



NATIONAL HOUSING STRATEGY ACTION PLAN 2025-28

Introduction

In 2018-19, a milestone agreement was reached between the provincial and the federal governments through the signing of a 9-year, \$270 million cost-shared Canada-Newfoundland and Labrador Bilateral Agreement as part of the 2017 National Housing Strategy (NHS). Since 2019, investment in the bilateral partnership has grown to over **\$369.5 million** as a result of increased commitments both provincially and federally. Investments under this agreement focus on preserving, renovating, renewing, and expanding social and community housing in Newfoundland and Labrador, as well as proactively responding to the diverse housing needs throughout the province through a myriad of programs.

As outlined in the Bilateral Agreement, three-year action plans are required to plan how the Newfoundland and Labrador Housing Corporation (NLHC) will invest cost-shared provincial and federal funding, provided via the Canada Mortgage and Housing Corporation (CMHC), to achieve the targets and objectives enshrined in the Bilateral Agreement.

This Action Plan covers the period from April 1, 2025, to March 31, 2028. Through the Bilateral Agreement, over the three years, **\$186.14 million** of federal and provincial funding will be invested to address housing and homelessness needs throughout Newfoundland and Labrador.

Newfoundland and Labrador Context and Priorities

The Health Accord for Newfoundland and Labrador, published in 2022, highlights the importance of secure housing in determining positive health outcomes. Indeed, ensuring access to safe, stable and affordable housing is a key social determinant of health, which in turn underpins social and economic inclusion. The Health Accord further demonstrates that, within the social safety net system, programs such as social housing protect those most vulnerable and negate the impacts of insecure housing on health.

Social housing programs and services are most effective when they facilitate forward movement along the housing continuum, while recognizing that the appropriate housing option for each individual or household is influenced by a unique configuration of geographic, economic and social factors, with more extensive supports required for individuals with more complex needs to remain housed.

This Action Plan is consistent with the overarching mandate set forth in the NHS and the Bilateral Agreement with respect to the preservation, expansion and repair targets and objectives intended to address core housing need and direct affordability benefits.

The Province of Newfoundland and Labrador remains committed to advancing targeted initiatives that will further build on this Action Plan with the goal of reducing core housing need, addressing the systemic barriers related to homelessness to address poverty and supporting the needs of the most vulnerable in our province. Key initiatives include: the launch of the provincial Five-Point Plan and Affordable Rental Housing Program, designed to increase the supply of affordable rental housing supply throughout the province; increased provincial investments to support lower-income seniors with repairs to their homes; increased provincial and federal investments to repair and build new NLHC homes; increased collaboration with municipalities and non-profit organizations in the housing and homelessness sector and more.

Current Programs and Services

NLHC clients are individuals and families with low-to-moderate incomes who often require assistance in accessing or maintaining safe, adequate and affordable housing. The programs delivered by NLHC serve both renters and homeowners, and distinct populations whose housing needs are particularly acute, including women and children, Indigenous persons, seniors, youth, persons with disabilities, and persons experiencing or at risk of homelessness.

NLHC offers a wide range of programs across the full housing affordability continuum to meet the diverse needs of clients, including:

- **Rental Housing Program** provides for the operation and maintenance of the Corporation's over 5,500 social housing units throughout the province, serving over 12,000 individuals. Tenants pay rental rates based on 25 per cent of their net monthly income.
- **Rental Supplement and Canada-NL Housing Benefit programs** that provides rental assistance to low-income households in the private rental market, assisting over 2,300 low-income households secure affordable housing.
- **Partner Managed** units are operated in partnership with non-profit, municipal, health sector and cooperative housing groups throughout the province which offer subsidized housing options to over 1,300 individuals with low to moderate incomes.
- **Home Repair** programs that provide financial assistance to over 1,700 low-income homeowners annually to complete much needed repairs to their homes, improve accessibility or to make energy efficiency improvements. These programs support accessibility requirements for seniors and persons with disabilities thereby enabling individuals and families to exercise choice and self-determination and remain in their own homes.
- **First-time Homebuyers Program** that assists individuals and families to transition from the rental market to home ownership. Eligible households are provided a grant of 50 per

cent of the legal closing costs up to a maximum of \$1,500, plus a repayable loan up to five per cent of the purchase price of a new or existing home, up to an established maximum purchase price. As of September 2024, 193 individuals or families approved under the First-Time Homebuyers Program, with 132 families purchasing their homes to date.

- **Secondary and Basement Suite Incentive Program** designed to grow the availability of affordable housing options throughout Newfoundland and Labrador. The program will provide funding to help homeowners create a new, self-contained secondary or basement suite within their property that is to be rented at below market rates for a period of five years. As of September 2024, 29 homeowners were approved to develop affordable secondary or basement suites in their homes with a five-year forgivable loan to a maximum of \$40,000.
- **Affordable Rental Housing Program** that provides financial support to private and community housing developers to create new affordable rental units. Support is provided through capital funding in the form of a forgivable loan for new construction projects, conversion from non-residential or additions to an existing residential structure. Through the Affordable Rental Housing program, the Provincial Government is investing over \$80 million in projects that will construct approximately 850 new affordable rental homes throughout the province.
- **Supportive Living Program** that provides operating grants to non-profit organizations province-wide to prevent and end homelessness, foster long-term housing stability and develop support services space to provide on-site and outreach services. This program houses over 350 individuals and provides additional supports to over 1,800 individuals annually.
- **Emergency Shelter Program** which manages a 24/7 toll free number to support individuals experiencing homelessness. NLHC engages a range of non-profit and private shelter operators to respond to required emergency shelter placement for individuals experiencing homelessness and connect them to supports to secure permanent housing as quickly as possible. In 2023-24, over 1,500 unique individuals accessed services of this program.
- **Transition Housing Program** that provides funding to the Province's 10 transition houses to provide safe short-term accommodations, services and resources to support women and their children who are vulnerable for, at risk of, or have been subjected to intimate partner violence. In 2023-24, over 1,000 individuals accessed services of this program.

Overall in 2023-24, excluding salaries and general operating, investments in these programs totalled \$136.5 million and served over 11,300 households.

The programs delivered by NLHC and its community partners help to ensure safe, stable and affordable housing options are accessible to communities throughout the province. In addition to the programs listed above, there are many other government programs (e.g., income and employment supports, rent subsidies for individuals with complex needs, etc.) that work to support stable and affordable housing. Addressing the wide range of housing needs across the housing continuum requires a collaborative and coordinated approach across government and strong partnerships between federal, provincial, municipal and Indigenous governments as well as community partners and the private sector.

Who We Serve

NLHC Rental Programs

NLHC is the largest landlord in the province and also provides rental subsidies to clients in the private rental market. The 2023-24 profile of the over 7,500 households or 15,000 individuals supported through these rental programs is diverse:

- 69 per cent of households reside in NLHC's owned units. Of these households, 49 per cent receive income support, 29 per cent earn employment income and 22 per cent receive pensions.
- 31 per cent of households receive NLHC rental subsidies in the private market. Of these households, 30 per cent receive income support, 25 per cent earn employment income and 45 per cent receive pensions.
- 66 per cent of households are female head of household compared to males at 21 per cent, and 13 per cent are dual head of household.
- Households' average annual net income is \$15,355 and monthly rental payments are \$383.

In Newfoundland and Labrador, households with an annual net income under \$32,500 are eligible for NLHC's social housing waitlist (\$65,000 for Labrador West and northern coastal communities). Rental programs are rent-geared-to-income with rent calculated at 25 per cent of net household income.

These programs also prioritize housing occupancy to the most vulnerable, such as: women fleeing violence, and those experiencing or at risk of homelessness. This is reflected in the 2023-24 tenant selection data which reports 46 per cent of applicants placed in housing were women fleeing violence, or individuals who experienced or were at risk of homelessness.

Home Repair Programs

The provincial homeownership rate for low-income households under \$30,000 is 50.6 per cent, well above the Canadian average of 36.5 per cent. NLHC home repair and accessibility

modification programs are important housing affordability measures to support low-income homeowners, particularly seniors in rural areas, to remain in their homes. The average income of home repair clients in 2023-24 was approximately \$23,194. Home repair clients are also predominately seniors 76 per cent of clients are over 65 years of age. The average applicant age was 71, and the average home age was 58 years.

Housing Needs in Newfoundland and Labrador

Core Housing Need

Affordability is the primary issue facing households who are in core housing need in the province. A household is considered to be in core housing need if it does not meet at least one of the standards of adequacy, affordability or suitability and it would have to spend 30 per cent or more of its before-tax income to rent in the community in which they live. A household is considered in severe core housing need when a household's before-tax income spending on rent increases to 50 per cent or more.

The 2022 Canada Housing Survey includes the most recently available data on the core housing need in Newfoundland and Labrador:

- In 2022, 9.4 per cent of households in the province (20,950 households) were deemed to be in core housing need.
- In Newfoundland and Labrador, 4.1 per cent of home-owners and 25 per cent of renters were in core housing need
- The proportion of those in core housing need in the province (9.4 per cent of households) is lower than on the national level (11.6 per cent of households).

Social Inclusion and Vulnerable Sub-Populations

Serving vulnerable populations is a key housing policy objective at both the Provincial and Federal level, recognizing that housing need is especially relevant for vulnerable populations. Indeed, certain subgroups of the population are more likely to experience more pronounced housing needs, including: women and women with children, Indigenous persons, seniors, youth, and persons with disabilities. NLHC aims to serve the housing needs of all vulnerable populations targeted by the NHS.

Women and Women with Children

As per the NHS, Newfoundland and Labrador ensures that a minimum of 25 per cent of investments under the NHS target women and women with children. While the overall provincial core housing need in the province in 2022 was 9.4 per cent, the rates among

vulnerable populations, including women are typically much higher. Census 2021 data noted that of the 17,525 households in the province that were in core housing need, 56 per cent of those were female-led.

Within the senior population, female-led households accounted for 67 per cent of those in core housing need. Almost 43 per cent of lone-parent-female-head of households experienced core housing need. The gendered experience of core housing need continues for single female renters living alone as 31.9 per cent experience core housing need. Census 2021 identified 19,165 female lone-parent households, and 3,965 female one-person households in core housing need.

NLHC rental programs will continue to provide affordable housing options to women and women and children. In 2023-24, 67 per cent of households living in NLHC's housing units were female-led (single parents, single females, including those senior aged). The Canada-NL Housing benefit will further support this subpopulation, specifically via the new Gender-Based Violence stream of funding that launched in late 2023-24.

Indigenous Persons

The National Housing Strategy recognizes the Government of Canada's commitment to a nation-to-nation, Inuit-to-Crown, government-to-government relationship with Indigenous peoples and committed to develop distinctions-based Indigenous housing strategies.

Indigenous people are more likely to be in core housing need than non-Indigenous people. According to the 2022 Canada Housing Survey, Indigenous households were more likely to report living in homes that are inadequate or unsuitable to their needs; and of the Indigenous households surveyed, 17.9 per cent were determined to be in core housing need (compared to 11.6 per cent nationally). While the Housing Survey, Census, and related measures of core housing need are important indicators, it is worth noting that they do not capture the deeper and more profound instances of homelessness. The experience of the homeless in the Town of Happy Valley-Goose Bay (HVGB) in Labrador, for example, is an example of the disproportional impacts on the Indigenous population. According to the 2021 Census, HVGB has a population of 8,040 or about 1.6 per cent of the Newfoundland and Labrador's population. Despite its size, HVGB represents over 9 per cent of the province's shelter users. Moreover, front line

service delivery organizations in HVGB report over 90 per cent of shelter users self-identify as Indigenous.

NLHC is strengthening processes to work in greater alignment with Indigenous and community partners to ensure social housing applications and critical social and support measures are mobilized to the most vulnerable and at risk. Community partners such as the Nunatsiavut Government, operator of the Out of the Cold shelter; Mokami Status of Women, operator of eight supportive housing units; and Libra House women's shelter and second stage housing operator are key partners in these initiatives. NLHC, in collaboration with the Community Action Team, is continuing work to advance the construction of a Health, Housing and Supportive Services Hub that will include 80 shelter, transitional and supportive housing beds with wrap-around supports to support those experiencing homelessness in the Happy Valley-Goose Bay area. NLHC also remains connected with Indigenous partners through our participation in the federal Reaching Home community entities. These committee structures provide opportunities for coordination and improved information sharing with both First Light (St. John's) and the Labrador Friendship Center (Happy Valley-Goose Bay) as well as other Indigenous serving organizations engaged through the Rural and Remote Community Advisory Board. Horizons at 106, the new 100-unit transitional, supportive housing initiative also provides critical culturally appropriate supports and services through the provision of an onsite Indigenous Housing Navigator. Additionally, access to the Canada-NL Housing benefit as well as new affordable housing construction during this action plan will include prioritization of Indigenous persons.

Seniors

The population of Newfoundland and Labrador is aging rapidly. The 2021 Census showed that 23 per cent of the provincial population is 65 years of age or older. The province's median age has gone from five years lower than Canada's in 1971 to nearly seven years higher than Canada's in 2021. Rapid aging of the population is a key demographic challenge confronting the province because of its significant implications for the delivery of programs and services. As the number of seniors grows, how government supports low income seniors will evolve, with a continued focus on assisting them to remain healthy and independent. The 2021 Census data reports that of the 73,165 senior-led households in Newfoundland and Labrador, 8.4 per cent are in core housing need.

Seniors represent a significant client group accessing NLHC programs and services including our rental properties (24 per cent), partner-managed community housing (77 per cent), rent supplement program (54 per cent), Canada Newfoundland and Labrador Housing Benefit (43 per cent), and home repair and modification programs (over 75 per cent).

It is expected that as the number of seniors in this province increases, so too will the need for affordable and accessible housing options. Options to better serve seniors who are homeless or at risk of becoming homeless will also be a key focus of Newfoundland and Labrador's overall approach to addressing homelessness. NLHC's social housing expansion efforts will increase the number of accessible and energy efficient units, as well as focus on the creation of units in better proximity to health facilities, public transit, and other key services and amenities of importance to seniors. Expansion of the Canada-NL Housing benefit over this plan will provide additional access to affordable housing options for seniors.

Housing affordability challenges for seniors who own their own homes is also a major focus for the Province. According to the 2021 Census, most NL seniors (95 per cent) live in private dwellings in the community. Of those living in private dwellings, about 23 per cent live alone and 67 per cent live in a couple. Over 30 percent of seniors living alone and renting, are in core housing need and 12 per cent of senior homeowners living alone are in core housing need. With limited or no rental market in many rural communities, NLHC home repair and accessibility modification programs are important housing affordability measures to support low-income seniors' age-in-place in their homes. Continued investment in these important programs during this plan will enable repairs and modifications on upwards of 1,100 homes annually.

Youth

The housing needs of youth, particularly young people with lived and living experiences of homelessness, are distinct from adults. The Canadian Observatory on Homeless Youth defines homelessness as the situation and experience of young people between the ages of 13 and 24 who live independently of parents and/or caregivers, but do not have the means or ability to

acquire a stable, safe, or consistent residence. NLHC's shelter data for 2023-24, reported that 71 of the 1,596 individuals accessing the emergency shelter system were 17 and under, representing just over four per cent of shelter users. These youth enter the system by way of family emergency shelter placements.

Youth homelessness is a complex social issue. In addition to experiencing economic limitations and a lack of secure housing, many who are homeless lack the personal experience of living independently and may be in the throes of significant social, physical, emotional, and cognitive development. The commonalities that frame the experience of youth experiencing homelessness and adults is the lack of affordable housing and system failures, however, unlike most homeless adults, young people leave homes defined by relationships (both social and economic) in which they are typically dependent upon adult caregivers. For these reasons and others, youth-based strategies and interventions that address the needs of young people between the ages of 13-24 need to be distinct from those developed for adults who experience homelessness.

The Provincial Government recognizes the need to support creative and innovative solutions to address youth homelessness, including access to safe and stable long-term housing. Community-based partnerships, co-habitation models, constructing affordable housing and, where feasible, and providing access to the Canada-NL Housing benefit will help create affordable housing options for low-income youth and young adults.

Persons with Disabilities

Accessibility is a key factor in the development of safe, suitable and affordable housing. The 2022 Canadian Survey on Disability (CSD) highlighted that some 8.0 million Canadians, or nearly 27 per cent of Canadians aged 15 years and older, had one or more disabilities that limited their daily activities.

According to the CSD, 15.9% of Canadians with disabilities were living with households in core housing need, compared to 10.1% of the total population living in core housing need. This is consistent with the trend reported in Census 2016 which noted over 25 per cent of households in core housing need in Newfoundland and Labrador included a resident with a disability.

A 2018 Research Insight publication on the Housing Conditions of Persons with Disabilities from CMHC notes the proportion of persons with disabilities in core housing need and living in subsidized housing was higher at 50.9 per cent than those in core housing need not living in subsidized housing at 43.8 per cent. Income disparities are further pronounced when comparing the experiences of disability and income. Persons with disabilities are one of the population groups most at risk of living in poverty. The 2017 CSD highlights the correlation of poverty and severity of disability, noting that income levels for persons with disabilities are half that of persons without disabilities. Prioritizing housing accessibility with modernizations and more accessible units with universal design features, will help address the demand and range of accessibility needs.

NLHC will focus on accessibility by working with community groups to prioritize social housing accessibility improvements that will help to address the growing demand and range of accessibility requirements in Newfoundland and Labrador. Investments in the Home Modification program will continue to support the accessibility needs of low-income homeowners. The Canada-NL Housing benefit will expand affordable and accessible housing options for persons with disabilities. New construction of affordable housing under this Action Plan will exceed accessibility standards and repairs to social housing units will include accessibility and universal design features. that will better meet the needs of tenants today and into the future.

Social Housing Waitlist

An important indicator of housing demand in the province is NLHC's social housing waitlist. The waitlist across the province has continued to steadily grow year over year, with a marked increase from 1,523 in March 2021 to 2,970 in March 2024, representing a growth rate of 95 per cent. While there has been modest growth in the waitlist in most areas of the province, the most significant growth is in the greater Avalon Peninsula area, which comprises 50 per cent of all waitlisted applicants.

The waitlist also reflects the changing demographics of the province. Most NLHC units were built over 50 years ago and are comprised of 3-4 bedrooms to accommodate traditionally larger families. However, today, over 90 per cent of applicants are seeking 1-2 bedrooms; whereas only 20 per cent of NLHC's social housing stock consists of 1-2 bedrooms. NLHC's expansion plans under this Action Plan will be designed to address this challenge through building more efficient, compact units.

Transition Houses and Emergency Shelters

The lack of affordable and appropriate housing is most acute among those experiencing or at risk of homelessness. Like other jurisdictions, homelessness in this province is often the result of systemic or societal barriers including an individual's financial capacity, physical or mental challenges, racism, intimate partner violence, and/or discrimination. For some, the experience of intergenerational trauma further compounds this issue.

Increasingly, provincial and national data speaks to the prevalence of homelessness among vulnerable populations such as those experiencing complex mental health and addictions issues, persons with disabilities, and Indigenous populations. Housing options available to those experiencing or at risk of homelessness include emergency shelters, transitional housing, supportive living programs as well as NLHC's rental housing and rental assistance programs.

Program data on women accessing transition homes when fleeing intimate partner violence, shows 1,093 admissions to the ten transition homes throughout the province in 2023-24. Emergency shelters also provide immediate housing to individuals experiencing homelessness. In 2023-24, 1,596 unique clients were served by shelters province-wide, with the majority in the St. John's area. Point in time data reports that the number of individuals in shelters increased by 401 per cent from 81 in July 2020 to 406 in March 2024.

Homelessness can be prevented where we can ensure housing stability and access to a permanent home that is appropriate (affordable, safe, adequately maintained, accessible, and suitable size). This also includes the provision of required services and supports to enhance well-being and reduce the risk of future homelessness. These responses must be preventative and sustainable in order to end homelessness.

Provincial efforts to address housing and homelessness are most effective when guided by a Housing First philosophy. Housing First is a recovery-oriented approach to ending homelessness that centers on quickly moving people experiencing homelessness into permanent housing and then providing additional supports and services they require to remain housed. The basic principle of Housing First is that people are better able to move forward with their lives if they have somewhere safe and secure to live. This approach varies significantly from the traditional response to homelessness which moves individuals through a graduated, step-based approach whereby they have to prove they are 'ready' to have a permanent home.

Core principles of the Housing First philosophy are:

- Immediate access to housing with no housing readiness requirements;

- Choice and self-determination;
- Recovery orientation with a ‘harm reduction’ approach to substance abuse and addiction;
- Individualized and client driven supports; and
- Social and community integration

Homelessness is seldom caused by a single factor, suggesting that it cannot typically be ended by one program or approach. Preventing and ending homelessness requires a client-centered approach with coordinated and cross cutting actions that engage the mandate, expertise and resources of a wide range of community and government partners, as well as careful examination and responses to the underlying factors contributing to homelessness.

Supply of Affordable Rental Housing

Social Housing Stock

NLHC remains the province’s largest landlord, providing rent-geared-to-income housing options as the operator of the province’s social housing stock, as well as through rent subsidies for low income households in the private rental market. Additional Partner Managed units are operated in partnership with non-profit, municipal, health sector and cooperative housing groups throughout the province, which offer subsidized housing options to individuals and families with low to moderate incomes.

Between 2003 and 2019, in partnership with the private and non-profit sectors, approximately 1,700 new affordable units were created in the province through the Federal-Provincial Affordable Housing Program. The signing of the new bilateral agreement for the National Housing Strategy has shifted the focus of Federal-Provincial investments towards the preservation, repair and expansion of rent-geared-to-income housing.

Given the capacity constraints that non-profit housing partners face in the province, NLHC will continue to support both private sector and non-profit involvement in the provision of affordable housing as a means to increase supply as quickly as possible. The Affordable Rental Housing Program, launched in June 2023, reflects this approach by providing one-time capital funding, in the form of a forgivable loan, to assist private or community housing partners in the creation of affordable rental housing units throughout the province. The project funding amount is based on the project stream (i.e. private or community housing), location and distance to healthcare, as well as incentivized commitments for longer rental affordability periods (i.e. 15-20 years for private developers) and improved efficiency and accessibility. As of November 2024, there are 80 active participants in the program, for a total provincial investment of over \$80

million, which will see construction of over 850 new affordable rental housing homes throughout the province over the next three years.

Social housing investments and targets through this Action Plan are established based on the number of social housing units that remain supported through the Social Housing Agreement between CMHC and NLHC as of April 1, 2019. As of that date, 5,957 of the units within the Public Rental Housing and Partner Managed Housing programs were in receipt of operating subsidies and therefore are within the “baseline” of social housing units. “Urban Native Housing” is limited within Newfoundland and Labrador’s social housing stock, and consists of 75 units which were constructed under the former “Urban Native Housing” program and are currently operated in Happy Valley-Goose Bay, Labrador through the Melville Native Housing Association.

Through investments under this plan, NLHC intends to grow the number of social housing units in its portfolio through the construction of new units, expanding the supply of affordable housing throughout the province. Investments will also support major renovations to units that are no longer supported by subsidies, bringing them back to a condition that provides adequate and affordable housing options for households in need. Additionally, the Canada-NL Housing Benefit will expand support to low-income households that face affordability challenges in accessing private market rentals.

In many remote communities in Newfoundland and Labrador, the supply of affordable and social housing is extremely limited. In these communities, under this plan, the Province’s primary approach to address core housing need is providing financial assistance through repair programs for low-income homeowners. Supporting low income seniors to age in place is an effective way to meet their housing needs and support the sustainability of rural communities.

Community Housing Sector

Unlike other provinces and territories, Newfoundland and Labrador’s community housing sector has less direct involvement in the operation of social housing. NLHC directly operates most of the rent-geared-to-income housing in the province through its regional offices, and municipal housing authorities (other than the City of St. John’s) have a limited hand in delivering social housing. Non-profit groups in the province are largely focused on the provision of emergency or transitional housing and supports rather than providing permanent accommodations.

In support of increasing non-profit housing supply, in December 2022, in partnership with Choices for Youth, an Innovative Housing Solutions Lab was held where community and government came together to share ideas on existing gaps and to identify tangible actions that could be explored in addressing housing and homelessness needs throughout the province.

Further, in 2024, NLHC partnered with the Community Housing Transformation Centre (CHTC) to launch the Newfoundland and Labrador Growth fund, which supports non-profit, co-operative and Indigenous organizations, as well as registered charities, with funding for planning and pre-development work for affordable housing projects. To date, this fund has received \$1.25 million from the Province of Newfoundland and Labrador, as well as a \$250,000 contribution from the CHTC. This funding allows these groups to take advantage of further funding opportunities from all levels of government, helping to shape project development and increase the involvement of community partners in affordable housing access across the province. This fund will continue to be open for applications, into 2025-26 and beyond, until it is fully allocated¹²).

The Affordable Rental Housing Program (AHRP) also aims to grow the capacity of community housing partners through one-time capital funding to eligible proponents. As of September 2024, 11 Community Sector affordable housing projects were successful proponents under the recent call for proposals to create new affordable rental housing in the province. Over the course of this Action Plan, NLHC will work with the community partners to see the projects through to completion and support them as they become operational.

Market Vacancy Rates

Canada Mortgage and Housing Corporation's October 2023 Rental Market Survey highlighted a tightening market throughout the province. The overall provincial vacancy rate decreased significantly from 7.2 per cent in October 2020 to 1.5 per cent in October 2023, with the average rent increasing from \$851 to \$1,009 over this same period.

Vacancy rate decreases were experienced in each of the four main urban centres throughout the province between October 2020 and October 2023 as follows:

- St. John's - 7.5 per cent to 1.5 per cent, with an average rent of \$1,077 up from \$903 in 2020
- Gander - 8.4 per cent to 3.0¹ per cent, with an average rent of \$931 up from \$696 in 2020
- Grand Falls-Winsor - 9.9 per cent to 0.8 per cent, with an average rent of \$760 up from \$743 in 2020
- Corner Brook - 2.8 per cent to 1.2 per cent, with an average rent of \$841 up from \$765 in 2020

CMHC does not provide rental market data for communities in Labrador.

¹ Data from 2022 was used as data from 2023 was not available.

Even with rental subsidies available, the overall tightening rental market has compounded the challenges of accessing affordable housing options, even more so when trying to secure housing for vulnerable populations and for clients with complex needs.

Consultations

NLHC works closely with local organizations and the community sector to understand and address the evolving housing needs throughout the province. The COVID-19 pandemic had a disproportionate impact on marginalized persons, including low-income individuals and families, individuals experiencing mental health and addiction issues, and those experiencing or at risk of homelessness or who are precariously housed. The pandemic further highlighted the importance of engaging with NLHC's stakeholders and partners that operate within the affordable housing ecosystem. On-going dialogue with departments, health authorities, and community partners have proven insightful in the development of this Action Plan, and have included:

- Planning sessions and on-going engagement with End Homelessness St. John's (EHSJ), the designated entity for the federal Reaching Home: Canada's Homelessness Strategy Urban funding stream in the province. This engagement and dialogue also extend to include NLHC's participation in the Board and Community Advisory Board for EHSJ and recent community and public information sessions related to the launch of Horizons at 106, a new transitional, supportive housing initiative. Findings from these dialogues have reinforced the need for investments in both social and supportive housing.
- Ongoing partnerships and engagement with community agencies to support better coordination of services and supports for those experiencing homelessness, including in close partnership with EHSJ, Health and Community Services NL (HCS), NL Health Services Eastern Zone (formerly Eastern Health) and a wide range of community organizations. NLHC also built upon many existing partnerships including, for example, with Connections for Seniors, John Howard Society, Homestead, Stella's Circle, and The Gathering Place to support improved housing stability for those experiencing or at risk of homelessness. Outside the St. John's area, NLHC has strengthened partnerships with Reaching Home designated entities, which mobilize federal funding to prioritize community responses to homelessness. NLHC will continue to work closely with the Town of Grand Falls-Windsor (Rural and Remote Stream) and the Labrador Friendship Centre (Indigenous off reserve Stream) to support greater alignment and shared priority setting across Reaching Home projects.
- The provincial government department of Children, Seniors and Social Development carried out extensive consultations with stakeholders during 2022-23. One of the pillars used to

guide the conversation was Housing and thus, NLHC was provided with stakeholder input from the consultations relating to the housing pillar.

- The Reconciliation Council was formed in November 2022 as a result of a recommendation from the Hear Our Voices report drafted by the Provincial Indigenous Women's Steering Committee. The Council is composed of 11 members, including five Provincial Government representatives and six Indigenous women representatives. Part of the work of the Reconciliation Council is to coordinate and lead meaningful action on implementation of the Hear Our Voice's 196 recommendations in the areas of Indigenous culture, health and wellness, justice and human security, leading to lasting changes in legislation, regulations, government directives, policies and procedures. Since 2023, NLHC has participated in regular consultations with the Reconciliation Council with an aim both to learn of applicable recommendations for the Corporation as well as demonstrate how it facilitates continued action in the recommended areas assigned to NLHC.
- The HVGB Action Team was established in May 2021 to address the needs of individuals who are experiencing homelessness in the area, including those presenting as transiently homeless. NL Housing is a member of the Action Team which includes representatives from provincial, municipal, federal and Indigenous governments and agencies, and community organizations in the housing and homelessness sector. The work of the Action Team is focused on improving coordination and integration of health, housing, and other supportive services, and expanding outreach responses to support the needs of this vulnerable population. During May 22-23, 2024, NLHC and the Design Team hosted a series of 4 public information sessions in HVGB. The sessions shared the latest schematic designs with the general public and also included an open house with a wide range of representatives from the HVGB Action Team. The Office of Public Engagement also facilitated an online survey, for participants to share their impressions on the project - 86 per cent of attendees felt more informed following their attendance at the information sessions. To further advance this work, NLHC sought input from key stakeholders and the public regarding the role such a facility as the Integrated Health, Housing and Supportive Services Hub in HVGB could serve in meeting the needs of the community. In late September, 2024, NLHC and the Design Team held two dialogue sessions, with over 30 participants, in HVGB on gender and Indigenous considerations for the new Hub.

These consultations confirmed the need for NLHC to continue to repair and preserve the current social housing stock, increase the amount of affordable housing stock and increase the number

of rental assistance subsidies available in order to support the growing waitlist of vulnerable individuals and families that require housing related assistance from NLHC.

Use of Funding

Under the Bilateral Agreement, cost-shared provincial and federal CMHC funding of **\$369.5 million** is focused on the following three initiatives which support provincial priorities and the broader outcomes of the National Housing Strategy:

Initiative 1: Canada Community Housing Initiative

Initiative 2: Newfoundland and Labrador Priorities Initiative

Initiative 3: Canada-Newfoundland and Labrador Housing Benefit

Canada Community Housing Initiative

The Canada Community Housing Initiative (CCHI) is intended to help address the funding decline for housing units under operating agreements that would have expired under the Social Housing Agreement. Through the NHS, reinvestment in this critical housing infrastructure ensures that low-income families continue to have access to this existing social housing.

The NHS has set targets for social housing in Canada that would see 100 per cent of the number of units under the Social Housing Agreement as of March 31, 2019 preserved to March 31, 2028, while also targeting repairs to 20 per cent of these existing units and a 15 per cent expansion of social housing. Newfoundland and Labrador's Bilateral Agreement establishes the following targets to be achieved through CCHI by March 31, 2028:

- 5,957 social housing units continue to be available for low-income tenant households (100 per cent of baseline preserved);
- 1,192 social housing units repaired (20 per cent repair target); and
- 894 units to be added to the baseline number of housing units (15 per cent expansion target).

As the social housing stock was built over 50 years ago, on-going capital investment is required to repair, prevent deterioration, and ensure the long-term sustainability of these existing units. NLHC also recognizes that investments in energy efficiency improvements, as well as accessibility modifications to better serve the province's aging population, are key elements in the long-term sustainability of its housing stock.

During the Action Plan covering 2025-2028, through initiatives funded by CCHI, the federal and provincial governments will allocate a combined **\$105.7 million** for the preservation, repair, and expansion of social housing. Additional details on these initiatives are outlined in this section:

Table 1: Canada Community Housing Initiative

Initiative	2025-28 Spending
Social Housing Preservation	\$25,242,300
Social Housing Repairs	\$30,985,000
Social Housing Expansion	\$49,509,700
Total	\$105,737,000

Social Housing Preservation

Newfoundland and Labrador's contribution to Federal NHS targets will see 5,957 units preserved to the end of the 10-year strategy. Over this three-year planning period, Federal support for the operation and maintenance of social housing through the Social Housing Agreement declines by 7.85 million. As part of provincial contributions to the ongoing operation and maintenance of the social housing stock, Action Plan 2025-28 includes a Provincial allocation of **\$25.2 million** over the three-year planning period to support the preservation of 1,807 units within the social housing baseline that would have otherwise expired under the Social Housing Agreement.

There are currently 75 Urban Native units within the province, all operated by Melville Native Housing in Happy Valley-Goose Bay. The operation and maintenance of these units are funded through the Social Housing Agreement until 2026. NLHC has committed to preserve these 75 units as required during the life of the Bilateral Agreement.

Social Housing Repairs

NLHC is committed to continued investment in repairs to prevent the deterioration of existing affordable housing stock. During this Action Plan, federal and provincial funding of **\$31 million** is allocated for repairs under CCHI. These investments will allow NLHC to complete exterior and/or interior upgrades to nearly 400 existing units.

Major repair and renewal projects are particularly important for units that have been vacant for an required to make them once again available for occupancy. Examples of these major repair projects include: the exterior renovations of 10 NLHC units in Mount Pearl in 2025-26; major renovations to four units in Hopedale in 2025-26; and major repairs to 18 units in Marystown in 2026-27. These projects all entail major renovations, such as: replacement of doors, windows, vinyl siding, roofing, as well as privacy fencing and more.

In addition to major repair projects, NLHC also prioritizes energy efficiency upgrades to its social housing units in alignment with CMHC's energy objectives. Energy efficiency upgrades include exterior insulation, increased attic insulation, and new heat recovery ventilation systems in all units with installation of new interconnected smoke learning systems for exterior renovated doors and windows to enhance safety.

Social Housing Expansion

To contribute to the NHS goal of expanding social and community housing stock by 15 per cent, NLHC continues to take a proactive and multi-faceted approach to delivering on its expansion target of 894 units by 2027-28. This includes new construction of social and community housing, as well as significant investments in the renewal of vacant units under operating funding agreements that exist outside of the social housing baseline.

During the 2025-28 Action Plan, **\$49.5 million** will be invested for expansion of affordable housing under CCHI. Key initiatives under CCHI, along with other provincial investments outside of the bilateral include:

- Construction of 50 new NLHC units on existing land in Crestview, Corner Brook. This initiative will assist in addressing the waitlist for those in core housing need. The design includes one and two-bedroom units to address the changing demographics of NLHC clients and will include universal design and energy efficiency features. Additionally, five of the units will be fully accessible. Construction of the 50 units is funded by the Provincial Government and is expected to be completed by 2026.
- Construction of 50 units in the Central Region. This project is still in the preliminary stages of development, with a site assessment and full project design anticipated by year-end 2025. It is expected that this project will include five fully accessible units.
- Construction of 13 studio-type apartments in St. John's. This project is currently undergoing a site assessment and a full design for a portion of these units is anticipated for mid-year 2025.
- Construction of 50 transitional/supportive housing units at the Integrated Health, Housing, Treatment and Supportive Housing Hub (Hub) in Happy Valley-Goose Bay. The Hub will offer 30 transitional housing units and 20 supportive housing units, as well as a host of individualized programs and services that are inclusive and culturally appropriate for persons in need. In addition to the transitional and supportive housing units, The Hub will include 30 low barrier shelter beds that serves as an emergency response for the most vulnerable individuals. The Hub will include a low barrier shelter that serves as an emergency response for the most vulnerable individuals. Initial site preparation began in 2024, and construction is expected to begin in 2025. Currently this is provincially funded with a \$30 million allocation.

- Construction of four units at Cavendish Crescent, Labrador City. This fourplex will feature two fully accessible one-bedroom units on the main level, as well as two one-bedroom units on the second level. These four units are replacing two units that were destroyed by fire in 2022.
- Provincial investment of \$80 million will result in the construction of over 850 affordable housing rental units through the AHRP program. Based on funding amounts and on a prorated basis, 487 units will be counted towards NLHC's expansion targets².
- Completion of 60 Major Repair Vacancies (MRVs). These renewal projects aim to repair vacant NLHC non-baseline units with the objective of adding these units back into the affordable housing stock.
- Reconstruction and renewal of eight non-baseline units on Empire Avenue in St. John's that were significantly damaged by a fire in July 2024. Since the fire, these units have been vacant, and CCHI funding will assist NLHC in bringing these units back into the social housing stock.
- Using remaining shared investments under CCHI, NLHC will leverage other provincial and federal funding to maximize investments for additional social housing expansion over the course of this Action Plan.

Over the course of 2025-28 Action Plan, new affordable housing construction will incorporate sustainable design and will continue to exceed the National Energy Code for Buildings 2015 (NECB) energy efficiency standards by 15 percent. NLHC will report on these GHG reductions in the ranges as noted on the Progress Report tables.

In addition to on-site property improvements and equipment upgrades, NLHC will also dedicate resources to an analysis of energy use through energy modelling and consumption data information to optimize improvements and document actual reductions in energy use and green-house gas production. The energy savings realized through this work will be a key contributor to NLHC's efforts to support social housing sustainability and affordability for tenants who pay heat and light.

² While NLHC provides a subsidy for the construction of these units which requires a long term rental affordability requirement, these units are outside the operation and control of NLHC and as such NLHC will not be considering these units as baseline units in negotiations for future Federal funding Agreements.

Newfoundland and Labrador Priorities Initiative

The Newfoundland and Labrador Priorities Initiative is intended to be responsive to local and emerging provincial housing priorities through targeted investments, while also supporting the mandate of the National Housing Strategy. During the 2025-28 Action Plan, cost-shared federal and provincial funding of **\$20.9 million** will support a range of provincial priorities with the following allocations:

Table 2: NL Priorities Housing Initiative

Initiative	2025-2028 Spending
Provincial Home Repair and Home Modification Programs	\$19,706,600
Provincial Housing and Homelessness Partnership Fund	\$1,208,000
Total	\$20,914,600

Provincial Home Repair and Home Modification Programs

There is a wide range of housing need throughout the province that includes both renters and homeowners. According to the 2022 Housing Survey, of the 20,950 households in the province identifying as being in core housing need, 33 per cent are homeowners. To help address the affordability challenges of low-income homeowners, NLHC provides financial assistance to complete much needed repairs to their homes, make energy efficiency upgrades, or complete home modifications to improve accessibility. As clients of the home repair programs are predominantly seniors living in rural areas of the province, with the majority being female, these programs also support the benefit of aging in one's home and community, living close to family and friends.

Over this three-year Action Plan, federal and provincial cost-shared funding of **\$19.7 million** will be invested in these critical home repair programs. This includes an additional \$7.5 million dollar top up to the Home Repair Program, from the Provincial Government, targeted towards seniors with home repair needs. With this investment, NLHC will be able to assist approximately 3485 households over the three-year period, including almost 890 households that will benefit from accessibility improvements.

Provincial Housing and Homelessness Partnership Fund

The Provincial Housing and Homelessness Partnership Fund is intended to leverage and support partnerships with the federal government, Indigenous partners, municipalities, and non-profit organizations in the housing and homelessness sector that support NHS outcomes, as well other housing priorities at the provincial level. This may include capital investments to build, renovate or repair rent-geared to income housing, investments in homelessness supports and services,

supports to other vulnerable populations as identified in the NHS, and emerging housing related needs. For example, the first two Action Plans included investments in: homeowner repair programs with Indigenous partners; housing support workers for Indigenous and community organizations to assist individuals experiencing homelessness secure stable housing and related supports; a pilot project for a congregate supportive housing model for seniors with complex needs experiencing homelessness; construction and acquisition of supportive housing units; and renovations and repairs for rent-geared to income housing.

During the period of this Action Plan, NLHC will allocate cost-shared funding of **\$1.2 million** to provide funding for housing support workers under the Provincial Housing and Homelessness Partnership Fund to further build relationships with key partners and support individuals and families who are experiences or at risk of homelessness.

Canada-Newfoundland and Labrador Housing Benefit

In the fall of 2021-22, in partnership with CMHC, NLHC launched the new Canada-Newfoundland and Labrador Housing Benefit (CNLHB). The CNLHB provides eligible households with a direct-to-tenant portable rental subsidy to support housing affordably within the private rental market. Assistance is structured to cover the gap between the rent a household can afford to pay (calculated as 25 per cent of net household income) and the average market rent in their communities based on CMHC published data.

Late in 2023-24, NLHC signed the CNLHB-SGBV agreement with CMHC that will focus on victims of gender-based violence (GBV). This funding stream will specifically focus on survivors of gender-based violence consistent with the National Action Plan to End Gender-Based Violence which the federal government and the Government of Newfoundland and Labrador endorsed in November 2022.

The CNLHB will expand the number of households receiving rental assistance in the private market from 1,800 in 2019 to approximately 2,717 households by 2027-28, an increase of 51 per cent. Additionally, the CNLHB-SGBV stream is projected to provide rental assistance for survivors of gender-based violence to over 135 unique households over the duration of the funding³.

³ Note: the CNLHB-SGBV target for 2024-25 was updated since the publication of the 2022-25 Action Plan due to a reprofiling of funds. The target for this year increased from 27 to 182 individuals in order to meet NLHC's overall target of 317 individuals supported through this funding stream.

During the Bilateral Agreement, a total of **\$93.9 million** of federal and provincial cost-shared funding will be allocated to support approximately 3,200 renters (which considers anticipated turnover) in receiving assistance with rent. During this action plan, **\$59.5 million** of federal and provincial funding is being invested in the CNLHB Program, including the GBV stream, to increase the number of new households receiving benefits by 392.

This will allow NLHC to reduce the wait times for households in severe housing need and positively impact target populations, including women who increasingly have caregiving responsibilities and earn lower incomes than men.

Targets and Outcomes

Over the nine-year Bilateral Agreement, total investments of over \$360 million under the CCHI, the Newfoundland and Labrador Priorities Initiative, and the Canada-Newfoundland and Labrador Housing Benefit will collectively support over 22,400 Newfoundland and Labrador households to access safe, affordable, and adequate housing.

Table 3 provides an overview of the expected number of households who will benefit from funding under each Initiative. Table 4 outlines the planned provincial cost-matched funding over the 2025-28 period for each Initiative.

Table 3: Expected number of households for which Housing Need will be addressed by Initiative

Initiative	Target (Household)				
	2025/26 Year 1	2026/27 Year 2	2027/28 Year 3	3 Year Cumulative Total	2019/20 - 2027/28 Target
Canada Community Housing Initiative*	595	474	277	1,346	7,851
NL Priorities Housing Initiative	1,405	1,155	925	3,485	11,400
Canada Housing Benefit (Core and Survivors of gender-based violence)	176	84	132	392	3,236
Canada Housing Benefit Survivors of gender-based violence**	98	22	15	135	317
Total	2,176	1,713	1,334	5,223	22,487

*Do not include preservation targets due to change in method of reporting preservation numbers in Table 7.

**CHB SGBV target is a subset of the overall CHB target (includes Core and SGBV targets).

Table 4: Planned Provincial Cost-Matched Funding per Initiative

Initiative	Planned Cost-Matched Funding (M)			
	2025/26 Year 1	2026/27 Year 2	2027/28 Year 3	Total
Canada Community Housing Initiative	\$16.15	\$18.09	\$17.09	\$51.33
NL Priorities Housing Initiative	\$5.25	\$5.25	\$5.25	\$15.75
Canada Housing Benefit (Core and Survivors of gender-based violence)	\$9.05	\$9.86	\$10.85	\$29.76
Canada Housing Benefit Survivors of gender-based violence*	\$2.29	\$2.37	\$2.38	\$7.04
Total	\$30.45	\$33.20	\$33.19	\$96.84

* CHB SGBV cost matching is a subset of the overall CHB cost matching (includes Core and SGBV cost matching).

As outlined in Table 5, NLHC will achieve these targets through significant investments in the construction of new rental housing for low-income households, as well as the maintenance of existing affordable housing through both repair and renewal of this existing stock, and ongoing operating subsidies to provincial non-profit housing providers. Table 6 outlines planned funding and indicators for accessible units during this plan.

Table 5: Planned funding and indicators to achieve overall targets over the planning period

Indicator: Number of households for which Housing Need is addressed	Target (Households)								
	2025/26 Year 1 Target and Funding		2026/27 Year 2 Target and Funding		2027/28 Year 3 Target and Funding		3 Year Cumulative Target and Funding		2019/20 - 2027/28 Target
	#	\$ (M)	#	\$ (M)	#	\$ (M)	#	\$ (M)	# / \$ (M)
New Construction (15%)	387	\$18.27	266	\$17.24	69	\$13.99	722	\$49.51	894 units/ \$88.31
Repaired/ Renewed (20%)	133	\$7.83	133	\$9.73	133	\$13.43	399	\$30.99	1,192 units/ \$24.60
<u>Affordability Assistance</u> Project Based Subsidy	0	\$0	0	\$0	0	\$0	0	\$0	0/\$0
Affordability Assistance to the Household *	176	\$18.09	84	\$19.72	132	\$21.69	392	\$59.50	3,236 \$93.90
Total	696	\$44.19	483	\$46.69	334	\$49.11	1,513	\$140.00	5,322 / \$206.81

*Includes CNLHB and the SGBV streams.

Table 6: Planned funding and indicators for accessibility units over the three-year planning period

Indicator: Housing Units considered accessible ⁴	Target (Households) ⁵								
	2025/26 Year 1 Target and Funding		2026/27 Year 2 Target and Funding		2027/28 Year 3 Target and Funding		3 Year Cumulative Target and Funding		2019/20 - 2027/28 Target
	#	\$ (M)	#	\$ (M)	#	\$ (M)	#	\$ (M)	# \$ (M)
New	12	\$2.88	19	\$1.25	0	\$0	31	\$4.13	50 \$15.0
Repaired/ Renewed ⁶	360	\$2.70	295	\$2.21	235	\$1.76	890	\$6.67	2,000 \$13.5
Total	372	\$5.58	314	\$3.46	235	\$1.76	921	\$10.80	2,050 \$28.5

CMHC and NLHC agree on the following Outcomes, Expected Results and Targets related to the provincial delivered funding under this Agreement for the next three years and for the overall nine-year targets across all initiatives as outlined in Table 7.

Through the initiatives and investments described, NLHC will maintain at least 5,957 of its social and community housing units and 75 Urban Native social housing units, while expanding the housing supply to low-income households by 187 over the three years. Additionally, repairs will also be completed on an estimated 399 social housing units. During this Action Plan, repairs and accessibility modifications will also be completed on over 3485 private homes of low-income households. Additionally, under the new Canada-NL Housing Benefit, rental assistance to support housing affordability in the private market will be provided to an estimated 392 additional low-income households.

⁴ Considered accessible in a building as per the local or national building code.

⁵ These targets are included in Table 5.

⁶ Private households receiving required repairs.

Table 7: Targets and Outcomes from expected results overall

Outcome	Expected Results	Target Units								
		2025/26 Year 1 Target and Funding		2026/7 Year 2 Target and Funding		2027/28 Year 3 Target and Funding		3 Year Cumulative Target and Funding		2019/20 - 2027/28 Target
		Units	\$ (M)	Units	\$ (M)	Units	\$ (M)	Units	\$ (M)	Units/\$ (M)
Maintain/ increase Social Housing supply	Units continue to be offered in Social Housing ⁷	1,952	\$4.10	2,554	\$10.16	3,156	\$10.98	3,758	\$25.24	5,957 units/ \$98.09
	No net loss of Urban Native Social Housing Units ⁸	75	\$0	75	\$0	75	\$0	75	\$0	75 ⁹ units / \$TBD
	15% expansion of rent assisted Units ¹⁰	387	\$18.27	266	\$17.24	69	\$13.99	722	\$49.50	894 units/ \$88.31
Repair existing stock	20% of existing Social Housing Units repaired	133	\$7.83	133	\$9.73	133	\$13.43	399	\$30.99	1,192 units/ \$24.60
	Urban Native units repaired to good condition	75	\$0	75	\$0	75	\$0	75	\$0	75 units/ \$0.70
Subtotal	CCHI	\$30.20		\$37.13		\$38.40		\$105.73		
Provincial Housing Priorities	Low-income homes repaired	1405	\$7.94	1155	\$6.52	925	5.25	3485	\$19.71	10,200/ \$57.34
	Housing Partnership Fund ¹¹	-	\$0.60	-	\$0.60	-	\$0	-	\$1.20	1200/ \$7.00
Subtotal	PT Priorities	\$8.54		\$7.12		\$5.25		\$20.91		
Canada Housing Benefit (Core + SGBV)	Renters receiving assistance	176	\$18.09	84	\$19.72	132	\$21.69	392	\$59.50	3,236/ \$93.9
Canada Housing Benefit Survivors of gender- based violence*	Renters receiving assistance	98	\$2.29	22	\$2.37	15	\$2.38	135	\$7.04	317/ \$8.57
Subtotal	CNLHB	\$18.09		\$19.72		\$21.69		\$59.50		
Total		2025-26 \$56.83		2026-27 \$63.97		2027-28 \$65.34		(2025-28) \$186.14		(19/20- 27/28) \$369.5

*CNLHB-SGBV target is a subset of the overall CNLHB target (includes Core and SGBV targets).

⁷ 2,199 units expire after the Bilateral Agreement sunsets.

⁸ As of April 1, 2019, all Urban Native units were deemed to be in good condition and repairs will be performed as required. All units are currently supported under the Social Housing Agreement, and the funding represents the annual funding provided to subsidize mortgages on units.

⁹ 75 Units expire after the Bilateral Agreement sunsets

¹⁰ Rent assisted Units refers to PT-administered Units under Social Housing Agreements / Federal-Provincial Agreements provided to low-income households on a rent geared to income basis. Expansion funding and targets include renewal projects that bring decommissioned units back into the social housing stock under the Provincial Modernization and Improvement budget. A one-time flexibility has also been granted to count shelter beds in new Emergency Shelters as expansion of the social housing stock.

¹¹ Number of households supported will be dependent on accepted projects under PHHF. NLHC will report annually on the number of households supported.

Local Employment/Economic Impact

It is also important to acknowledge that there are positive economic impacts for Newfoundland and Labrador as a result of entering into the Bi-Lateral Agreement, including construction jobs for the repair and construction of homes. Over the term of the Agreement, federal and provincial cost-shared investments total over \$369.5 million.

Statistics Canada's Input-Output (I/O) multipliers for Repair Construction were used to capture the economic and revenue impacts. With a yearly average investment of \$62 million between both governments, the yearly average contribution associated with this investment is estimated at \$47.43 million in total (direct and indirect) Gross Domestic Product (GDP), along with 434 full-time jobs and \$30.26 million in labour income.

Table 8: Economic Impact

Economic Impact								
Direct Impact			Indirect Impact			Total Impact		
GDP	Labour Impact	Jobs	GDP	Labour Impact	Jobs	GDP	Labour Impact	Jobs
\$26.10M	\$17.67M	235	\$21.33M	\$12.59M	199	\$47.43M	\$30.26M	434

Stats Canada: Input-Output multipliers, provincial and territorial, detail level. <https://doi.org/10.25318/3610059501-eng>

Additional economic spinoffs may occur as renters and homeowners benefitting from these programs stabilize their housing situation, access services required to eliminate barriers to employment, and become better positioned to develop skills to participate in the labour force and/or grow their income.