitable, adequate, and affordable housing.

Households by Income

HART classifies households into five variable categories in relation to Area Median Household Income (AMHI).⁴ Median household income changes from year to year and varies at different geographic levels. Therefore, a given household may be in a different income group depending on the median household income of that geography, or if their income changes more or less than the median.

Households by Income – Mount Pearl T (CSD, NL)

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
Income Categories	AMHI	\$57,600 (2005\$)	\$79,000 (2015\$)	\$81,000 (2020\$)		
Very Low	<20% of AMHI	355	305	290	-14%	-5%
Low	21-50%	1,565	1,605	1,595	3%	-1%
Moderate	51-80%	1,690	1,775	1,925	5%	8%
Median	81-120%	1,975	2,060	2,230	4%	8%
High	>120%	3,615	3,850	3,870	7%	1%
Total		9,195	9,595	9,915	4%	3%

Table 4: Change in number of households by income in 2006, 2016, and 2021 – Mount Pearl T (CSD, NL).

We saw in the Community Demographic Profile above that Mount Pearl's population has been declined since 2006. However, the number of households has actually grown almost 8% over that time. We will see below that this can be explained by the trend towards households with fewer people: there were an average of 2.7 people per households in 2006, which was down to 2.3 people per household in 2021.

⁴ Read more about our income categories in our HNA Methodology document on our website: <https://hart.ubc.ca/housing-needs-assessment-tool/>

In terms of the distribution of households by their income, changes over time have been mild for the most part. Between 2006 and 2016, the greatest change was a reduction in Very Low income households, which declined by 14% compared to the 4% growth in total households. High income households meanwhile grew the most, by 7%, which is more remarkable since the High income category represents the largest of HART's 5 income categories.

This growth in High income households stagnated between 2016 and 2021, only growing by 1%. At the same time, there were fewer Very Low and Low income households in 2021 than 2016, declining by 5% and 1% respectively. Some of these declines may be attributed to temporary income benefits during the COVID-19 pandemic in 2020 that boosted the incomes of lower income households (more discussion in the Disclaimers section above, pg. 7), but it is not clear since it also continues the trend visible between 2006 to 2016.

Households by Household Size

Households by Household Size – Mount Pearl T (CSD, NL)					
HH Size (# of persons)	2006	2016	2021	%Δ 2006- 2016	%Δ 2016-2021
1 person	1,720	2,250	2,695	31%	20%
2 persons	2,975	3,780	3,975	27%	5%
3 persons	1,995	1,870	1,780	-6%	-5%
4 persons	1,860	1,285	1,085	-31%	-16%
5+ persons	640	410	380	-36%	-7%
Total	9,195	9,595	9,915	4%	3%

Table 5: Change in number of households by household size between 2006, 2016, and 2021 – Mount Pearl T (CSD, NL).

Table 5 looks at the changing sizes of households between 2006 and 2021. There is a clear trend towards smaller households over this time, with 1- and 2-person households growing consistently while households with 3-or-more people have steadily declined.

Overall, the number of 1- and 2-person households grew a combined 42% between 2006 and 2021 and accounted for 67% of households in 2021, up from 51% in 2006. 3-or-more person households meanwhile declined by 28%.

2-person households have been the most common size of household since 2006, and accounted for 40% of all households in 2021. Single-person households have grown the most since 2006 however, adding nearly 1000 households between 2006 and 2021, a 57% increase.

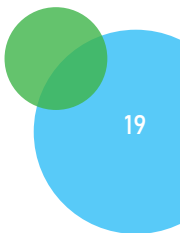
This trend is likely to continue as the community of Mount Pearl continues to age. In Table 6 and Table 7 below we can see that senior-led households tend to be smaller; mostly comprised of 1 or 2 people. In 2021, 87% of households led by someone over the age of 65 had 1 or 2 people, compared to 67% of all households.

2006 Household Size by Age of PHM – Mount Pearl T (CSD, NL)						
HH Size (# of persons)	All HHs	% of Total	PHM is 65+ years-old	% of Total	PHM is 85+ years-old	% of Total
1 person	1,720	19%	535	37%	65	45%
2 persons	2,975	32%	725	51%	70	48%
3 persons	1,995	22%	130	9%	0	0%
4 persons	1,860	20%	35	2%	0	0%
5+ persons	640	7%	0	0%	0	0%
Total	9,195	100%	1,435	100%	145	100%

Table 6: Household size by age of the primary household maintainer (PHM) – age 65+ and age 85+. 2006 – Mount Pearl T (CSD, NL).

2021 Household Size by Age of PHM – Mount Pearl T (CSD, NL)						
HH Size (# of persons)	All HHs	% of Total	PHM is 65+ years-old	% of Total	PHM is 85+ years-old	% of Total
1 person	2,695	27%	970	33%	100	47%
2 persons	3,975	40%	1,615	54%	110	51%
3 persons	1,780	18%	285	10%	0	0%
4 persons	1,085	11%	40	1%	0	0%
5+ persons	380	4%	50	2%	0	0%
Total	9,915	100%	2,970	100%	215	100%

Table 7: Household size by age of the primary household maintainer (PHM) – age 65+ and age 85+. 2021 – Mount Pearl T (CSD, NL).



Households by Tenure, Subsidized Housing

	Mount Pearl T (CSD, NL)		
Census Year	2006	2016	2021
Owner HHs	6,675	6,955	7,045
Renter HHs	2,520	2,640	2,870
% Owner	73%	72%	71%
% Renter	27%	27%	29%

Table 8: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – Mount Pearl T (CSD, NL)

In Table 8 we see that Mount Pearl maintained a consistent split of owner and renter households between 2006 and 2021. 71% of households owned their dwelling in 2021, down slightly from 73% in 2006. This is above the Canadian average where 67% of households are owners.

The census also allows for renter households to be split by those with subsidized housing and those without. This definition of subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. We can see that there were around the same number of households in subsidized housing in 2021 as in 2016 even though there were around 230 more households renting in 2021 than 2016 (Table 9). We can quickly confirm however that, in 2021, the majority of subsidized renters earned less than 50% of median income (i.e. with a Very Low or Low income; Table 10). Since there were fewer Very Low and Low income households in 2021 than 2016, it makes sense that the number of subsidized households did not change much.

	Mount Pearl T (CSD, NL)	
Census Year	2016	2021
Renter HHs in Subsidized Housing (Examined for CHN)	445 (445)	450 (445)
Renter HHs not Subsidized (Examined for CHN)	2,190 (2,170)	2,420 (2,385)
% Renters in Subsidized Housing	17%	16%

Table 9: Change in renter households with subsidized housing, or not, between 2016 and 2021 – Mount Pearl T (CSD, NL)

2021 Households by Tenure and Income – Mount Pearl T (CSD, NL)						
Income	Owners	Owners with a mortgage	Owners without a mortgage	Renters	Subsidized renters	Unsubsidized renters
Very Low	75	-	65	215	70	150
Low	560	250	315	1,035	275	760
Moderate	1,150	590	570	770	70	700
Median	1,655	965	685	575	30	545
High	3,595	2,530	1,065	275	15	265
Total	7,045	4,345	2,695	2,870	450	2,420

Table 10: Households by tenure and income in 2021 – Mount Pearl T (CSD, NL).

Households by Actual Shelter Cost

HART's census data order included a custom arrangement of households by the actual monthly shelter cost they report. This arrangement grouped households in a similar manner to HART's income grouping above which starts with AMHI, but seeks to group households by shelter costs that would be affordable to each income category. For each income category we first multiple each value by 30%, our affordability benchmark, and then convert the *annual* income value to a *monthly* shelter cost by dividing by 12 months. This allows us to see how housing affordability has changed over time while accounting for any changes in income that may have occurred. Table 11 looks at the distribution of households by shelter costs paid, looking all private households (i.e. "Total HHs").

Total HHs by Actual Shelter Cost – Mount Pearl T (CSD, NL)					
Actual monthly shelter cost			Number of Households		
Affordable to income group	2016 (AMHI = \$79,000)	2021 (AMHI = \$81,000)	2016	2021	%Δ 2016-2021
Very Low	< \$395	< \$405	960	870	-9%
Low	\$396-\$988	\$406-\$1,013	3,800	3,965	4%
Moderate	\$989-\$1,580	\$1,014-\$1,620	2,850	3,070	8%
Median	\$1,581-\$2,370	\$1,621-\$2,430	1,735	1,670	-4%
High	> \$2,370	> \$2,430	250	340	36%
Total			9,595	9,915	3%

Table 11: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Mount Pearl T (CSD, NL).

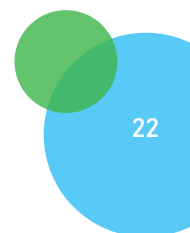
Looking at Table 11 we can see that there were approximately 9% fewer households paying a shelter cost that would be affordable to a Very Low income household in 2021 than in 2016. On the other end, there was a marked increase in the number of households paying a shelter cost that would only be affordable to High income households (+36%), although this still only represented only a small number of households in 2021 (3% of all households paid over \$2,430 per month).

Most households – 79% – paid less than \$1,620 per month in 2021, and 49% paid under \$1,013. \$1,620 represents the maximum shelter cost that a household earning 80% of AMHI could afford, and \$1,013 is the maximum shelter cost that a household earning 50% of AMHI could afford.

Overall, the decline in households paying a Very Low shelter cost is somewhat concerning if the trend continues, but there were far more households paying a Very Low shelter cost in 2021 than there were households earning a Very Low income (870 vs 290 HHs).

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Mount Pearl T (CSD, NL)			
Census Year	2016	2021	%Δ 2016-2021
Median monthly shelter cost - Owned dwellings (\$)	\$1,206	\$1,240	3%
Median monthly shelter cost - Rented dwellings (\$)	\$856	\$900	5%

Table 12: Implied median monthly shelter cost in 2016 vs 2021 – Mount Pearl T (CSD, NL)

Looking at what the median household paid for shelter cost, Table 12 shows that the median renter household is paying about 27% less in shelter costs than the median owner household – \$900 per month in 2021 for renters and \$1,240 per month for owners. These rates were modestly higher in 2021 than 2016, increasing by 3% for owners and 5% for renters.

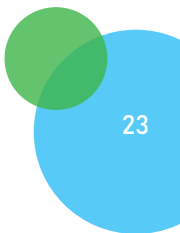
Still, we will see below that renter households were far more likely to be in core housing need (CHN) than owner households (Table 23, pg. 32). We saw in Table 10 above that renters were more likely to be in a lower income category. We can also look at how the median income for owners and renters is different even when grouped by their actual shelter cost. This data is only available for census metropolitan areas (CMA), so we have examined the St. John's CMA in Table 13 below.

Across the CMA, the median owner household has an income 2.3 times as much as the median renter (\$108,000 per year vs \$46,000 per year). This gap persists even among households paying the lowest shelter costs.

The median owner household paying less than \$500/m is earning \$66,500/year, which means they can afford a shelter cost of up to \$1662/m. Likewise, the median owner household with a shelter cost between \$500-\$749/m has an income of \$84k/year and can afford a shelter cost of \$2,100/m.

By contrast, renter households paying these low shelter costs have a much lower income: the median renter household that was pay under \$500/m earned \$28,000/year and was therefore able to afford up to \$700/m. The median renter household that was paying between \$500-\$749/m earned \$34,800/year, able to afford a shelter cost of \$870/m.

Most of these owner households with a lower shelter cost are without a mortgage: 72% of owners without a mortgage pay less than \$750/m in shelter cost compared to only 1% of owners with a mortgage. The median owner household without a mortgage pays \$616/month in shelter cost compared to \$1,760/month for the median owner with a mortgage.



Actual Shelter Cost and Median Household Income for Owners vs Renters				
Northwest Territories – 2021				
	Owner		Renter	
Monthly Shelter Cost	# of HHs	Median Income (\$/yr)	# of HHs	Median Income (\$/yr)
All HHs	62,420	\$108,000	27,530	\$46,000
Less than \$500	6,355	\$66,500	3,355	\$28,000
\$500 to \$749	10,420	\$84,000	3,550	\$34,800
\$750 to \$999	6,580	\$90,000	8,245	\$40,000
\$1,000 to \$1,249	5,080	\$87,000	5,785	\$53,600
\$1,250 to \$1,499	5,800	\$100,000	2,935	\$68,000
\$1,500 to \$1,999	13,820	\$117,000	2,890	\$75,000
\$2,000 to \$2,499	8,250	\$150,000	455	\$86,000
\$2,500 to \$2,999	3,615	\$172,000	200	\$73,000
\$3,000 and over	2,495	\$206,000	115	\$152,000

Table 13: Median household income by actual shelter cost and tenure – St. John's CMA, 2021. Source: Statistics Canada [Table: 98-10-0253-01](#).

Part 2: Existing Housing Need in 2021

This section will explore Core Housing Need (CHN) at the CSD level for those communities in Table 2. CHN is a 2-stage indicator that identifies households living in dwellings considered unsuitable (too few bedrooms), inadequate (in need of major repair) or unaffordable (paying more than 30% of pre-tax household income). The second stage considers if income levels are such that they could not afford alternative suitable and adequate housing in their community. CHN will be explored from several different dimensions: affordability, size of household, tenure, and amongst vulnerable populations.

In this section, HART uses CMHC's affordability benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs. HART's custom data order grouped households into categories relative to the community's median household income:

- **Very low income:** 20% or less of Area Median Income (AMHI), generally equivalent to shelter allowance for welfare recipients.
- **Low income:** 21-50% AMHI, equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
- **Average Income:** 81-120% AMHI, representing about 20% of total Canadian households.
- **High Income:** More than 120% AMHI, approximately 40% of Canadian households.

To calculate the affordable shelter cost for each group we apply the 30% shelter-cost-to-income benchmark to the range of household incomes captured in each income group. We also convert the annual incomes into monthly affordable shelter costs since rents, mortgages, and utilities are usually paid monthly. Appendix A has the complete tables of incomes and affordable shelter costs for each income group, by community, for census years 2016 and 2021.

Please note that the totals may not match the sum of the categories due to random rounding and suppression applied to the underlying data by Statistics Canada. The total given in the tables below is the total reported in the data and is more accurate than the sum of the categories since some categories may be suppressed due to low cell count. Likewise, random rounding may lead to the sum of groups being greater than the total if the groups were all rounded up.

Note on Private Households vs Households Examined for Core Housing Need

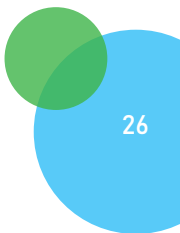
Nearly all of the households reported in Part 1 of this report are the “full universe” of private households included in HART’s census data order – see the Definitions section for more detail. We generally use this data variable as often as possible since it includes the most households. However, when calculating the rate of CHN, it is more accurate to compare those HHs in CHN with those HHs that were examined for CHN. The difference is trivial sometimes, but other times there may be a significant difference between the two. Looking at Table 14 below, for example, Mount Pearl had about 95 private households that were not examined for CHN in 2016.

	Mount Pearl T (CSD, NL)	
Census Year	2016	2021
Total – Private HHs	9,595	9,915
HHs Examined for CHN	9,500	9,845
HHs in CHN	1,030	995
% of HHs in CHN	11%	10%

Table 14: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – Mount Pearl T (CSD, NL)

Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for CHN.

Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in CHN regardless of their housing circumstances. Attending school is considered a transitional phase by CMHC and low incomes earned by student households are viewed as being a temporary condition.



Core Housing Need by Income/Affordability

Core housing need is closely associated with income since affordability, measured as shelter cost compared to income, is one of the measurements of CHN. In Mount Pearl, like most of Canada, affordability is also the primary reason why any household is in CHN. Table 15 shows the number of households in CHN and how many are paying an unaffordable shelter cost: 95% of households in CHN have an unaffordable shelter. Some households are also living in a dwelling in need of repair (inadequate), or have too few bedrooms for the household members (unsuitable).

2021 Households by Type of CHN and Income – Mount Pearl T (CSD, NL)						
Income	HHs in CHN	HHs in CHN - Affordability only	HHs in CHN - Suitability*	HHs in CHN - Adequacy**	HHs in CHN - Affordability & Suitability*	HHs in CHN - Affordability & Adequacy**
Very Low	205	200	0	0	0	0
Low	760	655	15	25	25	40
Moderate	25	0	0	0	0	0
Median	0	0	0	0	0	0
High	0	0	0	0	0	0
Total	995	870	15	25	25	55

Table 15: Households in core housing need, and type of core housing need, in 2021 – Mount Pearl T (CSD, NL).

**Core Housing Need defines a dwelling as Unsuitable when there are not enough bedrooms for the size and make-up of resident households according to the National Occupancy Standards.*

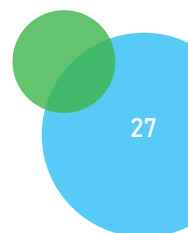
***Core Housing Need defines Adequacy as a dwelling in need of major repairs, like defective plumbing or wiring.*

Overall, we see in Table 16 and Table 17 below that CHN decreased between 2016 and 2021 in both Mount Pearl and the region of Division No. 1. This decrease was seen across Canada and was likely only a temporary decrease caused by CERB payments to lower income households in 2020 that provided enough income to make their shelter costs affordable as far as CHN is concerned. With that in mind we expect that the rates of CHN in 2016 are closer to reality than those of 2021, but we will need to wait for data from the 2026 census to be confident of that.

The rate of CHN was greatest among Very Low income households – 87% of Mount Pearl's Very Low income households were in CHN in 2021, up from 86% in 2016. Still, we saw above that Very Low income households represent only a small fraction of all households (2.9% in 2021; Table 4) so there was a far greater number of Low income households in CHN. In 2021, 760 Low income households were in CHN, representing 76% of all households in CHN in Mount Pearl.

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Core Housing Need by Income/Affordability – Mount Pearl T (CSD, NL)				
	2016		2021	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	200	85%	205	87%
Low	825	52%	760	48%
Moderate	0	0%	25	1%
Median	0	0%	0	0%
High	0	0%	0	0%
Total	1,030	11%	995	10%

Table 16: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Mount Pearl T (CSD, NL).

The drop in CHN between 2016 and 2021 was more pronounced in the region of Division No. 1 than it was in Mount Pearl, decreasing from 11% to 8%. The rate of CHN was lower among all three income categories that had household in CHN, including a relatively large drop among Moderate income households. Although only 4% were in CHN in 2016, this dropped to 1% in 2021, representing almost 500 fewer Moderate income households in CHN.

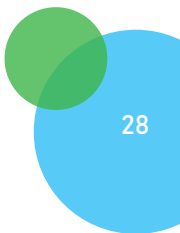
Core Housing Need by Income/Affordability - Division No.1 (CD, NL)				
	2016		2021	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	2,645	79%	2,120	74%
Low	8,355	41%	7,375	34%
Moderate	705	4%	220	1%
Median	0	0%	0	0%
High	0	0%	0	0%
Total	11,715	11%	9,710	8%

Table 17: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Division No.1 (CD, NL).

Compared to the other cities and towns examined in Table 18 and Table 19 below, Mount Pearl had a relatively high rate of overall CHN, although it is closely in line with the Canadian average for 2021, and less than St. John's. Mount Pearl's high rate of CHN among Very Low income households stands out, although the rate of CHN among Low income households was the same as St. John's in 2021. Yet it was significantly higher than in the neighboring Town of Paradise which also had half the overall rate of CHN of Mount Pearl.

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2016 Core Housing Need by Income/Affordability – Other CSDs for Comparison								
	Conception Bay South T (CSD, NL)		Paradise T (CSD, NL)		St. John's CY (CSD, NL)		Charlottetown CY (CSD, PEI)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	260	90%	190	78%	1,225	75%	195	80%
Low	655	39%	305	24%	4,680	54%	1,315	50%
Moderate	0	0%	0	0%	460	6%	280	10%
Median	0	0%	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%
Total	910	9%	495	6%	6,365	14%	1,805	12%

Table 18: Households in core housing need, and the rate of core housing need, by income in 2016 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), and Charlottetown CY (CSD, PEI).

2021 Core Housing Need by Income/Affordability – Other CSDs for Comparison								
	Conception Bay South T (CSD, NL)		Paradise T (CSD, NL)		St. John's CY (CSD, NL)		Charlottetown CY (CSD, PEI)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	160	76%	135	64%	990	75%	170	74%
Low	600	30%	325	23%	4,205	48%	1,155	40%
Moderate	0	0%	0	0%	240	3%	175	5%
Median	0	0%	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%
Total	760	7%	465	5%	5,435	11%	1,500	9%

Table 19: Households in core housing need, and the rate of core housing need, by income in 2021 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), and Charlottetown CY (CSD, PEI).

Core Housing Need by Household Size

Core Housing Need by Household Size – Mount Pearl T (CSD, NL)				
	2016		2021	
HH Size	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	615	28%	705	27%
2 p.	285	8%	170	4%
3 p.	80	4%	70	4%
4 p.	40	3%	25	2%
5+ p.	0	0%	0	0%
Total	1,030	11%	995	10%

Table 20: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Mount Pearl T (CSD, NL).

In Mount Pearl and the surrounding region, single-person households were far more likely to be in CHN than larger households in 2021. In Mount Pearl, 27% of single-person households were in CHN, while the next highest rate of CHN was 4% among 2- & 3-person households (Table 20). These results in 2021 were similar to those from 2016, with the biggest difference being that 2-person households were half as likely to be in CHN in 2021 than 2016: 4% compared to 8% in 2016.

In 2021, 71% of Mount Pearl's households in CHN were single-persons. We saw in Table 5 above that single-person households were also becoming far more common, having grown in number by 57% between 2006 and 2021 when the total number of households only grew by 7%.

Core Housing Need by Household Size - Division No.1 (CD, NL)				
	2016		2021	
HH Size	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	6,660	25%	6,645	21%
2 p.	3,195	8%	2,125	5%
3 p.	1,185	6%	585	3%
4 p.	505	3%	245	2%
5+ p.	180	3%	110	2%
Total	11,715	11%	9,710	8%

Table 21: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Division No.1 (CD, NL).

In the region of Division No. 1, CHN in 2021 among single-person households was less than in Mount Pearl (21% vs 27%) but is still over four times more likely than the second highest rate of 5% among 2-person households (Table 21). In both Mount Pearl and the region, there is a clear correlation that smaller households are more likely to be in CHN, a trend that is apparent in both 2016 and 2021 census data.

We see a similar pattern among our comparison cities (Table 22) where single-person households are far more likely to be in CHN, and represented the majority of households in CHN in both 2016 and 2021.

2016 Core Housing Need by Household Size – Other CSDs for Comparison								
	Conception Bay South T (CSD, NL)		Paradise T (CSD, NL)		St. John's CY (CSD, NL)		Charlottetown CY (CSD, PEI)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	505	30%	215	16%	3,730	27%	970	18%
2 p.	220	6%	195	7%	1,630	10%	405	7%
3 p.	125	6%	70	4%	615	8%	250	12%
4 p.	40	2%	0	0%	275	5%	105	7%
5+ p.	20	3%	0	0%	115	6%	70	9%
Total	910	9%	495	6%	6,365	14%	1,805	12%
2021 Core Housing Need by Household Size – Other CSDs for Comparison								
	Conception Bay South T (CSD, NL)		Paradise T (CSD, NL)		St. John's CY (CSD, NL)		Charlottetown CY (CSD, PEI)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	505	23%	265	16%	3,820	24%	995	17%
2 p.	185	5%	160	5%	1,105	6%	250	4%
3 p.	60	3%	30	2%	290	4%	135	6%
4 p.	0	0%	0	0%	150	3%	60	3%
5+ p.	0	0%	0	0%	70	3%	55	6%
Total	760	7%	465	5%	5,435	11%	1,500	9%

Table 22: Households in core housing need, and the rate of core housing need, by household size in 2016 & 2021 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), and Charlottetown CY (CSD, PEI).

Core Housing Need by Tenure

Core Housing Need by Tenure – Mount Pearl T (CSD, NL)				
	2016		2021	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	305	4%	250	4%
With mortgage	195	5%	135	3%
Without mortgage	105	4%	115	4%
Renter	725	28%	745	26%
Subsidized	195	44%	190	43%
Not subsidized	530	24%	545	23%
Total	1,030	11%	995	10%

Table 23: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Mount Pearl T (CSD, NL). Note, categories may not match totals due to random rounding in data.

Across Canada, renter households are far more likely to be in CHN than owner households, and this is also true of Mount Pearl. This can be explained by the fact that CHN is often driven by unaffordability (Table 15), and renters tend to have a much lower median income (Table 13). In 2021, renters in Mount Pearl were 6.5 times more likely to be in CHN than owners (26% vs 4%, Table 23). So, although renters represent only 29% of all households, there were 3 times as many renters in CHN as owners (745 HHs and 250 HHs respectively).

There is no significant difference in CHN among owners with or without mortgages, but we do see that renters in subsidized housing are much more likely to be in CHN: 43% compared to 23% of renters not in subsidized housing. Subsidized housing is usually only available to lower income households so, again, income is likely the root of this discrepancy.

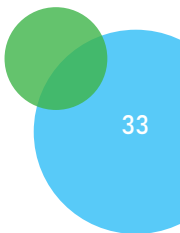
These trends are readily apparent in both 2016 and 2021 across the cities examined in this report: two-thirds (68%) of households in CHN across the region were renters in 2021.

Core Housing Need by Tenure - Division No.1 (CD, NL)				
	2016		2021	
<i>Tenure</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	4,000	5%	3,135	4%
With mortgage	2,025	4%	1,570	3%
Without mortgage	1,975	6%	1,560	4%
Renter	7,715	28%	6,580	22%
Subsidized	2,475	43%	1,910	34%
Not subsidized	5,245	24%	4,670	19%
Total	11,715	11%	9,710	8%

Table 24: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Division No.1 (CD, NL). Note, categories may not match totals due to random rounding in data.

2016 Core Housing Need by Tenure – Other CSDs for Comparison								
	Conception Bay South T (CSD, NL)		Paradise T (CSD, NL)		St. John's CY (CSD, NL)		Charlottetown CY (CSD, PEI)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	445	5%	165	3%	1,445	5%	240	3%
With mortgage	235	4%	90	2%	865	5%	140	3%
Without mortgage	210	8%	75	5%	585	5%	100	3%
Renter	465	28%	325	22%	4,920	29%	1,565	20%
Subsidized	95	70%	30	55%	1,840	43%	320	28%
Not subsidized	370	25%	290	20%	3,080	24%	1,245	19%
Total	910	9%	495	6%	6,365	14%	1,805	12%

Table 25: Households in core housing need, and the rate of core housing need, by tenure in 2016 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), and Charlottetown CY (CSD, PEI). Note, categories may not match totals due to random rounding in data.



2021 Core Housing Need by Tenure – Other CSDs for Comparison								
	Conception Bay South T (CSD, NL)		Paradise T (CSD, NL)		St. John's CY (CSD, NL)		Charlottetown CY (CSD, PEI)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	310	4%	150	2%	1,310	4%	250	3%
With mortgage	175	3%	90	2%	735	4%	115	3%
Without mortgage	135	4%	65	4%	570	5%	130	4%
Renter	440	24%	315	17%	4,125	22%	1,250	14%
Subsidized	55	39%	45	53%	1,410	34%	405	26%
Not subsidized	390	23%	270	15%	2,715	19%	850	11%
Total	760	7%	465	5%	5,435	11%	1,500	9%

Table 26: Households in core housing need, and the rate of core housing need, by tenure in 2021 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI). Note, categories may not match totals due to random rounding in data.

Core Housing Need by Priority Populations

Note: A given household could fall into several priority populations simultaneously. For example, a single mother-led household would also be counted in the women-led category, and additional characteristics may also apply. Separate categories should not be combined.

A description of each population is provided in Appendix D (pg. 66).

Note: The population with the highest rate of CHN in each municipality has been highlighted in dark green.

Core Housing Need by Priority Populations – Mount Pearl T (CSD, NL)				
	2016		2021	
Priority Populations	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	265	9%	245	8%
HH with cognitive, mental, or addictions activity limitation	155	11%	170	9%
Indigenous HH	65	14%	25	6%
Visible minority HH	30	15%	0	0%
Woman-led	700	18%	590	13%
Black-led HH	0	0%	0	0%
New migrant-led HH	0	0%	0	0%
Refugee claimant-led HH	0	0%	0	0%
Single mother-led HH	235	26%	155	17%
HH head under 25	50	23%	60	29%
HH head over 65	345	14%	305	10%
HH head over 85	65	32%	20	9%
Community (all HHs)	1,030	11%	995	10%

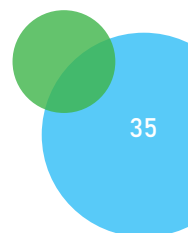
Table 27: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Mount Pearl T (CSD, NL).

In Mount Pearl, youth-led households experienced the highest rate of CHN in 2021 among those population examined in Table 27. 29% of the 210 households led by someone under the age of 25 were in CHN. This is an increase from 2016 when 23% of youth-led households were in CHN, and in fact was the only instance where the rate of CHN increased between 2016 and 2021 among the priority populations examined in this report.

In 2016, households led by a senior over the age of 85 had the highest rate of CHN, with almost a third of all such households in CHN (32%). This declined to 9% in 2021 for some reason. Such households tend to have a lower income (42% earned under 50% of AMHI), have fewer household members (all were either

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1- or 2-person-sized) and be more likely to rent (44% rented in 2021) which are all characteristics of associated with higher rates of CHN. They did tend to have lower shelter costs however, with 42% paying a shelter cost affordable with a Low income (compared to 26% of 65+ led HHs), with zero paying a High shelter cost (compared to 23% of 65+ led HHs).⁵

Single-mother-led households also experienced a high rate of CHN in 2016 at 26%, though this decreased to 17% in 2021. Single-mothers tend to experience some of the highest rates of CHN across Canada due to their often having only one source of income while having additional housing needs for the children in their care. Indeed, 20% of the households in CHN across the broader region in 2016 were single-mothers despite representing only 8% of all households.

Looking at the region of Division No. 1, refugee-claimant-led households had the same high rate of CHN as single-mothers in 2016 at 26% This fell to 22% in 2021, but was still far above the next highest rate (16% among 85+ led HHs).

Core Housing Need by Priority Populations - Division No.1 (CD, NL)				
Priority populations	2016		2021	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	3,265	10%	2,470	7%
HH with cognitive, mental, or addictions activity limitation	1,570	11%	1,300	6%
Indigenous HH	470	11%	365	7%
Visible minority HH	440	12%	420	8%
Woman-led	7,245	16%	5,710	11%
Black-led HH	85	18%	65	7%
New migrant-led HH	110	15%	85	9%
Refugee claimant-led HH	100	26%	110	22%
Single mother-led HH	2,350	26%	1,325	14%
HH head under 25	585	18%	485	15%
HH head over 65	3,440	12%	3,235	9%
HH head over 85	475	21%	450	16%
Community (all HHs)	11,715	11%	9,710	8%

Table 28: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Division No.1 (CD, NL).

⁵ All of those statistics came from HART's 2021 custom census order available here: https://borealisdata.ca/dataverse/UBC_HRC.

2016 Core Housing Need by Priority Populations – Other CSDs for Comparison								
	Conception Bay South T (CSD, NL)		Paradise T (CSD, NL)		St. John's CY (CSD, NL)		Charlottetown CY (CSD, PEI)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	305	10%	120	6%	1,640	12%	435	9%
HH with cognitive, mental, or addictions activity limitation	85	6%	85	8%	945	14%	315	12%
Indigenous HH	15	3%	0	0%	285	16%	65	19%
Visible minority HH	15	10%	0	0%	365	13%	255	19%
Woman-led	555	15%	300	10%	3,995	19%	1,035	14%
Black-led HH	0	0%	0	0%	70	19%	25	18%
New migrant-led HH	0	0%	0	0%	100	16%	170	33%
Refugee claimant-led HH	0	0%	0	0%	100	28%	40	27%
Single mother-led HH	190	27%	120	23%	1,185	28%	320	26%
HH head under 25	50	23%	40	15%	335	16%	145	17%
HH head over 65	300	15%	135	14%	1,925	17%	370	9%
HH head over 85	20	27%	0	0%	300	28%	85	14%
Community (all HHs)	910	9%	495	6%	6,365	14%	1,805	12%
2021 Core Housing Need by Priority Populations – Other CSDs for Comparison								
	Conception Bay South T (CSD, NL)		Paradise T (CSD, NL)		St. John's CY (CSD, NL)		Charlottetown CY (CSD, PEI)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	195	6%	120	5%	1,270	9%	360	8%
HH with cognitive, mental, or addictions activity limitation	60	3%	75	4%	750	8%	125	4%
Indigenous HH	20	4%	15	3%	260	12%	45	11%
Visible minority HH	0	0%	0	0%	380	9%	295	11%
Woman-led	475	10%	300	8%	3,210	14%	895	11%
Black-led HH	0	0%	0	0%	65	8%	30	8%
New migrant-led HH	0	0%	0	0%	85	10%	125	15%
Refugee claimant-led HH	0	0%	0	0%	105	21%	35	15%
Single mother-led HH	120	15%	120	18%	635	15%	190	15%
HH head under 25	30	22%	50	15%	300	14%	85	7%
HH head over 65	350	13%	115	9%	1,860	14%	520	10%
HH head over 85	35	24%	15	20%	285	21%	65	13%
Community (all HHs)	760	7%	465	5%	5,435	11%	1,500	9%

Table 29: Households in core housing need, and the rate of core housing need, by priority population in 2021 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), and Charlottetown CY (CSD, PEI).

Part 3: Future Housing Need in 2031

Methodology

There are numerous ways to perform projection estimates for the growth in households, all with unique advantages and drawbacks. One of HART's goals is to use methods that are nationally applicable and are easily understood for results to be comparable between communities and widely accepted by national agencies.

HART's method for projecting household growth, which is applied to each cross section of income category and household size, allows us to estimate the number of households, their size, and income, assuming 'Business as Usual' growth and policy. The estimation of growth uses a line of best fit for each income category and household size across 3 historical censuses: 2006, 2016, and 2021.

Specifically, we use the "TREND" function in MS Excel, setting the number of households in 2006 as period 0, 2016 as period 2, and 2021 as period 3. Then we use the "TREND" function to extrapolate period 5, which is equivalent to 2031. Last, we round to the nearest ten or hundred households to communicate the roughness of the estimate. We apply this method to the subtotals and the totals separately, so this method will result in different subtotals by income or household size than it will for the total number of households in the community.

These projections should be contextualized in every community based on immigration, demographic shifts, changes to housing supply (growth and demolitions), and impacts from economic development that lead to growth or declines in key industries that could impact housing demand.

Estimating Unit Mix

In addition to income and household size, HART is able to estimate the household growth by family type, which allows our projections to be used for community planning by estimating the types of units required. See Appendix C for more information on this methodology.

Calculating household growth by income or household size is possible for most communities since we are only disaggregating by one dimension (i.e., total households split by income, or total households split by household size). To estimate the units needed by number of bedrooms however, we need to disaggregate households by 3 dimensions: household income, household size, and family type. Performing this split on small communities may result in values being suppressed, and the estimate

being inaccurate. Therefore, we generally only estimate the unit mix in 2031 for communities with over 10,000 total households.

How communities could build upon these projections

Household growth and housing stock influence each other, which makes household projections difficult. However, it also points to additional information communities may leverage to fine-tune their projections.

Incorporating information on planned development is likely fruitful. Official community plans (OCPs) typically identify what kind of housing is being prioritized in terms of supply. Development cost charges (DCC), fees levied on new developments to offset cost of infrastructure (such as sewer and water) required to service the constructed units, are a part of many municipalities' 10-year plans and can indicate what types of developments are most likely to happen. In addition, local Finance and Planning departments often set estimates and goals regarding the number of dwellings planned for a ten-year period. These could be used to project changes in housing stock, which could refine estimates of unit mix.

Secondly, while birth/mortality rates, international and intra-provincial migration are too detailed to incorporate into our projection methodology - which aims to be replicable over time, accessible, and comparable across geographies - they may be more reasonably integrated at the local scale and may help to fine-tune community projections. Communities are experts in their local dynamics and are best suited to make such adjustments. Similarly, changing demographics, e.g., age cohort structures, divorce rates, and changes in single person-household formation, for instance, could help fine-tune household growth projections. Moreover, many municipalities have already been conducting population projections; these projections could be used to triangulate projections produced via the HART methodology.

This section will first estimate future housing need for the Division No.1 (CD, NL) in terms both affordability and number of bedrooms. Then we will estimate future housing need for Mount Pearl and our comparison communities by affordability as well as by household size, but not together.

Results

The tables below are organized as follows:

- a) Projected change in Number of Households between 2021 and 2031,
 - Equal to Table (c) minus Table (d)
- b) Implied 10-year growth rate in Number of Households (2021 to 2031),
 - Equal to Table (c) divided by Table (d)
- c) Projected Number of Households in 2031
- d) Number of Households in 2021, and
- e) Number of Households in CHN in 2021 (for comparison).

Discussion of results

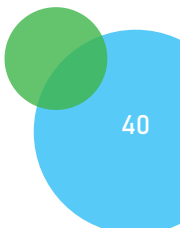
Based on the last 15 years, our methodology projects an additional 14.7k households to form between 2021 and 2031 in the region of Division No. 1, representing a 12% growth rate (Table 30 & Table 31). Mount Pearl is projected to grow less quickly, around 4% between 2021 and 2031, representing an additional 425-485 households. These additional households in Mount Pearl are projected to be entirely 1 or 2 person-sized, with a projected gain of 1,330 1-2 person households being offset by around 935 fewer households with 3-or-more people.

Most new households in Mount Pearl are also projected to be earning a higher income, with 94% projected to fall into the Median or High income category (Table 39). This is exceptional compared to the other cities examined in this report: only 58% of new households in St. John's, and 63% of new households in Paradise are projected to be earning at least a Median income. Mount Pearl is also the only city projecting a decline in the number of Very Low income households, and nearly zero households with a Low income.

Looking back at the unit mix projection for Division No. 1 (Table 30), we see that need for homes with 3-or-more bedrooms is projected to decline by around 1,600 units while need for 1 or 2-bedroom units is projected to grow by over 16,000 units. This need is balanced across all income/affordability categories, though virtually all new Very Low or Low income households are expected to need only a 1-bedroom home.

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We also apply the unit mix methodology to the actual number of households in CHN in 2021 to get a sense for the existing housing need in the community. Of course, all households in CHN do have a dwelling that they call home so we don't mean to say that the numbers in Table 34 represent how many new homes are needed. Rather, it indicates the deficit of affordable homes of different sizes. We can see that the nearly all of the Very Low income households in CHN only need a 1-bedroom unit (96%). Most Low income households in CHN need a 1-bedroom too (76%), but there is more need for larger units (16% need a 2-bedroom, and 8% need 3-or-more-bedrooms).

a) Projected change in Number of Households between 2021 to 2031

Projected change in Number of Households 2021 to 2031 – Division No.1 (CD, NL)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	707	4,003	2,726	2,402	4,068	13,908
2	-143	176	408	208	1,710	2,361
3	-101	-378	-275	-790	922	-620
4	-4	-131	-305	-245	-96	-780
5+	0	-21	-49	-38	-70	-177
Total	461	3,650	2,507	1,539	6,536	14,695

Table 30: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) - Division No.1 (CD, NL).

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

Implied 10-year growth rate in Number of Households (2021 to 2031) – Division No.1 (CD, NL)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	19%	21%	19%	18%	23%	20%
2	-51%	7%	9%	3%	14%	9%
3	-96%	-44%	-16%	-25%	7%	-3%
4	-9%	-63%	-53%	-28%	-2%	-15%
5+	-	-60%	-61%	-19%	-7%	-13%
Total	11%	16%	12%	6%	13%	12%

Table 31: Implied 10-year growth rate in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) - Division No.1 (CD, NL).

c) Projected Number of Households in 2031 by need in terms of Unit Size & Affordability

Projected Number of Households in 2031 – Division No.1 (CD, NL)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	4,402	22,563	16,956	15,182	21,453	80,558
2	137	2,651	4,653	5,833	13,880	27,156
3	4	477	1,355	2,365	14,042	18,245
4	36	74	260	610	3,414	4,395
5+	0	14	31	157	900	1,103
Total	4,581	25,780	23,257	24,149	53,691	131,460

Table 32: Projected change in number of households in 2031, by income (affordability) and unit size (number of bedrooms) - Division No.1 (CD, NL).

d) Households in 2021 by need in terms of Unit Size & Affordability

Number of Households in 2021 – Division No.1 (CD, NL)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	3,695	18,560	14,230	12,780	17,385	66,650
2	280	2,475	4,245	5,625	12,170	24,795
3	105	855	1,630	3,155	13,120	18,865
4	40	205	565	855	3,510	5,175
5+	0	35	80	195	970	1,280
Total	4,120	22,130	20,750	22,610	47,155	116,765

Table 33: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) - Division No.1 (CD, NL). Note that estimating the needs of households by unit size may result in a different grand total that actual households in 2021.

e) Existing Core Housing Need by need in terms of Unit Size & Affordability

2021 Households in CHN – Division No.1 (CD, NL)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	1,995	5,550	0	0	0	7,545
2	70	1,205	65	0	0	1,340
3	20	470	55	0	0	545
4	0	85	55	0	0	140
5+	0	25	15	0	0	40
Total	2,085	7,335	190	0	0	9,610

Table 34: Actual number of households in core housing need in 2021, by income and number of bedrooms - Division No.1 (CD, NL).

Future Housing Need in the City of Mount Pearl and other municipalities for comparison

These communities have too few total households to perform HART's unit mix process to estimate housing need by number of bedrooms, but we can still apply the projection methodology to estimate housing need by household size and by income/affordability in 2031.

Similar to above, tables will be presented first for Household Size and then Income/Affordability in the following order:

- a) Projected change in Number of Households between 2021 and 2031,
 - Equal to Table (c) minus Table (d)
- b) Implied 10-year growth rate in Number of Households (2021 to 2031),
 - Equal to Table (c) divided by Table (d)
- c) Projected Number of Households in 2031, and
- d) Number of Households in 2021.

By household size:

a) Projected change in Number of Households between 2021 to 2031

HH Size	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
1p.	605	645	845	3,545	1,155
2p.	725	910	1,190	2,505	775
3p.	-180	160	555	50	250
4p.	-545	195	515	-120	5
5+ p.	-210	15	155	-260	0
Total	485	1,930	3,195	5,725	2,315

Table 35: Projected change in number of households between 2021 and 2031, by household size - Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

HH Size	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
1p.	22%	28%	48%	21%	19%
2p.	18%	22%	39%	14%	13%
3p.	-10%	7%	31%	0%	10%
4p.	-50%	10%	28%	-2%	0%
5+ p.	-55%	2%	31%	-12%	0%
Total	4%	18%	36%	11%	13%

Table 36: Implied 10-year growth rate in number of households between 2021 and 2031, by household size - Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

c) Projected Number of Households in 2031

<i>HH Size</i>	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
1p.	3,300	2,900	2,600	20,000	7,200
2p.	4,700	4,900	4,200	20,100	6,600
3p.	1,600	2,200	2,300	7,500	2,700
4p.	540	2,000	2,300	5,300	1,800
5+ p.	170	590	650	1,900	970
Total	10,400	12,600	12,000	54,800	19,400

Table 37: Projected number of households in 2031, by household size - Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

d) Number of Households in 2021

<i>HH Size</i>	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
1p.	2,695	2,255	1,755	16,455	6,045
2p.	3,975	3,990	3,010	17,595	5,825
3p.	1,780	2,040	1,745	7,450	2,450
4p.	1,085	1,805	1,785	5,420	1,795
5+ p.	380	575	495	2,160	970
Total	9,915	10,670	8,805	49,075	17,085

Table 38: Actual number of households in 2021, by household size - Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

By household income/affordability:

a) Projected change in Number of Households between 2021 to 2031

<i>Income</i>	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
Very Low	-50	20	150	315	160
Low	5	485	580	835	325
Moderate	75	340	465	1,235	490
Median	170	260	740	1,185	480
High	230	815	1,315	2,155	800
Total	425	1,920	3,245	5,725	2,255

Table 39: Projected change in number of households between 2021 and 2031, by income - Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

<i>Income</i>	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
Very Low	-17%	7%	50%	14%	33%
Low	0%	24%	40%	9%	10%
Moderate	3%	18%	28%	14%	15%
Median	7%	11%	35%	12%	13%
High	5%	19%	38%	10%	11%
Total	4%	17%	36%	11%	13%

Table 40: Implied 10-year growth rate in number of households between 2021 and 2031, by income - Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

c) Projected Number of Households in 2031

<i>Income</i>	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
Very Low	240	290	450	2,500	640
Low	1,600	2,500	2,000	9,700	3,300
Moderate	2,000	2,200	2,100	10,000	3,700
Median	2,400	2,600	2,800	10,500	4,000
High	4,100	5,000	4,700	22,100	7,700
Total	10,340	12,590	12,050	54,800	19,340

Table 41: Projected number of households in 2031, by income - Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

d) Number of Households in 2021

<i>Income</i>	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
Very Low	290	270	300	2,185	480
Low	1,595	2,015	1,420	8,865	2,975
Moderate	1,925	1,860	1,635	8,765	3,210
Median	2,230	2,340	2,060	9,315	3,520
High	3,870	4,185	3,385	19,945	6,900
Total	9,915	10,670	8,805	49,075	17,085

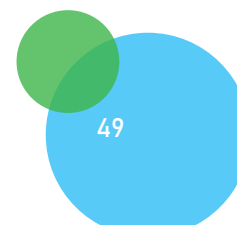
Table 42: Actual number of households in 2021, by income - Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

Appendix A: Full data tables

Population rates (2006, 2011, 2016, 2021)

Age group	2006	2011	2016	2021
0 to 14 years	4,015	3,500	2,960	2,835
15 to 24 years	3,860	3,425	2,825	2,320
25 to 34 years	3,200	3,160	2,985	2,880
35 to 44 years	4,025	3,295	2,855	2,865
45 to 54 years	4,325	4,260	3,700	3,040
55 to 64 years	2,905	3,680	3,795	3,685
65 to 74 years	1,260	1,815	2,460	3,135
75 to 84 years	780	830	1,035	1,375
85+ years	300	315	350	325
Total	24,670	24,285	22,955	22,475

Table 43: Population by age group for census years 2006, 2011, 2016, and 2021. Mount Pearl T (CSD, NL).



Headship rate by region (2006, 2021)

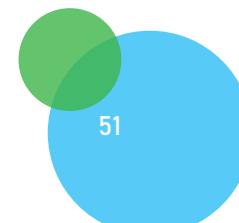
Year	2006						2021					
	Division No.1 (CD, NL)			Mount Pearl T (CSD, NL)			Division No.1 (CD, NL)			Mount Pearl T (CSD, NL)		
Count Type	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate
15 to 24 years	3,205	34,595	9.30%	230	3,860	6.00%	3,520	29,865	11.80%	215	2,320	9.30%
25 to 34 years	13,355	32,155	41.50%	1,355	3,200	42.30%	14,895	32,495	45.80%	1,245	2,880	43.20%
35 to 44 years	20,260	38,385	52.80%	2,180	4,025	54.20%	19,040	35,485	53.70%	1,570	2,865	54.80%
45 to 54 years	21,995	40,735	54.00%	2,340	4,325	54.10%	21,005	37,635	55.80%	1,690	3,040	55.60%
55 to 64 years	18,415	32,030	57.50%	1,655	2,905	57.00%	24,350	41,830	58.20%	2,230	3,685	60.50%
65 to 74 years	10,995	17,475	62.90%	835	1,260	66.30%	20,955	34,930	60.00%	1,855	3,135	59.20%
75 to 84 years	6,760	10,280	65.80%	450	780	57.70%	10,610	16,580	64.00%	910	1,375	66.20%
85+ years	2,025	3,600	56.20%	145	275	52.70%	2,810	4,755	59.10%	215	325	66.20%
Total	97,015	248,415	39.10%	9,195	24,670	37.30%	117,175	271,880	43.10%	9,930	22,475	44.20%

Table 44: Population, number of households by age of primary household maintainer, and headship rate by age group for census years 2006, and 2021. Mount Pearl T (CSD, NL) and Division No. 1 (CD, NL).

Number of dwellings by period of construction as of 2021

Mount Pearl T (CSD, NL)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021
Number of Dwellings	30	65	580	1,165	2,625	2,205	1,090	675	420	325	430	315
Cumulative Percentage	0%	1%	7%	19%	45%	67%	78%	85%	89%	92%	97%	100%

Table 45: Number of dwellings by period of construction as of 2021. Mount Pearl T (CSD, NL).



Dwellings by structural type by year of construction

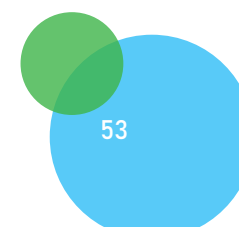
Mount Pearl T (CSD, NL)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021	Total by Construction Period
Apartment in building with 5+ storeys	0	0	0	0	0	0	0	0	0	0	0	0	0
Movable dwelling	0	0	0	0	0	0	0	0	0	0	0	0	0
Single-detached house	15	30	320	440	995	1,135	440	230	285	195	300	125	4,505
Attached, semi- detached, row housing	0	0	55	205	690	285	125	175	35	30	45	60	1,725
Apartment in building with <5 storeys, duplexes	15	15	205	515	940	785	525	285	100	105	85	125	3,700
Total by Structural Type	30	65	580	1,165	2,625	2,205	1,090	675	420	325	430	315	9,930

Table 46: Number of dwellings by period of construction and structural type as of 2021. Mount Pearl T (CSD, NL).

Dwellings by structural type and number of bedrooms

Mount Pearl T (CSD, NL)	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	Total
Single-detached house	0	15	380	2,225	1,880	4,500
Apartment in building with 5+ storeys	0	0	0	0	0	0
Movable dwelling	0	0	0	0	0	0
Attached, semi-detached, row housing	0	90	380	1,075	175	1,720
Apartment in building with <5 storeys, duplexes	0	665	1,040	1,315	685	3,705

Table 47: Number of dwellings by structural type and number of bedrooms, 2021. (1) Category "Apartment in building with <5 storeys, duplexes" represents the sum of the original Statistics Canada categories "Apartment or flat in a duplex" and "Apartment in a building that has fewer than five storeys". (2) Category "Attached, semi-detached, row housing" represents the sum of original Statistics Canada categories "Other single-attached house", "Row house", and "Semi-detached house".



Income categories and affordable monthly shelter costs (2016, 2021)

2016 – Income (table 1 of 2)	
Community	Division No.1 (CD, NL)
AMHI	\$74,500
Very Low	< \$14,900
Low	\$14,901-\$37,250
Moderate	\$37,251-\$59,600
Median	\$59,601-\$89,400
High	> \$89,400

Table 48: Annual household income ranges for HART income categories, 2016 – Division No.1 (CD, NL).

2016 – Income (table 2 of 2)					
Community	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
AMHI	\$79,000	\$90,000	\$107,000	\$70,000	\$53,600
Very Low	< \$15,800	< \$18,000	< \$21,400	< \$14,000	< \$10,720
Low	\$15,801-\$39,500	\$18,001-\$45,000	\$21,401-\$53,500	\$14,001-\$35,000	\$10,721-\$26,800
Moderate	\$39,501-\$63,200	\$45,001-\$72,000	\$53,501-\$85,600	\$35,001-\$56,000	\$26,801-\$42,880
Median	\$63,201-\$94,800	\$72,001-\$108,000	\$85,601-\$128,400	\$56,001-\$84,000	\$42,881-\$64,320
High	> \$94,800	> \$108,000	> \$128,400	> \$84,000	> \$64,320

Table 49: Annual household income ranges for HART income categories, 2016 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

2016 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Division No.1 (CD, NL)
AMHI	\$74,500
Very Low	< \$373
Low	\$374-\$931
Moderate	\$932-\$1,490
Median	\$1,491-\$2,235
High	> \$2,235

Table 50: Implied affordable monthly shelter costs for each HART income category, 2016 – Division No.1 (CD, NL).

2016 – Affordable monthly shelter cost by income (table 2 of 2)					
Community	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
AMHI	\$79,000	\$90,000	\$107,000	\$70,000	\$53,600
Very Low	< \$395	< \$450	< \$535	< \$350	< \$268
Low	\$396-\$988	\$451-\$1,125	\$536-\$1,338	\$351-\$875	\$269-\$670
Moderate	\$989-\$1,580	\$1,126-\$1,800	\$1,339-\$2,140	\$876-\$1,400	\$671-\$1,072
Median	\$1,581-\$2,370	\$1,801-\$2,700	\$2,141-\$3,210	\$1,401-\$2,100	\$1,073-\$1,608
High	> \$2,370	> \$2,700	> \$3,210	> \$2,100	> \$1,608

Table 51: Implied affordable monthly shelter costs for each HART income category, 2016 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

2021 – Income (table 1 of 2)	
Community	Division No.1 (CD, NL)
AMHI	\$79,000
Very Low	< \$15,800
Low	\$15,801-\$39,500
Moderate	\$39,501-\$63,200
Median	\$63,201-\$94,800
High	> \$94,800

Table 52: Annual household income ranges for HART income categories, 2021 – Division No.1 (CD, NL).

2021 – Income (table 2 of 2)					
Community	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
AMHI	\$81,000	\$94,000	\$111,000	\$75,500	\$66,500
Very Low	< \$16,200	< \$18,800	< \$22,200	< \$15,100	< \$13,300
Low	\$16,201-\$40,500	\$18,801-\$47,000	\$22,201-\$55,500	\$15,101-\$37,750	\$13,301-\$33,250
Moderate	\$40,501-\$64,800	\$47,001-\$75,200	\$55,501-\$88,800	\$37,751-\$60,400	\$33,251-\$53,200
Median	\$64,801-\$97,200	\$75,201-\$112,800	\$88,801-\$133,200	\$60,401-\$90,600	\$53,201-\$79,800
High	> \$97,200	> \$112,800	> \$133,200	> \$90,600	> \$79,800

Table 53: Annual household income ranges for HART income categories, 2021 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

2021 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Division No.1 (CD, NL)
AMHI	\$79,000
Very Low	< \$395
Low	\$396-\$988
Moderate	\$989-\$1,580
Median	\$1,581-\$2,370
High	> \$2,370

Table 54: Implied affordable monthly shelter costs for each HART income category, 2021 – Division No.1 (CD, NL).

2021 – Affordable monthly shelter cost by income (table 2 of 2)					
Community	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
AMHI	\$81,000	\$94,000	\$111,000	\$75,500	\$66,500
Very Low	< \$405	< \$470	< \$555	< \$378	< \$333
Low	\$406-\$1,013	\$471-\$1,175	\$556-\$1,388	\$379-\$944	\$334-\$831
Moderate	\$1,014-\$1,620	\$1,176-\$1,880	\$1,389-\$2,220	\$945-\$1,510	\$832-\$1,330
Median	\$1,621-\$2,430	\$1,881-\$2,820	\$2,221-\$3,330	\$1,511-\$2,265	\$1,331-\$1,995
High	> \$2,430	> \$2,820	> \$3,330	> \$2,265	> \$1,995

Table 55: Implied affordable monthly shelter costs for each HART income category, 2021 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

Total households by household size (2006, 2016, 2021)

2006						
HH Size (persons)	Division No.1 (CD, NL)	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
1 p.	21,220	1,720	1,130	585	11,225	4,490
2 p.	33,805	2,975	2,740	1,500	14,385	4,755
3 p.	19,275	1,995	1,820	1,050	7,595	1,990
4 p.	16,265	1,860	1,640	1,055	5,790	1,625
5+ p.	6,260	640	570	295	2,405	845
Total	96,820	9,195	7,895	4,490	41,395	13,700

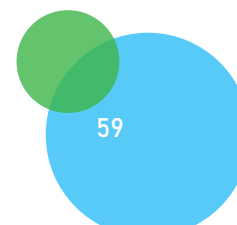
Table 56: Total households by household size, 2006 - Division No.1 (CD, NL), Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

2016						
HH Size (persons)	Division No.1 (CD, NL)	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
1 p.	28,610	2,250	1,770	1,425	14,730	5,685
2 p.	42,560	3,780	3,700	2,755	17,210	5,650
3 p.	19,840	1,870	1,995	1,740	7,715	2,285
4 p.	15,855	1,285	1,850	1,645	5,715	1,630
5+ p.	5,535	410	600	470	2,130	780
Total	112,400	9,595	9,915	8,035	47,495	16,030

Table 57: Total households by household size, 2016 - Division No.1 (CD, NL), Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

2021						
HH Size (persons)	Division No.1 (CD, NL)	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
1 p.	33,230	2,695	2,255	1,755	16,455	6,045
2 p.	44,415	3,975	3,990	3,010	17,595	5,825
3 p.	18,915	1,780	2,040	1,745	7,450	2,450
4 p.	15,005	1,085	1,805	1,785	5,420	1,795
5+ p.	5,270	380	575	495	2,160	970
Total	116,835	9,915	10,670	8,805	49,075	17,085

Table 58: Total households by household size, 2021 - Division No.1 (CD, NL), Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).



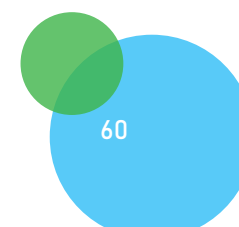
Total households by income/affordability (2006, 2016, 2021)

2006						
Income	Division No.1 (CD, NL)	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
Very Low	4,430	355	335	165	2,370	515
Low	16,960	1,565	1,265	645	7,950	2,480
Moderate	16,840	1,690	1,390	835	6,480	2,315
Median	19,945	1,975	1,830	1,120	7,415	2,545
High	38,650	3,615	3,080	1,730	17,185	5,855
Total	96,820	9,195	7,895	4,490	41,395	13,700

Table 59: Total households by income group, 2006 - Division No.1 (CD, NL), Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

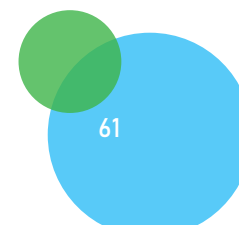
2016						
Income	Division No.1 (CD, NL)	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
Very Low	5,340	305	400	365	2,960	820
Low	20,680	1,605	1,740	1,250	8,910	2,750
Moderate	19,205	1,775	1,765	1,335	7,565	2,770
Median	21,335	2,060	2,070	1,910	8,465	2,960
High	45,840	3,850	3,940	3,165	19,600	6,725
Total	112,400	9,595	9,915	8,035	47,495	16,030

Table 60: Total households by income group, 2016 - Division No.1 (CD, NL), Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).



2021						
Income	Division No.1 (CD, NL)	Mount Pearl T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)	St. John's CY (CSD, NL)	Charlottetown CY (CSD, PEI)
Very Low	4,130	290	270	300	2,185	480
Low	22,165	1,595	2,015	1,420	8,865	2,975
Moderate	20,785	1,925	1,860	1,635	8,765	3,210
Median	22,605	2,230	2,340	2,060	9,315	3,520
High	47,150	3,870	4,185	3,385	19,945	6,900
Total	116,835	9,915	10,670	8,805	49,075	17,085

Table 61: Total households by income group, 2021 – Division No.1 (CD, NL), Conception Bay South T (CSD, NL), Paradise T (CSD, NL), St. John's CY (CSD, NL), Mount Pearl T (CSD, NL), Charlottetown CY (CSD, PEI).

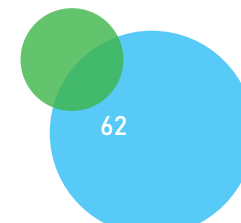


Appendix B: Data Sources

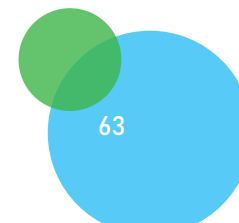
1. Population, number of households
 - a. 2006 Census Profile <https://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/>
 - b. 2011 Census Profile <https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E>
 - c. 2016 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>
 - d. 2021 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>
2. Number of households by age of primary household maintainer (note that HART data was used for the 85+ age group in 2006, 2016, and 2021)
 - a. 2006 Census: Statistics Canada. Data table 97-554-XCB2006034
 - b. 2011 National Household Survey: Statistics Canada. Data table 99-014-X2011045
 - c. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016227
 - d. 2021 Census: Statistics Canada. Table 98-10-0232-01 Age of primary household maintainer by tenure: Canada, provinces and territories, census divisions and census subdivisions
3. Dwellings by structural type and period of construction
 - a. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016222
 - b. 2021 Census: Statistics Canada. Table 98-10-0233-01 Dwelling condition by tenure: Canada, provinces and territories, census divisions and census subdivisions
4. Households by tenure, presence of mortgage, subsidized housing
 - a. 2016 Census: Statistics Canada, 2023, "HART - 2016 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/QMNEON>, Borealis, V1
 - b. 2021 Census: Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/8PUZQA>, Borealis, V8

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5. Households by vulnerable population
 - a. 2016 Census: HART (see source 4 above)
 - b. 2021 Census: HART (see source 4 above)
6. Households by income category and household size
 - a. 2006 Census: Statistics Canada, 2023, "HART - 2006 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/KW09ZA>, Borealis, V1
 - b. 2016 Census: HART (see source 4 above)
 - c. 2021 Census: HART (see source 4 above)



Appendix C: Family type bedroom requirements

We use the National Occupancy Standards⁶ (NOS) as our basic set of assumptions. However, the NOS allows for children to share a bedroom if they are the same sex which introduces some complication. For simplicity, we assume that each child needs their own bedroom.

For the purpose of translating household sizes to bedroom requirements, HART uses only the specific categories **bolded** in the list below:

- Census family households
- One-census-family households without additional persons
 - One couple census family without other persons in the household
 - **Without children**
 - **With children**
 - **One lone-parent census family without other persons in the household**
- **One-census-family households with additional persons**
 - One lone-parent census family with other persons in the household
- **Multiple-family households**
- **Non-census-family households**
- Non-family households: One person only
- Two-or-more person non-census-family household

HART elected to use these groups because they account for all categories that would affect the type of unit needed to house them. For example, the aggregate category “non-census-family households” was chosen as both (i) one person households and (ii) two or more-person non-census-family households would have the same type of bedroom requirement, i.e., one bedroom per individual in the non-census-family household. Appendix C: Family type bedroom requirements describes how to convert household size and family type into number of bedrooms.

⁶ <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard>

Family Type	Description	Bedroom requirements
One couple census family without other persons in the household - Without children	Married or common-law couple. These will always be two-person households.	Couples may share a bedroom. This family type requires a minimum of 1 bedroom. Beds = 1
One couple census family without other persons in the household - With children	Married or common-law couple with child(ren).	Couples may share a bedroom. This family type requires a unit with bedrooms equal to the household size - 1. For instance, a couple with 2 children (household size = 4) requires a unit with (4 - 1=3) 3 bedrooms. Beds = HH size - 1
One lone-parent census family without other persons in the household	Single parent with child(ren).	As parent and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
One census-family households with additional persons	One census family (couple with child[ren]) with other persons in the household, such as grandparent, roommate.	The couple can share a bedroom but we assume each child needs their own bedroom. Beds = HH size - 1
One lone-parent census-family household with additional persons	One lone-parent census family (single parent with child[ren]) with other persons in the household, such as grandparent, roommate.	Since adults and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
Multiple-family households	A household in which two or more census families live. An example of this could be two single mothers sharing a home with their respective children, or a married couple living with one partner's parents. Household size will be four or more in nearly all cases. In most communities, this family type is rare.	We cannot infer how many members are adults or children so we assume all are adults with at least two couples who can each share a bedroom. Beds = HH size - 2
Non-census-family households	A non-couple or parent household. This classification includes one-person households and two or more-person non-census-family household.	Since each adult requires their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size

Appendix D: Priority Populations

Priority population	Census Variable	Definition
Women-led HH	PHM is female	A female-led HH.
Single mother-led HH	PHM is a female lone-parent	A female-led sole parent HH with children, defined as a priority population by the CMHC.
Indigenous HH	Indigenous HH status	Indigenous HH status is defined as 50% or more of HH members self-identifying as indigenous in the census.
Racialized HH	Visible minority HHs	Racialized HH status is defined as 50% or more of HH member self-identifying as a visible minority in the census.
Black-led HH	PHM is black	A HH where the PHM self-identifies as black.
New migrant-led HH	PHM is a recent immigrant (immigrated 2016 - 2021)	A HH led by an individual who immigrated within 5 years of the census.
Refugee claimant-led HH	PHM immigrated with a refugee status	A HH led by an individual who immigrated with refugee status.
HH head under 25	PHM is 24 years or under	A HH led by an individual who is 24 years old or younger.
HH head over 65	PHM is between 65 years and over	This census measure (PHM is 24 years or under) is under-represented in the survey for CHN because non-family HHs with at least one maintainer aged 15 to 29 attending school are considered not to be in 'core housing need' regardless of their housing circumstances.
HH head over 85	PHM is between 85 years and over	A HH where a senior, 65 years of age or older, is the PHM.
HH with physical activity limitation	HH has at least one person with activity limitations reported for (q11a, q11b, q11c or q11f or combined)	A HH where a senior, 85 years of age or older, is the PHM. This category is a subset of HH head over 65.
HH with mental activity limitation	HH has at least one person with activity limitations reported for q11d and q11e or combined q11d and q11e health issues	A HH with one or more persons with an activity limitation.