



NB Housing Strategy: Housing for All

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Letter from the Minister

I am pleased to present the *NB Housing Strategy: Housing for All*. This pathway forward was developed with input from hundreds of stakeholders: from developers, non-profits, institutions, landlords, tenants, all levels of government, social housing, workforce housing and community sectors. Our housing summit in May 2023 saw over 170 participants all listening to each other's ideas and perspectives and coming up with solutions. I also met with local government leaders who shared their views and ideas with me. I want to thank everyone for their passion and all the fantastic ideas put forward on how to address the challenges we are facing.

This strategy represents the beginning of our 10-year plan to ensure New Brunswickers have access to safe, affordable and appropriate housing for themselves and their families. It is based on the hundreds of creative, forward-thinking and important ideas that we heard from many different perspectives on how to solve the housing crisis that is happening not only here in New Brunswick, but across the country.

We have looked at what works, what hasn't worked and best practices. We have listened to the many views and different needs for housing, from those with disabilities, to low-income earners, to newcomers. We have considered the changing needs and housing preferences of New Brunswickers, from seniors to students.

The housing crisis did not happen overnight. And solving it will not happen overnight. Unfortunately, there are no quick and easy solutions that will solve all the issues. However, there are some actions that will address immediate needs, while still building a strong foundation to address our housing demands moving forward.

This strategy represents the beginning of a multi-year approach. We have heard and collected hundreds of ideas. The ones presented in this strategy will make the biggest impact over the next few years. This strategy is responsible, sustainable and measurable.

The *Housing for All* strategy is focused on supporting residents from becoming unhoused. The Department of Social Development will continue its work to address the issue of homelessness.

This strategy has identified \$500 million over three years in new and previously committed funding by this government and its strategic partners to solve our housing crisis.

At its core, this strategy lays the foundation to ensure that our housing market is competitive and that we have a healthy supply of all types of housing in all parts of New Brunswick. This strategy also recognizes the need for an increased supply of skilled tradespeople, better data for planning and reduced barriers to housing development.

As we achieve successes and begin to see results, we will incorporate other ideas that have been brought forward. We will also adjust projects and initiatives that are not achieving intended results. This strategy will remain responsive and adaptable.

With this strategy, we now have a path forward to ensuring safe and affordable housing for all.



Honourable Jill Green

Minister of Social Development and
Minister responsible for the New
Brunswick Housing Corporation

Introduction: How We Got Here

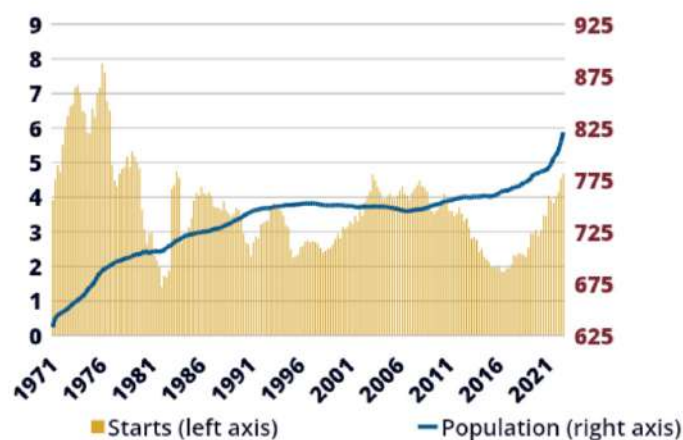
New Brunswick is facing a housing crisis unlike anything we've ever seen before in this province. We are not alone. Canadians across the country are struggling with a tight housing market impacted by a number of factors.

RECORD SETTING POPULATION GROWTH

In New Brunswick, one of the leading factors impacting housing supply is population growth. Over the last decade, and in particular over the past five years, New Brunswick has experienced **record setting population growth** after years of decline and stagnation. This has resulted in demand pressures in the rental and housing markets. Our population is expected to reach 900,000 by 2033.

This population growth has significantly outpaced development across New Brunswick, resulting in very low vacancy rates.

Annual housing starts and population size



The market has started to shift to meet this growing and changing demand, but it will take time to catch up.

The growth of our population is the combined result of both international and inter-provincial in-migration. In addition, younger migrants are shifting overall population dynamics to one that is more youthful, which is a positive for the province.

CHANGING HOUSING PREFERENCES

Housing preferences are also shifting. Younger adults and newcomers tend to prefer rental accommodations. As well, our aging population is downsizing into apartments. This has led to a lack of rentals which impacts retention rates, can limit population growth, particularly in smaller communities, and can stall economic activity.

LACK OF SUPPLY TO MEET DEMAND

Many of the housing challenges we are facing today are market driven and stem from a lack of supply to meet an ever-growing demand. A low inventory of housing at all price points has added pressure to the market.

The competitive real estate market has had a significant impact on the affordability of and access to housing across all regions of New Brunswick.

This has meant that many New Brunswickers have had difficulty in finding an affordable home. In addition, pressures are being placed on our socially supported housing systems creating less access for our most vulnerable populations. Without immediate intervention, this problem will continue to worsen.

LABOUR SHORTAGES AND COST PRESSURES

Finally, labour and cost pressures have limited the market's ability to respond to these changing factors. Between 2011 and 2021, employment in the construction sector fell by 9,700 workers. Additionally, one in four construction workers are 55 years or older, which will result in an estimated 3,000 retirements in the next decade. It has only been since 2021 that we have seen a boost in employment in this sector after years of decline.

The *Housing for All* strategy outlines an initial stage of actions to begin addressing a lack of housing at all levels of the market. Without an ample supply of market-priced homes and rentals, the inventory of affordable housing will continue to be depleted. We need to take steps immediately to grow New Brunswick's housing supply in both urban centres and rural communities.

Housing for All

VISION

Safe and affordable housing for all

GUIDING PRINCIPLES

- Innovative solutions that will transform the housing sector and increase supply
- Strong partnerships between all departments, all levels of government and the private and non-profit sectors to ensure successful and measurable outcomes
- Accountability and transparency in reporting the outcomes of the strategy's implementation
- Continued evolution: implement, measure and adjust

GOALS

- Create conditions to develop 6,000 new homes per year
- Reduce the percentage of NB households that spend more than 30 per cent of their income on housing
- Help low-income New Brunswickers stay in their current housing
- Reduce the waitlist for subsidized housing by 3,000 households
- Contribute to the development of 220 homes over three years in small communities to help meet growing workforce needs
- Increase the number of skilled trades for residential construction by seven per cent per year
- Incentivize the creation of new student housing units
- Increase housing options for seniors and those with accessibility needs

TARGETS

The strategic initiatives are designed to work together to achieve our housing targets

1. Increase housing starts with a target of 6,000 per year. This would be equivalent to building another City of Fredericton in eight years. In 2022, the province experienced record development with 4,680 new starts.
2. Reduce the percentage of NB households spending more than 30 per cent of income on shelter costs to less than 15 per cent.
3. Create conditions to hold annual rent increases at an average of 2.5 per cent and the percentage change in average home prices to 4.8 per cent.
4. Decrease the number of households in need of subsidized housing to 7,500 by 2026 from the current waitlist of more than 11,000.



Strategic Pillars

The *Housing for All* strategy is built on four strategic pillars designed to maximize the immediate impact on New Brunswick's housing supply.

The pillars begin to address the most immediate challenges, while building a stronger foundation to create a sustainable housing supply. Most importantly, the initiatives within each strategic pillar are designed to complement each other and create conditions where no one in New Brunswick is required to spend more than 30 per cent of their income for safe and appropriate housing.



A Healthy and Competitive Housing Market



Affordable Homes for Low-to-Mid-Income Earners

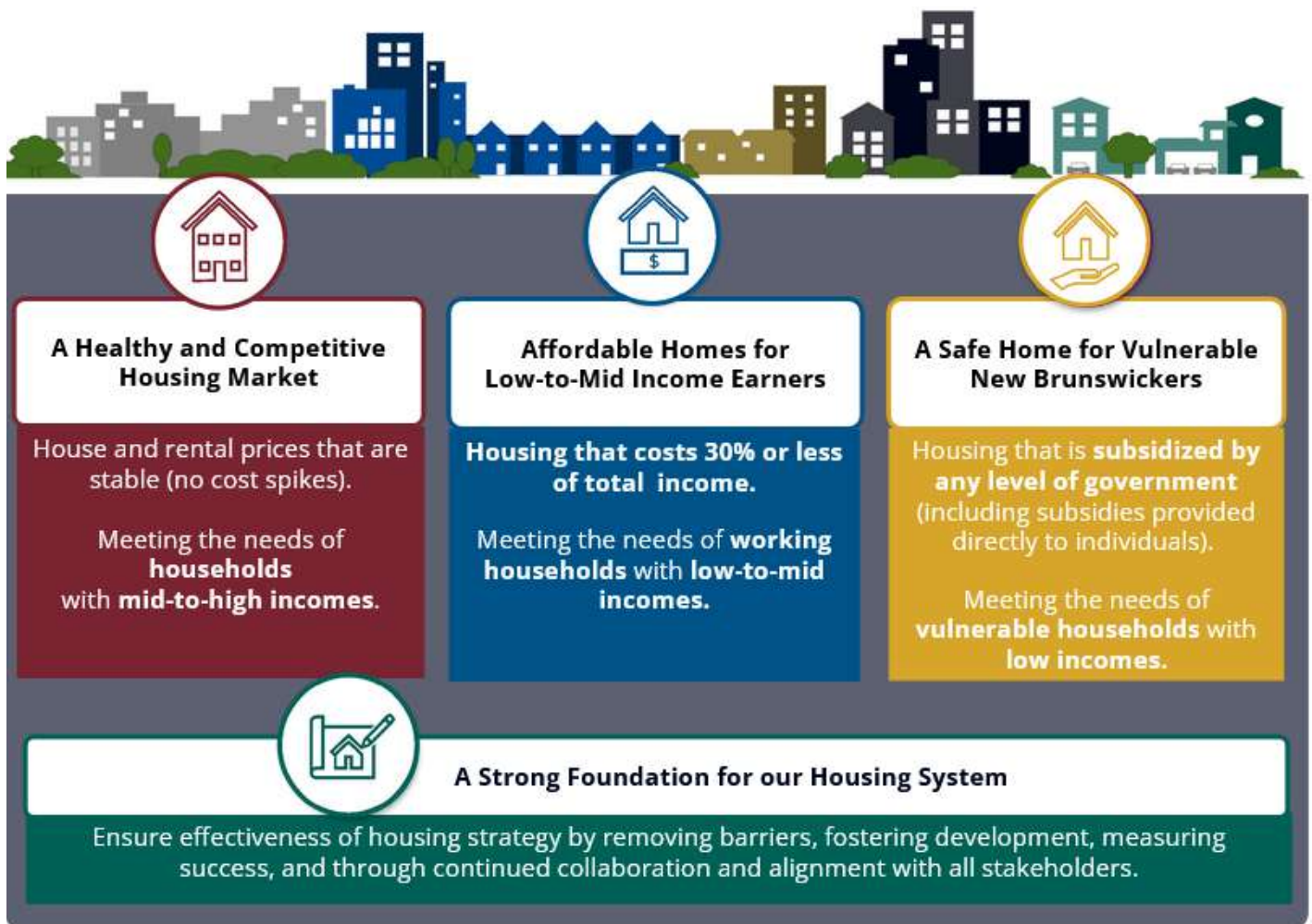


A Safe Home for Vulnerable New Brunswickers



A Strong Foundation for our Housing System

Housing for All



Pillar 1: A Healthy and Competitive Housing Market



At the root of housing challenges is a growing demand without adequate supply. This has led to significant increases in housing prices and rental rates throughout New Brunswick.

New Brunswick's growing population has also shifted housing preferences. Younger adults, seniors and newcomers prefer to rent rather than own. Left unchecked, a lack of housing that aligns with these changing preferences can impact retention rates, limit population growth and stall economic activity.

Ensuring people have timely access to safe and adequate housing will promote continued growth, opportunity and safe and inclusive communities. A healthy housing market will also provide the infrastructure and resources we need to support our most vulnerable residents and provide them with pathways to housing.



PILLAR 1 INITIATIVES

RAPID RURAL WORKFORCE HOUSING PILOT

Another challenge is adequate housing solutions to support growth in the size of workforces in small communities across the province.

The strain on housing options within these communities has led to challenges in recruitment and business development, which ultimately limits growth and economic development opportunities.

ACTION:

As a result, the Government of New Brunswick is **launching the Rapid Rural Workforce Housing Pilot** that will support the development of both purpose-built rental and affordable housing units in small population centres throughout New Brunswick. What makes this project unique is that through an open call to employers across the province, housing needs will be determined through current vacancy rates and targeted hiring projects. As well, the affordability of the units developed will be established by benchmarking against targeted workforce incomes.

The province has allocated \$10 million for this initiative and is working in collaboration with the Canadian Mortgage and Housing Corporation to identify funding programs under the National Housing Strategy to support this important initiative. The goal of this pilot is to assist in the development of an additional 220 housing units to satisfy workforce needs in at least four different communities across the province.

CAMPAIGN FOR MODULAR CONSTRUCTION

We need new and affordable housing quickly. Thanks to technological advances and new practices, modular housing has become a preferred building method in many countries around the world. Modular housing has the highest impact potential in small population communities, as these areas have a high demand for housing and issues with labour and material shortages.

PILLAR 1: A HEALTHY AND COMPETITIVE HOUSING MARKET

Currently, New Brunswick has several modular construction companies operating throughout the province. If modular construction is more widely adopted, there is significant potential to quickly address our housing supply issue.

ACTION:

The Government of New Brunswick, through the New Brunswick Housing Corporation (NBHC), will **launch a public awareness campaign to promote modular homes**. The campaign will focus on changing outdated stereotypes that exist around modular fabrication. The campaign will highlight how modular homes can quickly provide safe and affordable housing for New Brunswick families.

The NBHC will also build with modular units to encourage others to do the same and will encourage changes to existing municipal by-laws and zoning regulations to allow modular homes to be built throughout communities.

The increase in modular manufacturing will drive economic benefits for New Brunswick companies currently in a position to expand production immediately. Opportunities New Brunswick will work with interested new and existing prefabricated or modular construction providers to ensure they are aware of the growth opportunities, and address any company or industry-specific

barriers, such as supply chain constraints, workforce expansion efforts and productivity investments.

EXTEND PERMANENT SPIKE PROTECTION MECHANISM

Stability for homeowners and renters on the cost of housing is key to being able to live without fear of rising costs that can lead to financial challenges, evictions, or home loss. Throughout public consultations we heard that government must take action to prevent rising costs being passed on to tenants in extraordinary rent increases that immediately make the units unaffordable.

ACTION:

The Government of New Brunswick is **extending the temporary property tax relief program through 2024** for the provincial portion of property taxes and will explore options for a permanent spike protection mechanism for future years.

This builds on the temporary property tax relief program that was put into place in 2022 that limits annual assessment growth for taxation purposes to 10 per cent for eligible non-residential properties and apartment buildings with four or more units.

Moving forward, the value of annual relief under this program would be equal to the provincial taxes on the annual assessment increase exceeding 10 per cent for all properties.

ENHANCE TENANT AND LANDLORD RELATIONS SERVICES AND DATA COLLECTION

This initiative is committed to implementing a new case management solution for the Tenant and Landlord Relations office, formally known as the Residential Tenancies Tribunal.

ACTION:

The Government of New Brunswick, through the New Brunswick Housing Corporation (NBHC), will **allocate a previously announced \$1 million to improve the delivery of services to both tenants and landlords**. This will also allow the NBHC to better collect and analyse data for more informed decision-making to drive better outcomes and improvement to the *Residential Tenancies Tribunal Act*.





Pillar 2: Affordable Homes for Low-to-Mid-Income Earners

A key goal identified by stakeholders throughout the strategy development process, was that every working New Brunswicker should be able to afford a home. Record-setting population growth and shifting population demographics have increased demand for housing across the province. This growth has exceeded housing development and has led to significant affordability problems for some low-and-mid-income New Brunswickers. The rising costs of home ownership and rent have led to additional pressures on our socially supported housing systems. To reverse this, we must encourage significant and ongoing development of affordable housing options to address the current demand, while ensuring we meet future demands as our province's population continues to grow.



PILLAR 2 INITIATIVES

WORKING CAPITAL FOR AFFORDABLE HOUSING DEVELOPMENT

A lack of available working capital for the development of feasibility studies, business plans and preliminary engineering studies have consistently been identified as a barrier for housing developments, particularly in small communities. Many non-profit housing providers do not have the expertise or fiscal capacity to invest in these upfront costs, especially when there is no assurance the project is viable.

ACTION:

The Government of New Brunswick, through the Regional Development Corporation, will **establish a Housing Working Capital Fund for municipalities and non-profits**. This merit-based program will provide a total of \$2.5 million in working capital per year. Applications will be assessed based on provincial priorities (including affordable, accessible, senior and student housing), projected outcomes, project viability and the sustainability of the proposed housing project.

RENT BANK

Many renters face difficulties with up front costs (security deposits) or have fallen behind on bills.

ACTION:

The Government of New Brunswick, through the New Brunswick Housing Corporation, will **invest \$3 million over the next two years to support up to 750 renter households** annually to avoid eviction or obtain new rental accommodations. These small, short-term loans for low-to-mid-income renter households will reduce the risk of eviction due to arrears or overdue utilities. These loans can also help those in need of a first months' rent or a security deposit to secure a unit.

Research shows that those receiving assistance under this type of program will remain stably housed for a period of three to 12 months post assistance. The average loan per household will be approximately \$1,500.

INCENTIVIZE NB PUBLIC UNIVERSITIES STUDENT HOUSING

Students are finding it increasingly difficult to find safe and affordable housing that is geared to their needs and circumstances.

ACTION:

The Government of New Brunswick, through the Department of Post-Secondary Education Training and Labour (PETL) and in partnership with public universities, will develop and **launch the NB Public Universities Student Housing On-Campus Fund**. PETL will provide financial support to the four publicly funded universities to increase access to student housing on campus. This support will include grants to cover pre-construction investments and provide annual grants to cover interest costs for up to 25 years.

This fund will begin with a one-time investment of \$12.8 million that will help spur over \$200 million in total development commitment.

PILLAR 2: AFFORDABLE HOMES FOR LOW-TO-MID INCOME EARNERS

This long-term, results-based funding commitment will incentivize up to 3,300 net new “beds” across the seven campuses of the four public universities in New Brunswick. This additional student housing will free-up market housing for non-student New Brunswickers.

FINANCIAL SUPPORT FOR HABITAT FOR HUMANITY

Habitat for Humanity in New Brunswick has been providing programs and initiatives

to help support the building of homes for low-to-mid-income families. Our strategy recognizes the importance of supporting an organization with a proven track record of success.

ACTION:

The Government of New Brunswick, through the New Brunswick Housing Corporation, will **launch a new program of support for Habitat for Humanity**. The program will provide a capital investment of \$70,000 per unit for up to 10 new homes per year. This initiative will see 10 lower-income families transitioned into home ownership which will, in some cases, remove households off the subsidized housing waitlist.

MAKE GOVERNMENT SURPLUS PROPERTY AVAILABLE FOR AFFORDABLE HOUSING DEVELOPMENT

A lack of available housing and high costs for affordable units is hindering development. Government of New Brunswick surplus properties include government owned buildings and vacant lands that are no longer needed to deliver government goods or services (highways, schools, office buildings, etc.). Identifying suitable properties that could be used for housing development will help to decrease the cost of the development of affordable units throughout the province.



ACTION:

The Government of New Brunswick, through the Department of Transportation and Infrastructure and the New Brunswick Housing Corporation (NBHC), will ***work with other government departments to undertake a review of existing inventory to identify surplus properties*** that would be appropriate for housing and transfer them to the NBHC. The province will also strengthen the process that allows for the early identification of future surplus government properties, including expediting access to qualifying tax sale properties and will undertake a review of government properties to identify under-utilized ones that would be suitable for repurposing as public or affordable housing.

The NBHC will be responsible for determining if they will use the properties for government-owned housing or if it would be better-suited to be developed into affordable housing by a municipality or a non-profit organization.





Pillar 3: A Safe Home for Vulnerable New Brunswickers

Ensuring that every New Brunswicker has a safe home is one of the greatest investments we can make into growing the New Brunswick economy, improving our quality of life and promoting continued growth and opportunity for everyone.

Significant cost of living increases, combined with a housing market boom, has contributed to an unprecedented demand for public housing units. The housing waitlist has increased significantly in the past year with 71 per cent of households being from the Fredericton, Moncton and Saint John areas.

The New Brunswick Housing Corporation (NBHC) owns and operates 806 public housing buildings across the province. These buildings contain approximately 3,800 housing units, including 214 single dwellings, 234 duplexes, 206 row houses, 147 apartment buildings with more than five units and five apartment buildings with less than five units.

More than 14,500 New Brunswickers – including families and seniors – benefit from public housing, affordable housing units, rent subsidies and other housing programs.



PILLAR 3 INITIATIVES

DIRECT TO TENANT RENTAL BENEFIT

New Brunswick, along with the rest of Canada, is struggling with demand for housing outstripping supply. This is driving up prices and putting those already housed at risk of becoming unhoused.

ACTION:

The Government of New Brunswick, through the New Brunswick Housing Corporation, will **launch a Direct to Tenant Rental Benefit** with an investment of \$22 million annually.

This will allow 3,000 subsidized housing waitlist households to remain affordably housed, and immediately decrease the subsidized housing waitlist.

The new Direct to Tenant Rental Benefit will provide rental assistance to families and seniors. This program is targeted to New Brunswickers with a core housing need due to affordability. It will improve quality and provide a variety of affordable housing options for clients and increase autonomy and choice of where to live.

Additionally, this benefit would allow persons with disabilities to sustain and access safe housing options that best meet their needs including access to housing close to their support networks, healthcare providers, accessible transportation and employment. Accessible housing for persons with disabilities allows them to maintain a standard of independent living within their homes.

BUILD MORE PUBLIC HOUSING UNITS

New Brunswick has not built government-owned housing units in 38 years, despite a growing waitlist.

ACTION:

The Government of New Brunswick, through the New Brunswick Housing Corporation, **has committed \$100 million over the next three years to build 380 new public housing units.**

It is proposed that the new units will be built as follows:

- 120 units in Fredericton, Moncton and Saint John (40 units each)
- 80 units in northern regions of the province
- 180 units in other areas of greatest need

PROVIDE FUNDING FOR ACCESSIBLE UNITS

Throughout the stakeholder engagement process, several groups requested support to increase the number of accessible units that are available across New Brunswick to assist those with mobility needs.

ACTION:

The Government of New Brunswick, through the New Brunswick Housing Corporation, will **enhance the Affordable Rental Housing Program** to provide an additional \$15,000 per unit for accessible-affordable units built within mixed-income buildings. The \$15,000 per unit is eligible to a maximum of 20 per cent of units per building.

INCREASE FUNDING AMOUNT FOR THE DEVELOPMENT OF SUBSIDIZED HOUSING

Statistics Canada data indicates that building costs have increased by approximately 10 per cent over the last year alone.

ACTION:

The Government of New Brunswick, through the New Brunswick Housing Corporation, will **increase the funding amount for the development of subsidized housing**

available through the Affordable Rental Housing Program (ARHP), to encourage the development of more subsidized units across New Brunswick. This commitment will add an additional 130 units each year – further contributing to the reduction of the provincial housing waitlist.

This expanded program will increase the funding support for both non-profits and private developers for studio/bachelor, one-bedroom, two-bedroom and three-bedroom units.

BUILD, REPAIR AND SUPPORT

Keeping current housing in good repair is as important as building new housing. Investing in repairs of public and subsidized housing units, as well as support to homeowners for major repairs, will ensure the current housing stock is maintained while also investing in new housing builds.

PROPOSED NEW ARHP LOAN MAXIMUMS (\$'000)

UNIT TYPE	CURRENT		PROPOSED	
	Non-profits	Private vendors	Non-profits	Private vendors
Studio/bachelor	n/a	n/a	70	60
1-bedroom	70	60	77	66
2-bedroom	70	60	83	72
3-bedroom	70	60	88	77

ACTION:

The Government of New Brunswick, through the New Brunswick Housing Corporation, will **invest \$192 million over the next three years** including:

- \$55.1 million provided to non-profits and the private sector to create 420 subsidized units*
- \$51.2 million to repair provincially-owned housing*
- \$21 million to repair 2,750 non-profit and co-operative housing units
- \$22.3 million for New Brunswickers to undertake major repairs to their own homes (4,000 houses)
- \$5.1 million to repair rental units in private-market homes, resulting in an additional 300 safe and affordable units
- \$37.5 million to provide financial assistance to 2,107 eligible low-income working individuals and families (Canada Housing Benefit)*

To further ensure the safety of our public units, we will **test for radon** in as many public housing units as possible during this fiscal year, with any required remediation implemented next fiscal year.

* These initiatives are cost-shared with the Government of Canada through the 2018-2028 New Brunswick-CMHC Bilateral Agreement under the National Housing Strategy.



PILLAR 3: ALL VULNERABLE NEW BRUNSWICKERS HAVE A SAFE HOME

INCREASE FUNDING AMOUNTS TO INCENTIVIZE REPAIR OF RENTAL UNITS

Maintaining safe and affordable housing is critical to ensuring current renters do not become unhoused.

ACTION:

To maintain the number of rental units available to low-to-mid-income households, the NBHC will **increase the funding level for the Residential Rehabilitation Assistance Program.**

This program provides financial assistance (forgivable loans) for mandatory repairs to landlords, who in return commit to maintain affordable rent amounts for up to 12 years. The maximum forgivable loan amount, last updated in 2004, will be increased from \$24,000 to \$36,000 per unit. This commitment will increase the number of units per year by 116 and help reduce the housing support waitlist in New Brunswick.

ENHANCE DELIVERY OF HOUSING PROGRAMS

Creating a more responsive housing program delivery system is important to effectively respond to changing demands.

ACTION:

The Government of New Brunswick, through the New Brunswick Housing Corporation, will **begin a comprehensive review of existing NBHC programs with a specific focus on program performance**, identifying opportunities for improvements and assessing the overall contribution of each program to NBHC's goals and the *Housing for All* strategy.

This review will improve service to clients by reducing the time it takes to process funding requests and increase the number of clients served.





Pillar 4: A Strong Foundation for New Brunswick's Housing System

The key to permanently solving New Brunswick's housing crisis is to guarantee our housing system has a solid foundation, supported by appropriate and ongoing planning to ensure that the system continues to meet the needs of all New Brunswickers.

To do this, New Brunswick needs to put measures in place that, moving forward, will create the right conditions for better housing decisions, informed local housing plans, the removal of barriers to housing development, more skilled trades people and better transportation options throughout communities.

As our province continues to grow, we must ensure that we are building for our future. By putting in place the conditions needed for informed decision making, we will ensure that we are better positioned to build vibrant and sustainable communities for years to come.



PILLAR 4 INITIATIVES

INCREASE SUPPLY OF SKILLED TRADES PROFESSIONALS

Many developers are struggling to find skilled trade workers. This is impacting the speed of development and, in some cases, has resulted in development projects being cancelled. This challenge is even more severe in rural New Brunswick.

ACTION:

The Government of New Brunswick, through the Department of Post-secondary Education Training and Labour (PETL), **has committed to a three-year Residential Construction and Manufacturing Action Plan** to grow registered apprentices in the most needed construction and manufacturing professions by seven per cent annually.

This plan focuses on opening doors for more people to be involved in the skilled trades by:

- Removing apprenticeship barriers to allow for more participation
- Establishing a New Brunswick skilled trades office and/or strategy in India (or other country) to recruit and/or pre-qualify 10,000 individuals in priority trade occupations to support immigration to New Brunswick. Creating a joint industry and government committee, in partnership with Opportunities New Brunswick, to develop the strategy, actions and establish New Brunswick's presence
- Launching a new international student co-op carpentry program led by the New Brunswick Community College and le Collège Communautaire du Nouveau-Brunswick
- Continuing to support skills trades exploration programs with the New Brunswick Mentor Apprentice Program Strategic Workforce Services that focuses on training and connecting equally deserving groups to careers in the skilled trades
- Supporting marketing of skilled trade careers and aligning industry efforts in recruitment and workforce development

These initiatives are expected to increase the number of registered apprentices in priority building and manufacturing trades by 21 per cent by the fall of 2024.

CREATE A PATH FORWARD FOR TRANSPORTATION OPTIONS IN SMALL COMMUNITIES

Reliable transportation that provides better access to community services can enable aging New Brunswickers to continue living independently longer, support vulnerable populations and newcomers to better participate in the economy, enable students with better access to housing and can help drive regional business attraction.

As part of the local governance reform currently underway in New Brunswick, a Framework Planning Guide for Regional Transportation has recently been completed to support Regional Service Commissions (RSCs) in their new mandate to deliver regional transportation initiatives.

ACTION:

The Government of New Brunswick, through the Regional Development Corporation, will **work with RSCs to explore opportunities to better coordinate efforts between new housing and transportation mandates**. This will ultimately lead to better outcomes and better quality of life for New Brunswickers – particularly those living in small communities.

SMALL COMMUNITY HOUSING INFRASTRUCTURE FUNDING

Many proposed small community housing developments in New Brunswick are stalled today due to a lack of serviced properties (including water, wastewater, roads, etc.). When added to development costs, these types of expenses make many of these housing projects unviable.

ACTION:

The Government of New Brunswick, through the Regional Development Corporation, will **establish a Small Community Housing Infrastructure Fund**. This \$20 million per year fund will allow small communities to access funding to build or enhance existing infrastructure. Applications will be assessed based on provincial priorities, projected outcomes and project viability.

SUSTAINABILITY PLANNING FOR NON-PROFITS

There are over 180 non-profit and co-operative housing providers in New Brunswick who provide more than 6,500 affordable housing units across the province.

The long-term sustainability of these organizations is critical to keeping these units affordable, as there is risk that the sale of properties could remove them from the affordable housing system. We also need

non-profits to continue to build affordable, supported housing for New Brunswickers.

By helping to ensure the sector is viable and sustainable, we can focus on capacity development of the sector to ensure the continued growth of affordable housing.

ACTION:

To achieve this objective, the New Brunswick Government, through the New Brunswick Housing Corporation, will **work with and financially support the New Brunswick Non-Profit Housing Association to build succession and sustainability plans for its membership**.

SUPPORT COMMUNITIES IN THE DEVELOPMENT OF HOUSING STRATEGIES AND PLANS

Housing needs assessments are critical tools for supporting evidence-based decision making. Ensuring government investments are being directed to the areas and people in the greatest need of housing is key to ensuring the greatest results, in the quickest timeframe possible.

ACTION:

The Government of New Brunswick, through the New Brunswick Housing Corporation (NBHC), in conjunction with the Department of Environment and Local Government (ELG), will **launch preliminary guidelines for housing needs assessments by fall 2023**.

This will ensure that all future assessments meet application requirements for federal and provincial funding programs. These assessments will support regional planning initiatives and help inform regional and provincial decisions related to housing.

By June of 2024, the NBHC and ELG will review all existing data related to housing needs assessments and reports to identify opportunities to create efficiencies through coordinated efforts and approaches for collecting, processing, or analyzing data where commonalities exist. As well, the NBHC and ELG will identify existing and required data sources that could be leveraged to evaluate current and future

housing needs more accurately (where gaps in traditional data sources currently exist, such as small communities).

The NBHC and ELG will also propose a new provincial model for a housing data centre that will ensure local, regional and provincial decision makers have current, timely, standardized, replicable, high-quality data that is comparable across entities and readily accessible to support the development of housing needs assessments, evidence-based planning, investments, performance monitoring and reporting on housing.

This work will ultimately improve the monitoring and effectiveness of housing strategies, policies and programs for New Brunswick.

WORK WITH COMMUNITIES TO REDUCE BARRIERS BY IMPROVING POLICIES AND BY-LAWS

To accelerate the supply of affordable housing throughout New Brunswick and to help establish local, regional and provincial housing priorities, all stakeholders need to work collaboratively to identify opportunities to improve policies, procedures and regulations to reduce barriers to housing development across New Brunswick.

ACTION:

Led by the New Brunswick Housing Corporation and the Department of Environment and Local Government (ELG), a working group will be established with representatives, including professional planners, from Regional Service Commissions (RSCs) and local governments to identify development barriers and establish mitigation plans. Focus areas will include, but not be limited to:

- Removal of bottlenecks in provincial and municipal approval procedures
- Changes to regulations, policies and procedures to support densification and inclusive neighbourhoods
- Exploration of options to ensure rapid, collaborative action to address specific circumstances that could result in the loss of affordable housing units
- Working with partners to develop and implement a province-wide recruitment and retention strategy for land-use planners in New Brunswick
- Support municipalities in changing perceptions of new types of housing
- Improving the speed and ease of planning for development with respect to environmental requirements, while not reducing environmental protection

The Department of the Environment and Local Government will also:

- Review land-use plans developed by local governments to ensure they include policies related to housing and affordable housing as required by the *Community Planning Act*
- Promote available tools in the *Community Planning Act* to local governments, RSCs and other pertinent stakeholders other pertinent stakeholders to enable housing development, which includes hosting information sessions, when and where appropriate
- Work with the RSCs to ensure regional strategies include a clear vision and plan on a cohesive approach to addressing affordable housing in their region
- Post proposed inclusionary zoning regulations for feedback intended to enable local governments to voluntarily adopt by-laws to require affordable housing units in developments of a specific size
- Examine, by spring 2024, regulations under the *Community Planning Act* to determine potential amendments to facilitate housing development and propose a timeframe for regulatory review, if appropriate

Conclusion: Moving Forward with Housing for All

Housing for All, while developed and managed by the New Brunswick Housing Corporation, is an all-of-government strategy, with initiatives led by various departments across the four strategic pillars.

This plan is the beginning of government's commitment towards seeing every working New Brunswicker being able to afford a safe and appropriate home. This plan contains a series of investments and actions to see significant, expedited improvements to the affordability and supply of housing across New Brunswick. *Housing for All* will:

ESTABLISH A STRONG FOUNDATION FOR NB'S HOUSING SYSTEM TO:

- **Improve** the capacity of the construction labour force to meet current and future housing supply needs
- **Enhance** collaboration amongst partners to leverage organizational strengths

- **Reinforce** a more efficient and strategic investment of limited resources
- **Minimize** barriers to maximize the rate of housing development

INVEST IN THE SUPPLY OF HOUSING ACROSS THE SPECTRUM TO:

- **Increase** the real estate inventory and stabilize home sale prices
- **Steady** rental vacancy rates and rent price increases
- **Support** the growth of businesses, industries and small communities
- **Enable** educational institutions to attract more students, meet growth targets and facilitate student work experiences within New Brunswick communities
- **Provide** adequate, suitable housing for all

INCREASE HOUSING AFFORDABILITY FOR NEW BRUNSWICK HOUSEHOLDS TO:

- **Entice** newcomers to stay in the province and grow the economy
- **Decrease** the number of households on the provincial housing waitlist
- **Allow greater** financial stability to renters, homeowners and landlords
- **Reduce** the number of individuals and families at risk of becoming unhoused

Through this initial strategy, new and previously announced funding of over \$500 million over three years is being targeted to support initiatives that will create a healthier and more competitive housing system through additional investments to support housing development. Through strategic support of key non-profits in New Brunswick we are ensuring increased development of new social housing and the long-term sustainability of the existing social housing network. By investing in people, we will help ensure a supply of skilled trades people to increase our housing inventory more quickly.

Through better data, improved processes and more standardized approaches to housing planning, we will be able to make better decisions and make more targeted investments to ensure we meet our objectives.

The New Brunswick Housing Corporation will report regularly on the progress of this strategy. As the strategy progresses, updates and additions will be made. Initiatives that are proving to be successful will be expanded, those not having the desired impact will be stopped and we will seek to incorporate more of the ideas and suggestions we heard through stakeholder consultations and ongoing dialogue.

Together, we will reverse a crisis that began many years ago and has left many New Brunswickers struggling to maintain safe and affordable homes for themselves and their families. By working together, we will ensure that every resident has access to housing. These efforts will enable the province to continue to move forward, attracting new residents, new economic growth and new opportunities for all.

Housing for All

