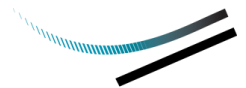


DILLON
CONSULTING

CITY OF SAINT JOHN

Newcomer Housing Study





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December 20, 2021

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Newcomer Housing Study

Dillon Consulting Limited (Dillon) is pleased to present this Newcomer Housing Study to the City of Saint John. We hope the findings presented in the report satisfy the City's needs for this project. The findings in the report suggest that the City is undergoing significant market improvements, with the real estate and development industry experiencing activity not experienced in recent history. These findings will contribute to increased population growth and will continue to fuel demand for new housing across the region.

The specific needs for newcomers are presented in this report; however, as newcomers continue to fuel the bulk of population growth, it is critical that the City works with our development community to ensure that new housing is created that responds to the needs of our changing demographic. There are significant and exciting opportunities for new housing developments to satisfy the needs in the community. We look forward to working with you again in the future.

Sincerely,

DILLON CONSULTING LIMITED

Stephen Stone, RPP, MCIP
Partner, Planner

SAS:mhc

Our file: 20-3130

**Dillon Consulting
Limited**

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1.0 Introduction

1.1 Study Goals and Objectives

Trends across Canada in recent years has shown that population growth is primarily fueled by immigration. This trend is also experienced in Saint John, which is seeing an increase in the newcomer population, specifically immigrant families, which is contributing to the City's population growth. Immigration is critical to the future growth of the greater Saint John region and will be a driving factor in the Saint John housing market for the foreseeable future. As such, this growth has highlighted the need for a more equipped housing stock that provides a range of housing options within the City of Saint John. The goal of this study is to explore the housing needs of newcomers, analyze gaps in the city's existing housing stock and create a strategy that responds to the housing needs of newcomers through an action plan that will contribute to successful newcomer housing settlement across the housing continuum.

The intent of this study is to explore market opportunities for newcomers housing and determine supports from both the public and private sector in better addressing the needs of newcomers.

Specifically, this study will work to address the following goals:

1. Assess the value proposition of Saint John for newcomer housing and provide recommendations on where the City can have the greatest impact;
2. Provide information to advise the development industry regarding newcomer housing demand, market depth, and transition through the housing continuum;
3. Provide information regarding newcomer housing product type needs, including but not limited to such aspects as tenure, price points, facilities (bedrooms/bathrooms), and quality of finishes. This should assess a range of newcomers, including both new arrivals and newcomers as they move through the housing continuum;
4. Assessment of how the existing housing stock can accommodate immigrant needs through the filtering process;
5. Assess why specific newcomer populations cluster in specific neighbourhoods in the City; and
6. Provide insights and recommendations on the potential of newcomers as investors in housing development.

To accomplish these goals, the study will require stakeholder consultation. This engagement is critical to developing a planning document which responds to local needs. One of the main goals of the engagement program will be to understand the lived experience for Newcomers in the City.

1.2 Community Background

The City of Saint John is a small city with big city, urban amenities. With a population of approximately 70,000 people, the City has something to offer everyone. The City's Uptown is the cultural and

entertainment hub of the region, with festivals, restaurants, shops, museums, and theatres surrounded by remarkable historic architecture. Situated where the Wolastoq (St. John River) meets the Bay of Fundy, the area offers access to an abundance of natural beauty and exceptional views from both land, river, and sea.

After decades of population decline and disinvestment, the City is experiencing a revival. The population is growing incrementally, with additional growth on the horizon from renewed investment in the City's primary neighbourhoods, employment, and education sectors. The City has been preparing for growth for the last decade through strategic and operational changes and improvements that are intended to capitalize on natural assets and opportunities. The affordability of housing is one such asset that has positioned the City for growth and investor attraction. Demographia's International Housing Affordability Survey identified Saint John as having some of the most affordable housing in Canada. The City is home to a growing IT sector, an insurance and back office cluster that serves North America, and head offices of multinational corporations. It's diverse and continuously evolving economy is expected to drive a consistent level of population growth through the foreseeable future. Welcoming new residents to the City and into safe, adequate, and affordable housing with fulfilling employment and a high quality of life will ensure long-term, sustainable growth of a City filled with happy residents.

2.0 Population and Demographics

2.1 Data Sources and Limitations

For this study, data was primarily sourced from Statistics Canada’s 2016 census data, since the 2021 census is not yet available. While this study is intended to understand the trends and needs related to newcomer housing, it is necessary to assess the entire housing stock in Saint John. Additionally, due to data limitations, we must assess population and demographics trends as a whole community. While, some newcomer (immigrant) specific data was obtained through Immigration, Refugees and Citizen Canada, this study applied qualitative methods to supplement available quantitative data with anecdotal experience obtained through targeted interviews with settlement agencies, institutional recruitment staff, the Province of New Brunswick, and developers. Additionally, data from Canada Mortgage and Housing was assessed to better understand the trends related to Saint John’s housing stock, including comparative analyses with peer municipalities.

A limited best practice review to explore immigration and its impact and projected demands on housing in Canada was also completed, as well as literature on the recent settlement experience faced by Syrian Refugees between 2015 and 2017.

2.2 Population

2.2.1 Population Growth

Saint John’s population has seen a great deal of fluctuation in recent years. **Figure 1** illustrates a peak of just over 89,000 in 1971. The population trend continued downward until reaching a minimum of 67,575 in 2016. Population estimates since the last census, estimate modest year over year growth, with the July 1, 2020 estimated at 71,364. While these estimates should be cautioned, the 2021 census results will be released in 2022 and will provide a more accurate picture of population growth in the region. Population growth is attributed to an increase in immigration (routinely fueling over 90% of growth) and a decrease in interprovincial migration. In 2020, 505 immigrants landed in Saint John; while, this is a decrease from recent years, low immigration numbers are expected throughout 2020 and 2021 due to the global COVID-19 pandemic. The federal government has committed to increasing the number of newcomers landing in Canada each year. The current plan establishes goals of 401,000, 411,000, and 421,000 new permanent residents in 2021, 222 and 2023, respectively. Furthermore, the Government of Canada has recently announced their intent to increase the annual numbers to exceed 600,000 to help ease Canada’s impending labour shortage. These new residents will increase strain on Canada’s housing sector, including across New Brunswick and the Saint John region.

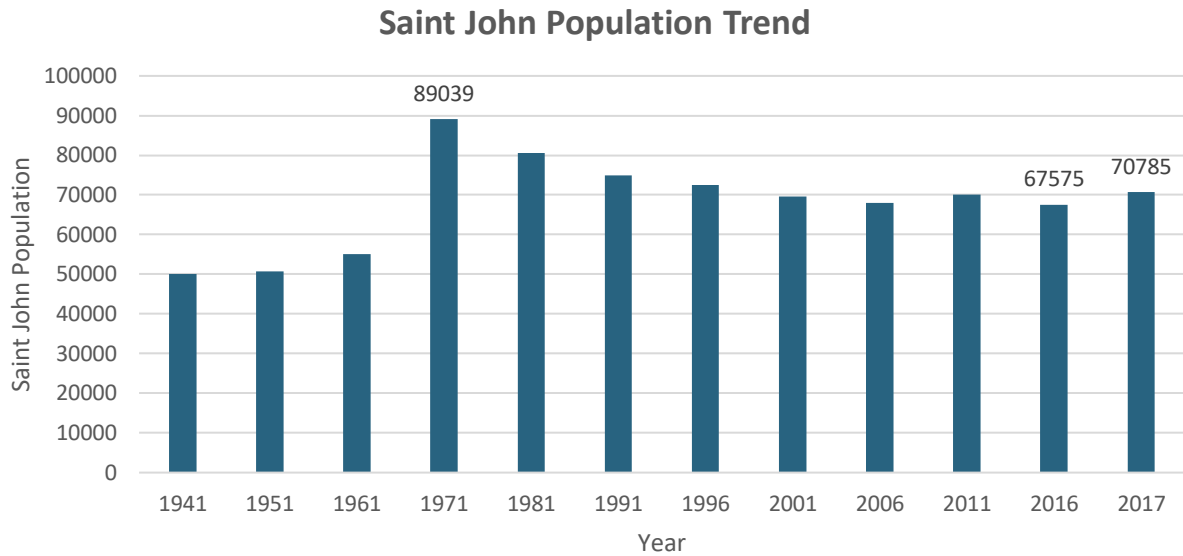


Figure 1. Saint John population trends 1941 - 2017. Source: Statistics Canada

Refugees also greatly contribute to Saint John’s overall population growth. The Saint John YMCA receives an average of 30 families from the GAR (Government-Assisted Refugee) stream annually. In 2020, the Saint John YMCA had a total of 500 newcomer clients registered with them. This number reflects every immigration stream including GAR, PSR (Private Sponsorship of Refugees), AIPP (Atlantic Immigration Pilot Program), and PNP (Provincial Nominee Program).

2.2.2 Saint John Population Forecast

In late 2009, the City of Saint John began developing a plan to guide development in Saint John for the next 25 years. This process started with a Growth Strategy which was used as a guide for the Municipal Plan as well as used to guide the character and location of future developments in Saint John.

The Growth Strategy is based on the growth forecasts to the year 2031. When developing the Growth Strategy in 2010, the population was expected to reach about 77,500 by 2031, as seen in **Figure 2**. However, this estimate was based off a low of about 66,000 in 2017, which was not the case. In reality, the City of Saint John had an estimated population of about 70,000 in 2017, suggesting the forecast could be low overall.

The population growth forecast is based on anticipated employment growth in local export-based industries and continued growth in sectors such as IT and health care. The Growth Strategy estimates that the number of jobs in Saint John will rise from a total of 48,400 in 2010 to 61,800 jobs in 2031 (13,400 new jobs).

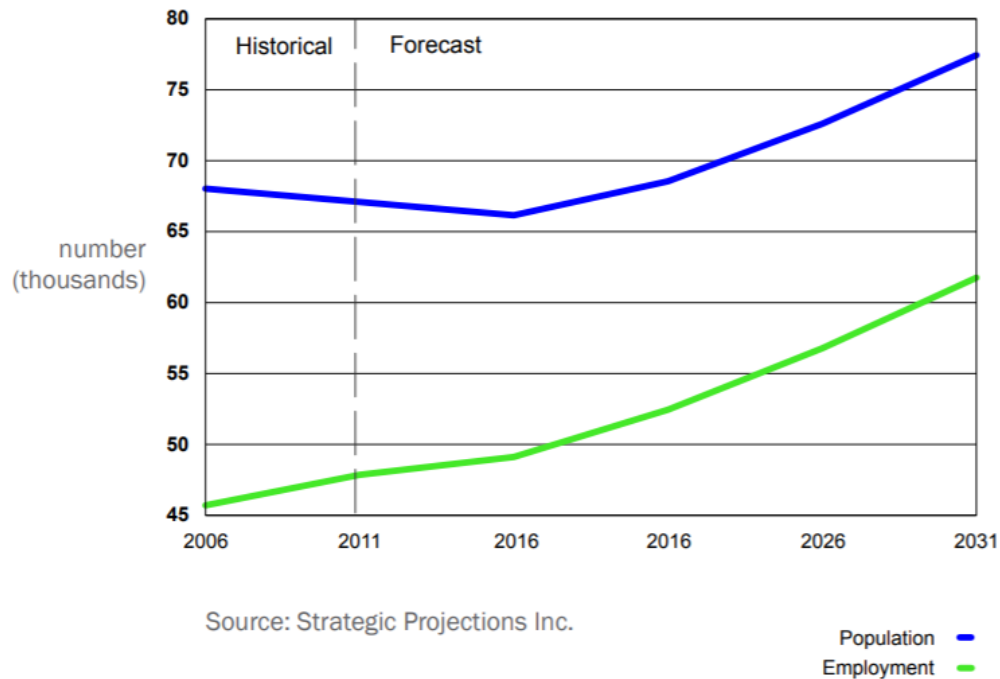


Figure 2. Forecasted population and employment from the City of Saint John Growth Strategy (2011). Source: City of Saint John

2.2.3 Components of Population Change

To better understand trends contributing to population change in Saint John, it is necessary to review the components of population change over time (**Figure 3**). When assessing the components, trends emerge that points to positive indicators for growth in Saint John. Following years of significant negative net interprovincial migration, reaching a peak of 1,049 more persons leaving Saint John for other provinces than migrating from other provinces to Saint John, the numbers are closer to balancing out in the past 3 years, although still a net negative (a net loss of 42 persons in 2019/2020). Additionally, the net international immigration numbers have increased in recent years, from about 500 persons in the early 2010s to approximately 800 in 2018 and 2019. The number of births have also increased by close to 300, possibly due to the increase in international immigration. These increase in births have reversed the trend of the city seeing more deaths than births in the early 2010s. These components contribute to positive trends in Saint John's growth.

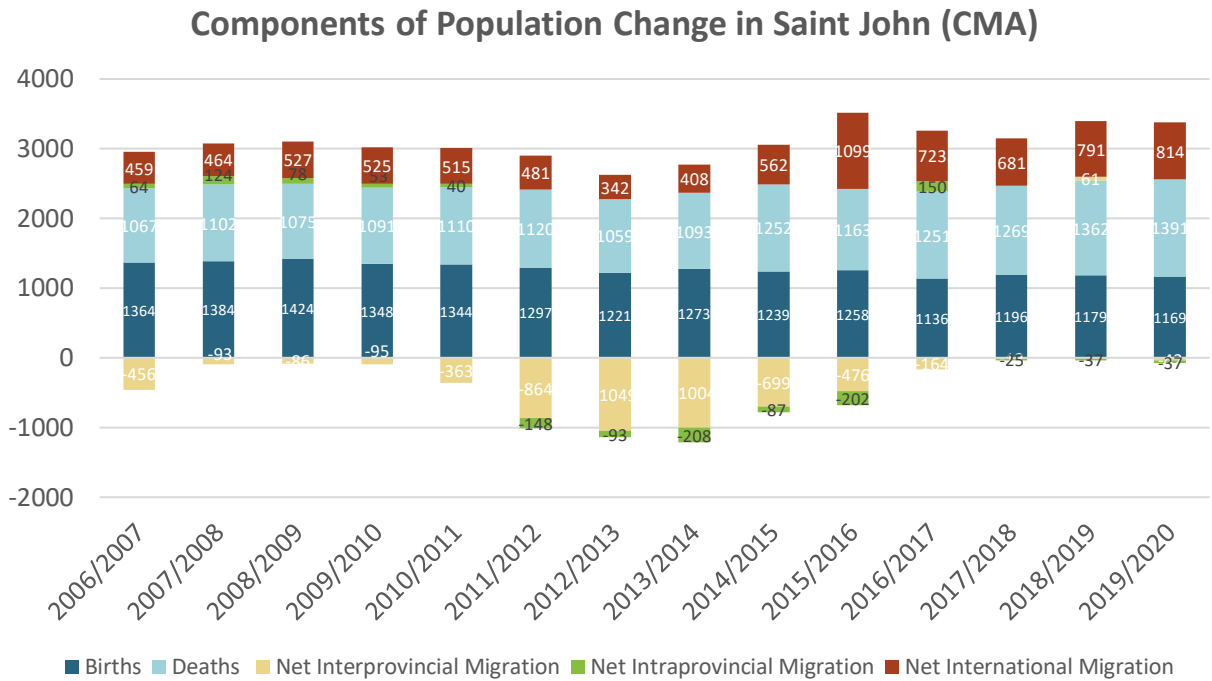


Figure 3. Components of Population Change for Saint John CMA. Source: Statistics Canada, 2020

2.2.4 Immigration in Saint John

The greater Saint John area has seen increased immigration in recent years. **Table 1** shows permanent resident admissions in Saint John and other Atlantic Canadian cities from 2015 – 2020. Saint John saw the largest number of admissions in 2016. Other cities saw this growth occur in 2016 as well; however, all the other cities highlighted continued to have increased numbers of permanent residents in 2018 and 2019.

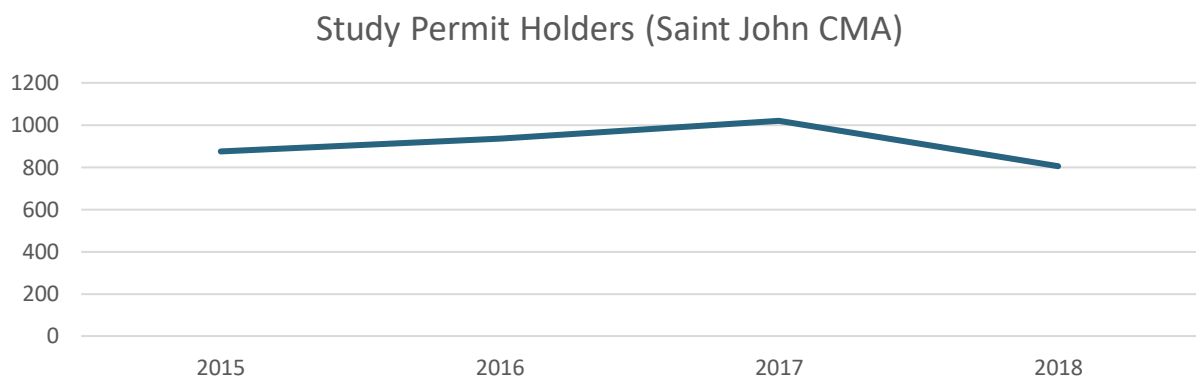
When observing the New Brunswick context, the Province has established a target to settle 7,500 immigrants across the province per year. Currently, settlement numbers across the Province average about 5,000 a year in recent years, so there is still capacity to increase annual settlements. The Province’s three biggest cities, Moncton, Saint John and Fredericton, settle about 90% of the provincial totals, with the balance spread out amongst smaller areas. Moncton consistently settles about 35-40%, Fredericton about 25 to 30% and Saint John consistently around 20%. This discrepancy could be because cities like Moncton are more capable of supporting French-speaking newcomers when compared to Saint John, and because the provincial governments has been focused on recruiting newcomer workers from French-speaking countries in Europe and Africa. Despite this, the trends show that the City of Saint John has capacity to settle more newcomers than they currently have immigrating to the city. If the Province is successful in its settlement target of 7,500 per year, then Saint John at its current settlement rates can anticipate an annual settlement of approximately 1,500 immigrants. If the City works to increase this rate closer to the rates of Fredericton and Moncton then the City can anticipate annual settlement of 2,250 immigrants each year, a significant increase over current numbers.

Table 1. Admission of Permanent Residents in Atlantic Canadian Cities from 2015 - November 2020.

Source: Immigration, IRCC, 2020

Year	Saint John CMA	Fredericton CMA	Moncton CMA	Halifax CMA	Charlottetown CMA	St. Johns CMA
2015	695	645	845	2735	1100	780
2016	1235	1495	1390	4570	2100	810
2017	770	1380	970	3745	2090	815
2018	835	1470	1440	5005	1740	1010
2019	1040	1570	1915	6240	1900	1290
2020	505	530	1080	2650	845	595

Figure 4 displays the number of study permit holders in the Saint John CMA between 2015 and 2018. This number seems to be fairly consistent year-to-year, which could be a result of university admission limits. It will be important to keep a close eye on the number of study permit holders in coming years to maintain adequate housing for students.

**Figure 4. Study permit holders in Saint John CMA from 2015-2018**

Further, it is important to analyze key demographics of immigrants in order to holistically understand how to develop housing that is suitable and affordable for newcomers. **Figure 5** displays the ages of Saint John immigrants upon arrival based on 2016 census data. The Figure shows that the largest number of immigrants are between the ages of 25 and 44, however there is also a large number of immigrants younger than 15. This means that many immigrants in Saint John are a part of a younger family, while people immigrating over the age of 45 is less common. The increased immigration rates of younger families and individuals is likely the reason why birth rates in Saint John continue at a steady rate, despite an aging population. This could suggest young newcomers are likely to begin or grow their families by having children in Saint John, making up for the increasing death rates and decreasing birth rates due to a naturally aging population.

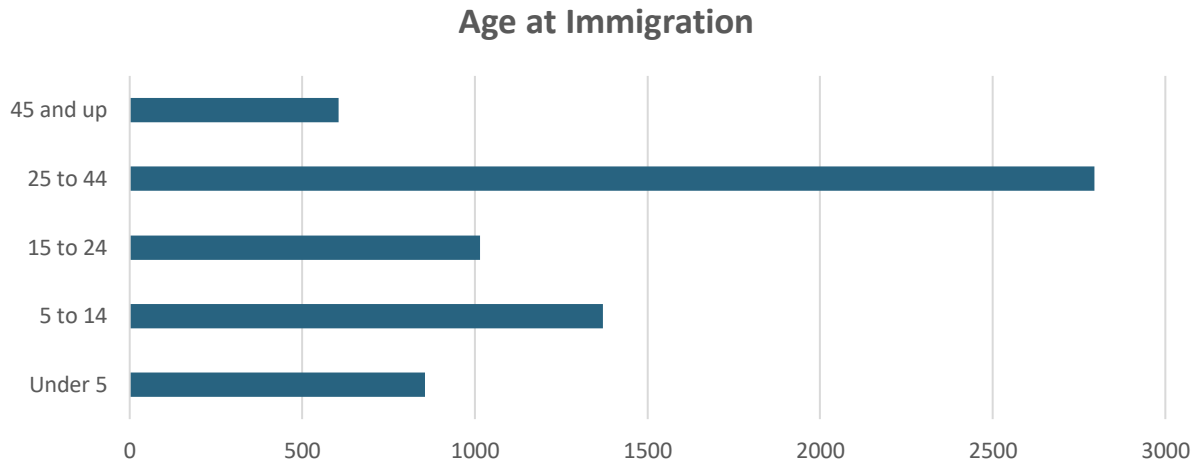


Figure 5. Age at immigration for newcomers arriving from 2011-2016

A residential market study performed by Turner Drake & Partners LTD in 2019 examined housing hotspots for newcomers based on their country of origin (4.3.1). **Figure 6** displays immigrants based on place of birth. When coupled with the residential market study’s findings, a better understanding housing needs in various areas of the city can be developed. For example, **Figure 6** shows that a large portion of immigrants in Saint John were born in Asian countries. The residential market study showed that hotspots for people originating from these countries are in Millidgeville and the North End. Therefore, developing more housing options that are suitable for newcomers in these areas would benefit the newcomer population.

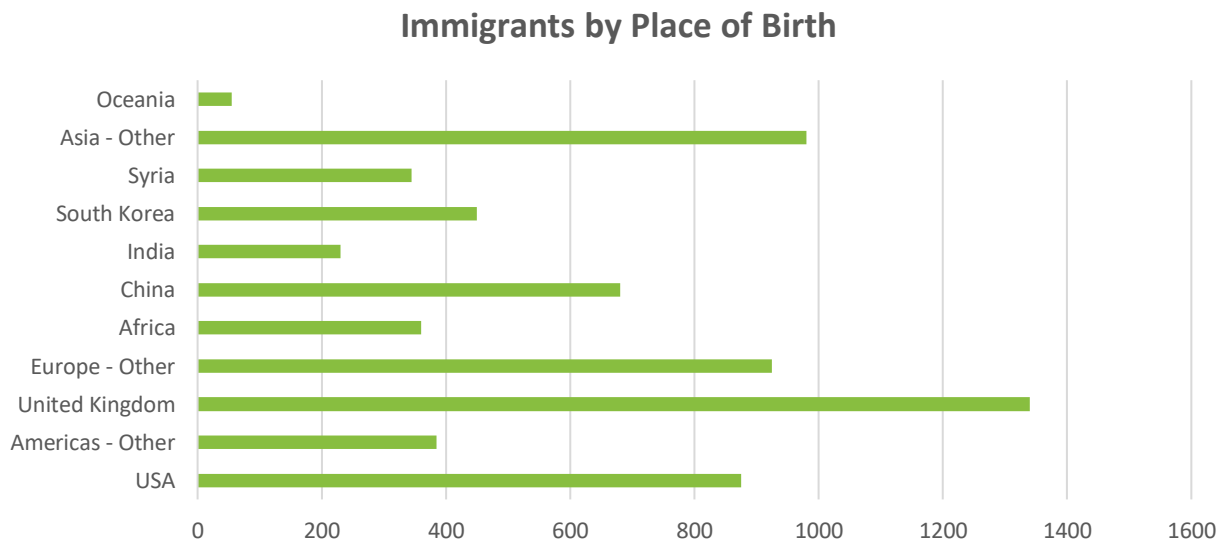


Figure 6. Saint John newcomers by place of birth

Income levels are key when looking into housing affordability for newcomers. As with non-immigrants, the income levels of newcomers tend to increase throughout their time in the workforce. **Figure 7**

illustrates that income levels for more recent immigrants are lower than immigrants that have been living and working in Saint John for longer periods. Increasing housing market prices (refer to sections 3.2 & 3.3) suggest that recently settled newcomers require increased affordable housing options.

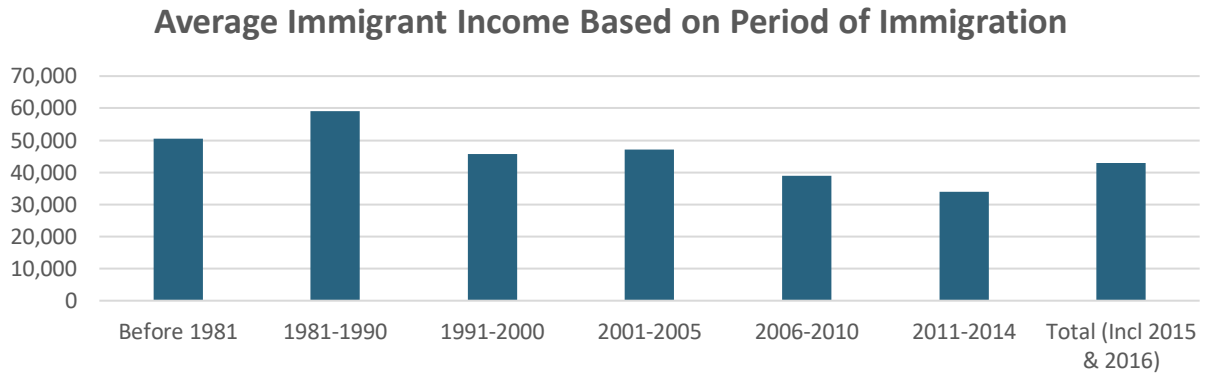


Figure 7. Average immigrant income based on period of immigration, Saint John CMA

2.2.5 Demographics and Age

Saint John is a city that has seen recent growth since the last census update. The City’s population has been ageing over the past few census updates, but has an overall lower median age than the rest of the province. The City has seen a rise in median age from 42.3 in the 2011 census to 44.1 in the 2016 census. This ageing population is a result of the baby boomers, who make up a large proportion of the population, getting older. **Figure 8** shows the linear increase in median age from 2001 to 2016. In **Figure 9**, the change in population age over time can be seen. The ageing population can be seen primarily in the growth of the 55 to 74 age range.

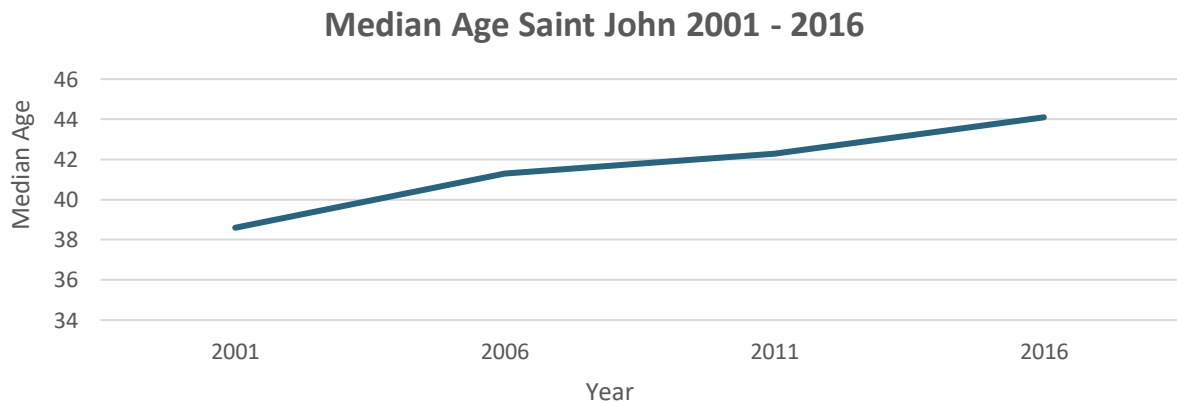


Figure 8. Median Age, 2001-2015, Saint John CMA

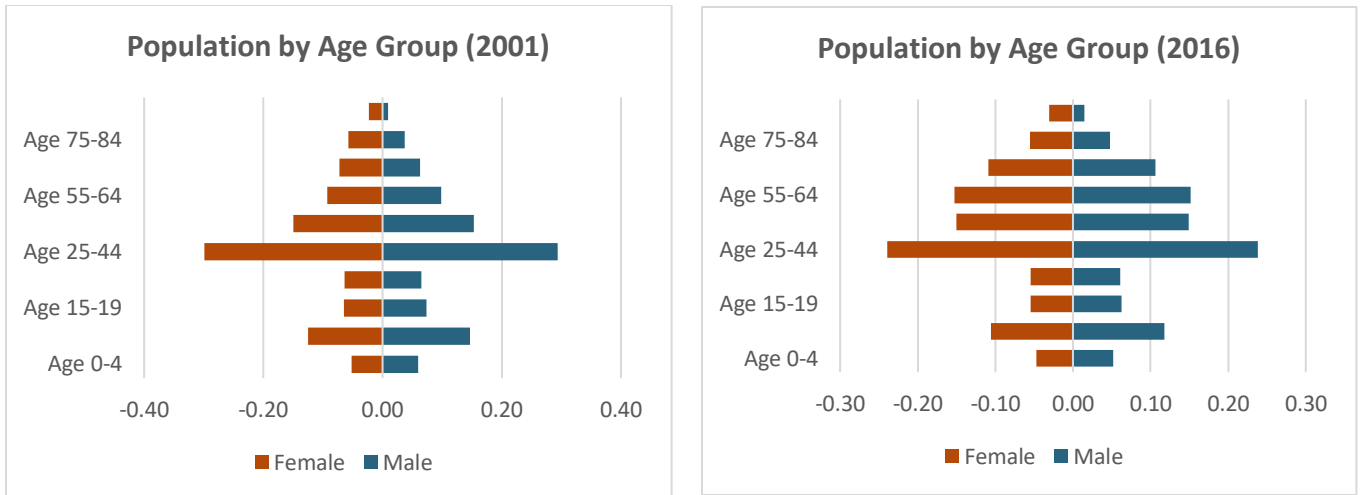


Figure 9. Population changes by age group, 2001-2016, Saint John CMA

Table 2. Age categories in the City of Saint John CMA and New Brunswick (2016)

Ages - 2016	Saint John	% total	Saint John CMA	% total	NB	% total
0 to 4 years	3,245	4.8%	6,255	5.0%	34,365	4.6%
5 to 14 years	6,800	10.1%	14,055	11.1%	76,130	10.2%
15 to 19 years	3,535	5.2%	7,385	5.9%	40,605	5.4%
20 to 24 years	4,315	6.4%	7,270	5.8%	41,445	5.5%
25 to 44 years	16,705	24.7%	30,130	23.9%	173,620	23.2%
45 to 54 years	9,810	14.5%	18,920	15.0%	112,355	15.0%
55 to 64 years	10,195	15.1%	19,235	15.2%	119,800	16.0%
65 to 74 years	7,090	10.5%	13,540	10.7%	88,210	11.8%
75 to 84 years	3,895	5.8%	6,540	5.2%	42,950	5.7%
Over 85	1,975	2.9%	2,875	2.3%	17,620	2.4%
Totals	67,565	100.0%	126,205	100.0%	747,100	100.0%
Median Age	44.1		43.8		45.7	

2.3 Household Characteristics

The household composition in Saint John has evolved over the past 10 years, however the average household size has remained constant at 2.3 people per household. The fluctuation in number of families with children combined with the fluctuation in one person households validates why household composition has been changing, but average household size has been remaining steady. Additionally, since previous population data has shown a large increase in immigrant families moving to Saint John, this could be the reason for the increase in households with children.

Table 3. Household composition changes in Saint John from 2006- 2016

Household Composition	2006	2011	2016	5 year change	% change	10 year Change	% change
Families with Children	5,870	6,285	6,410	125	2.0%	540	9.1%
Families without Children	8,195	7,340	7,700	360	4.9%	-495	5.6%
Lone parent families	4,715	3,855	4,330	475	12.3%	-15	-5.4%
One person households	9,175	9,960	10,350	390	3.9%	1175	2.2%
Other family households	6,075	3,155	1,875	-1,280	-40.6%	-4200	-31.6%
Total Households	29,315	26,740	30,200	3,460	12.9%	885	4.8%
Average Household Size	2.3	2.3	2.3	-	0.0%	0.0	0.0%

On the other hand, there has been a 31.6% decrease in “other family households”. This group includes multiple census families and two-or-more person non-census families.

Looking at **table 4**, the household sizes for residents in Saint John, the greater Saint John area and New Brunswick can be seen. In the City of Saint John, Two person households are most common and make up 36% of all households. Two person households are also the most common household sizes in the greater Saint John area and New Brunswick. Similarly, the least common household size in all three areas is 5 or more persons per household.

Table 4. Household sizes in Saint John, Saint John CMA, and New Brunswick

Household Size	Saint John	% total	Saint John CMA	% total	NB	% total
1 person	10,350	34.3%	14,830	28.0%	89,480	28.0%
2 persons	10885	36.0%	19,790	37.4%	126,820	39.7%
3 persons	4610	15.3%	8,395	15.9%	49,465	15.5%
4 persons	2935	9.7%	6,660	12.6%	37,625	11.8%
5 or more persons	1430	4.7%	3,195	6.1%	16,385	5.1%
# Private Households	30,210	100%	52,870	100%	319,775	100%
# persons in private households	65,470	-	123,520	-	730,705	-
Average # persons	2.3	-	2.3	-	2.3	-

2.3.1 Tenure – Rental and Ownership

The household tenure in Saint John has been consistent since 2006. As seen in **Figure 10**, and **Table 5**, the number of households that rent has increased by 635 since 2006. The number of owned households increased by over 1,100 households from 2006 – 2011, but has been on a downward trend since. Between 2011 and 2016, owned households have decreased by 880. This trend of decreasing ownership could be homes that are sitting empty, or entering the secondary rental market.

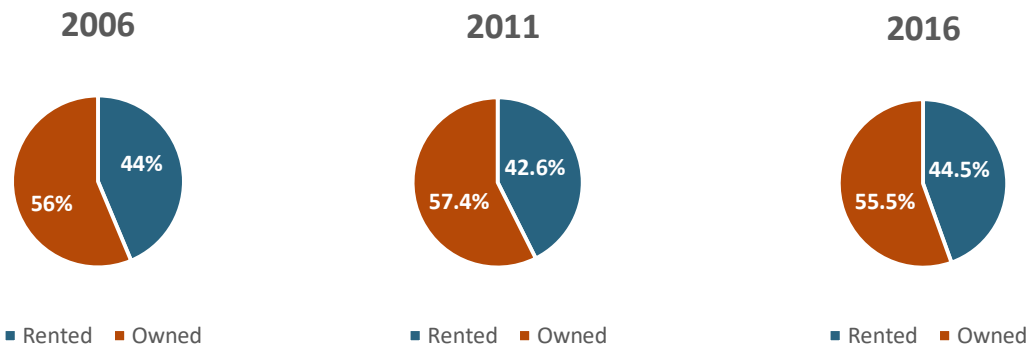


Figure 10. Ratio of tenures in Saint John CMA

Table 5. Rented vs Owned Tenure in Saint John CMA (2006-2016)

Household Tenure	2006	% total	2011	% total	2016	% total
Rented	12,800	43.7%	13100	42.6%	13,435	44.5%
Owned	16,520	56.3%	17655	57.4%	16,775	55.5%
Total Households	29,320	100%	30,755	100%	30,210	100%

2.4 Income

The 2016 Census data captures income from the previous year; 2015. The household income includes every person in a dwelling who may be contributing to housing costs, therefore it is used as an indicator of housing affordability. The average household income before tax in the City of Saint John is \$65,851, almost 10% lower than the provincial average as seen in **Table 6**. Similar to NB, the table also shows the largest income group in Saint John is the \$10,000 to \$19,000 group, and the smallest is the \$90,000 to \$99,000 group.

Table 6. Total Income (2016) Source: Statistics Canada

Total Income 2015	Saint John	% total	SJ CMA	% total	NB	% total
Without income	2805		5,200		25,680	0.7%
Under \$10;000 (including loss)	7590	14.4%	13,400	13.7%	80,700	13.6%
\$10;000 to \$19;999	9380	17.8%	16,000	16.3%	109,015	18.3%
\$20;000 to \$29;999	9280	17.6%	15,295	15.6%	99,025	16.7%
\$30;000 to \$39;999	7250	13.8%	12,465	12.7%	83,770	14.1%
\$40;000 to \$49;999	5960	11.3%	10,860	11.1%	65,795	11.1%
\$50;000 to \$59;999	3795	7.2%	7,585	7.7%	44,810	7.5%
\$60;000 to \$69;999	2695	5.1%	5,635	5.7%	32,185	5.4%
\$70;000 to \$79;999	2010	3.8%	4,445	4.5%	24,565	4.1%
\$80;000 to \$89;999	1430	2.7%	3,335	3.4%	17,095	2.9%
\$90;000 to \$99;999	970	1.8%	2,365	2.4%	10,240	1.7%
\$100;000 and over	2290	4.3%	6,680	6.8%	27,515	4.6%
Total Reporting Income	52655	100%	98,055	100%	594,710	100%
Median Income	\$52,132		\$63,737		\$59,347	
Average Income	\$65,851		\$79,586		\$72,786	

Table 7 shows a comparison of the proportion of income earners distributed based on median income (before tax) of \$52,132. Almost 38% of households in Saint John report before tax earnings of less than \$39,999.

Table 7. Income groups distributed based on median (pre-taxed) income

Income Groups	Definition	Income Range	Saint John	% total
Little to no income	under 15%	under \$15,000	2,580	8.5%
Low income	15% - 50% median	\$15,000 to \$39,999	8,850	29.3%
Low to moderate income	50% - 80% median	\$40,000 to \$59,999	5,620	18.6%
Moderate	80% - 110% median	\$60,000 to \$79,999	4,105	13.6%
Moderate to above moderate	110% - 130% median	\$80,000 to \$99,999	2,985	9.9%
Above moderate to high	130% - 160% median	\$100,000 to \$124,999	2,460	8.1%
High income	160% median +	\$125,000 and over	3,605	11.9%
All Households	\$52,132.00		30205	100%

From 2011 to 2016, Saint John had a 9% increase in overall household income, which is approximately a 1.8% increase per year (**Table 8**). The largest increases were seen in lone parent families and families without children.

Table 8. Economic family composition income (2011-2016)

Economic Family Composition	2011	2016	Change \$	Change %	avg./yr
Couple Families with Children	\$88,018	\$95,815	\$7,797	8.9%	1.8%
Lone parent families	\$32,787	\$39,965	\$7,178	21.9%	4.4%
Families without Children	\$ 59,656	\$69,895	\$10,239	17.2%	3.4%
Not in an Economic Family	\$24,058	\$27,192	\$3,134	13.0%	2.6%
All Households	\$ 47,825	\$52,132	\$4,307	9.0%	1.8%

3.0 Existing Conditions

3.1 The Housing Continuum

All cities, including Saint John, offer a variety of housing types (represented by the housing continuum graphic below) in order to accommodate the housing needs of different demographics. The housing continuum does not necessarily represent a linear progression from homelessness to market home ownership that everyone experiences, as many people may bounce between different housing types, or they may never move past one stage in the continuum (such as people who choose to never pursue home ownership). However, we can use the housing continuum to illustrate ideals for certain demographics, and to analyze how demographics move between different housing types. Newcomers arrive in Saint John at all different stages of the housing continuum, and may have different needs and goals in relation to housing. However, typically it is ideal for newcomers to begin their lives in Saint John in rental housing, and then transition into home ownership. This study will analyze the actual experiences of newcomers in Saint John in relation to navigating the housing continuum.



3.2 Existing Housing Supply

Housing supply is used to determine the available housing options in a community. An indicator of housing need is to assess the housing needs in a community against existing supply and recent development applications. The extent in which housing supply does not match up with housing needs determines gaps in the housing market. Although this section is not specific to newcomers, it is understood that the state of the city's housing stock and trends impact the settlement experience in Saint John.

The bulk of Saint John's housing stock comes from Single-detached homes, as they make up 41.5% of all stock (**Table 9**). Despite making up the majority of housing stock in Saint John, semi-detached homes in Saint John make up a much lower share of housing stock when compared to the Saint John CMA (60.3% single-detached houses) and New Brunswick (69.3% single-detached houses). Semi-detached and townhouses contribute to about 10% of the city's housing stock; whereas apartments and higher density units make up just slightly over 40% of the city's housing stock.

Based on previous City of Saint John engagement with newcomers, the City reported that many newcomers are met with the challenge of finding short-term housing (such as Airbnbs) upon their

arrival, which could indicate a shortage of this type of housing. Though many newcomers may have family or friends in the city that they can stay with while finding long-term housing, short-term rentals can be necessary to temporarily accommodate some newcomers upon their arrival to the city. This challenge has likely become more significant with Covid-19, as short-term rentals become converted to long-term rentals with the trend of decreasing travel.

38.4% of dwellings in Saint John were constructed before 1960 (**Table 10**). Compared to New Brunswick, the housing stock in Saint John is a bit older than the rest of the province. In the 50's Saint John saw a post-war development boom, but this development slowed down in the 80's meaning Saint John's growth and development pace is slowing. Approximately 34.2% of housing stock was built between 1961 and 1980, while only 27.4% has been built between 1981 and now. When assessing the housing stock against peer municipalities, Moncton and Fredericton, it clearly indicates that Saint John offers less new housing stock for newcomers. Saint John's pace for newly constructed housing units has not kept up pace with either City in last few decades (**Figure 11**).

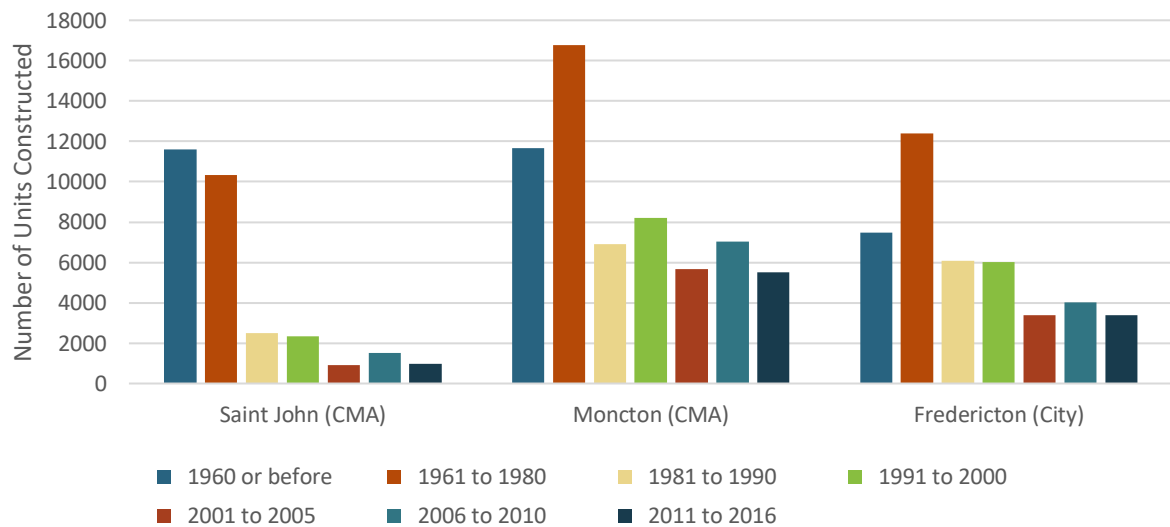
Table 9. Structure types in Saint John, Saint John CMA, and New Brunswick (2016) Statistics Canada

Structure Type	Saint John	%total	Saint John CMA	% total	NB	% total
Single-detached house	12,525	41.5%	31,895	60.3%	221,515	69.3%
Apartment 5+ storeys	1,795	5.9%	1,805	3.4%	3,945	1.2%
Movable dwelling	730	2.4%	1,735	3.3%	13,785	4.3%
Semi-detached house	1,015	3.4%	1,255	2.4%	12,470	3.9%
Row house	1,875	6.2%	2,265	4.3%	9,015	2.8%
Apartment, duplex	3,175	10.5%	3,820	7.2%	13,545	4.2%
Apartment < 5 storeys	8,975	29.7%	9,955	18.8%	44,260	13.8%
Other single-attached house	125	0.4%	140	0.3%	1,230	0.4%
Total Private Dwellings	30,215	100%	52,870	100%	319,765	100%

Table 10. Construction period of dwellings in Saint John, Saint John CMA and New Brunswick (2016)

Construction Period	Saint John	% total	Saint John CMA	% total	NB	% total
1960 or before	11600	38.4%	14890	28.2%	76690	24.0%
1961 to 1980	10340	34.2%	17490	33.1%	98720	30.9%
1981 to 1990	2500	8.3%	7015	13.3%	45630	14.3%
1991 to 2000	2350	7.8%	5245	9.9%	39825	12.5%
2001 to 2005	910	3.0%	2495	4.7%	19090	6.0%
2006 to 2010	1520	5.0%	3555	6.7%	22530	7.0%
2011 to 2016	990	3.3%	2185	4.1%	17290	5.4%
Total	30,210	100%	52,875	100%	319,775	100%

Construction Period of Residential Dwellings in NB Cities

**Figure 11. Construction period of dwellings in New Brunswick Cities (2016). Source: Statistics Canada**

Further, **Figure 12** shows the number of dwellings with 0, 1, 2, 3, and 4 or more bedrooms. There are 155 dwellings with no bedrooms which include studio or bachelor apartments. The largest portion of dwellings (36%) have 3 bedrooms and the second largest portion of dwellings (31%) have 2 bedrooms. As we see larger newcomer families arrive in Saint John, it will be important to create dwellings with more bedrooms at an affordable rate.

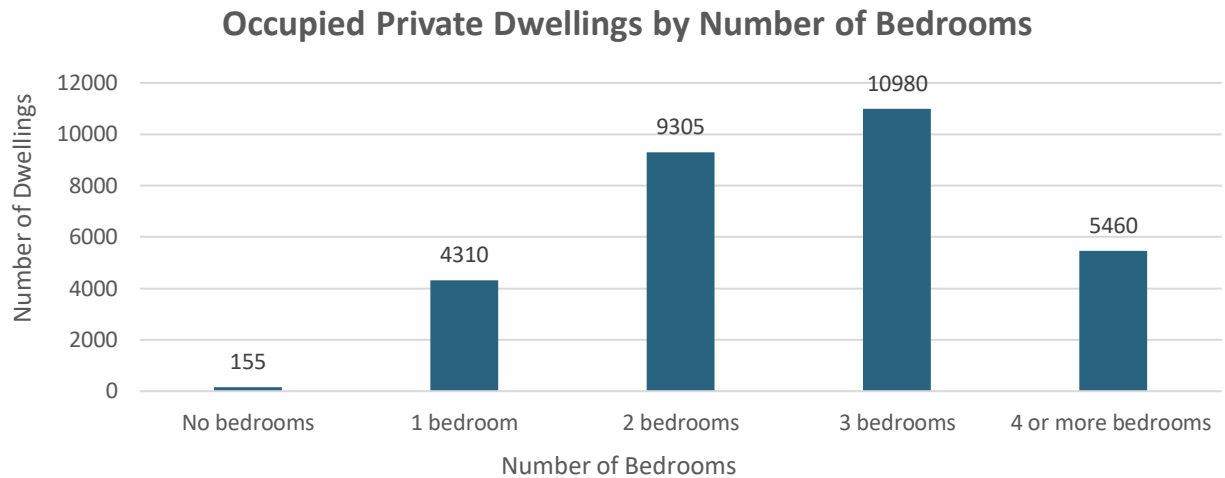


Figure 12. Occupied private dwellings by number of bedrooms, Saint John CMA (2016). Source: Statistics Canada

3.2.1 Rental Supply

In assessing housing need, it is important to assess both the primary and secondary rental markets. The primary rental market consists of structures having at least three rental units, including both townhouses and apartment units, except condominiums. The secondary rental market includes units that were not built specifically as rental housing, but are currently being rented out. These units included rented single-detached, semi-detached, townhouses, and rented condominiums.

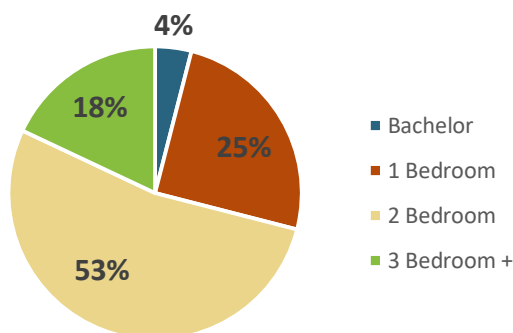
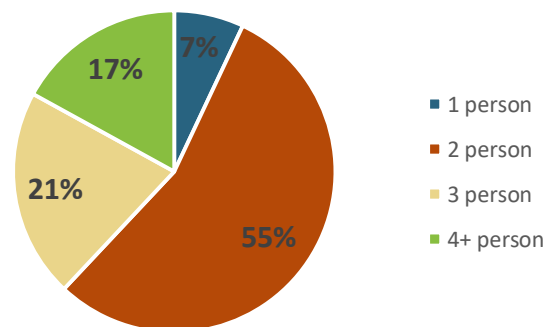
3.2.1.1 Primary Rental Market

As of October 2020, there are approximately 10,153 units in Saint John's primary rental market, with the majority of these units being apartments. There are 250 rental townhouse units, where 219 are three bedroom or more, whereas 18% of the 9,903 apartments are three bedroom (1,543). When observing the units for both Moncton and Fredericton, Moncton has a total of 239 townhouse rental units, of which only 27 are three bedroom; while Fredericton has a total of 519 where 124 are three bedroom units. Saint John also experiences a higher number of three bedroom apartment units, having 1,543 compared to Moncton and Fredericton at 559 and 1,028 respectively. The City of Saint John had a primary rental market over 9,166 units, indicated that 90% of the CMA's primary rental market is made up of units within the City.

Table 11. Primary market rental supply by type and size, Saint John CMA, 2020 (CMHC Rental Market Survey, 2020)

	Townhouse		Apartment and Other		Total	
	#	%	#	%	#	%
Bachelor	0	0	393	0.4%	393	0.4%
1 Bedroom	0	0	2,597	26%	2,597	25%
2 Bedroom	31	12%	5,370	54%	5,401	53%
3 Bedroom	219	88%	1,543	16%	1,762	18%
All	250	100%	9,903	100%	10,153	100%

The National Occupancy Standard (NOS) provides standards for the number of bedrooms that a household requires given its size and composition. A one person household requires (at a minimum) a bachelor unit, a couple requires a minimum of one bedroom, and a couple with a child requires a minimum of two bedroom (same for a lone parent with one child). However, these needs vary depending on the relationships between the people in a household. For example, a two-person household made up of two roommates, or a single parent and a child, would typically also require a two-bedroom dwelling. Households typically prefer to rent or own a unit with an additional bedroom; whereas, households with low income may not have the financial means to afford a unit with additional bedrooms; therefore, the market must have a sufficient supply of smaller sized units as well as larger units (3+ bedroom) for larger households. When assessing the composition in Saint John, 53% of the primary rental market is made up of two bedroom units; whereas, only 21% of renter households are three person household. However, vacancy rates continue to be very low among two bedroom apartments in Saint John, likely due to two person households seeking two bedroom dwellings as well, such as a lone parent with child household.

Primary Rental Unit Supply**Renter Households****Figure 13: Primary Rental Supply by Size Compared to Household Renter by Size**

3.2.1.2

Vacancy Rates for Primary Rental Units

Generally, a vacancy rate of 3% in a housing market is considered healthy, representing balance between the supply and demand for rental housing. When vacancy rates slip below 3% it indicates a tighter rental market, where there is strong competition for rental units of all types, resulting in limited choice and higher rents as units become less available. It also increases competition, which means landlord and property management companies have their choice of tenants. In tight conditions, renter households with lower incomes often rent or stay in unsuitable and inadequate units, due to competition or affordability. Saint John's overall vacancy rate, on average has dipped below 3% for the first time since CMHC tracked vacancy rates beginning in 1990 (**Figure 14**). In 2020, the average vacancy rate for primary rental units in Saint John was 2.9%. Assessing this data also reveals interesting trends. The vacancy rate for the Uptown neighbourhood is 2.3% overall and 1.5% for two bedroom units, indicating a lack of supply in this neighbourhood. Additionally, Millidgeville has an overall average vacancy rate of 2.1%, with a 0% vacancy in bachelor units and a 1.3% vacancy in one bedroom units. The Westside has a 1.2% vacancy rate. The Eastside and North End neighbourhoods have vacancy rates of 3.9% and 3.8% respectively. Neighbourhood level data for the CMHC Rental Market Survey, and thus, the above stated vacancy rates are less reliable than the city-wide averages.

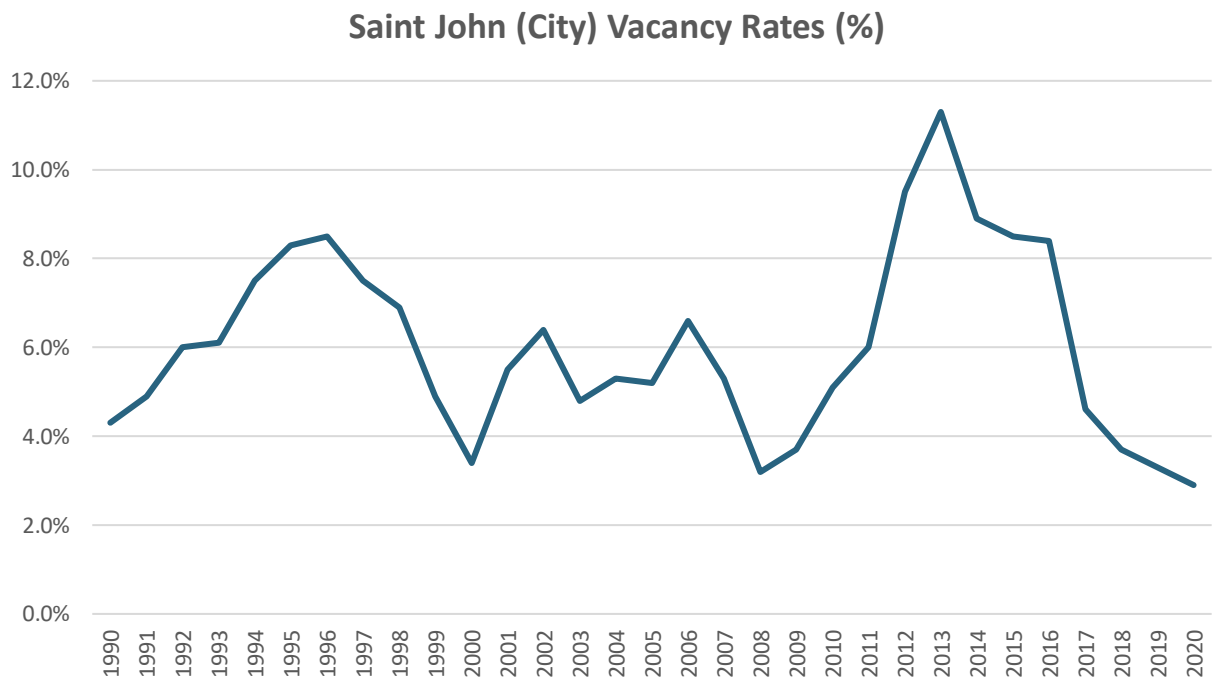


Figure 14. Saint John historical vacancy rates (%) 1990- 2020. Source: CMHC Rental Market Survey, 2020

In 2020, the vacancy rates for units in Saint John, ranged from 4.6% for bachelor units, an increase over 2019 numbers, to 2.9% for one bedroom, 2.7% for two bedroom, and 3.3% for three bedroom units. These numbers indicate a tightening rental supply market across units in the City. The higher vacancy

rate for bachelor units was experienced in significantly higher increases in Moncton and Fredericton and can possibly be attributed to the reduction of the number of international students in 2020 due to the COVID-19 global pandemic. Interestingly, Saint John experiences a slightly higher vacancy rate (approximately one percentage point) in three bedroom units when compared with Moncton and Fredericton, however, the City also has significantly more stock for three bedroom units across the rental market. While CMHC data does not state rental rates by housing condition or age, the City's housing stock was primarily built prior to 1960; which could suggest that these 3 bedroom units could be in older homes which may not meet the suitability needs of newcomers. In speaking with property management companies and developers, it was also suggested that three bedroom units are sometimes beyond the financial capacity of some renter householders, so larger renter households are renting smaller unit sizes to make ends meet. This should be further explored as part of the City's Affordable Housing Action Plan.

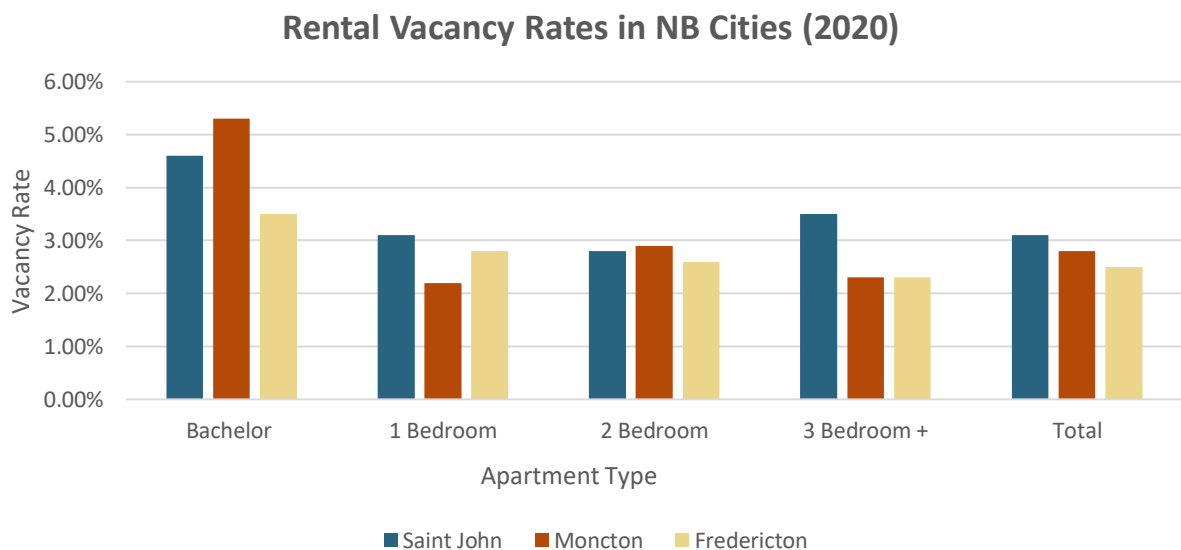


Figure 15. Rental vacancy rates across Saint John, Moncton and Fredericton Apartments by type (2020). Source: CMHC Rental Market Survey, 2020

3.2.1.3

Rental Prices

Over the years, the historical rental prices have increased in Saint John, although at different rates. In recent years, rent increases are occurring at increasingly higher percentage increases, about 3-4% increases year over year, the past three years. This price increase was most pronounced in the Uptown neighbourhood, where median rents rose from \$760 to \$816 in 2020, a 7% increase. Across unit types in the Uptown, three bedroom units increased in price by 10.4%, or 21% increase since 2017. While data from CMHC is available across the City by apartment type, the data may sometimes not reflect that conditions experienced by renters. Anecdotally and recent press coverage suggests that rental rents are increasing at a faster pace than **Figure 16** suggests and by significant amounts. Housing affordability will

be explored in the City’s upcoming Affordable Housing Action Plan and the strategy should explore how rental prices and recent increases are impacting newcomers.

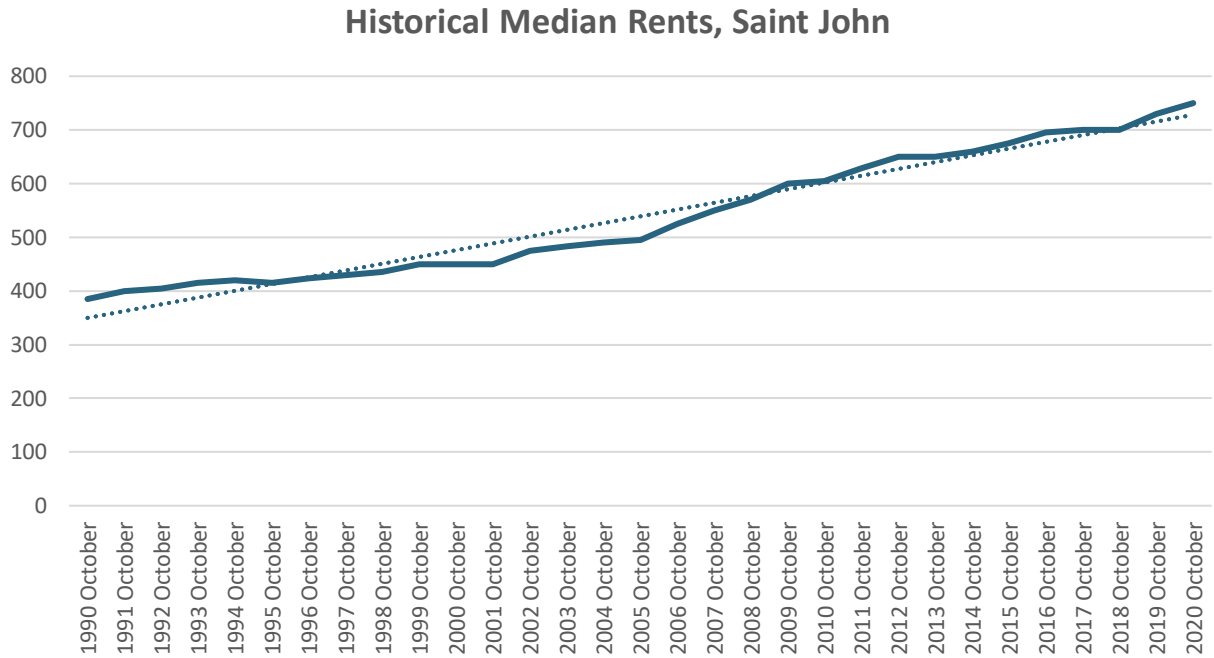


Figure 16. Historical median rents across Saint John (Census Subdivision). Source: CMHC Rental Market Survey, 2020

3.2.1.4 Secondary Rental Market

Due to the nature of the secondary rental market, it is difficult to assess its impact or conditions. Generally, one methodology is to match up CMHC’s Primary Rental Unit information with household information from census data. When doing this for the most recent census, there were 15,540 renter households, against a total primary rental market of 10,153 units, suggesting there are 5,387 units in a secondary rental market, or 35% of the rental universe is supplied by the secondary rental market. The secondary market remains a good source of rental unit and provides an increase in the overall diversity of Saint John’s rental housing, for instance some of these units are semi-detached and single detached housing; however, these units are not as stable as the primary rental market, since landlords may remove these units from the market.

Secondary Rental Market, Saint John (CMA)

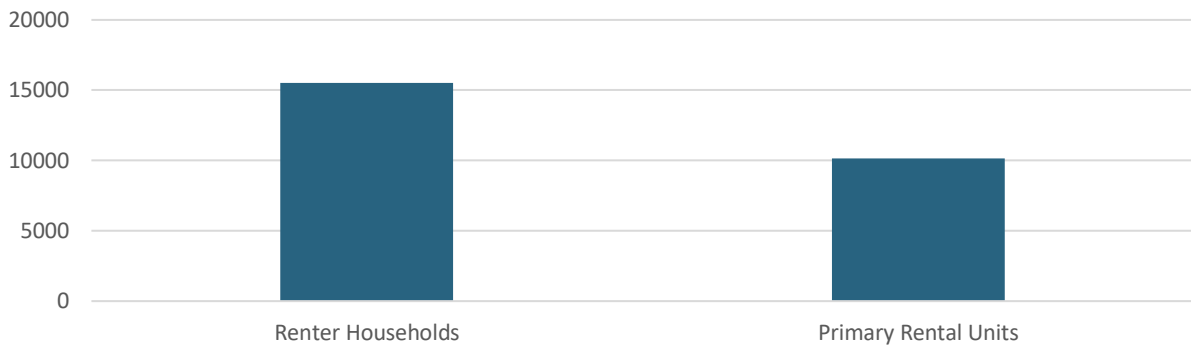


Figure 17. Primary rental market versus the number of rental households, showcasing the secondary rental market in Saint John CMA (Source: CMHC Rental Market Survey, 2016 and Statistics Canada 2016 Census)

3.2.1.5 Relationship between Vacancy, Supply and Rent

When assessing trends and the relationship between vacancy rates, changing rent prices, and the changing supply of rental units demonstrates expected trends (**Figure 18**). Over the last decade, as vacancy rates have increased, the supply of units has decreased, while the pace of rent increase has slowed. In recent years, vacancy rates are at a historical low, while median rent increases and the number of units added to the market are at relative highs, suggesting that the market supply of rental units is not keeping with demand.

Vacancy Rate, Median Rent and Number of Units

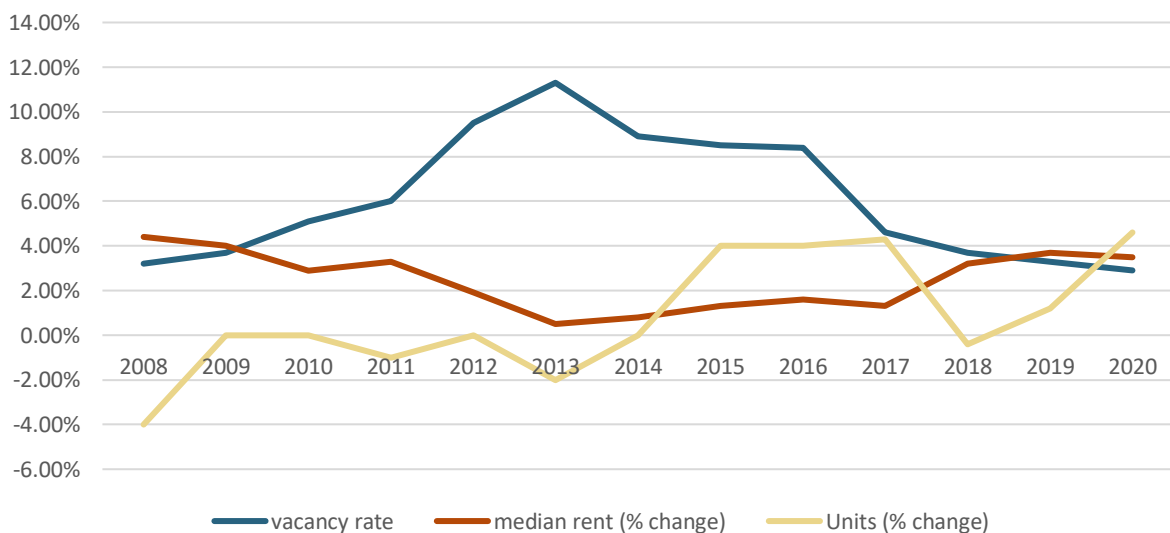


Figure 18. Relationship between vacancy, rates and supply of units, Saint John CMA (Source: CMHC Rental Market Survey, 2020)

3.3 Housing Starts

The Canada Mortgage and Housing Corporation (CMHC) gives a quarterly overview of the Saint John Housing Market on their Housing Market Information Portal. This housing data can be easily compared to similar cities across Canada to get a full understanding of how Saint John's housing market stacks up to comparable cities. CMHC reported 150 housing starts in Q3 of 2020, the most recent report. However, more recent building permit data from the City of Saint John shows a total of 350 residential units being permitted in 2020. A large portion of the recent residential development is comprised of large-scale multi-unit residential buildings, primarily located in the City's South Central Peninsula Neighbourhood.

Recent development permit data has shown a significant increase in the number of residential units created compared to the past five-year average. In 2020, there were 350 new units created. This is a significant increase in residential development compared to recent years. **Table 12** shows recent building permit data from the City of Saint John that illustrates the number of residential units created in the City from 2015-2020. Despite the City of Saint John permitting over 1,000 new units between 2015 and 2020, the City's vacancy rates have dropped from above 8% to below 3% in the same time period, suggesting that the number of units being added to the market are not keeping up with the pace of demand.

Table 12. Permitted units by the City of Saint John (2015-2020). Source: City of Saint John

Year	Number of Units Created
2015	79
2016	87
2017	145
2018	107
2019	276
2020	350

When comparing housing starts against Moncton and Fredericton a trend appears where Saint John is being outpaced, both in the total number of housing starts over the past 5 years, but also in the mix of housing type. In the period between 2015 and 2019, the Saint John Region had 59 housing starts for semi and townhouses, compared to Fredericton at 300 and Moncton at 1,000. During the same period, Saint John saw construction starts for apartment units at 473 units; whereas Moncton saw 1,872 units and Fredericton, 896 units.

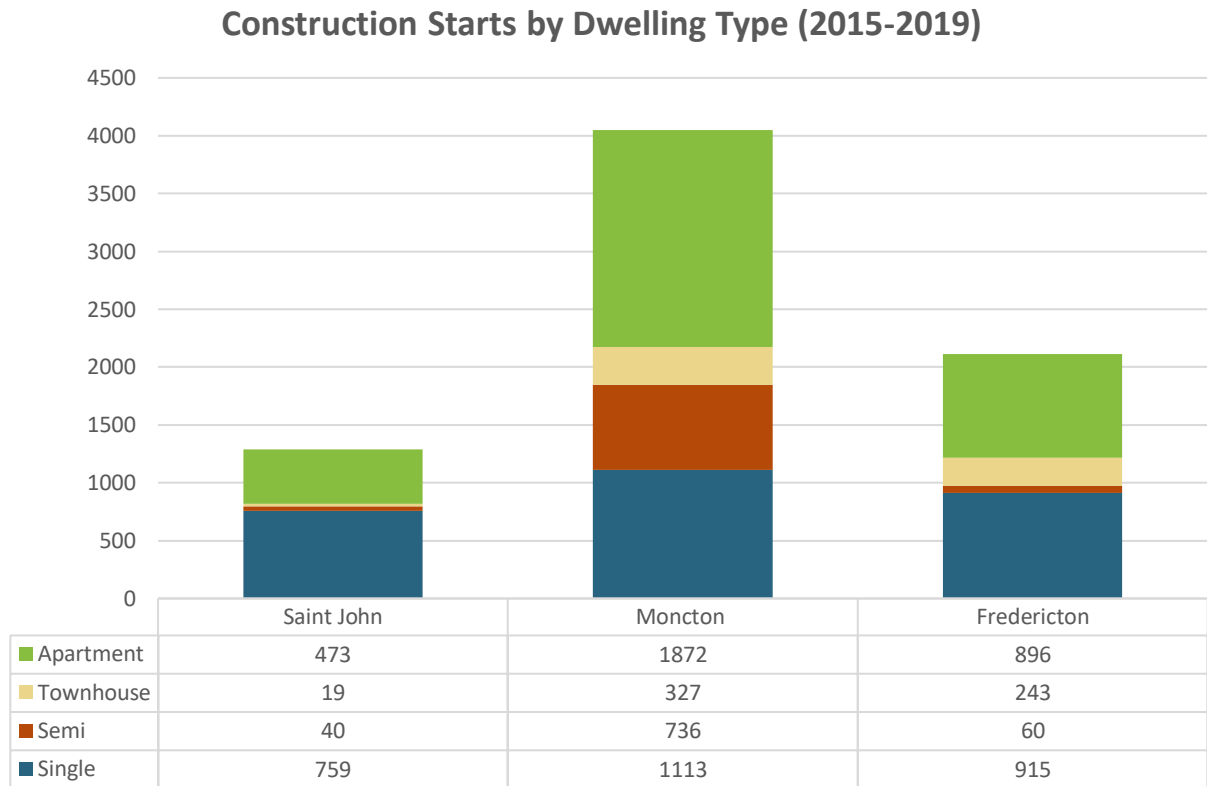


Figure 19. Construction Starts by Dwelling Type, Saint John CMA, Moncton CMA, and Fredericton (City) (2016-2019) Source; CMHC Construction Starts and Completions, 2020

3.4 Homeowner Options

The Canadian Real Estate Association prepares quarterly reports in cooperation with the Saint John Real Estate Board that highlights residential activity and market conditions.

In November, 2021 there were 192 new residential listings and 250 residential units sold. On a year to date basis, home sales totaled a record 2,964 units over the first 11 months of 2021, a 23% increase over the same period in 2020. The average price of homes sold in November 2021 was \$252,400, up almost 30% from November 2020. The number of active residential listings have been falling since mid-2016 and are now accelerating their decline. There were 452 active listings at the end of November (47% less than November 2020). This is the lowest number of active listings ever recorded in Saint John. This suggests a strong real estate market in the region, which has contributed to significant increases in housing prices. New Brunswick outpaced every other province in year over year average price increase (25%) and the trend is expected to continue into 2022 (a 11.4% increase over 2021 prices is forecast).

3.5 Gaps in Existing Conditions

In order for housing to be considered affordable by the CMHC, households must pay no more than 30% of total income for housing. With Saint John's before tax median income of \$52,132 that would mean households could consider rent to be affordable at just over \$1,300/month with their pre-tax income. However, the income group making between \$15,000 and \$39,999 before tax is the largest income group in Saint John and affordable housing for this group would be considered anywhere from \$375 to \$1000/month with their pre-tax income. Therefore, after taxes many low-income residents would need to pay significantly more than 30% of their income for adequate housing.

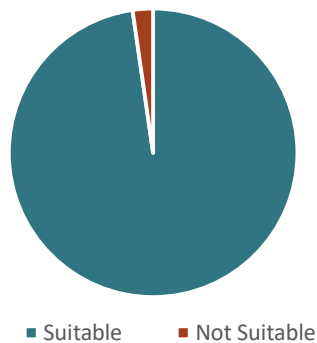
In addition to housing affordability, the location of new residential units uncovers another gap in the existing conditions. As shown in section 3.2, a large portion of new residential units are located in the City's South End, whereas, newcomers tend to settle in other neighbourhoods of the City. While, development in the core is essential for the prosperity of the City as a whole, but additional residential development outside the core would contribute to the needs of newcomers.

It is also worth noting that there seems to be a gap in short-term rental stock, which is a housing need among newcomers first arriving in Saint John. In recent years, newcomers have struggled to find temporary accommodation, such as Airbnbs, while they search for long-term housing types. This issue has likely become more significant since the Covid-19 pandemic, as many short-term rental owners have converted their properties to long-term rentals in order to remain profitable while travel becomes less popular.

Further, the ageing population in Saint John will shift the housing needs in the coming years. The Saint John housing market will see more vacant Single-detached homes as the population continues to age. As immigrant families continue to settle in Saint John, connecting these families with these vacant homes could be an important consideration when looking to house newcomers.

The 2016 Census data also explore housing suitability with regards to crowding. **Figure 20** show the suitability of housing tenure in Saint John based off the number of people per household compared to the number of bedrooms. Overall, only 2.5% of dwellings were reported to be not suitable, however this calculation is only based on size and does not consider other factors such as affordability or safety.

Housing Suitability in Saint John



Number of Bedroom Shortfall

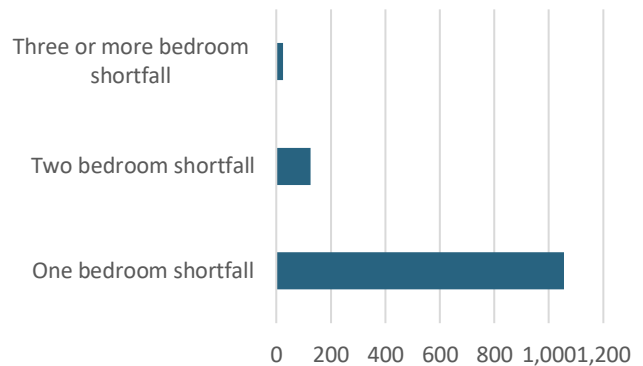


Figure 20. Housing suitability based on number of bedrooms in Saint John. Source: Statistics Canada, 2020

Figure 21 displays the core housing needs of immigrant households in Atlantic Canadian cities. Compared to the other Atlantic Cities, there is an average number of immigrant households who are below at least one core housing need standard. The biggest issue for immigrant households is finding affordable housing. 26% of immigrant households spend more than 30% of their household income on shelter costs.

Percent of Core Housing Need for Immigrants in Atlantic Cities

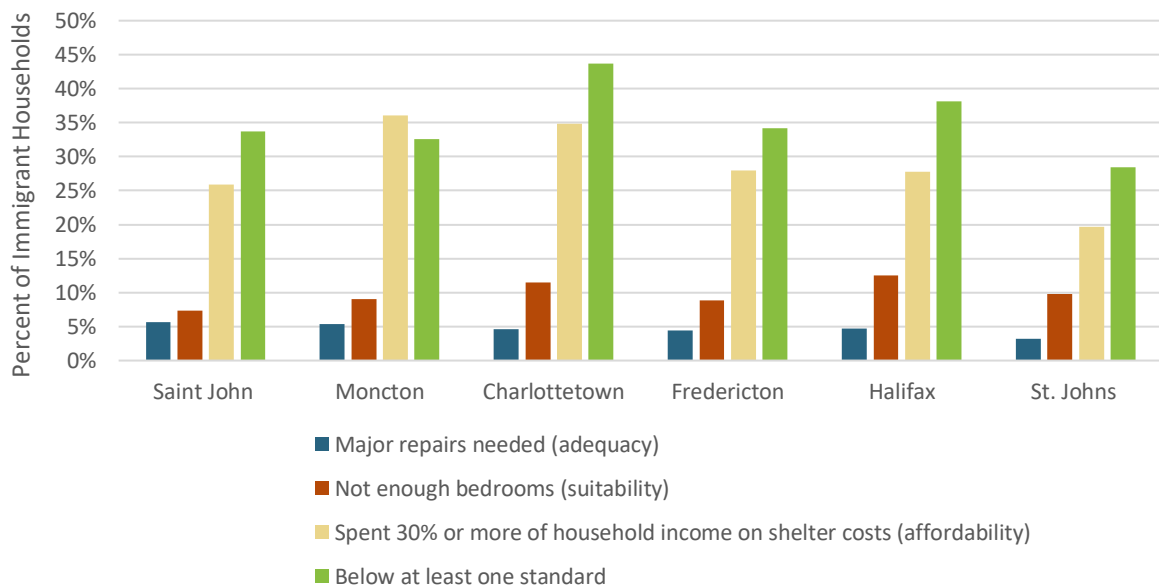


Figure 21. Percent of Core Housing Need for Immigrants in Atlantic Cities. Source: Statistics Canada, 2026

Figure 22 illustrates how the core housing standards of immigrants in Saint John compared to non-immigrants. There is a larger percentage of Immigrant households in each housing need category, aside from adequacy. Most significantly, **Figure 22** shows that two times more immigrants face unaffordable housing costs than non-immigrants.

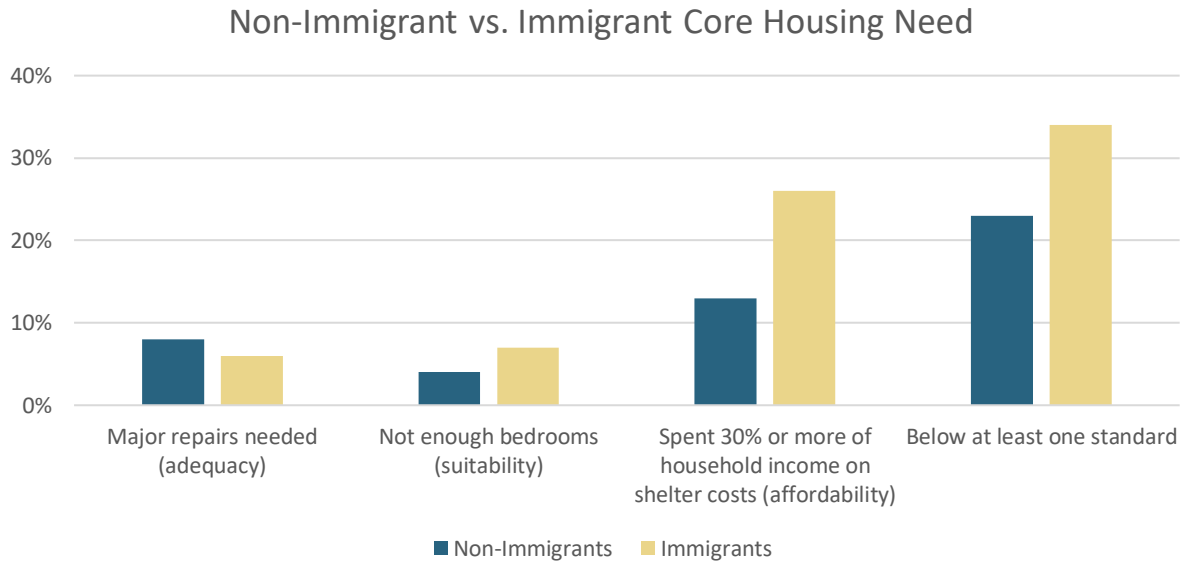


Figure 22. Core Housing Needs of non-immigrants and immigrant households in the Saint John CMA

4.0 Policy Context and Literature Review

4.1 Municipal Plan

Saint John's Municipal Plan, *Plan SJ*, is a plan that reflects the shared collective vision of Saint John citizens. This plan, effective February 21st, 2012, will guide land use and development in the City over a 25-year planning period. When considering the growth and retainment of the Newcomer population, it is important to understand what policies are already in place that encourage Newcomers to come, and stay in the City. Two of the directions for growth and change outlined in *Plan SJ* focus on attracting Newcomers to the City. Direction 2 and direction 8 read as follows:

Direction 2: "Saint John is a City that brings back people that have moved away and is a magnet for newcomers".

Direction 8: "Saint John offers an enviable quality of life, choice and experience for all of its citizens. Saint John: Encourages and fosters a welcoming community of long-time residents, newcomers, and people of different cultures".

To support these directions, *Plan SJ* created a future land use map to highlight intensification areas that will "create an environment that entices Newcomers to the City". In this way, the plan shows a push towards attracting Newcomers to Saint John. But what policies are actually in place to promote this notion? *Plan SJ* has a series of policies focused on population growth, which are relevant to Newcomers. The policies are as follows:

- *Policy AC-34:* Work with the Government of NB and other agencies to provide appropriate services, education and opportunities for newcomers to the City
- *Policy EP-10:* Work with other levels of government and other partners in economic development to encourage immigration to the City to ensure the community has the workforce it requires to further develop the community's economy
- *Policy EP-11:* Recognize the important role the City plays in welcoming new immigrants to the community through the delivery of programs and services
- *Policy LU-32:* Establish a waterfront zone in the zoning bylaw.... Creating the potential for new residential development to accommodate population growth in the Uptown Waterfront, the Uptown and the South End area

4.2 Population Growth Framework

In 2018, the City of Saint John launched their Population Growth Framework in response to the 45 year long population decline in the Saint John CMA. The City identified outmigration as one of the most significant challenges facing Saint John. Adversely, from 2011 - 2016, the population rose entirely due to international migration. With this in mind, the City developed three objectives that work collaboratively to respond to the threat of a declining population. The three objectives include:

1. Attract new people
2. Enhance the newcomer experience
3. Retain population

Additionally, the Framework establishes action items to meet these objectives. Many of these action items are directly applicable to welcoming and maintaining Newcomers in the City. The most relevant action items include:

- 11. Develop and launch a newcomers guide (June 2018)
- 13. Host welcome ceremonies at City Hall for newcomers and immigrants (2018,2019)
- 14. Host an annual residential tour of apartments/condos on the Central Peninsula (2018)
- 15. Host a multicultural festival in Saint John - Culture Fest
- 16. Conduct Research with residents, non-residents and newcomers on why they live/don't live in SJ (Sept 2018)
- 17. Conduct a review of existing City services through a newcomers lens (Dec 2019)
- 20. Encourage social events/ welcoming events (2018/2019)

Further, the framework highlights limitations to population growth which is primarily immigration policy. The Government of Canada and Province of NB have direct oversight and control over the amount and type of immigrant streams permitted to come to Saint John. Thus, targets set out by the City may be limited by national and provincial immigration policies.

Finally, the Framework outlined a variety of services that are focused on attracting, maintaining and supporting Newcomers to Saint John. These include:

- Settlement Services (SJMNR, YMCA)
- Language Support (ASD-S, CVRC, NBCC, PRUDE, SJMNR, UNBSJ, YMCA)
- Youth Support (ASD-S, P.R.O Kids, PRUDE, SJMNR, YMCA)
- Employment Support (PRUDE, SJMNR, YMCA, WorkingNB, Opportunities New Brunswick, Envision)
- Public Awareness/Advocacy (CRVC, HDC, NBMC, P.R.O kids, PRUDE, SJMNR, UNB Saint John, YMCA)

4.3 Literature Review

4.3.1 Residential Market Study (2019)

In March 2019, Turner Drake & Partners LTD. performed a residential market study and analysis for Saint John to provide strategic municipal planning support. This report highlights various demographic and housing information that is relevant in developing a Newcomer housing strategy.

When looking at the population, it is obvious that Saint John has an ageing demographic. The 65+ age group had an 18.8% increase between 2011 and 2016. This large increase is primarily due to the baby

boomers moving into the older census age bracket. Additionally, the birthrate in NB is declining which contributes to a higher average age. Further investigation into population submarkets shows that East SJ has the highest number of “dependants” (0-14yrs and 65+ years).

The report also highlights various aspects of household and family structure in the Saint John CMA. There are 52,870 private households in the Saint John CMA, with 30,210 located in the City of Saint John, and 22,660 in suburban towns & outlying areas. The submarket with the highest number of households is East Saint John with 10,105. However, between 2011 and 2016, almost all submarkets in the Saint John area saw a decline in the percentage of census families with the exception of *Millidgeville*.

Additionally, the report covers an extensive overview of the immigration and migration trends in Saint John. They found that 92.8% of the population in the City of Saint John identifies as non-immigrant. The immigrant population as well as non-permanent residents reside primarily in the city’s North submarket. This includes Millidgeville, the North End and the Old North End. The North submarket saw over 1,000 immigrants arrive between 2011 and 2016 which outpaced the “before 1981” period (which is by definition the largest period). More immigrants living in the Saint John area as of the 2016 census arrived between 2011 and 2016 than in prior periods.

Historically, immigrants form neighbourhoods and communities together with others from their countries of origin, providing newcomers with local support systems upon arrival and facilitating preservation of cultural, religious and linguistic traditions.

Dominant countries/geographic area from which recent immigrants to Saint John have come:

- South East Asia (variety of hotspots)
- Syria (hotspots East, Rothesay, North End and Millidgeville)
- Lebanon (hotspot in North End)
- China (hotspot in Millidgeville and North End)
- Iran (Hotspot in Millidgeville, North End and East)
- India (hotspot in Millidgeville, Rothesay and Quispamsis)
- South Korea (hotspots in Millidgeville, North End, Quispamsis and Rothesay)
- Israel (hotspot in Millidgeville and North End)
- Africa (hotspot in Millidgeville, North End and the Old North End)

The North submarket including Millidgeville, North End and the Old North End could have the majority of immigrants because of the services provided in the area. This area is home to the YMCA, Immigration Relief Community Centre, Newcomers Connections Centre, Consulting Inc., and UNB Saint John.

The data shown in this report indicates that the North submarket dominates as the preferred location for immigrants from the most common countries of origin. The report recommends that the North submarket be prioritized for the next area of revitalization outside the Central Peninsula area, as there is opportunity to capture demand for both renters and owner-occupied homes in the North submarket. It

will also be important to consider housing for students in the North submarket as it is close to UNB Saint John and the Dalhousie Medicine New Brunswick.

4.3.2 Royal LePage Newcomer Housing Survey (2019)

In 2019, Royal LePage commissioned a Newcomer Survey. About 1,500 people, all of whom arrived in Canada within the last 10 years, were interviewed by public opinion polling and market research company Leger for the survey. The survey showed that 1/5 homes in Canada are bought by Newcomers to the country. This number suggests people new to the country are contributing significantly to the real estate demand. It also found that newcomers spend about three years living in Canada before buying a home and that 75% of newcomers arrive with savings or cash to help buy a home.

Royal LePage defined newcomers as people who have lived in Canada for 10 years or less. They include immigrants, students, refugees and citizens from other cities in Canada to work. The survey found that 31% of newcomers are part of a family, 25% are students, and 20% are on their own. The vast majority of newcomers are immigrants.

About 32% of newcomers in Canada own homes. Of these homeowners, the survey showed that 51% buy a detached house, 18% buy a condo, 15% buy a townhouse and 13% buy a semi-detached house. Additionally, the survey found 64% of newcomers to have rented their first home upon arrival.

In 2019, international migration accounted for 80.5% of Canada's population growth according to Stats Canada. In 2017, international migration accounted for 91% of Saint John's population growth which is 10.5% higher than Nation-wide. This shows Saint John needs to cater to newcomer housing needs to retain the newcomer population that settle in Saint John.

Table 13 shows some of the key findings of the newcomer survey for newcomers in Atlantic Canada. When first arriving in Canada, 63% of newcomers rented, 20% purchased and 18% lived with family or friends for their first home. Currently, 49% of newcomers rent, 44% own their home, 6% live with extended family or friends and 2% have other arrangements. Looking at these numbers, a shift to home ownership can be seen. However, there is still a large portion of the newcomer population renting, and some living with friends and family.

85% of newcomers who own a home had savings when first arriving in Canada to put towards their home. Compared to the rest of Canada, more newcomers in the Atlantic Provinces arrive with savings to purchase a home. Additionally, Atlantic Canada sees about 12% more newcomers who own their home. This could be a result of the more affordable housing prices in the Atlantic Canadian region.

Table 13. Key Findings from the 2019 Royal LePage Newcomer Housing Survey

Percentage of Newcomers who currently own their home:	44%
Percentage of Newcomers who currently rent their home:	49%
Percentage of Newcomers who currently live with extended family or friends:	6%
Percentage of Newcomers who have other living arrangements:	2%
Percentage of newcomers who believe homeownership is a good financial investment:	88%

Percentage of newcomers with savings or cash when first arriving in Canada that helped them to purchase a home:	85%
Percentage of newcomers who rented their first home:	63%
Percentage of newcomers who purchased their first home:	20%
Percentage of newcomers who lived with family or friends at little or no cost:	18%

4.3.3 Understanding the Experiences and Perspectives of Greater Saint John's Immigrant Population: From Settlement to Retention Survey Report, 2021

The City, in partnership with the Saint John Local Immigration Partnership, conducted an online survey of immigrants living in the Greater Saint John Area. The survey was open from October to November of 2019 and received 735 responses from immigrants living in Saint John, Quispamsis, and Rothesay. The survey covered a variety of topics with the intention of providing a broad overview of the experiences and perspectives of the Greater Saint John Area immigrant population. A summary of the responses to the housing-related survey questions is provided below. Additional information about the survey can be found in the Understanding the Experiences and Perspectives of Greater Saint John's Immigrant Population: From Settlement to Retention Survey Report (2021).

Newcomer Housing

We understand that the majority of newcomers are settling in the Saint John area. Of those surveyed, 87% of the 735 participants were located in Saint John.

Household Size and Composition

The average household size of respondents was 3.4 people. In total, 13% of respondents reported a household size of 5 people, 26% had a 4 person household, 24% had a 3 person household, 21% had a 2 person household, and 9% had a 1 person household. Respondents from Saint John reported an average household size of between 2 and 4 people. New Brunswick's average household size was reported to be 2.7 people as of the 2016 Census, suggesting that newcomer households are, on average, larger than non-newcomer households.

The composition of households was indicative of nuclear and multi-generational families. 47% of respondents reported their household included people under 24 years of age and people 25 to 64 years of age, representative of a household including parents and children. 30% of respondents reported having people under 24 years of age, people 25 to 64 years of age, and people over the age of 65. This points to the inclusion of grandparents in their household count.

Home Ownership

The survey indicated that newcomers are more likely to be renting than owning their home; 62% of respondents classifying themselves as renters. It was clear in the survey results that there is a relationship between immigration stream and home ownership. Newcomers arriving through work permit and family reunification streams were more likely to own their homes than those who arrived through the study permit, refugee, and economic streams. This would suggest that building units with

more bedrooms may be more productive in a lower-cost ownership model than a rental model, unless the rental model includes more traditional forms of housing, such as single-units or townhouse style developments.

Number of Bedrooms

The majority of respondents lived in two or three bedroom homes; 35% in two bedroom homes, and 36% in three bedroom homes, with 21% living in homes with more than 3 bedrooms. The relationship between number of bedrooms and home ownership was also explored, with the majority of renters living in two bedroom homes and the majority of owners living in three and four bedroom homes. The survey does not indicate if this trend is due to available housing stock.

Length of Time to Find a Home

The survey provided insight into the time it took newcomers to find housing and organized the responses by year of arrival. On average, for those who arrived from 2016 to 2019, it general took less than one month to find housing.

Housing Type & Age of Home

The majority of survey respondents lived in either a single detached home (40%) or an apartment/condo (41%). Only 20% of respondents lived in attached homes (semi-detached, duplex, townhouse, etc).

The survey indicated that respondents living in Rothesay and Quispamsis were generally living in homes that were less than 50 years old. Those living in Saint John were, on average, living in older housing stock.

Housing Journey

The survey explored whether newcomers were moving around the Greater Saint John area after their arrival. 79% of respondents indicated that they have only lived in Saint John.

Housing Satisfaction

Although identified as a major challenge, housing satisfaction was reported to be generally high. 73% of respondents indicated that their housing is suitable to their needs. When exploring the relationship between satisfaction with housing and number of bedrooms, it was found that those who own a home with three bedrooms, renters with two bedrooms were most satisfied with their homes.

Affordability of Accommodations

The survey reviewed the overall affordability of housing related costs. It asked participants to rate the affordability of housing, water rates, energy rates, and property tax. Overall, the affordability of housing was rated favourably among respondents, with most respondents indicating that housing costs are somewhat or very affordable.

4.3.4

Settlement and Housing Experiences of Recent Immigrants

In January of 2016, Pathways to Prosperity developed a study on settlement and housing experiences of recent immigrants in small and mid-sized cities in British Columbia. A lack of knowledge on immigrant experiences in smaller cities issued a need for the study. Understanding how other small cities in Canada responds to the settlement and housing needs of recent immigrants, can help to inform this study.

The B.C. study first highlights what basic needs many immigrants and refugees require to successfully integrate into a new society. This includes: access to settlement and community services, access to affordable, suitable, and adequate housing in a welcoming community, employment opportunities that provide adequate income, access to the education system, and social knowledge and engagement with their new society. Some of the stakeholders that play a critical role in ensuring these basic needs are met include municipal governments, community organizations, and post-secondary institutions. In Saint John, these stakeholders are all present in the newcomer settlement process however, playing a more active role could enhance the newcomer experience and make Saint John a more welcoming community overall.

The study administered various engagement methods to gather information directly from recent immigrants. The participants responded to questions on employment, linguistic, settlement and housing challenges. A number of employment and labour market challenges were identified by the respondents. Specifically, the study found that immigrants had a difficult time finding decent work due to lack of childcare, low wages, and non-recognition for foreign education and work experience. Additionally, the need for a pre-existing social network to support employment searches was highlighted by other respondents. Many survey participants arrived in Canada with some post-secondary education and/or a university degree but did not get their degrees recognized upon arrival. This made it very difficult to find a job in their area of specialization which created frustration during the initial settlement period. Other participants highlighted the linguistic challenges related to finding adequate employment in a small city. Being able to explain what they want to say during interviews, or conversing with co-workers, customers and others proved to be a barrier. Further, based on survey data, it was found that immigrants relied on family and friends to assist in meeting their housing and settlement needs. Several other respondents mentioned they received assistance from their employer or religious group to find housing.

The results from this study's engagement address some gaps in Saint John's data. This study shows that understanding the difficulties faced by newcomers when looking for employment is critical when considering the overall experience of newcomers. In Saint John, English learning programs need to be not only accessible to children, but also to adults who are trying to establish their family in a new cultural setting. Additionally, recognizing that not all newcomers will have a pre-existing social network is critical. If a family or individual does not have relatives, friends, an employer, or religious group to help them find housing before arrival, it is important that there are accessible services that will make the resettlement process simple and successful. This will overall help make Saint John a more welcoming and enjoyable environment for newcomers.

4.3.5 Resettlement of Syrian Refugees in Canada

In 2019, a study was conducted on the experiences of Syrian refugees when settling in Canada. Specifically, the study sought to understand the experiences of Syrian refugees who resettled in mid-sized Canadian cities, focussing on resettlement experience beyond the first year of arrival. This study is relevant to the Saint John Newcomer Housing Study as it provides insight into a more specific topic of resettlement experience beyond the first year of arrival. There was also many Syrian Refugee families who arrived in Saint John at the time this study was being carried out, making it even more relevant to the City.

Researchers administered interviews with Syrian families who arrived between November 2015 and February 2016. The goal of the interviews was to understand the lived experiences of Syrian Refugees when arriving in a new country. Some questions included; “How do you feel about your current housing? Do you feel connected to the local community?” From the interviews, four themes were identified:

1. “Thank God”: Faith and gratitude
2. Isolation, integration, and seeking Canadian connections
3. Unsafe and inadequate housing
4. “It was worth it”: for the family

The primary focus of the study was on resettlement experience, researchers saw the reoccurring theme of faith and gratitude expressed by all interviewees in some form. Particularly, there was a consistent appreciation to God for their safety, housing, and health which proved to be more important to the participants than their concerns over quality of housing, settlement supports, or Canadian society. While participants focused primarily on gratitude related to their welcoming environment in Canada, they also expressed their desire for enhanced Canadian connections. This desire suggests participants value Canadian connections and see the importance for long-term community integration. A core element of this desire for connections with Canadians was language. Similar to the 2016 B.C. study, language is seen as a vital element for successful integration and enhancing social connections. Further, many participants expressed dissatisfaction with their housing situation. Many refugees had to spend extended periods of time in hotels or motels while settlement workers searched for affordable apartments at the social assistance rates families were receiving. Families noted how few options existed and in many cases, were instructed to sign a lease without viewing the apartment. In this study, all participating families had secured housing within a month however, this was accomplished by placing families in insufficient housing averaging six to seven people in a two-bedroom apartment. The housing situation overall lacked in sufficiency, safety, or affordability.

This study’s relevance to Saint John suggests that findings from the study can be directly applicable to newcomers in Saint John as well. All participants in the study experienced tensions between gratitude and frustration. It was obvious that at approximately 16 months into settling in Canada, housing needs were not being met due to insufficiency and unsafe housing conditions in terms of physical and social well-being. The root cause of these housing issues was the unaffordability of housing, which is a common concern nation-wide. Experiences of the participants highlighted opportunities to enhance

settlement supports, income supports, and immigration policy. Recognizing that the City of Saint John does not have control over immigration policy, settlement and income supports are two areas of opportunity that should be considered when developing the Newcomer Housing Strategy.

5.0 Programs, Incentives and Strategies

5.1 Federal Level

5.1.1 National Housing Strategy

Led by the Canadian Mortgage and Housing Corporation (“CMHC”), the National Housing Strategy (“NHS”) works to “strengthen the middle class, cut chronic homelessness in half, and fuel [the] economy” by providing a toolkit to meet 10-year national housing targets. This \$55+ billion plan aims to create a new generation of housing in Canada, through investing in housing initiatives, programs, and infrastructure that establishes affordable, stable, and livable communities. The NHS is focused at a Federal and Provincial level however, some initiatives can be provided at the local level. Key initiatives for the strategy include: the modernization of the existing housing stock, provide resources for community housing initiatives, fund and finance opportunities for new and affordable housing, and finally promote innovation and research in the housing research and data sector.

5.1.2 CMHC Housing Information for Newcomers to Canada

The Canada Mortgage and Housing Corporation offers information to newcomers on renting and buying homes in Canada. For newcomers interested in renting their home, the CMHC provides a guide on “what newcomers need to know”. This guide highlights important housing factors such as types of rental housing, tenant and landlord roles, where and how to look for housing, signing a lease, subletting, keeping your home healthy and safe, maintenance, and lease renewal.

More specifically, the CMHC provides information on how to find and rent a home if you have a large family. Since the average family size in Canada is four people, many newcomer families have a larger than average family compared to Canada’s national average. This means the majority of apartments in Canada are either one or two bedrooms, making it difficult for newcomer families to find suitable housing. The guide suggests renting a house as opposed to an apartment to accommodate more people.

For newcomers interested in purchasing a home, the CMHC offers a homebuyers checklist to simplify the steps newcomers need to take in order to purchase a home. There is also information on what to look for when buying a home, how to make an offer and close the deal, as well as how to choose the best location to suit your needs.

5.2 Provincial Level

5.2.1 Orientation Guide for Newcomers to New Brunswick

New Brunswick's orientation guide for newcomers highlights various aspects involved with finding a place to live in the Province. Specifically, the guide describes the rental vs. home ownership process. The most important information that newcomers will get from this guide is the two most important things to ask when looking for housing:

1. What can you afford?; and
2. Where should you live?

The guide suggests that renting is a smart first step when arriving in New Brunswick because it does not take as long to move into an apartment as it does when you purchase a home. To rent an apartment, the guide outlines the purpose of a lease, rental responsibilities, rights, security deposits, and how to contact the Residential Tenancies Tribunal. The guide details how to purchase a home through highlighting how to obtain a pre-approval, bank assessment criteria, down payments, mortgage insurance, property tax, ownership responsibilities, average home resale prices, and provides details on how to find a home.

5.2.2 Province of New Brunswick, Population Growth Strategy (2019-2024)

New Beginnings: A Population Growth Strategy for New Brunswick 2019-2024 is a provincial strategy which sets growth targets for New Brunswick and determines a plan to achieve them by 2024. The implementation of this initiative is led by the Department of Post-Secondary Education, Training and Labour, in collaboration with the federal government and other provincial departments, partners and stakeholders. The Population Growth Strategy establishes growth targets, which include:

- Achieving a steady increase of newcomers into the province each year, which the goal of annually welcoming up to 7,500 newcomers by 2024.
- Achieve 85% retention of newcomers by 2024 by providing support and encouraging newcomers to settle in New Brunswick communities.
- Achieve a 33% increase of French-speaking nominations by 2024 by continuing to support a 2% increase each year.

The Population Growth Strategy aims to achieve these targets by working toward a series of objectives outlined in the Growth Strategy, which are supported by specific actions. These objectives and actions include:

- Attracting skilled works who are able to help meet labour market needs in the province
 - Encourage employers to engage with immigration processes through partnerships and education/awareness
 - Connect employers with newcomers in the province, country, or outside of the country

- Engage with Indigenous populations and organizations to encourage participation in the provincial labour market
- Enhance and market the New Brunswick brand to potential skilled newcomers
- Help connect international students to employment opportunities in New Brunswick during and after their studies
- Address challenges surrounding foreign recognition issues
- Encourage sustainable economic growth by recruiting entrepreneurs
 - Promote New Brunswick as a good place to do business through partner collaborations
 - Attract newcomers who will create or operate new and existing businesses
- Create an environment which encourages newcomers to settle and succeed with their families
 - Collaborate with other governments, departments, and organizations to provide and share information about immigration processes, supports, programs, and resources
 - Support and enhance settlement services for newcomers throughout New Brunswick
 - Create and implement new ways to offer pre-arrival and orientation services to newcomers
 - Support settlement and integration efforts for entire families
 - Support the retention of international students once they finish their studies
- Create a diverse and welcoming province by engaging with communities
 - Enhance resources to raise awareness about making New Brunswick a welcoming community
 - Work with local governments and organizations to welcome and retain newcomers
 - Encourage diversity in the workforce
 - Promote the successes of newcomers and their contributions to the workforce
 - Use policy to attract and retain newcomers to New Brunswick

5.2.3 Rent Supplement Assistance Program

The Province of New Brunswick offers a rent supplement assistance program to provide assistance to households in need so that they can obtain safe, affordable, and suitable housing. To be eligible for assistance, a household must be in at least one of the following situations:

- They occupy a crowded or inadequate dwelling and they currently pay less than 30% of their income for shelter, but basic shelter costs for an adequate and suitable dwelling available in their market would consume 30% or more of their income.
- They pay 30% or more of their income for shelter and an adequate and suitable dwelling available in their market area would consume 30% or more of their income.
- They have a need for special purpose accommodation.

Tenants who qualify for assistance will have their rents reduced to 30% of the adjusted household income (for rent, heat, hot water, fridge & stove). Landlords will receive the difference between the rent

paid by the tenant and the agreed upon market rent. To make this assistance available, Social Development and an owner sign an agreement, designating a number of housing units to be subsidized (agreements can be renewed). This program is extremely limited.

5.2.4 Atlantic Immigration Pilot

The Atlantic Immigration Pilot (AIP) is a program delivered jointly by the Atlantic Provinces, the Federal Government, immigration service providers, and in partnership with employers.

The AIP was designed as a three year program to promoting economic growth, attracting and retaining skilled immigrants and international graduates. The objective of the program is the long-term retention and integration of newcomers. The program's success has been attributed to its focus on employers, settlement support provided to both employers and applicants, and high levels of collaboration among key agencies and stakeholders. The program is employer driven, meaning that employers endorse prospective immigrants prior to the application process. Key actors and stakeholders of the program include Immigration, Refugees and Citizenship Canada (IRCC), the Atlantic Provinces, employers, settlement provider organizations, and the Atlantic Canada Opportunities Agency (ACOA).

The AIP has three permanent resident streams: the Atlantic High-Skilled Program (AHSP), Atlantic Intermediate-Skilled Program (AISP), and the Atlantic International Graduate Program (AIGP). The AHSP is specific to management and technical professionals with a high school or college diploma, with jobs that are at least one year. The AISP targets jobs where high school and/or specific job training is required, and the job must be permanent. The AIGP is specific to jobs requiring at least a two year degree, and work experience is not required as this stream is designed for students.

Over the course of the AIP, the pilot has settled over 10,000 permanent residents to Atlantic Canada. Participating employers have made over 9,800 job offers in sectors such as health care, accommodations, food services, and manufacturing. One year after the AIP, 90% of applicants were still living in the region. The AIP has been transitioned into a permanent settlement program, beginning January 2022.

6.0 Stakeholder Perspectives

6.1 Methods

To better understand the current state of housing for newcomers in Saint John, it was necessary to obtain input from key stakeholder groups. Key stakeholder interviews were performed to bridge the gap between what was uncovered in the existing data and the lived experience of newcomers. Interview participants highlighted how newcomers relate to housing adequacy, affordability, and suitability in Saint John, and helped to identify the most common challenges and potential opportunities for newcomer housing. The objectives of the key stakeholder interviews included:

- Understand the adequacy of housing for newcomers;
- Understand the suitability of housing for newcomers;
- Understand the affordability of housing for newcomers;
- Understanding the experience in finding housing when coming to Saint John;
- Uncover the barriers to resettlement; and
- Identify opportunities for newcomer housing.

Dillon worked with the City of Saint John and Develop Saint John to develop a key stakeholder list that represented institutions, organizations and government offices that worked with a range of newcomer groups. Key stakeholder interviews were held in November 2020.

Key Stakeholders included representatives from:

- The Saint John Newcomers Centre;
- The Saint John YMCA;
- The Atlantic Immigration Pilot Project;
- The University of New Brunswick Saint John;
- Province of New Brunswick Department of Social Development; and
- PRUDE Inc.

6.2 What We Heard

Interviewees were asked to identify challenges that newcomers faced in three categories: adequacy, affordability, and suitability. Interviewees responded based on the experiences of the newcomers they work with at their respective organizations. **Table 14** highlights the housing adequacy faced by newcomers as identified by key stakeholders.

Table 14. Housing Adequacy

Theme	Supporting Feedback
Public Housing	<ul style="list-style-type: none"> - Issues including broken heat, broken appliances, water leaks, bed bugs and mice are common in public housing in the winter
Property Management	<ul style="list-style-type: none"> - Killam properties maintains units well and are appealing to newcomers - Many students choose to live in Killam properties or Hazen apartments - When dealing with smaller property management companies or individual landlords, there is increased competition faced by prospective renters and thus some newcomers feel discriminated against for language barriers or having multiple children - Newcomers prefer in-suite laundry, the concept for some of shared laundry facilities is unfamiliar and not preferred - Modern unit design, such as open concept units, where kitchen, dining and living spaces are combined are not preferred amongst many newcomer families
Home Ownership	<ul style="list-style-type: none"> - Newcomers prefer newer builds because of their unfamiliarity with renovation needs and lack of connections with trustworthy trades people - Newcomers from middle-eastern and African countries are used to stone homes which is very different from the wood homes in Canada; unsure of how to repair - Many newcomers are unfamiliar with the process for renovations/ repairs and how to engage contractors
Lease Challenges	<ul style="list-style-type: none"> - Newcomers sometimes arrive in the middle of the month which makes it difficult to find adequate housing because most leases start on the 1st - Job security is the priority so newcomers do not like yearlong leases because they are tied to their apartment if they have to move for a job

After completing interviews with a variety of stakeholders, it is apparent that housing adequacy effects groups of newcomers differently. Newcomers living in public housing often face more issues with the condition of their housing than newcomers settling into market housing.

Refugee families are primarily occupants of public housing. There is a significant waitlist for public housing because of the high demand from refugee families and Saint John locals. Public housing is often a good option for refugee families upon arrival because they are older units that often have more rooms to house their larger families. Families that work with the YMCA prior to arrival will typically live in a temporary apartment for two weeks while they look for an appropriate subsidized or market housing unit. The families will usually select a subsidized unit as they are approximately \$400 - \$450/month for a 3-4 bedroom all included, while market rentals are approximately \$1200/month for a 3-4 bedroom, no utilities included. In addition to the cost of rent and utilities, internet is much cheaper for residents living in government owned housing. For example Rogers has an internet package for \$12/month for residents living in government funded housing, compared to over \$75/month for general public. Considering the significant cost difference, refugee families will usually choose to live in public housing until they can afford to move. The trade-off for living in public housing is the adequacy. Common issues reported by

refugee families in Saint John include broken heaters, broken appliances, water leaks, bed bugs, and mice. It is important to note that many of these issues are more prevalent in the winter months.

Table 15. Housing Affordability

Theme	Supporting Feedback
Public Housing	<ul style="list-style-type: none"> - Refugee families heavily rely on social assistance to pay for their housing - Public housing = \$400 - \$450/month with utilities included for a 3-4 bedroom
International Students	<ul style="list-style-type: none"> - Students will sacrifice housing adequacy for affordability - Students will also live in areas that are not as safe because they are more affordable (North end off Adelaide) - Students are usually here for only 8 months so they do not like year leases - Students would like living Uptown or in Millidgeville but there is a lack of affordable options
Market Rentals	<ul style="list-style-type: none"> - Market rental = approx. \$1200/month without utilities for a 3-4 bedroom - Parents working minimum wage jobs can usually afford \$1000 - \$1200/month as long as they have their child benefit income
Home Ownership	<ul style="list-style-type: none"> - Newcomers sometimes have a difficult time purchasing a home right away because they do not have a credit history in Canada - Economic Immigrants usually look for a house to purchase after a year of arrival <ul style="list-style-type: none"> - Newcomers look for homes in the \$180,000 - \$250,000 range - There are not many new homes in the Saint John area for less than \$300,000 <ul style="list-style-type: none"> - Better value for money in Fredericton and Moncton

Maintaining the affordability of units in Saint John was identified by various informants as one of the biggest challenges that Saint John will be faced with in the future. As the population in Saint John continues to grow, the demand for housing will follow suit. Without the creation of new units to keep up with the demand, housing will become increasingly unaffordable. As stated by key informants, economic immigrants typically look for units under \$1200/month with utilities included. Families that have both parents working minimum wage jobs can usually afford \$1000 - \$1150/month all included as long as they have child benefit income. When the time comes to purchase a home, newcomers will typically look in the \$180,000 - \$250,000 range. However, there are not many new homes on the market in Saint John or the surrounding areas for under \$300,000. Interviewees highlighted that the largest housing need for newcomers is single-detached, semi-detached or row housing, new constructions for under \$250,000.

Various informants underscored the issue of newcomers leaving Saint John for similar Cities like Moncton and Fredericton because it is easier to find jobs in these locations, and there is better housing value for money. It was also noted that some newcomers prefer Moncton, simply because they have better transit than Saint John and newcomers do not usually have a vehicle upon arrival.

Many newcomer families cannot afford housing that suits their needs without establishing a stable job first. Interviewees stated that newcomers always prioritize a job before housing. If they are able to find

employment in another city, they will move. As a result, newcomers do not like signing yearlong lease agreements because if they need to move for a job, they will be tied to the apartment.

Table 16. Housing Suitability

Theme	Supporting Feedback
Children	<ul style="list-style-type: none"> - Most newcomer families prefer 3 – 4 bedrooms - Newcomers often rent apartments that are too small because of availability - Landlords occasionally refuse families if there are too many children - Neighbours do not like children in apartment buildings because of the noise <ul style="list-style-type: none"> - Refugee families typically have 6 or 7 people in their household <ul style="list-style-type: none"> - Number and size of rooms is an issue - Uptown is not promoted towards newcomer families because of the nightlife and there is a perceived lack of opportunity for children to safely play outside and the negative perception of the Prince Charles and St. John the Baptist King Edward Schools.
Accessibility	<ul style="list-style-type: none"> - Parents in newcomer families are often in the senior age group and it is difficult to find accessible units in the right price range and the right number of rooms <ul style="list-style-type: none"> - Important to be near grocery stores and transit
Public Housing	<ul style="list-style-type: none"> - Public housing is often older so there are more bedrooms which is good for refugee families - Many families apply for housing through NB housing but do not hear back
Location	<ul style="list-style-type: none"> - Newcomers coming from larger cities are more drawn to areas with shopping like East side SJ <ul style="list-style-type: none"> - West side SJ is growing in popularity for newcomers - Refugee families like being close to the YMCA
Housing preferences	<ul style="list-style-type: none"> - Newcomers like having a backyard for gardening; it can be therapeutic for many - Some households will locate near other newcomer families while others prefer being more integrated into the existing community - Newcomer families do not typically have cats or dogs but about 10-15% will have birds
Transportation	<ul style="list-style-type: none"> - Newcomers typically cannot afford a car upon arrival so being near public transportation is essential - International students prioritize being near transit when looking for off campus housing <ul style="list-style-type: none"> - Students and refugees typically locate to areas with good transit - Economic Immigrants usually buy a car within 3 months of arrival <ul style="list-style-type: none"> - Refugees usually buy a car within 3-6 months of arrival - Newcomers often have to pay double for car insurance, increasing household expenditures disproportionately over non-newcomers

The availability of suitable housing for newcomers is currently one of the biggest challenges for newcomer housing. There is a lack of large units in an affordable price range. On average, newcomer households are much larger than the average Canadian household. As a result, newcomers require more

bedrooms to obtain standards set by CMHC based on the National Occupancy Standard (NOS), which is maximum two people per bedroom.

It was also identified that there is a lack of family friendly housing options. This relates to landlords turning away large families and the unappealing nature of apartment buildings for households with kids.

7.0

Key Findings

There are many conclusions that can be drawn from analyzing the above data, policies and programs related to Newcomers and their housing needs and experiences in Saint John. These conclusions and discussions are provided in the section below as a series of key findings. Section 7 provides further actions to be considered by the City to continue to enhance newcomer settlement, specifically related to housing, in Saint John.

Years of Population Decline has reversed, primarily fueled by Newcomers

The City of Saint John has experienced significant population decline since the 1980s. The City's population fell from a high of 89,000 in the 1970s to a low of 67,000 in 2016. Most recent population estimates provided by Statistics Canada indicate a population of 71,364 as of July 1 2020, a 0.6% growth over 2019 and a 5% growth over 2016. Population growth is attributed primarily to newcomers, who are fueling over 90% of recent growth figures and could be attributed to the increase in natural growth through an increase in births in recent years.

Saint John settles approximately 20% of New Brunswick's Newcomers

90% of newcomers to New Brunswick settle in the Province's three largest city's; however, disproportionately. Saint John welcomes fewer immigrants year over year than both Fredericton and Moncton. While, many factors contribute to newcomer settlement, including the primary influence, employment, this finding suggests that Saint John has capacity to welcome a greater proportion of newcomers, in line with Fredericton and Moncton at 30%. Additionally, the Province of New Brunswick has established a target of welcoming 7,500 newcomers annually by 2024. If this target is achieved, then Saint John can anticipate 1,500 to 2,250 newcomers each year over the next few years. While, the COVID-19 pandemic impacted immigration rates in 2020 and will likely continue in 2021, it is unsure if these global health crisis will impact the Province's 2024 immigrant targets.

Saint John is experiencing historically low vacancy rates

For the first time since CMHC began tracking vacancy rates through the *Rental Market Survey* in 1990, Saint John's vacancy rate, of the primary rental market, has dipped below a healthy rate of 3%. In October 2020, vacancy rates across the City average 2.9%, suggesting a tighter real estate market where demand is not keeping up with supply. Across the City, vacancy rates vary, with Millidgeville at 2.1%, the West Side at 1.2%, Uptown at 2.3%, North End at 2.6% and the East Side at 3.5%. Low vacancy rates

Saint John's primary rental market fees are increasing

increase competition for renters in the primary rental market, which can lead to issues with housing affordability and suitability.

As vacancy rates across the city lower, historical rent prices are occurring at increasingly higher rates, year of year. While Saint John experiences a relatively lower cost of housing within the national context, any increase in housing costs impacts overall affordability. Over the last three years, Saint John has seen 3-4% annual increase in rental prices, most pronounced by a 7% increase in median rents between 2019 and 2020 in the City's uptown, where the median price rose from \$760 to \$816. Furthermore, the median price of three bedroom units in the Uptown increased 10.4% over the same period.

Newcomers are settling in specific neighbourhoods

Newcomers to the region are primarily settling within the City of Saint John, with few exceptions. Within the City, Millidgeville and North End neighbourhoods are 'hot spots' for newcomers. Through discussions with settlement agencies, it was found that communities of newcomers tend to settle together, which may reveal why there are significant concentrations of immigrants from certain countries in specific neighbourhoods. Additionally, based on experience, settlement agencies and professionals involved in settlement (such as real estate agents) tend to promote some neighbourhoods over others due to prior success. Generally speaking, newcomers are coming with families and are settling in 'family friendly' neighbourhoods, such as Millidgeville, due to the neighbourhoods diversity and availability of housing, access to transit, proximity to the University, Hospital and schools. Key informants indicated that newcomers generally avoid the City's Uptown neighbourhood due to its perceived active nightlife, quality and availability of housing, and the negative perception of the two Central Peninsula Schools. It is estimated that newcomers from Asian countries will continue to fuel immigrant growth in the years ahead, thus, it is anticipated that the North End and Millidgeville will continue to be a highly sought neighbourhood.

Recently, newcomers from Syria, admitted as refugees are concentrated within the city's North End and Uptown submarkets. This is due to the fact that these newcomers are primarily settling into public housing, concentrated in Crescent Valley and Crown Street.

Newcomers have specific housing needs and preferences

This study revealed specific housing needs and preferences attributed to newcomers. Generally, newcomers are new to Canada and have a preference for new construction, to mitigate concerns related to repairs and maintenance of older structures – while this is primarily a preference when purchasing a home, it also remains true for newcomer renters as well.

There are some specific design influences as well. Generally, newcomers prefer in-suite laundry facilities over common laundry facilities in a building. Newcomers prefer separated living quarters over recent design trends for open concept kitchens/ dining/ living rooms.

Generally, newcomers are also immigrating to Saint John with families or a plan to welcome additional family members in the short term. As such, newcomers typically require larger unit sizes, either three or four bedroom units.

Newcomers are experiencing core housing needs at higher incidences

When assessing core housing need, whether adequacy (major repairs needed), suitability (not enough bedrooms) or affordability (spend more than 30% of income on housing), immigrants experience core housing needs at higher rates than non-immigrants in Saint John. Most concerning, 25% of immigrants spend more than 30% of their household income on shelter costs, vs less than 15% for non-immigrants. The only standard where immigrants are performing better than non-immigrants is on adequacy, where immigrants are reporting a need for major repairs at lower rates, likely due to their preference or self-selection for newer builds.

Saint John has an older housing stock

While it is understood that newcomers prefer modern or newer construction, Saint John's housing stock is significantly older than provincial peers, primarily Moncton and Fredericton. 73% of the city's housing stock is more than 40 years old, having been built prior to 1980. Furthermore, just 8% of housing has been built between 2006 and 2016, considerably lower than both Fredericton and Moncton.

Saint John has a higher incidence of 3 bedroom + units

In assessing housing suitability, it is well accepted that newcomer families prefer and need units with more bedroom, generally three or more bedrooms. Saint John has over 1,500 housing units with three or more units within its primary rental market, which is significantly higher than both Fredericton and Moncton. While recent vacancy rates amongst these units are higher in Saint John

than in Moncton and Fredericton, a suggestion for this may be due to Saint John's supply of three bedroom units may existing within older, pre-1960 housing stock in older and less desirable (for newcomers) neighbourhoods.

Newcomers face barriers in accessing housing

Newcomers face multiple barriers in accessing housing, especially in a tightening rental market with increasing competition. Newcomers arrive in Saint John with vulnerabilities. In some circumstances they are unfamiliar with the financial literacy involved in accessing housing. A significant barrier to ownership is a lack of credit history when arriving in Canada. Without a solid credit history, newcomers are unable to secure a mortgage, forcing prospective owners to be renters. Additionally, some newcomers are arriving in Saint John without securing employment and thus do not feel comfortable or having limited capacity to sign yearlong leases.

Additionally, key informants noted concerns related to discrimination from some newcomers, especially in accessing the secondary rental market, with individual landlords versus property management companies. In a tightening rental market, newcomers face increasing competition in the market and incidences of discrimination based on language barriers or the number of children has prevented newcomers from securing adequate or preferred housing.

The Pace of Development in Saint John has increased, but has not kept up pace with demand for housing

Years of declining growth has stunted new housing developments across Saint John. While, recent trends show that the pace of new construction and housing starts has increased in recent years, it has not been at a pace that matches demand, as evidenced by the historically low vacancy rates and increased prices of housing sales and rentals. Additionally, new housing starts have been primarily driven by multi-unit starts, and within multi-unit builds, the number of bedrooms have been limited to one and two bedroom units. Starts for semi-attached and rowhousing has not kept up with the pace of peer municipalities, primarily Fredericton and Moncton. The City must attract additional developers to build a diverse range of housing, from single detached, semi-attached, rowhousing, and apartments with three bedroom units to meet the anticipated future demand in the city's housing stock. There are risks to overall housing affordability if the market does not meet the demands for housing, which will contribute poorly to core housing needs across the City.

There are public sector solutions needed to improve housing outcomes for Newcomers

While much of the housing needs of Newcomers can be solved by the private sector, there are Newcomers, primarily refugees, whose housing needs are met by public sector initiatives, primarily through the Province of New Brunswick's Department of Social Development's Public Housing and Rent Supplement Programs. The City can play an advocacy role to assess future demand for public housing requirements as it relates to Newcomers, especially refugees in the future. Additionally, housing non-profits and cooperatives in the City of Saint John can play an increasing role in Newcomer settlement, especially future refugees, if expanded access to the Province's rental supplement assistance program can be obtained.

There are limited options for short-term rentals

Newcomers and newcomer agencies have stated concerns that there is a lack of short-term rental accommodations to provide temporary housing for newcomers in the City while they secure permanent housing. This is more often in the form of Airbnb housing, offered by individuals in the secondary rental market or owner-occupied housing. The COVID-19 situation and current real estate market conditions has exacerbated this problem. COVID-19 has significantly reduced the demand for tourism accommodations in the City, thus many AirBnB uses transitioned to long-term rentals.

A hot real-estate market

The current housing market is creating difficult conditions for prospective buyers in the region. As of November 2021, the number of active listings across Saint John is at its lowest number on record. This has created a competitive sellers' market, where listings are moving fast, often sight unseen, and above asking price. This competitive market makes it difficult for newcomers, who face additional settlement related barriers, to navigate the home-buying process.

There is a trend experienced by developers where empty nesters are selling their 3-4 bedroom homes across the region and transitioning to purpose-built rentals. There could be an opportunity for Envision Saint John to explore innovative models that promote these sellers to hold onto their properties as a real estate investment and transition them to the secondary rental market – this would provide an increased number of rentals in a desirable housing form (single-units), which providing income generating opportunities for the would-be sellers.

8.0 Recommendations and Planning Considerations

8.1 Attract Developers to Meet the Demand for Future Housing

It can be assumed that years of low or negative growth stunted Saint John's development community, in both capacity and risk tolerance. As green shoots emerge, housing indicators show that Saint John's real estate and rental markets are under increasing pressure. Vacancy rates within the primary rental market are at historic lows and housing sales are at historic highs; so are prices. The market is in need of additional supply across all housing types to meet demand. Although moving in a positive direction, the City has not seen similar growth rates as their peer municipalities, Moncton and Fredericton, over the last decade. This has negative consequences to the newcomer settlement experience who are seeking affordable, suitable and adequate modern construction as they settle into the community.

While building permits and construction starts over the last three years are up across the City, a review of recent development applications show a troubling trend. Proposed housing appears to be targeted to a limited market; the aging population, those empty nesters looking to downsize, or young professionals looking for housing opportunities in the core of the City. A review of recent media coverage confirms that the development community is catering to recent demand on these market segments, rather than newcomers.

A sample of recent permits and developments is showcased below:

Development	Neighbourhood	Unit Composition
The Wentworth	Central Peninsula/ South	83 units (one and two bedroom)
The Telegraph	Central Peninsula/ South	34 units (one and two bedroom)
The Atlantic	Central Peninsula/ South	29 units (one and two bedroom)
The Wellington	Central Peninsula/ South	47 units (50/50 mix of market and affordable)
Victoria Commons	Old North End	14 units (affordable)
Arlington Place	Millidgeville	89 units
Millidge Avenue Development	Millidgeville	88 units (one and two bedroom)
Calabria Estates		126 units 40 Townhouse 86 unit apartments
Viva Development – Taylor Avenue	North End/ Crescent Valley	50 units (one and two bedroom)
Viva Development – Fallsview Village	West Side	Rowhouse Development

While the above is not an exhaustive list of recently proposed developments, it does highlight gaps in the market as it pertains to newcomer housing. We know from this study that there is a demand for new housing in the City, including larger rental apartments (3 or more bedrooms), single- and semi-detached dwellings, and rowhouses that are offered for rent or private ownership. Recent developments highlight that the market is clearly responding to a demand for one and two bedroom units; however, demand for newcomers and newcomer families is not being met. One gap is clearly adding more three bedroom options within new developments, especially in newcomer hot spots, such as Millidgeville. Additionally, the bulk of construction activity appears to be in the Uptown area, while this is beneficial development for the City, we know that newcomers are seeking neighbourhoods away from the core, such as Millidgeville and the East Side. It will be important for the City to incentivize development suitable for newcomers in these areas.

In speaking with developers about the inclusion of three bedroom units within new developments, the primary constraint came down to market absorption. One developer noted that, typically, three bedroom units are reserved for luxury, penthouse suites. While others noted that the monthly rent for a three bedroom unit would be significant, between \$2,000 and \$2,500. The higher rent creates a barrier to these units being accessible to a broad income bracket.

One promising sign is the town and row house developments being offered by Viva Developments at Fallsview Village and Calabria Estates off Mountain View Drive. While the townhouse option at Calabria Estates is planned for a later phase, Fallsview Village is currently under construction. These units are owner units and not intended for the rental market. The City should explore incentivizing and encouraging developers to create more town and rowhouse options within the City's rental market, specifically in Millidgeville.

In speaking with developers, purpose-built rental town and rowhouses are difficult to plan for due to the land requirements for the development when compared with the units per square foot for a typical midrise multiunit. In speaking with developers and property management firms in the Moncton region, a few anecdotes were noted: purpose-built rental town and rowhouses or two-unit (duplex style) offer a competitive advantage in the rental market, attracting renters who want the amenities associated with home ownership but are not necessarily ready to enter the real estate market. Additionally, a higher unit count is typically necessary for a project to be viable, such as 24 – 36 or more units in a single development. Incorporating town and rowhouse units into purpose built rentals is also a trend seen in other jurisdictions, such as Ontario and can be seen locally at the St. Andrew and St. David United Church Residential Development on Duke/Charlotte Streets in Uptown Saint John. These denser, more compact options allow for increasingly efficient use of land while meeting the unit style demand of the market. Another aspect that is important to note is that the property management firm in Moncton who is building diverse, purpose built rental housing is both building and managing the development and has not sold off the property to a REIT.

Millidgeville has land available for new developments; however, there appears to be infrastructure constraints in the area, particularly with water and sewer infrastructure within the University Avenue

area. While these constraints have already impacted the number of units at Arlington Place, there remains capacity within that development to increase the provision of townhouse units. It is recommended the City address infrastructure constraints to support additional development in the Millidgeville area.

The recent Residential Market Study (2019) estimates the total incremental housing demand by housing type in Saint John until 2028 (Figure 23). Taking the base scenario, Saint John will require the construction of over 3,000 single family houses, 900 rowhouses or semi-detached dwellings, and over 1000 apartment units. The current development trends indicate that the City is adding apartment units to its housing supply, but the pace of single family and rowhouses or semi-detached dwellings is not keeping up with the needed pace.

The City should work to incentivize development that meets the housing needs of Newcomers, such as developments that include three bedroom rental units outside of the Central Peninsula and townhouse or semi-detached intended for both the primary rental market and home ownership. New Single Family development should also be sought.

As Fredericton and Moncton continue to develop diverse housing choices, more newcomers may settle in those regions. This will negatively impact Saint John’s growth. Developers in the Moncton region are seemingly realizing the value of newcomers on the housing market and are developing newcomer-specific rental housing, as shown in Figure 24.

Incremental Demand for Housing Units by Housing Type – Saint John CMA 2018-2028			
	Low	Base	High
Single Family	1,618	3,352	5,199
Semi-Detached / Row	448	929	1,441
Mobile	164	340	528
Condo	9	18	28
Apartment	504	1,044	1,619

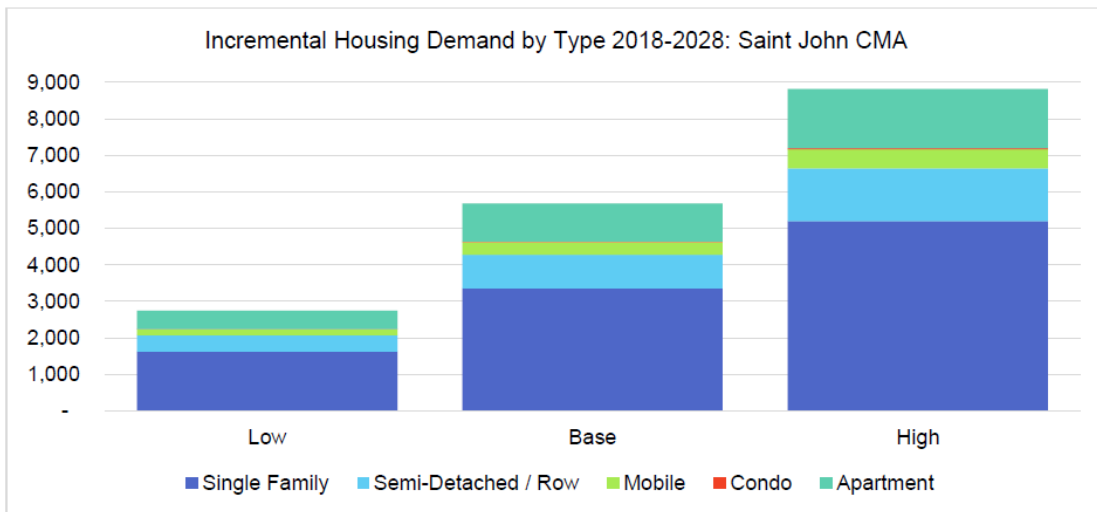


Figure 23. Incremental Housing Demand by Type (2018-2028), Saint John CMA

News

Dieppe Rowhouse Development Will Offer Three-Bedroom Units For Families

Dec 3, 2020 • by Inda Intiar



Image: Lebson Realty

MONCTON – [Lebson Realty](#) is building 30 three-bedroom row houses in Dieppe to be rented out, targeting a niche in a region that's seeing more young families move in from different parts of Canada and the world.

Figure 24. A sample development in Dieppe that is filling a demand created by Newcomer cities in the region; the City should convey the need for similar style developments in Saint John to help fill this void.

8.2

Convey the Value Proposition of Newcomers on Housing

Over 90 % of Saint John's population growth is attributed to immigrants. While the global COVID-19 pandemic is having an impact on settlement figures for 2020 and 2021, the Province is expecting to welcome 7,500 newcomers annually by 2024. If these targets are met, Saint John can reasonably expect 1,500-2,250 newcomers settling in Saint John each year, creating unique demands across the City's Housing Continuum:

- Some of these newcomers will be refugees who will require adequate housing and supportive services through either public or social housing. The 2015 Syrian Refugee Crisis proved that planning for a large influx of newcomers is difficult as it is tied to the uncertainty and unpredictability of tragic world events.
- Many newcomers are coming with families and are moving to Saint John to join friends, family or communities who have established roots in the City. Many of these newcomers will be landing in Canada for the first time with no credit history and a poor understanding of the nuances of our housing supply and market;
- Many newcomers with families are seeking larger rental units (three plus bedrooms) at affordable prices (\$1,200- \$1,500/unit), away from the core. Many would prefer the option to rent townhouses or row houses with access to a yard if these rental types were available.

Working with the development community, including the development communities in peer municipalities, to support the development of housing that responds to the predicted level of growth is crucial. Creating a value proposition for these larger units and diverse housing typologies will support the existing housing market and prepare the City to welcome an influx of newcomers, regardless of the circumstances under which they arrive.

8.3 Leveraging Government Controlled Property for Intensification in Desirable Areas for Newcomers

The City is fortunate to have many government or institution controlled lands throughout the City. These lands provide an opportunity for Governments, either provincial or municipal to pilot novel housing ideas or projects in locations preferred by newcomers to the region. Additionally, if the Province or City are to have influence over housing, developing government-controlled lands provides an opportunity to establish criteria development within its land disposition process. This could include programs that prioritize projects or proposals that introduce new, diverse forms of housing that cater to the needs of a changing demographic, including a growing population fueled by newcomers. This section outlines potential areas throughout the City where this opportunity exists.

8.3.1 Revisit Crescent Valley Masterplan and Develop New Model

In 2010, the Province of New Brunswick retained consultants to prepare a strategy to redevelop Crescent Valley, a provincially-owned subsidized housing development. The plan (**Figure 25**) included intensifying the lands from the existing 300 units to 1,200 – 1,500 units. The intention was to introduce mixed-income housing, shifting the concentration of subsidized units from 100% to 20-25%, with the balance being mid-range market housing, while retaining the same number of subsidized units. The Plan was never realized; however, with renewed interest in the Federal and Provincial Governments to create more housing, this strategy should be revisited.

The federal government has recently included a mandate to create more than 100,000 mid-range housing throughout the country. This will likely be realized through the participation of the Provinces.

The Province of New Brunswick's Department of Social Development is responsible for the provision of housing in New Brunswick and currently manages Crescent Valley. This property is located in a strategic area and is set up through policy in Plan SJ to intensify and introduce a mix of land uses. The current zoning for the property is mid-rise residential, which is a non-restrictive zone that permits a broad range of housing options, from single-units to rowhouses to multi-units. The surrounding context provides a broad range of uses, including a primary school, Hazen White-St. Francis, the YMCA, a commercial strip plaza with a grocer, a convenience store, a Dollarama, Superstore and NB Liquor outlet. Additionally, the area immediately to the west of the property, surrounding the Xerox office building on Technology Drive was recently re-designated to accommodate a significant residential development, comprised of 500-550 units across eight multi-unit buildings, featuring 40% one bedroom units and 60% two and three bedroom units. This proposed development, along with the potential for a redeveloped Crescent Valley would add significant density in a highly desirable location, with good transit access and walkable services.

Currently, Crescent Valley is home to many Syrian refugees who were settled in the area between 2015 and 2017. Currently, this population is concentrated among low-income residents through government-subsidized housing. Introducing mixed income housing throughout the area would seek to revitalize the area and improve quality of life outcomes.

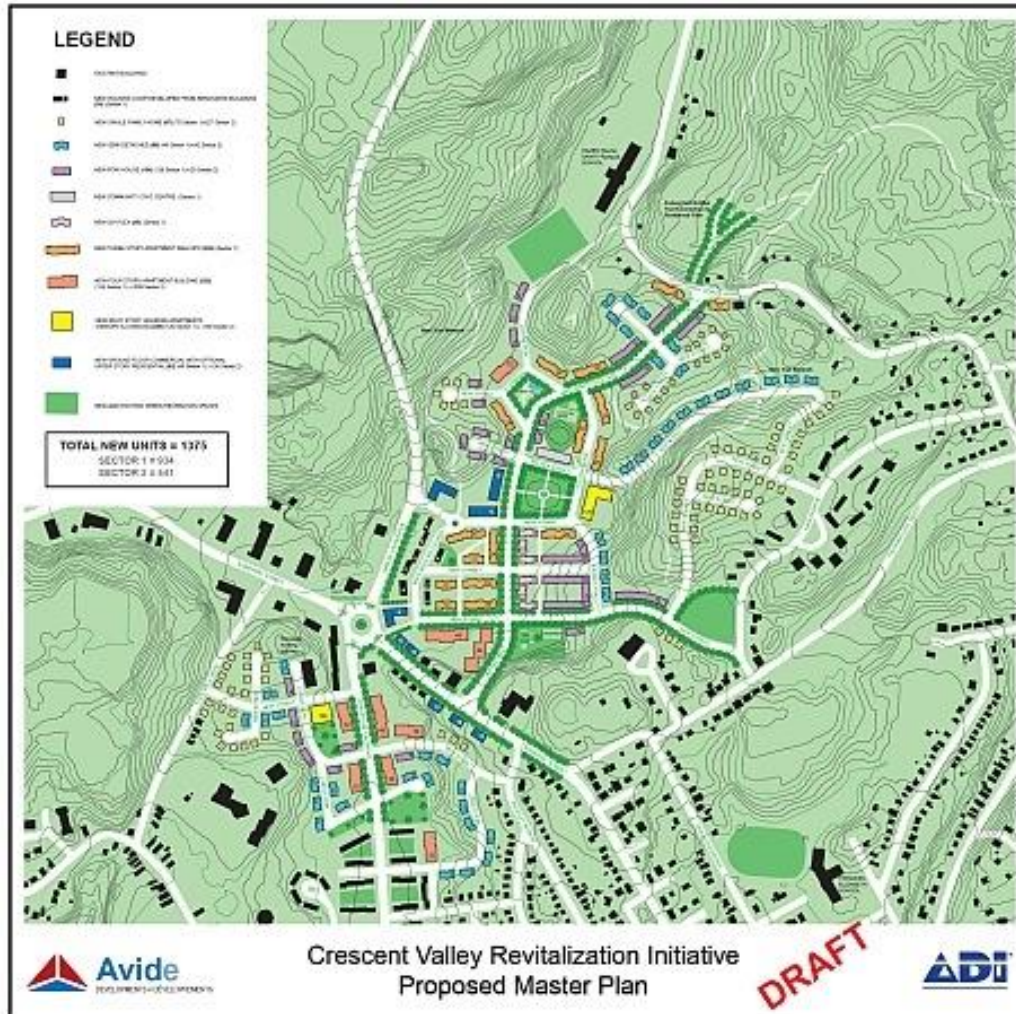


Figure 25. Proposed Crescent Valley Revitalization Master Plan (2010, GNB)

8.3.2 Alignment of Hazen White-St. Francis & Centennial School Rationalization with Housing Initiatives

The Province of New Brunswick has identified that replacing Hazen White-St. Francis and Centennial Schools in the City's North End (in the vicinity of Crescent Valley) as a priority. In the department's latest 2021-2022 rationalization, this project is ranked as the fifth highest priority project, suggesting a replacement may be realized in the short term (2-5 years). This presents an opportunity to coordinate this strategic infrastructure project with a housing strategy, with a specific lens to introducing mid-range housing options, with a mix of purpose-built rental housing and owned units. Opportunities exist to:

- Site the new school facility with proximity to the YMCA on Churchill Boulevard/ Ropewalk Road, which is land owned by the Province that provides good access to services, Early Learning Centres and school facilities.

- Redevelop the former school sites for housing, with a focus on a range of mid-range housing options suitable for the city's changing demographics including newcomers.

8.3.3 Provincial Property in Millidgeville

There is a considerable amount of land surrounding major community facilities in Millidgeville, specifically the areas highlighted in yellow in **Figure 26**. This land is in a highly desirable area and is adjacent to the City's only francophone school, which may be desirable for some newcomer families. This features a blend of housing types, from single family homes to multi-units. It is recommended that the City work with the Province of New Brunswick to identify opportunities to open these lands up to development. The development framework for this area is currently not set up for residential development. The future land use designation of the areas highlighted in **Figure 26** is Major Community Facility, which is intended for institutional uses such as the schools on the subject properties. Additionally, the zoning is Major Community Facility zone, which does not permit residential uses. If the City worked with the Province to offer these lands for redevelopment, the City could proactively prepare an amendment to Plan SJ and Zone SJ to facilitate new residential development. It is important to note that this area is located within the City's Primary Development Area and is accessible by Public Transit, via Boars Head Road and Woodward Avenue. These conditions suggest that the properties could support higher density uses such as rowhouses or midrise residential buildings.



Figure 26. Provincially-owned land in Millidgeville adjacent to community facilities

8.3.4

Municipal Property in Millidgeville (Boars Head Road)

The City has immediate development opportunities with properties in Millidgeville. The former Municipal Works Depot on Boars Head Road is a property in a highly desirable area of the city with excellent access to goods and services. The subject property is approximately 3 hectares (7.5 acres in size) and could support significant new housing. The subject site is designated Low to Medium Density Residential in Plan SJ which supports a range of housing options including rowhouses, semi-detached and single-units. The site could likely support higher density residential development without a plan amendment given its prominent location on Boars Head Road and adjacent to Millidge Avenue, an identified intensification area. The subject site is made up of three separate PIDs. Two of these PIDs are feature a Utility Service zone, which accommodates a range of utility and service infrastructure and reflects the former use of the site as a public works depot. The third PID is zoned for midrise residential (RM zone). This zone accommodates a range of serviced medium density residential development in the form of rowhouses, apartments, condominiums, semi-detached, two-units, and single units. The RM zone features a maximum lot occupancy of 50%, which supports higher density forms of development. Given the surrounding neighbourhood context and the highly desirable location in Millidgeville, it is recommended the City explore innovative models for redevelopment of the site. Given the property's size and surrounding context, the property presents an opportunity to issue a Request for Proposal to developers to develop the property for a rowhouse (townhouse) style development. Given what we have heard from developers, this site could likely accommodate a significant number of rowhouse units, (30+), which should contribute to the financial viability of the property. **Figures 27** and **28** features townhouse developments from Valour Property Management, a developer and property management company from Ontario with experience in building and managing townhouse developments and have recently expanded to Saint John (recently purchased and renovated buildings on Jack Street).



Figure 27. 100 Boars Head Road, a former municipal works depot could be an opportunity for a purpose-built rental townhouse development.



Figure 28. Valour Property Management's Riddell Garden's 56-unit two bedroom townhouse development, close to the downtown core of London, Ontario.



Figure 29. Valour Property Management's Lakeview Terrace mixed use development, which features ground floor commercial uses and upper-floor condominium townhouse uses (13 units), located in the Lakeview neighbourhood of Mississauga, ON.

8.3.5 Tucker Park Campus Development Opportunity

UNB Saint John and the Province of New Brunswick hold significant lands adjacent to the UNB Saint John campus and the Saint John Regional Hospital, known collectively as the Tucker Park Campus. Given the density of students and employment in the area, the location has been identified in Plan SJ as a Primary Centre, similar to the City's Uptown Core. While the site has high employment numbers, into the several thousand, the location has limited amenities or mix of uses, including residential and commercial uses to serve the needs of the students and employees of UNB, Horizon, NBCC and Dalhousie Medicine New Brunswick. Plan SJ sets the area up for further intensification. The policy framework directs the City to work collaboratively with the Province and University of New Brunswick to fund and complete a Secondary Plan or Structure Plan for the properties to add in complementary uses such as a mix of residential and commercial uses. The property is known frequently as a commuter campus, with limited residential uses on-site, the thousands of daily occupants of the Post-Secondary Institutions and Hospital commute to the site daily, primarily by automobile. The Future Land Use of Plan SJ envisions intensifying the site to create a complete community with more residential and commercial uses. This intensification would provide a significant opportunity for increased housing in a desirable location in the City that is well-served by transit and employment opportunities, while adding residents would create viable business opportunities for commercial retail uses to further add mixed uses to the area.

The subject property is similar in nature to Simon Fraser University in Burnaby, British Columbia. Simon Fraser University is located on Burnaby Mountain and is primarily surrounded by forested, conservation

lands and was historically known as a commuter campus, with limited mixed uses (residential, commercial) at site. In 1990's, the University worked with a developer and the City to create a land trust company to further develop the property to create a complete community. The site, now known as Univercity, features over 4,000 residential units, a main street ("University High Street"), with ground floor commercial and upper floor residential uses. There is also a new elementary school to complement the community. The site's new Official Community Plan features a goal to increase the population from 5,000 to 10,000 people, through further intensification. Currently, housing is provided through multiple housing types, including mid-rise residential, high-rise residential, and stacked townhouses. The success of Univercity highlights the significant opportunity that exists at the Tucker Park campus. Developing a mixed-use community on UNB-held lands would assist with attracting students to UNB Saint John and provide complementary uses for existing students and employees of the area. It is recommended the City realize this opportunity and work toward initiating the policy outlined in Plan SJ to work collaboratively with the University of New Brunswick and the Province to create a Structure Plan for the campus. The existing Campus Plan (capital planning) for UNB Saint John is over a decade old, is out of date and in need of updating. The figures below showcase the existing conditions at Tucker Park campus and provide examples for redevelopment from Univercity at Simon Fraser.

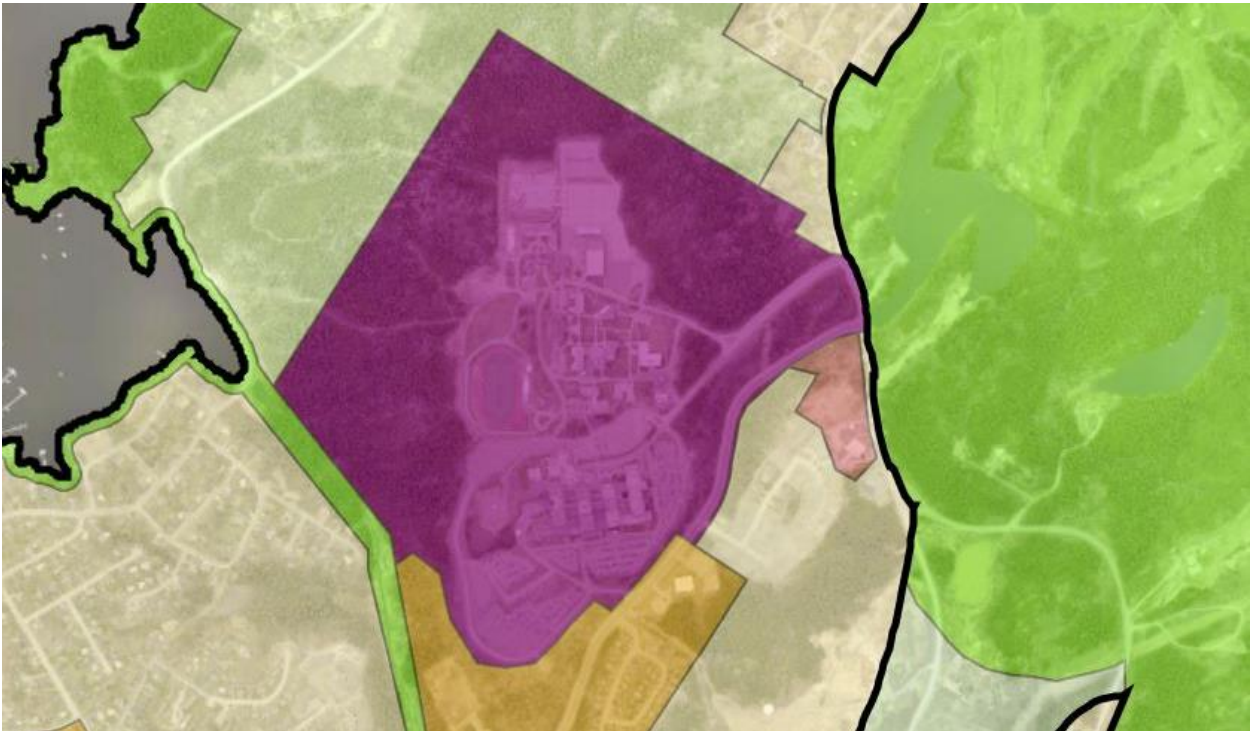


Figure 30. The existing Future Land Use Designation establishes Tucker Park campus as a Primary Centre and envisions intensification of the subject property, with a potential to add a significant number of residential and commercial uses to create a complete community in the area.



Figure 31. Aerial imagery showing the intensity of Univercity, a complete community adjacent to Simon Fraser University in Burnaby, BC.



Figure 32. The UniverCity Development at Simon Fraser was informed by an Official Community Plan, a collaborative planning exercise between the City of Burnaby and Simon Fraser University. The development includes more than 4,000 units and a planned population of 10,000 residents.

8.4 Planning & Zoning Recommendations

The City has limited tools available to influence housing in the community. While the City has most influence over municipal lands, they can partner with the Province and institutions to develop lands held by these agencies. Additionally, the City does have authority over approving land uses and developments and as such, a review of the existing planning framework has uncovered some recommendations for pre-emptive rezonings or 'up-zoning' to create a non-restrictive zoning regime to promote as-of-right residential development. This report has identified some of these lands, including

the former municipal works depot on Boars Head Road, Crescent Valley extending to Ropewalk Road to the West and Hazen White-St. Francis to the North, the lands adjacent to Millidgeville North and Samuel-de-Champlain schools, and UNB Saint John/ Regional Hospital (Tucker Park Campus).

Additionally, some agencies outlined the importance of NBCC as a draw for international students on a study permit. There are limited opportunities for adding higher-order housing densities immediately adjacent to NBCC's Grand View Avenue campus. The majority of these lands are designated and zoned for future development, essentially held for future development in a timeline that was envisioned to outlive the existing plan and zoning by-law. NBCC has expressed a desire to continue to expand program offerings, expand the campus and draw in more students. With limited opportunities for student housing in the area, the City should explore opportunities to proactively redesignate these properties to support further residential development and 'up-zone' the adjacent lands from Future Development to a residential zone that supports a broad range of housing types, such as mid-rise residential.



Figure 33: Existing zoning around NBCC

Figure 33. The existing zoning surrounding NBCC on Grandview Avenue (highlighted in blue) features restrictive zoning, ranging from future development to rural resource to lower order densities, such as R1 single unit zoning.

The existing zoning by-law provides standards for a broad range of housing that would be suitable for newcomers. A cursory review of standards and definitions does not reveal any significant opportunities for amendments. One potential concern are the definitions for townhouse uses. Currently, the City defines Townhouses in two configurations:

“dwelling, cluster townhouse”, means a building containing three or more dwelling units arranged side by side each with an independent exterior entrance and separated vertically by a common wall extending from the foundation to the roof located on a lot or part-lot abutting a private access.

“Dwelling, townhouse”, means a building containing three or more dwelling units arranged side by side each with an independent exterior entrance and separated vertically by a common wall extended from the foundation to the roof located on a lot or part-lot abutting a public street”.

Additionally, the standards, such as yard requirements and lot occupancy were reviewed with other jurisdictions in New Brunswick and appear to be more or less in-line with peer municipalities, providing consistencies for Developers.

In recent years, there is a trend toward further intensification of townhouse developments to include “stacked townhouses”, which provides for townhouses to be stacked on top of each other while providing access from grade (to the exterior) and common exterior space. This is a common development style seen in other jurisdictions across Canada. A sample from Toronto is provided in **Figure 34**.



Figure 34. An example of a stacked townhouse development in the Yorkdale neighbourhood of Toronto, ON.

Therefore, it is recommended that the City include a definition for stacked townhouse, such as the sample provided below:

Dwelling, Stacked Townhouse, means a building containing three or more dwelling units located above one another where each dwelling unit has a separate entrance with direct access to grade.

It is recommended that the stacked townhouse use be included in each zone as a permitted or conditional use where townhouses and cluster townhouses are currently allowed.

8.4.1.1

Inclusionary Zoning

The Province of New Brunswick has recently announced new regulations to be included in the *Community Planning Act* to allow select municipalities in the Province (Saint John included) to adopt Inclusionary Zoning By-laws. The intention is to provide more municipal control over social aspects of zoning, including housing affordability and suitability. While the regulation offered under the *Community Planning Act* is not yet drafted, the City should explore opportunities to direct inclusionary zoning provisions in desirable areas along corridors and adjacent to transit hubs. While affordability should be explored through inclusionary zoning as part of the City's Affordable Housing Action Plan, the City may have an opportunity to influence housing composition in an inclusionary zoning framework, such as providing for more family-sized units; such as establishing set targets for two and three bedroom units. The City of Toronto has recently adopted an Inclusionary Zoning By-law and the City targets specific areas for this tool and directs new developments in these areas to include 10% of units be three bedroom to support family-friendly units in new developments. In speaking with active developers, it was noted that the City should engage with the Development community to understand their concerns if and when the City decides to draft a framework for inclusionary zoning. The main concern addressed would be the feasibility of including affordable units within a development without the unintended consequence of rent increasing in the market units, thus creating a situation where market rents are subsidizing the affordable units. The City should explore inclusionary zoning provisions along with a financial incentive package to drive development. The City should complete a Financial Impact Analysis to explore where municipal financial incentives are necessary to ensure development feasibility across strong market areas in the City.

