



SAINT JOHN

City of Saint John

Affordable Housing Action Plan

2022 - 2027



SHS CONSULTING



Acknowledgements

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The City of Saint John/Menaquesk is situated in the traditional territory of the Wolastoqiyik/Maliseet. The Wolastoqiyik/Maliseet along with their indigenous neighbours, the Mi’kmaq/Mi’kmaw and Passamaquoddy/Peskotomuhkati signed Peace and Friendship Treaties with the British Crown in the 1700s that protected their rights to lands and resources.

Contents

1	An Affordable Housing Action Plan for Saint John	1
1.1	What is the Saint John affordable housing action plan?	1
1.2	How the plan was developed	2
1.3	The Role of the Action Team	2
1.4	Stakeholder engagement throughout the project	3
1.5	Organization of this Report	4
2	Assessing local housing needs	5
2.1	Housing Demand	5
2.2	Housing Supply	6
2.3	Housing Affordability	8
2.4	Identified Gaps within the Housing Continuum	9
2.5	Emerging Issues	12
3	The Housing Policy Framework	16
3.1	Thinking at a system level	16
3.2	Traditional roles and responsibilities	16
3.3	Tools for Supporting Housing Locally	18
3.4	An evolving system	19
4	Developing the Action Plan	21
4.1	Setting a strategic direction	21
4.2	Setting housing targets	23
4.2.1	Defining affordability	23
4.2.2	Housing targets	23
4.3	Taking action	25
4.3.1	Theme 1 - Improving system awareness & coordination	25
4.3.2	Theme 2 – Supporting and investing in non-market housing solutions	26
4.3.3	Theme 3 - Preserving and improving existing housing stock	27
4.3.4	Theme 4 - Expanding the supply and range of affordable housing options	28
4.3.5	Theme 5 - Cultivating a more responsive housing system	29
4.3.6	Theme 6 - Leveraging partnerships and resources	31

5 Implementation of the Plan 32

Appendix 1 – Glossary..... 33

Appendix 2 – Consulting with stakeholder agencies 35

Appendix 3 – Housing Implementation Strategy..... 36

1 An Affordable Housing Action Plan for Saint John

1.1 What is the Saint John affordable housing action plan?

The Saint John Affordable Housing Action Plan is a comprehensive and targeted five year plan designed to foster better housing outcomes for the community. It provides a coordinated approach to guide meaningful community action over the short, medium and longer term in response to priority housing issues.

Housing is an urgent and pressing matter in Saint John. Shifting local trends and a number of underlying factors have created conditions that are now having substantive impacts on the community, most especially for vulnerable residents. Some of the most relevant trends include:

- Recent growth and changing demographics
- Escalating rental costs and house prices
- Diminished housing access and affordability
- Emerging challenges, gaps and barriers within the housing market

Collectively, these factors point to troubling signs that housing is not keeping pace with the needs of the community and left unchecked, will continue to negatively impact on both residents and the community as a whole. While there are a number of local stakeholders pursuing meaningful solutions to these problems, there remain substantive gaps yet to be addressed in the local housing system. Having a more coordinated and concerted effort to address these housing needs can help move the community forward. The City of Saint John has commissioned the development of a five year Affordable Housing Action Plan to serve identified needs, better coordinate responses and marshal the necessary resources to address property issues.

One of the fundamental goals of the Housing Action Plan is to help enable all households in Saint John to find safe, secure and adequate housing within 30% of their before-tax household income. This is a widely accepted benchmark in measuring housing affordability and is used as the principal definition of affordability in this Plan.

The Action Plan is intended to be an important part of the local policy landscape. In this regard, it:

- Supports a rights-based approach to housing that is consistent with the objectives of the National Housing Strategy
- Recognizes housing as a fundamental cornerstone of a healthy community and essential to supporting vibrant, complete and inclusive neighbourhoods
- Is evidence-based and reflects needs identified in the community, acknowledging that some residents face greater housing barriers than others
- Addresses the range of needs for current and future residents across the housing continuum, focusing primarily on those areas that fall within the typical scope of local responsibility
- Seeks community solutions through collective action by building on partnerships and resources in the community

1.2 How the plan was developed

The flow chart below highlights the process through which the Action Plan was developed. As shown, the Plan was developed in two parts:

Part One involved a detailed **Housing Needs Assessment**. This work involved a wide range of research and consultation activities, including:

- analysis of available data on demand, supply and affordability
- an assessment of market and economic development factors
- a review of the roles of various levels of government in regulating, funding and providing other forms of support for various types of residential development
- an assessment of the capacity of the housing sector, including public, private and non-profit community based housing providers
- a neighbourhood mapping exercise to identify areas experiencing particular challenges with housing affordability and related issues

Part Two involved formulation of the **Affordable Housing Action Plan** itself. This work also involved a wide range of research and consultation activities, including:

- stakeholder engagement through numerous focus group sessions and key informant interviews
- designing and administering a public survey seeking input on potential solutions to identified housing issues and concerns
- the creation of a detailed action plan with extensive input from the Action Team and key local stakeholders
- the preparation of an implementation plan through which the Action Plan can be put in place.



1.3 The Role of the Action Team

Throughout the process, the work was guided by the Saint John Housing Action Team. The Action Team included a diverse range of local stakeholders with experience in a variety of housing-related areas. In addition to City staff and representatives from CMHC and the Province of New Brunswick, the team included representatives of community housing providers, local service agencies and organizations

involved in development (see the inside cover of the Plan for a full list of Team members). Their role was to:

- Review, provide feedback and make recommendations regarding the study process, preliminary findings and stakeholder engagement during the study
- Provide guidance and advice to City staff and the consulting team regarding development and content of the Plan
- Provide insights and advice regarding required actions and implementation of the Plan

These individuals devoted a great deal of time and energy throughout the process, both individually and in several group sessions, in order to provide keen insights, advice and feedback.

1.4 Stakeholder engagement throughout the project

A major theme of the Action Plan is stakeholder engagement. Only by listening to the community of stakeholders were we able to develop a full understanding of recent changes in the local housing market, impacts on those in need and potential changes in policies and programs at all levels of government. A wide range of engagement activities were carried out throughout the study process using multiple means and methods. This highly engaging campaign yielded a significant level of participation, summarized as follows:



A concerted effort was made to connect with a wide cross-section of stakeholders, both those in the housing sector and those whose interests intersect with it. Staged in two parts, initial consultations focused on interviews with key informants, a staff workshop and a cross-sectoral focus group to help identify issues and validate trends. The second part was comprised of five themed focus groups, additional workshops and key informant interviews to validate issues, underlying causes and potential solutions. Activities were also designed to gather insights from vulnerable populations and members of the general public, whether through town hall sessions or via surveys. These were designed to gather views on housing issues, priorities challenges and preferred solutions. A listing of agencies invited to participate in these sessions can be found in Appendix 2.

These same agencies were invited to participate in stakeholder sessions in August of 2022 to review and comment on the draft Affordable Housing Action Plan. Two consultation sessions were held virtually with a cross section of some 29 organizations/individuals being represented. Members of the public were also invited to provide their feedback via the SYC website or via the project mailbox. Six written responses were submitted as a result of this broader process. Based on the feedback from these sessions and the written submissions, minor final adjustments were made to the Plan.

1.5 Organization of this Report

This report highlights the key findings of the study and presents the recommended Affordable Housing Action Plan as well as the implementation strategy for it. The sections following provide the necessary context supporting the Plan and include:

- Assessing Local Housing Needs – provides highlights of the Needs Assessment report, stakeholder insights and emerging issues
- The Housing Policy Framework – provides important policy context by which to situate the Plan
- Developing the Action Plan – sets out the framework for the Plan and the detailed actions
- Implementation of the Plan – sets out the strategy for moving the Plan forward

A number of appendices are also provided in support of the Plan including:

- Appendix 1 – Glossary
- Appendix 2 – Consulting with stakeholder agencies
- Appendix 3 – Housing Implementation Strategy

2 Assessing local housing needs

As an integral part of the study process, a Housing Needs Assessment report was developed. The Assessment report provided a summary of findings and observations based on a detailed review of data, reports and ancillary information. Collectively, this information helped to provide a comprehensive picture of housing market conditions in Saint John and project potential trends going forward in the context of a housing continuum. The Assessment examined data and performed analysis in three key areas, namely housing demand, housing supply and housing affordability. Following are sections that provide highlights from this analysis.

Analysis for the Housing Needs Assessment report utilized the latest available data sources, including time series data from the Census of Canada and CMHC. Data from a number of other sources, key informant interviews and a cross-sectoral focus group were also used to help validate trends and inform findings as part of this work. The primary focus of the analysis was the City of Saint John, including its constituent neighbourhoods. However, given the regional nature of housing markets, consideration was given to conditions in the surrounding area immediate beyond the City (the Census Metropolitan Area). Where relevant, comparisons were also drawn with the two other largest municipalities in southern New Brunswick, namely Moncton and Fredericton.

Due to the time series nature of the data, some of the Census data sets are more than 5 years old. As 2021 Census data releases roll out this year, it will be possible to provide a more current perspectives on socio-economic and housing data. Accordingly, an updated version of the Housing Needs Assessment report is anticipated early in 2023 which may have an influence on the recommendations in this Plan.

2.1 Housing Demand

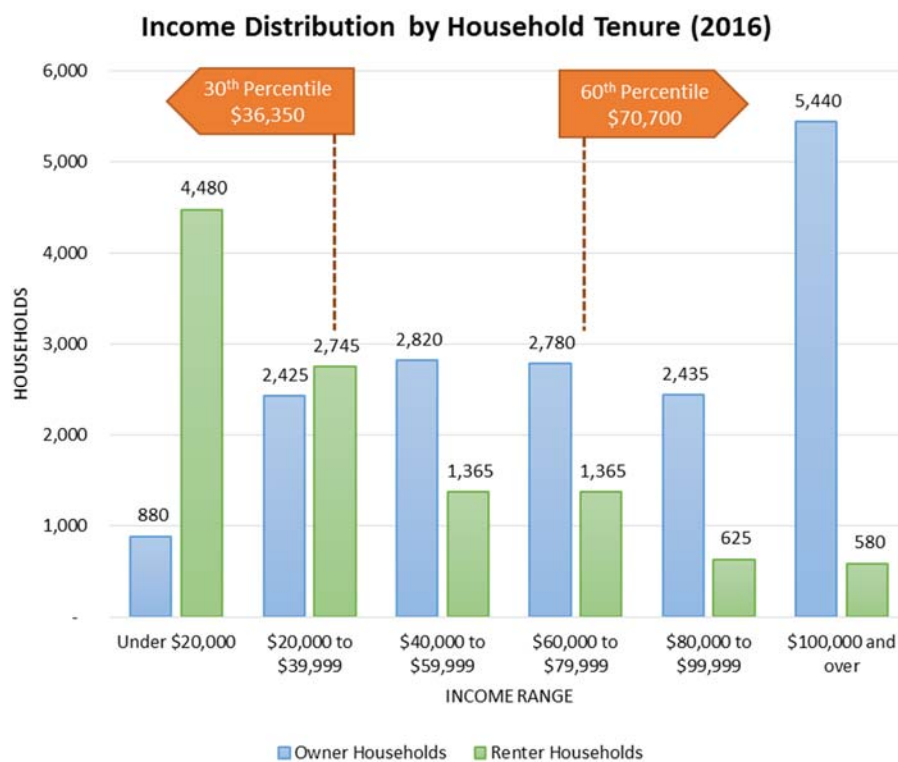
To determine demand for housing, trends and projections were examined from the perspective of population, household and income characteristics. This analysis showed that from 2006 to 2016, the City of Saint John experienced a decline in growth. However, recent trending has shown a reversal of this phenomenon with a modest upturn in growth of roughly 3.4% since 2016, resulting in a 2021 population of 69,825. The outflow of younger age cohorts has been evident, especially those under 19 years old and those in the 20-44 age cohort. However, inflows due to inter-provincial and international immigration have buoyed this growth resurgence, accounting for more than 3,800 persons between 2006 and 2016. Like other communities, seniors are occupying an ever larger share of the population (19.1% in 2016) and this trend is expected to continue. Despite the recent upturn in growth, projected population remains slightly below forecast levels but modest growth in Saint John is expected to continue for the foreseeable future.

There were 31,825 households in Saint John in 2021, which follows a continued pattern of growth since 2006. While traditional household structures are common in the City, there is a tendency towards smaller households (average of 2.2 persons per household in 2016) and an increase in non-family household structures, especially one-person households, which grew by 12.8% from 2006 to 2016. These trends have led to a growth in households that is faster than growth in population (5.3% versus 3.4% since 2016). While owners represents the majority of households in Saint John (55%), there is a substantial share of renters (45%) and growth has been four times faster for renter households versus

owners in recent years (2011 to 2016). The increase in seniors and tendency towards smaller households may in part explain this trend.

Despite recent growth, average household incomes in Saint John (\$65,851 in 2016) are still lower than those of Moncton or Fredericton. There is also clear polarization in the distribution of household incomes with growth in higher income deciles and little improvement for those in lower income deciles. In terms of tenure, this income disparity is increasingly evident between more affluent owners where 32.4% had annual household incomes over \$100,000 in 2016 versus less affluent renters where 40.0% had annual household incomes under \$20,000 (see Figure 1). Economic indicators suggest that recent gradual declines in unemployment and increased wage growth may help to sustain income growth going forward but there are elements of uncertainty in the post-pandemic recovery period.

Figure 1 – Income Distribution by Tenure



2.2 Housing Supply

Trends and projections associated with housing supply were examined from the perspective of housing stock as well as traditional market and non-market components. This analysis showed that the residential housing stock in the City, comprised of more than 33,900 private dwellings (2021) is geared mainly to single detached homes (41.5%) and low rise apartment forms (40.2%). The supply of mid-density housing forms such as semi-detached or row housing is quite modest and accounts for less than 10% of all stock. As Canada’s oldest incorporated city, there is also a substantial component of older housing stock in Saint John that tends to require more major repairs as compared with newer stock. As of 2016, almost 40% of all stock was built prior to 1960 and 2,700 units were deemed to be in need of major repair. Based on recent demolition and building permit data, there is evidence that

redevelopment of this older stock is resulting in net gains to supply, primarily in multi-residential forms (almost 800 new units from 2019 to 2021).

Production trends for new housing have tended to follow existing forms and tenure over the last 10 years with construction geared mainly to single detached homes and apartment forms. There has been a more notable recent upturn in rental apartment development, although these units tend to be at the higher end of the rental scale. Housing starts also continue to outpace completions, signalling a tendency towards a growth market.

There is an established primary rental supply of over 9,200 units serving the community, more than half of which are two bedroom apartment units. Declining vacancy rates which are now below 3% and pent up demand for rental housing has resulted in the expansion of the secondary rental market through non-traditional forms (i.e. single detached and semi-detached homes). It is estimated that between 3,000 and 5,000 units may exist in this secondary market, supplementing the needs of renters in the City. Average rent increases of almost 30% over the last 10 years have been seen and are outpacing inflation. Rising rents have created clear affordability concerns for renters, especially in the last year where rents increased by 7% on average.

Owned homes account for about 16,775 dwellings in the City, more than 70% of which are single detached houses (2016). While there has been modest recent production of new homes, sales volumes in the resale market have seen a gradual increase in activity and the number of new listings has remained fairly consistent. However, the number of active listings and available inventory have declined sharply which, when coupled with sustained demand, signals a tighter market. As a result, home prices have seen dramatic increases since 2019, averaging 30% for new homes and 38% in the resale market. Historically low interest rates have helped to spur activity in the owner market but recent changes in Bank of Canada rate policies may serve to dampen this effect going forward. By comparing increases in rental rates and house costs over the last 15 years versus changes in household income, it is evident that household buying power has been eroding (see Figure 2).

Figure 2 - Changes in income versus changes in housing costs, Saint John 2011 to 2021

	2011		2016		2021	
	Household Incomes					
	\$	5 yr. % inc.	\$	5 yr. % inc.	\$	5 yr. % inc.
All Households	\$60,368	-	\$65,851	+9.1%	\$74,463*	+13.1%
Owner Households	\$78,619	-	\$86,511	+10.0%	\$97,825*	+13.1%
Renter Households	\$35,768	-	\$40,043	+12.0%	\$45,967*	+13.1%
	Ownership / Rental Market					
Ownership (Avg. New Price)	\$253,007	-	\$310,300	+22.6	\$348,050	+12.2%
Ownership (Avg. Resale Price)	\$155,441	-	\$151,409	-2.6%	\$218,091	+44.0%
Primary Rental	\$649	-	\$700	+7.86	\$846	+20.9%

There is also an established inventory of non-market housing within the City that helps to provide affordable accommodation to low and moderate income households. It is estimated that more than 1,500 units of rent-geared-to-income stock are operated locally by non-profit, coop and public housing providers. There are about 1,200 households on waiting lists to access these units, the majority of which are non-senior singles (45%) and families (35%), with the balance being seniors (20%). Despite these substantial waiting lists and a clear need for more affordable housing, there have been only modest additions to this inventory. A modest supply of emergency shelter beds, transitional accommodation and supportive housing are also available locally to address those experiencing homelessness or with special housing needs. A number of special care and nursing home facilities are also available for seniors in the City.

2.3 Housing Affordability

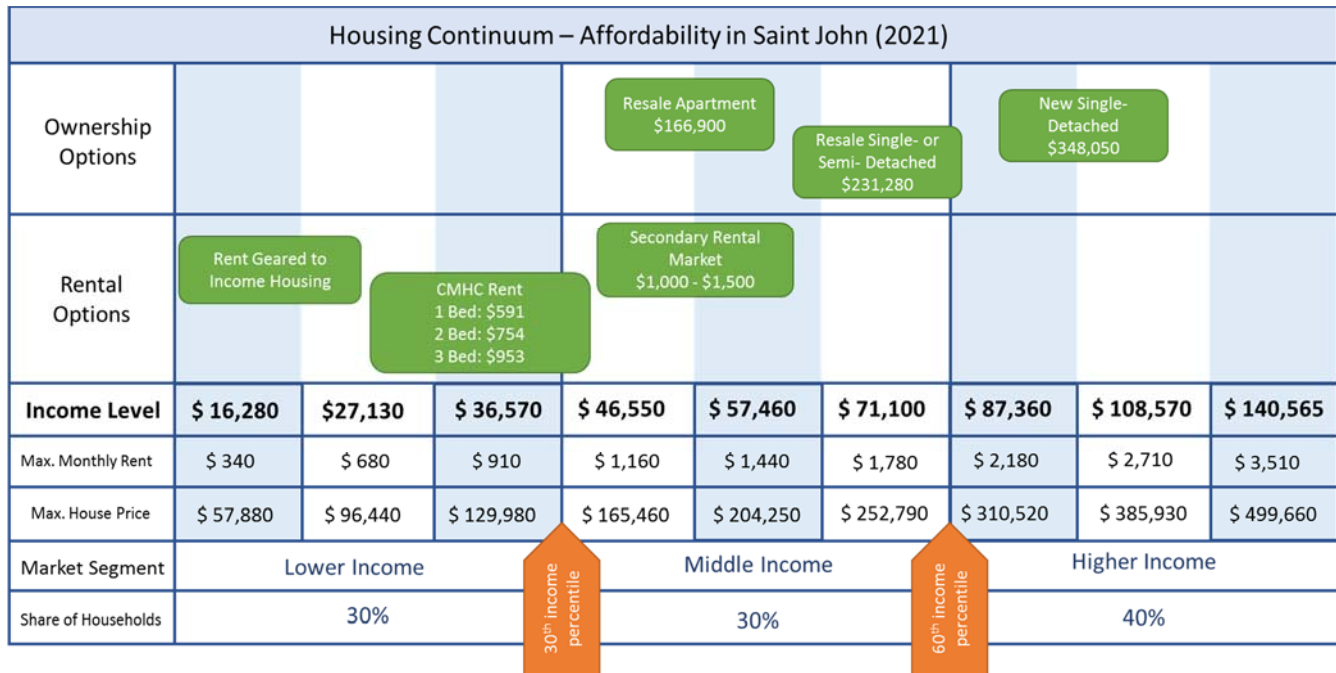
As a final area of analysis, trends associated with housing affordability were examined from the perspective of both the rental and ownership segments of the market. This analysis showed that from an affordability point of view, it is clear that a number of households in Saint John are experiencing challenges. Households that spend 30% or more of their before tax income on accommodation are deemed to have an affordability problem. By this metric, almost one quarter of households in the City in 2016 (7,245 households) fell into this category with affordability being more acute for renters (36.4% or 4,889 renter households) as compared to owners (14.4% or 2,416 owner households).

Despite the current supply of housing and the recent additions to it, households are facing continuing problems based on upward costs in the market. This can be illustrated by mapping current income and affordability estimates against typical housing options within today's housing market as shown in Figure 3. In this diagram, 2021 household incomes for each percentile are shown across the housing continuum. Corresponding affordable rents and affordable house prices are also provided at these income thresholds to help illustrate affordability¹. The top part of the figure maps out where typical rental and ownership housing options in today's market are situated based on their current costs. By comparing market options versus household affordability, it is apparent that gaps exist.

Rental households which traditionally have lower incomes, are facing rental increases which are outpacing inflation and at rates that are higher than average in newer rental housing developments. Income distribution estimates for 2021 suggests that renters with household incomes of \$35,000 or more (around the 30th income percentile) may be able to access average rents in the market (see Figure 3). For households at this threshold, a maximum monthly rent of \$875 would be affordable. By contrast, units in the market are renting for between \$800 and \$1,300+ for a one, two or three+ bedroom unit. The almost one third of renters who have household incomes of \$25,000 or less in 2021 can afford a maximum rent of \$625 per month and as a result, have serious challenges accessing the traditional rental market.

¹ For all households, affordability is assumed to be where a household pays no more than 30% of their before-tax income on shelter. In the case of renters, this would mean that rental costs cannot exceed this threshold. For owners, housing costs (principal, interest and taxes) cannot exceed this threshold. In the case of owners, additional assumptions are made for down payment, term, interest rate and amortization period. Using household incomes and these assumptions, it is possible to calculate corresponding maximum affordable rents and ownership prices for each income percentile.

Figure 3 - Affordability along the housing continuum



Despite historically low interest rates and past affordable house prices, lower recent inventories and sustained demand have resulted in rapid price escalations in the ownership market. As a result, only households in the highest income brackets (above the 70th income percentile, making more than \$87,000) can afford average new home prices in 2021 (see Figure 3). Based on the average price of \$350,000 for a new house, households would require an annual income of over \$100,000 for the house to be considered affordable. In the resale market, average prices are lower at \$220,000 and would require a household income of \$55,000 to be affordable but only about half of all households could access these options. As a result, some prospective owners will stay in the rental market to meet their housing needs, creating additional competition for those with lower and moderate income households who can only afford rental accommodation.

2.4 Identified Gaps within the Housing Continuum

By evaluating current and anticipated supply trends against projected demand, it is possible to identify gap areas along the local housing continuum (Figure 4). Resolving these gaps obliges different resources, partnerships and interventions to successfully address the underlying causes. As a results of the Needs Assessment work, four gap areas have been identified.

Figure 4 - Gaps in the local housing continuum



Supportive/special needs housing

Those individuals with supportive/special housing needs typically will require some form of support or a modified living environment in order to live independently. As a result of this requirement, they normally will also have lower incomes and experience affordability issues. They will typically have household incomes below \$35,000 and in many cases much lower, placing them at the lower end of the housing continuum where they would require rental accommodations of not more than \$875/month. Given the very limited market options at this income level, the provincial government and local service delivery agencies have a significant role in working to address these needs, whether through services, assistance, accommodation or some combination thereof.

A mix of supportive/special needs housing is available in the Saint John area which serves a variety of clientele and their corresponding needs, including those who are homeless or at risk of becoming homeless. However, this supply is limited and there are concerns that insufficient housing is available that is geared to those with accessibility requirements. Expansion of existing non-market housing through new supply initiatives has been quite modest and as a consequence, demand remains unmet. Providing housing that is more appropriate to those with supportive/special needs and linking with necessary supports is a priority and must be pursued with government and local service delivery agencies.

Housing to address the needs of most vulnerable households

Those at the lowest end of the continuum experience considerable hardship due to low incomes and limited housing choices. This includes roughly one third of all renter households, those who have household incomes less than \$25,000 and can afford maximum rents of \$625/month and another 10% of renter households with incomes of up to \$35,000 who could afford a maximum rent of \$875/month. Very few options exist in the rental market at this price and there is a high reliance on non-market housing to accommodate these needs. While there are housing assistance options provided primarily through government – whether in terms of income supports or affordable housing – these non-market options are limited, are reliant on senior government funding and come with required eligibility criteria.

While a local portfolio of housing options exist and provides a range of units, types and sizes, considerable waiting lists for these units also exist. Resources to maintain existing stock and support new supply have expanded in recent years but are finite and there have been only modest additions to this stock despite sustained demand. Recent programs have also targeted households that can afford

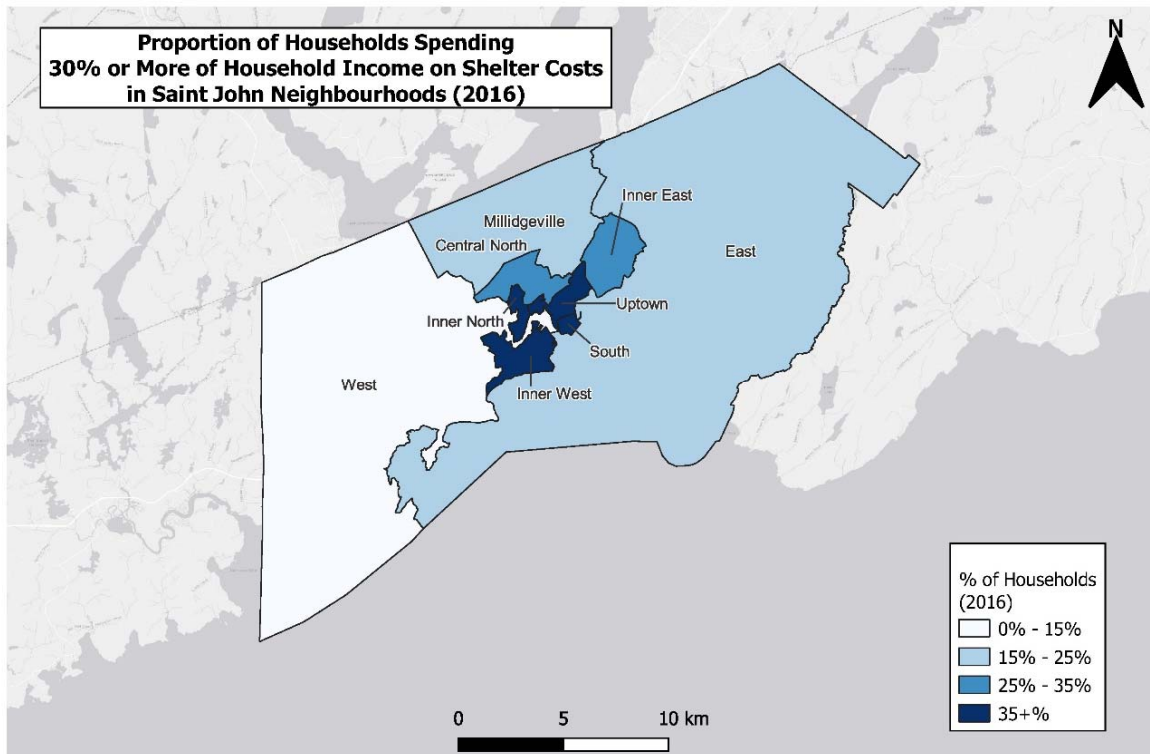
below-market rents rather than the lower income households that rely on rent-geared-to-income options to address their needs. Given the lack of options available to this constituency, there is a need for additional senior government resources to address this gap.

Affordable rental housing

For those households that fall within the mid-market income range (30th to 60th income percentile), the escalation in rents and limited supply of rental market options have created significant challenges. This has been even more prevalent for the almost one third of renters already in the market who tend to have lower household incomes - those in the \$35,000 to \$45,000 range. Households in this income range could afford rents in the \$875 to \$1,125 range and there are market options accessible at this rent threshold, although prices for new market units tend to be higher than in existing stock.

However, the current inventory of stock in the primary rental market is heavily weighted to two bedroom units despite the fact that demand exists both for smaller one bedroom units and larger family units. The projected growth in seniors, one-person and immigrant households will only serve to heighten this demand. While units in the secondary rental market may provide additional options for larger households, they tend to be at higher costs and do not have the same security of tenure as purpose-built rental accommodation.

Figure 5 - Concentration of affordability issues in Saint John



Where units are more aged and have lower rents, they may be in disrepair or inadequate to meet household needs. Revitalizing suitable rental supply and expanding new stock by type and affordability would help those households struggling to find mid-market options. While this falls substantially within

the domain of the private sector, utilizing government programs, incentives and policies may assist in enhancing the affordability of new units that are brought on-line.

For those households in lower income ranges, there is a tendency to spend more of their income on shelter costs, whether in terms of rent or home ownership. While this is more acute for renter households due to their lower average incomes, there is also a locational dimension to this. As shown in Figure 5, those households spending more on shelter costs tend to be concentrated primarily in the inner city neighbourhoods. These same neighbourhoods tend to have a high proportion of rental stock.

Affordable ownership housing

Typically, the needs of those households with incomes in the higher end of the market (above the 60th income percentile) would be met entirely by the private sector. However, recent price spikes in Saint John have indicated challenges for accessing new housing options where household incomes are below \$100,000. In the case of resale homes, there is more flexibility with access to market options as low as the 50th income percentile (or about \$70,000) but these options are limited. Providing access to the ownership market for those at more moderate income deciles would help to ease pressures in the overall market.

Where households cannot access the ownership market, they may choose to overstay in the rental market, causing downstream demand for units better suited to lower income rental households. The prospect of higher interest rates and supply chain issues may only add to these pressures. The lack of lower price mid-density options also contributes to affordability issues in this income range. As with affordable market rental units, the private market has a primary role in addressing needs. However, strategic use of government programs, incentives and policies could assist in enhancing the affordability of new ownership units.

2.5 Emerging Issues

The findings from the Housing Needs Assessment report provide clear insights into the trends and gaps in the local housing market. To validate these findings, better understand root causes and gather perspectives on potential housing solutions, a comprehensive stakeholder consultation campaign was undertaken during the study process. Through interviews, focus groups, workshops and town hall sessions, over 100 individuals and agencies provided invaluable insights on local housing conditions, concerns and priorities.

From these engagements, a number of priority issues emerged which are consistent with the findings of the Needs Assessment analysis:

Affordability continues to be an impediment for many households – As noted in the gap analysis, affordability is seen as an issue across the housing continuum for many households in the City. Historically, there has been a sizable constituency of low and moderate income households who have affordability problems but these needs have intensified based on increased polarization in incomes, recent and rapid housing cost increases, and sluggish affordable supply responses. Renters in the mid-market are also experiencing diminished affordability with rising rental costs and declining vacancy rates. There has also been a more noticeable decline in ownership affordability

versus historical trends due to rapidly rising house costs and market pressures. Consequently, the issue of housing affordability is top of mind for many households.

There is a limited mix of housing options in some areas – Overall, there is a general lack of mid-density options which tend to provide more affordability versus lower density forms. Rental and especially non-market housing have tended to be more concentrated in pockets within the central area of the City, creating a sense among residents of lower income enclaves. This concentration of housing types in some neighbourhoods and deficiencies in other forms was identified by stakeholders who felt a broader range of housing options should be available across the City. Limitations around physical accessibility were also cited as an impediment to vulnerable households.

Continued demand for access to non-market housing - Sustained wait lists and low turnover in community housing have created substantive wait times for those seeking access. Stakeholders also noted that there is a substantial constituency of low income households that rely on deeply affordable housing like that offered by community housing providers, and this demand is unlikely to diminish. There are also limited affordable options for existing tenants to move on to which compounds this issue. In addition to creating more community housing, stakeholders also identified the need for more transitional/supportive housing to serve those with special housing needs.

Sustained pressures in the rental market – Stakeholders regularly cited the rising prices and tightening of the rental market as a major concern. This is compounded by the lack of rent controls and tenant protections, especially in the case of ‘renovictions’ where leases are terminated on the premise of building improvements but where apartments are re-rented at substantially higher rates. The consolidation of ownership and management in rental properties was also cited by stakeholders as a contributing factor which has made it more difficult to access rental housing.

Concerns about loss and quality of existing housing stock – The greater proportion of older stock in the City means that certain stock may not be in as good a condition and can be at risk of falling into disrepair. The same stock also tends to be more affordable for this same reason. Stakeholders indicated a need for greater enforcement of property standards and having sufficient authority to deal with delinquent property owners as a way to maintain housing. At the same time, there is a recognition that aging stock needs to be revitalized or improved to ensure it can continue to provide adequate, safe housing. Balancing the need to revitalize stock while maintaining affordability is a recognized challenge.

Challenges generating affordable new supply – Expanding the supply of affordable housing was top of mind for many stakeholders. In addition to having more resources to access, there was a recognition that capacity to deliver new supply within the non-profit sector was limited despite the fact that maturing mortgages could present real opportunities to improve or expand supply using built-up equity. Stakeholders noted that accessing and utilizing these resources can present challenges for non-market proponents who need them and lack flexibility for others, primarily in the private sector. Taxation and assessment policies were also cited by private sector stakeholders as impediments to creating new supply.

Untapped opportunities and planning policies – An array of tools and resources are available that can help support affordable housing, whether at the federal, provincial or local level. While the City is considered to have a generally supportive approach to housing, there are opportunities within the regulatory framework to provide greater flexibility in planning policies and processes. Stakeholders also pointed to the limited participation of the private sector and the untapped potential this may represent, especially in the case of smaller and mid-sized firms. Cultivating a more conducive development environment and supporting that with tools and resources was seen as a key way to address affordability issues.

Lack of local system coordination and collaboration – There are a number of government and community agencies working to address priority housing issues within Saint John. However, a consistent theme among stakeholders was the desire to have a more coordinated approach to addressing local issues. By using a more coordinated approach, efforts and resources can be aligned in a more focused way. Stakeholders also felt that greater collaboration among organizations could lead to creative partnerships, better leverage resources and avoid missed opportunities.

The emerging issues that stakeholders identified provide key insights into areas where improvements within the local housing system can have meaningful impacts. As active participants in the housing system, these views are important. To gain a broader perspectives, community perceptions on housing were also solicited as part of the study process. Through two separate surveying exercises, the views of vulnerable households and the general public were gathered. Both were asked about their current accommodations, housing issues and top priorities. Results showed that:

Vulnerable household questionnaire (128 respondents)

- Most like their current proximity to needed services, transit, schools & parks
- However, they are also concerned about building condition and their ability to pay rent/mortgage costs
- About half needed help with housing in the last year but more than 20% had issues accessing that help
- The main barriers to housing they identified are a lack of income, long wait lists and landlord discrimination
- Many feel that the housing situation in the community would improve by building more affordable rental housing and having better access to rental housing that is affordable

Community survey on housing (333 respondents)

- The majority of respondents like their current location but about half have affordability concerns
- Most don't feel there are enough housing options in the city and feel that more rental apartments are needed
- The main housing issue they cited in the community is the increase in market rents and home prices
- Most have very strong sentiments about the lack of housing supply, limited mix of housing options and varying distribution of housing types within the city

- The top priorities they feel that need to be addressed are improving renter affordability and increasing the supply of affordable housing

These community perceptions are consistent with the issues identified in the Needs Assessment report and the views offered by stakeholders through the comprehensive engagement process. This indicates that there are common housing concerns about housing and affordability in the community. It also indicates there is a high degree of support for taking action to address housing issues, especially in the case of affordability.

3 The Housing Policy Framework

In developing a practical and realistic Action Plan, it is important to understand the housing policy framework that regulates and shapes housing activity. Following is a brief outline of the local housing system and the policy framework in which it operates in Saint John.

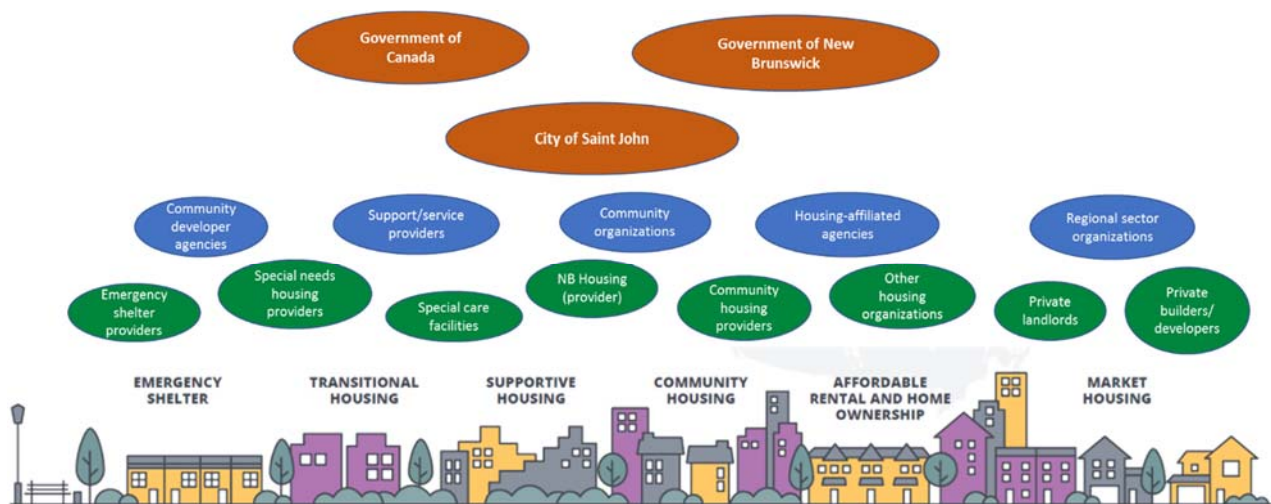
3.1 Thinking at a system level

The local housing system is essentially an informal grouping of interconnected interests that collectively provide the various types of housing that a community needs along a housing continuum. As shown in the following diagram (Figure 6), there are constituent parts of the system that include:

- The various levels of government involved in setting policy, regulating housing, funding initiatives and delivering programs (shown in orange)
- Housing providers, the major stakeholders involved in developing and/or owning and operating housing (shown in green)
- Affiliated agencies and organizations that provide supports, services or some form of assistance to housing providers or directly to individuals in need (shown in blue)

These entities are located in proximity to the housing continuum at the bottom of the diagram to help situate the housing types they most align with. Together, these constituent parts make up an informal system that provides a range of housing for the residents of Saint John. Each has an important role to play within the broader system and as such, are necessary to help support achievement of the Action Plan’s goals and objectives. These roles are discussed in greater detail in the following sections.

Figure 6 - The local housing system



3.2 Traditional roles and responsibilities

Below we outline the traditional roles and responsibilities of the various stakeholders comprising the housing system in Saint John.

Senior governments (federal and provincial) determine policy and provide resources. They set in place:

- Enabling legislation

- Guiding plans and strategies
- Implementing policies
- Supporting programs and initiatives
- Monitoring and informing processes

The legislation, plans and policies of the federal and provincial governments not only direct activity in the housing sector, but also often result in programs offering various forms of financial supports to help meet a wide range of housing needs. In the case of housing and social services, this falls squarely within the domain of the Province of New Brunswick via NB Housing and NB Social Development.

The City of Saint John, as a municipal entity, is not legislatively responsible for housing or social services. That said, it does have responsibility for local land use planning, development approvals and property standards, all of which have an influence on the built environment. It also has an articulated interest in the provision of healthy, vibrant and inclusive communities of which housing is an important cornerstone. In that regard, the City plays a role in delivering development incentive programs, supporting neighborhood development agencies and creating an environment conducive to housing development. The City has been successful in assuming these more discretionary roles and advancing efforts within the confines of its mandate. However, it is recognized that the City can have a greater impact on achieving the community's vision for housing, as articulated in this plan.

The wider community also plays an important role, taking action collectively and delivering on a range of housing-related initiatives. Community agencies and entities directly involved in housing are:

- Providing and maintaining housing
- Delivering support programs/services
- Managing client relationships
- Pursuing innovations
- Advocating for improvements

This includes emergency housing operators (e.g. Cloverdale, Outflow) as well as special needs housing providers (e.g. Saint John Community Living, John Howard Society, L'Arche, Safe Haven, etc.). Community housing providers such as Saint John Non-Profit Housing Corporation and Housing Alternatives Inc. provide non-market and mixed market housing throughout the community in addition to indigenous providers like Skigen Elnoog Housing Corp. Other housing organizations help to serve different housing needs in the community like Habitat for Humanity who are focused on first time home ownership and the many special care facilities for seniors which are privately owned and operated.

A number of agencies help to serve the support needs of residents in the community at both the neighbourhood level (neighbourhood developers), or more broadly through support service providers (e.g. Independence Plus, Fundy Wellness Network, Salvation Army, Teen Resource Centre, etc.) and community organizations (e.g. YMCA, Seniors Resources Centre, Chroma, Multicultural Association, Acorn, etc.). While not directly involved in the delivery of housing, the services they provide can help individuals find and keep their housing.

There are also stakeholders from across the community who are involved with initiatives and activities that intersect with housing in a number of ways, whether in the case of land banking (Saint John Land Bank), social purpose real estate (Kaleidoscope), social planning and poverty reduction (Human Development Council), academia (UNB Saint John), business interests (BCAPI) or economic development (Envision Saint John). There are also sector organizations who represent stakeholders who have a role to play locally whether in the case of the Landlords Association, Real Estate Association, Homebuilders Association or Construction Association.

Collectively, these various entities and organizations make up an informal local housing system that serves the needs of the community. The challenge is to bring these diverse elements of the housing system together in a meaningful way in order to effect positive change through this Action Plan.

3.3 Tools for Supporting Housing Locally

A wide range of options are available within the housing ‘toolbox’ to address identified housing issues and concerns. As the primary providers of these tools, government stakeholders have an important role using the levers they control to foster a more responsive housing system. These tools include:

- **Regulations/approvals:** Federal and provincial governments set legislation and policy which regulate and influence the housing market. At the local level, the City of Saint John possesses authorities to regulate and approve various types of development and can use these authorities to help direct the type of housing being provided to meet identified needs
- **Housing forms/models:** The City can also regulate housing form and permit/encourage various innovative housing models to help expand the supply of housing needed to meet identified needs. Programs and funding offered federally and provincially can also assist in fostering innovative options for addressing housing needs.
- **Land/property:** All levels of government, including the City, have the capability of making available surplus property at below market rates which can provide critical support for the delivery of affordable housing. Public sector entities and local community organizations can also be a source of property to support affordable housing (e.g. school boards, faith-based communities, Saint John Land Bank, etc.).
- **Development/renovation assistance:** Programs and funding offered federally and provincially provide a number of options for supporting new housing supply and the renovation of existing stock. The City also has the authority to fund and administer programs offering assistance for the development of desired forms of housing, the conversion of non-residential structures to residential use and the renovation of substandard forms of housing to bring them up to useable condition. This assistance can take many forms including grants, fee waivers and tax relief. These programs can often be piggy-backed with federal and provincial programs to strengthen the level of available assistance.
- **Financial/income support for households:** By mandate, federal and provincial governments play a prominent role in delivering financial assistance to households, whether directly or through housing-targeted initiatives (e.g. rent supplements, housing allowances). The City has the ability to offer supplementary assistance for housing initiatives like these which are geared to helping households most in need.

- **Other initiatives:** A variety of other services and supports can be provided to help foster better housing outcomes locally. While the federal and provincial government play a role in funding and supporting housing innovations, the City also has the authority to pursue initiatives that can help address identified housing needs. This can include building public awareness on key housing issues, providing resource information, assisting in coordinating the housing system and fostering community partnerships. While not mandated, these functions can play an important role and act as a catalyst in cultivating meaningful local housing solutions.

The variety of tools and resources in the housing ‘toolbox’ provide a range of options for addressing community housing needs. And while they are largely driven by government, there is an equally important role for community tools, resources and capacity that exist. In Saint John, many of the tools identified are being used or are being contemplated. By working in a collaborative and coordinated way, the local housing system has the ability to harness its collective strength and meet the housing challenges it faces.

3.4 An evolving system

During the 1990’s, shifting priorities saw the gradual withdrawal of the Federal government from housing program administration and delegation of certain housing responsibilities to provincial and territorial governments. In the last 5 years, the Federal government has reversed this direction and firmly re-established its role with the adoption of the National Housing Strategy which includes generational investments in affordable housing. Certain of these initiatives are provided in concert or on a cost-shared basis with the Province of New Brunswick. Likewise, the Province has also re-defined its role in housing in recent years through its own strategy, the New Brunswick Action Plan, setting out programs and initiatives it will pursue.

While the City is not mandated to provide affordable housing, there is a clear recognition of the importance that housing plays as a foundational part of any healthy community. Using progressive policies, development practices and incentive programs, the City has strived to create a more supportive housing environment within the local landscape. Like most other Canadian cities, Saint John has seen rapid increases in rents and house prices that have well exceeded income growth and created affordability issues for local residents. There has also been a shift in the way municipalities have responded across the country as they grapple with options to handle the worsening housing situation. The lower income profile, lower average growth rate and older housing stock have made this situation more challenging for Saint John. In light of these challenges and despite efforts to date, evidence is clear that more needs to be done.

There is a complement of local partners who have played a significant role in housing and homelessness efforts to date. These agencies and organizations have been instrumental in seeking ways to address evolving issues using available tools and resources. They have also provided an essential resource to the community by helping to advance housing interests. Unfortunately, coordination and alignment of efforts among partners, the City and funding entities like the Federal and Provincial government has not been effective. And despite the number of tools and resources available or in use, there has been limited progress in expanding affordable housing supply. This Action Plan signals a clear opportunity to

rectify these issues, setting out leadership roles, identifying necessary tasks/priorities and helping to align community efforts.

4 Developing the Action Plan

The Affordable Housing Action Plan has been developed in response to identified housing gaps and emerging issues which require prompt action. While the Plan has regard for the established local policy framework that exists in Saint John, it sets out purposeful new steps to address these issues across the housing continuum. It also engages stakeholders within the local housing system, building on past roles and responsibilities to forge a more coordinated and cohesive response to emerging challenges.

Like any action plan, there is a scope that has guided development of the Plan and inevitable limits to what the Plan will do. This Plan:

- Has an emphasis on those areas across the housing continuum that fall within the municipal purview and therefore is less focused on homelessness or market housing solutions
- Acknowledges larger structural issues such as income support, social assistance and labour market policies that have an influence on housing but are beyond the scope of this Plan
- Recognizes the inherent balance needed to foster affordable housing solutions while at the same time maintaining a competitive community position with regard to development, construction and investment

This Plan is directed by a vision and principles which overarch six main theme areas and is comprised of some 39 recommended actions. These actions are intended to help foster beneficial housing outcomes across the continuum over the next 5 years, whether in terms of initial coordination, mid-term actions or more systemic reforms that are staged over the longer term.

4.1 Setting a strategic direction

To help guide the Action Plan, a formal vision and guiding principles have been developed. The vision for the Action Plan flows from the Project Charter which states that:

“Saint John is a vibrant, inclusive, and thriving community with a diverse range of safe and affordable housing”

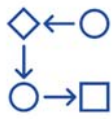
Underpinning this vision are key principles that the Action Plan has regard for, namely:

- Supporting a rights-based approach to housing
- Recognizing housing as a fundamental cornerstone of a healthy community
- Addressing the range of needs for current and future residents
- Sustaining and improving the quality of existing housing stock
- Supporting vibrant, complete and inclusive neighbourhoods
- Efficiently using land, resources and infrastructure
- Promoting public investment for public benefit
- Advancing community solutions to community challenges

Many of these principles are consistent with the City’s Municipal Plan (Plan SJ) and the aspirations that the community has articulated throughout the study process.

To support the vision for the Action Plan, six primary objectives have been identified which address key areas within the housing system where action is warranted. Improving housing outcomes in each of

these areas will help to foster a more robust local housing system that is responsive to the needs of the community. The objectives of the Action Plan are to:



1. Improve system awareness & coordination – There are a number of elements in the local housing system which are already established and others that need to be created. Coordinating efforts within the system, putting the Plan into action and actively monitoring outcomes is critical. Broadening awareness of housing issues within the community is also essential to forging better housing outcomes.



2. Support and invest in non-market housing solutions – The portion of the housing market that serves those with low and moderate incomes is integral to meeting the needs of vulnerable households who have few other options. Supporting the efforts of community stakeholders who provide this housing and investing in solutions that preserve and expand the supply of non-market housing is imperative for these households.



3. Preserve and improve existing housing stock – Saint John has a mixed stock of housing which has grown over the years in response to demand. Much of the older stock provides affordable housing but requires repairs or revitalization to continue meeting the needs of residents. Preserving this stock and its affordability are an important and cost-effective way to continue meeting housing needs in the community.



4. Expand the supply and range of affordable housing options – While existing stock plays an important role in meeting needs, the addition of new stock can serve to meet changing needs, gaps and deficiencies in the market. Using targeted tools and incentives can help to address these gaps and generate a wider array of housing choices that are affordable for residents in the city.



5. Cultivate a more responsive housing system – The local housing system is an interconnected network of entities, agencies and interests that collectively provide housing for the community. This system is regulated through policy and legislation which are intended to guide land use and development. Creating a more responsive system helps ensure that emerging priorities are addressed over time and that a conducive environment is created where stakeholders are better enabled to meet local housing needs.



6. Leverage partnerships and resources – There are an array of stakeholders that make up the local housing system, each with resources, skills and expertise related to housing across the continuum. Fostering greater collaboration with and among these stakeholders provides an opportunity to harness this potential and better leverage available resources. Building on these strengths in a coordinated way will help to generate more effective housing outcomes for the local system as a whole.

4.2 Setting housing targets

To advance the housing objectives of the Plan it is essential to have a tangible means of measuring impact and progress. In that regard, formal definitions of affordability have been established in this Plan as a benchmark for determining what housing is deemed affordable by tenure. Likewise, housing targets aimed at meeting the range of identified housing needs in the City have also been set to help guide future development in fulfillment of the vision and objectives of this Plan.

4.2.1 Defining affordability

As a principal definition, this Plan has adopted the widely accepted benchmark that housing is considered affordable where a household spends no more than 30% of its before-tax income on shelter. While this provides a general barometer for affordability, a more operational definition is required to guide the targets and actions of this Plan in terms of tenure. Having examined and analyzed the local housing market, income distribution and the needs of the community, definitions that are income-based have been established.

For the purposes of this Plan:

- (a) Rental housing in Saint John shall be defined as affordable where a household spends no more than 30% of its before-tax income on shelter and the rental cost is no greater than the 30th income percentile for the community.
- (b) Ownership housing in Saint John shall be defined as affordable where a household spends no more than 30% of its before-tax income on shelter and the ownership cost is no greater than the 60th income percentile for the community.

As illustrated in Figure 3 and using current income and cost parameters in Saint John, this would translate to a maximum rental affordability threshold of \$910 per month rent or less based on an income of \$36,570. In terms of ownership housing this would translate to a maximum ownership affordability threshold of \$252,790 house price or less based on a household income of \$71,100. So in order to be considered affordable, housing would need to be priced at or below the appropriate thresholds defined above. As income and cost parameters change over time, these maximum thresholds will also change so a regular process for updating figures will be required for implementation purposes.

4.2.2 Housing targets

To help advance the housing objectives of this Plan, a series of housing targets have been established based on housing type, tenure and affordability (see Figure 7). These targets were established with regard for housing activity over the last 15 years, projected growth and the specific goals of this Plan.

Figure 7 - Housing targets

Category	Type	Target (% of New)
Dwelling Type	Low Density	35.0%
	Medium Density	15.0%
	High Density	50.0%
Household Tenure	Owner Household	45.0%
	Renter Household	55.0%
Affordability	Affordable Units	30.0%

Putting these targets into context helps to illustrate their potential impact. Based on historical trends, it is expected that the development of almost 900 new units could be seen over the next 5 years through either development, infill or intensification. If Plan targets were achieved, this would see the addition of about 265 affordable units (rental + ownership) or an average of 53 units per year. About two thirds of the new units would be targeted to be mid or higher density (130 and 440 units respectively) and just over half would be rental in tenure (just under 500 units). Given that targets are set on a proportional basis, where actual development activity is higher or lower, these figures would shift accordingly. It is also important to note that if units added over the next five years were on-target, they would only have a modest impact on the existing supply, shifting the make-up of the overall stock by no more than 1% in terms of form and tenure categories. That said, affordability targets would have a demonstrable impact on increasing housing options.

The targets are intended to be aspirational and will oblige efforts among stakeholders within the system in order to achieve them. The expectation is that new housing units, whether created through development, infill or intensification, will be evaluated against these targets and monitored annually as part of this Plan. Likewise, both rental and ownership units would be assessed against their respective target thresholds to determine affordability. The actions within this Plan are intended to support achievement of these targets by providing regulatory flexibility, allocating resources and leveraging partnerships among stakeholders within the system.

As targets are implemented, it is useful to keep in mind that:

- Targets provide benchmarks by which to measure activity and outcomes – they are not mandated nor obliged but are intended to help encourage the addition of housing stock that meets community needs
- As thresholds, affordability targets provide maximum housing prices for measurement purposes but a range of affordability is required below these thresholds to adequately address housing needs
- While measured and monitored from year to year, targets are best assessed based on activity for the full period of the Plan (i.e. five years)
- Targets should be re-evaluated on a regular basis (i.e. every five years) to ensure they continue to reflect expectations based on Plan objectives and market conditions

4.3 Taking action

Within each of the six theme areas, a number of actions have been recommended which support the plan objectives, have regard for emerging issues and speak to challenges or barriers identified throughout the study process. As a community plan, these recommended actions will require the efforts of the community as a whole, including the City, local stakeholders and other levels of government.

4.3.1 Theme 1 - Improving system awareness & coordination

In Saint John, there are a wide range of stakeholders in the public, non-profit and private sector that have a vested interest in the housing system. However, these entities do not always work in a coordinated or aligned way, even where they may have common goals. And while housing has traditionally fallen within provincial jurisdiction, there are clear municipal interests in housing as a fundamental cornerstone of any healthy community.

The successful implementation of an Affordable Housing Action Plan will require coordination, collaboration and on-going monitoring to ensure its goals are met. The City can play a critical role in helping to coordinate the plan and being a resource but as a community-based plan, there is a fundamental role for community stakeholders in delivering the plan. Building awareness and support among the broader public would also help to support plan implementation.

Taking action:

1. Establish a qualified, experienced plan coordination function (Housing Facilitator) at the City of Saint John to help facilitate Action Plan implementation with the community and to foster affordable housing awareness and collaborations among stakeholders in furtherance of the Action Plan
2. Create a multi-stakeholder Housing Advisory Committee to help formalize and guide Action Plan implementation efforts, comprised of a cross-section of community stakeholders, including:
 - a) Members of key government departments and regional agencies (all levels of government)
 - b) Key community housing partners, non-profit agencies and representatives from academia
 - c) Private and business sector representatives
 - d) Community members with lived experience
3. Review and revise the Affordable Housing Action Plan as necessary to reflect findings of the pending update to the Housing Needs Assessment report.
4. Develop a monitoring framework for tracking key housing indicators and measuring impacts of the Action Plan in areas of:
 - a) Non-market housing activity (e.g. unit additions/losses, turnover rates, wait list, etc.)
 - b) Rental market activity (e.g. unit additions/losses, average rents, vacancy rates, etc.)
 - c) Ownership market activity (e.g. unit additions/losses, average prices, sales activity, etc.)
 - d) Housing income and affordability trends (e.g. avg. household income by tenure, social assistance caseloads, affordable rent and house price thresholds, etc.)
 - e) Achievement of Plan targets

5. Publically report each year on Action Plan progress as well as relevant factors such as emerging trends, best practices and issue areas requiring further investigation
6. As part of the Action Plan coordination function at the City of Saint John:
 - a) provide a housing information and referral service to promote programs, best practices and information sharing among stakeholders and for the broader community
 - b) the City, along with the Housing Advisory Committee, will investigate in 2023 potential governance enhancements that could accelerate the outcomes of the Affordable Housing Action Plan
7. Undertake a public education campaign that builds awareness of housing issues, Action Plan activities and the tools available to stakeholders with a particular focus on:
 - a) Marketing the Plan to the community and stakeholders through various media methods
 - b) Positively addressing community housing issues such as NIMBY attitudes and discriminatory practices
 - c) Fostering a better understanding of the realities of affordable housing development and the tools used to facilitate it
 - d) Broadening private sector engagement through education on innovative approaches, affordable tools, resources and incentives
8. Complete a formal review of the Action Plan five years from launch, linking this review with the results of upcoming Municipal Plan and Zoning review exercises.

4.3.2 Theme 2 – Supporting and investing in non-market housing solutions

Within the overall housing system, the private market plays a significant role in addressing housing needs. However, in the case of lower income or more vulnerable households, the public and non-profit sectors are almost exclusively involved in addressing these needs, whether in terms of services or accommodations. The non-market housing they provide is vital to the residents they house, especially given the sizable segment of the population with low incomes in Saint John.

Providing supports to the homeless or those at risk is essential to the very most vulnerable. While this is largely a responsibility of provincial and federal governments, there is a local role in helping to advocate and foster better outcomes for those most in need. Making effective use of existing non-market assets and expanding the housing supply for those most in need is also a beneficial way to help address the persistent demand that exists. This segment of the market is highly reliant on government investments to support housing supply, whether in terms of community housing or housing for those with special needs. Advocating for additional investments is helpful and important. However, there are also opportunities for the City to have a more meaningful local impact through direct action and investment.

Taking action:

9. Support the efforts of key community partners to reduce homelessness and provide housing stabilization supports as a preventative measure by:
 - a) Continuing to support and seek expanded funding opportunities for community development agencies, including Neighbourhood Developer organizations

- b) Seeking additional provincial and federal government resources to support prevention measures and provide wrap-around supports
 - c) Pursuing diversion strategies for those waiting to access housing via NB Housing in order to expedite housing solutions and reduce overall wait times (e.g. housing stabilization programs, income supports, alternative placements, etc.)
10. Work with community housing providers, NB Housing, community partners and residents to facilitate the transition of long-time community housing residents to more suitable accommodations that better address their household needs and aspirations
11. Advocate for added flexibility in the delivery of existing provincial and federal government housing programs and initiatives in order to:
- a) Simplify obligations for non-market housing providers
 - b) Ensure that programs address deep affordability needs
 - c) Encourage more private sector participation in non-market opportunities
 - d) Streamline program approvals and coordinate these with municipal government to expedite affordable housing development
12. Work with community partners to help access and use the equity that has accumulated within their community housing stock by:
- a) supporting re-financing and redevelopment opportunities
 - b) seeking increased program flexibilities and minimized security obligations under initiatives delivered by federal and provincial partners
13. The City immediately establish a Saint John Affordable Housing Fund to fund the development of new affordable housing units and that the Fund is:
- a) Targeted to non-market housing on a priority basis
 - b) Initially seeded through an \$800,000 contribution and augmented via future provincial and federal funding programs (e.g. CMHC Housing Accelerator Fund)
14. The City explore with community partners the ability to establish a pooled investment vehicle that would support affordable non-market housing projects using acquired funds and provide investors with comparable market rates of return (e.g., community entities, private sector investors, City reserves, etc.)
15. Pursue additional provincial and federal government funding in order to:
- a) Preserve and expand the supply of community housing stock, especially for smaller and larger rental units (i.e. one and three+ bedroom units)
 - b) Facilitate the coordination of local affordable housing efforts between governments
16. Work with provincial and federal government partners, and with community agencies to expand the supply of special needs housing that addresses local deficiencies for those who require transitional or supportive housing

4.3.3 Theme 3 - Preserving and improving existing housing stock

The existing supply of housing in Saint John has expanded over many decades and continues to provide suitable accommodation for most residents. While growth and new housing production that comes with

it can ebb and flow, maintaining existing stock is a first and best opportunity to help meet housing needs over time. In the case of rental stock, existing housing is typically more affordable and can be prone to disrepair in older stock but preservation presents a viable alternative to replacement, even though redevelopment may be inevitable over time as this stock ages.

Finding the balance in preserving stock, maintaining affordability and supporting renewal can present a number of challenges. Both encouragement and enforcement are necessary to help find this equilibrium. Targeted incentives may also be required to help support renewal in certain situations. By preserving appropriate stock, a more resilient supply of housing can be maintained to meet needs over time.

Taking action:

17. Promote and expand funding for the City's existing Urban Development Incentive program to:
 - a) Support rehabilitation of aged rental stock across the City
 - b) Encourage adaptive reuse for residential purposes
 - c) Help property owners access provincial and federal programs aimed at residential and rental rehabilitation
 - d) Leverage provincial and federal rehabilitation/repair initiatives (e.g. RRAP) by advocating for additional program funding, streamlined program delivery and flexibility in stacking of initiatives
18. Target the use of grants in lieu of tax to help facilitate the renewal and retention of appropriate affordable housing in established neighbourhoods where stock is at risk
19. Provide additional education and progressive enforcement of minimum property standards to help maintain stock while preserving affordability
20. Maintain on-going monitoring under the City's Dangerous and Vacant Building program and pursue remedial action under the program to secure active use of priority buildings/properties
21. Seek additional provincial authorities to help the City enforce property standards, resolve delinquent property tax accounts and acquire forfeited buildings/properties for affordable housing use on an expedited basis.

4.3.4 Theme 4 - Expanding the supply and range of affordable housing options

While preservation of appropriate stock is beneficial, renewal and new development are inevitably required to meet housing demands and growth needs as they change over time. The private sector has a substantive role in addressing housing needs in the community. However, where more affordable options are required to address the needs of moderate income households, policy or program interventions may be required to secure this affordability.

Municipalities have a number of levers at hand to help support the delivery of affordable housing. Whether more incentive-based or more regulatory-based, these levers can help to facilitate development or provide targeted stimulus that results in affordable housing outcomes, whether in terms of rental or ownership housing. While government investments in non-market housing are critical,

targeted interventions elsewhere in the system can help to further expand the supply and range of affordable housing options and innovations in the middle market.

Taking action:

22. Expand the supply of purpose-built rental stock that is affordable through existing provincial and federal programs (e.g. RCFI, NHCF, rent supplements, etc.) by:
 - a) Seeking block funding commitments and program flexibilities to support new development
 - b) Facilitating the coordination of resources and efforts among prospective program proponents and community stakeholders
 - c) Targeting the production of smaller and larger rental units (i.e. one & three+ bedroom units)
23. Promote the development of mid-density housing forms (e.g. multiplexes, row housing, stacked townhouses) which are inherently more affordable by:
 - a) Allowing more flexible development standards that are suitable to mid-density forms
 - b) Using development density and/or development fee incentives that are linked to unit form
24. Secure the use of surplus and underutilized properties on a priority basis to help spur affordable housing development by:
 - a) Developing a municipal land disposition policy with provisions for giving preferred/first access to affordable housing projects
 - b) Getting preferred/first access to other public sector lands
 - c) Accessing and securing grants of provincial properties
 - d) Accessing federal property through the Federal Lands Initiative
 - e) Advancing site preparation and pre-development activities to make properties development-ready
25. Target the use of intensification incentives and municipal density bonusing authorities as a means of generating affordable housing within areas appropriate for intensification and in large-scale residential developments
26. Promote the delivery of innovative and affordable home ownership options by community partners (e.g. Habitat) that help to build household equity
27. Encourage alternative housing forms/models and sustainability practices that support affordability through the use of provincial and federal innovation programs (e.g. modular housing, equity coops, co-housing, home sharing, etc.)

4.3.5 Theme 5 - Cultivating a more responsive housing system

The housing market is comprised of many interests, varying from public to non-profit and private entities. Governments play a substantive role in the market, both in terms of policy-making and regulation. This is especially true at the provincial level where they enact legislation governing land use, rental protections and taxation, and at the municipal level in terms of development approvals. Through these avenues, governments have the means to create a conducive environment that supports housing affordability and access.

The City has an established land use planning and development approvals function which is guided by a formal policy framework. Adjustments to this framework could foster a more permissive, housing-friendly development environment. Likewise, taxation reforms and tenant protections at the provincial level would help create a more beneficial policy regime that helps to regulate the rental market and remove barriers to create affordable housing.

Taking action:

28. Strengthen housing policies in the City's Municipal Plan through the upcoming review process with particular regard to:
 - a) Promoting a human rights-based approach to housing
 - b) Integrating housing affordability definitions
 - c) Supporting healthy, vibrant and complete communities
 - d) Reinforcing policies that promote greater housing diversity within all intensification areas
 - e) Incorporating affordable housing targets with regard to form and tenure
 - f) Delivering on monitoring activities in support of the plan
29. Ensure the housing policies and objectives of the Municipal Plan are reflected in current and upcoming Neighbourhood Plans in order to help support complete, inclusive and affordable communities while having regard for the composition of each neighbourhood
30. Expand provisions within the current City zoning bylaw to foster greater housing flexibility, encourage neighbourhood mix and support affordability by:
 - a) Revisiting definitions with regards to affordability, special needs and supportive housing as well as rooming, boarding and lodging homes
 - b) Reviewing provisions to support/encourage appropriate density and diversity of housing forms in the primary development area
 - c) Allowing broader permissions for accessory suites/dwellings in suitable zones
 - d) Exploring the use of alternative performance standards (e.g. setbacks, parking standards, minimum density requirements)
 - e) Eliminating minimum floor area requirements in favour of building code standards
 - f) Evaluating the use of 'gentle density', up-zoning and inclusionary zoning practices as part of the next comprehensive zoning bylaw review
31. Support expanded accessibility in the built environment by promoting achievement of better-than-minimum accessibility standards for new development and encouraging retrofit opportunities
32. Advocate for provincially legislated protections regarding rental housing which:
 - a) Afford greater protections for tenants in terms of rent increases and evictions
 - b) Provide authorities to dissuade the purchase of rental housing properties by non-resident entities that are not owner-occupied (e.g. taxation)
33. Advocate for provincial tax and assessment system reforms to:
 - a) Mitigate the impact of differential taxation on multi-unit residential development

- b) Address tax treatment and partitioned assessments in mixed-housing buildings that are affordable
- c) Dissuade dormant/unused vacant property in primary development areas

4.3.6 Theme 6 - Leveraging partnerships and resources

As a complex system, housing is comprised of many interests, each with their own perspectives, motivations and resources. While there are a number of interconnected dependencies, stakeholders within the system do not always work in concert and can actively work at cross-purposes, whether intentionally or otherwise. Given the finite resources available, especially within the non-profit sector, working more collaboratively can facilitate better outcomes.

In Saint John, there are a number of established stakeholders dedicated to addressing housing and related support needs. There are also other entities and organizations less directly involved but whose interests intersect with housing. There are clear opportunities to align common interests and coordinate efforts for the benefit of the community. By leveraging relationships like these and forging partnerships, it is possible to build additional community capacity and generate more impactful solutions to the housing challenges that exist.

Taking action:

- 34. Working with UNB Saint John, host an annual Housing Forum that coincides with National Housing Week, helping to expand knowledge, innovation and system awareness among community stakeholders
- 35. Build technical capacity and development expertise within the local community housing sector through a mentoring initiative to help expand the supply of affordable housing
- 36. Actively pursue opportunities for joint development initiatives between Health sector or Social Service sector partners and affordable housing proponents
- 37. Advance housing affordability and help leverage other community resources through collaborative community-based partnerships in the areas of:
 - a) Land/property (e.g. Saint John Land Bank, Faith-based communities)
 - b) Community investment (e.g. Kaleidoscope)
 - c) Economic development (e.g. Envision Saint John)
 - d) The business community (e.g. BCAP, real estate association, etc.)
- 38. Expand private sector engagement by convening a development roundtable to explore affordability issues, expand awareness of incentives/programs and promote opportunities around affordable housing
- 39. Coordinate planning and policy efforts with jurisdictions adjacent to Saint John and the broader region in order to support common housing policy objectives and potential partnerships

5 Implementation of the Plan

The Action Plan has provided a vision, principles and objectives for addressing identified community housing needs in Saint John. The Plan has also set out a comprehensive range of specific actions over the short, medium and longer term to assist the community in realizing stated housing objectives. A critical next step for the community is implementation of the Plan, taking decisive action to meet the goal of an enhanced and improved local housing system. Moving the plan forward in a conscientious and coordinated fashion is essential to supporting that goal.

As a community plan, there is a shared responsibility in taking this necessary next step. It is recommended that a Housing Advisory Committee, comprised of key local individuals and agencies from across the housing spectrum, lead this process. The City has an important role to play in supporting, coordinating and facilitating the work of the Committee specifically, and the Action Plan more generally. It also has a clear role in advancing certain Plan actions. At the same time, there are key community stakeholders who are best positioned to advance or support the actions that have been identified.

A recommended implementation strategy has been developed for the Action Plan and is included as Appendix 3 to this report. Provided in table format, the strategy sets out anticipated timing, responsibilities and assumed resources for each action. This table provides a blueprint for advancing the Action Plan and forms the basis on which the Housing Advisory Committee can organize, coordinate and track its work.

As with any planning initiative, successful execution is reliant on a number of factors. The key success factors for implementing the Affordable Housing Action Plan are:

- Facilitating meaningful action through visible leadership
- Working collaboratively with a common purpose
- Taking shared accountability for achieving plan outcomes
- Allocating the resources necessary to succeed
- Building broad community support and awareness
- Actively monitoring and communicating plan progress

Having regard for these success factors will assist the Housing Advisory Committee, the City and the broader community realize the goals set out in the Affordable Housing Action Plan.

Appendix 1 – Glossary

Following are a list of terms used in this report and their associated definitions:

Affordable housing - Housing is considered affordable where a household spends no more than 30% of its before-tax income on shelter

Affordable rental housing - For the purposes of this Plan, rental housing is defined as affordable where a household spends no more than 30% of its before-tax income on shelter and the rental cost is no greater than the 30th income percentile for the community

Affordable ownership housing - For the purposes of this Plan, ownership housing is defined as affordable where a household spends no more than 30% of its before-tax income on shelter and the ownership cost is no greater than the 60th income percentile for the community

Built environment – The human-made environment which includes buildings, facilities, infrastructure and transportation designed to facilitate and accommodate human activity.

Community housing – Housing that was developed under legacy provincial or federal housing programs and that provides accommodations on a rent-g geared-to-income basis (RGI). This form of housing is inherently affordable and includes Public Housing, Rent Supplements and Social Housing.

Complete communities - Communities that meet people’s needs for daily living throughout an entire lifetime by providing convenient access to an appropriate mix of jobs, local services, a full range of housing, and community infrastructure including affordable housing, schools, recreation and open space for their residents. Convenient access to public transit and active transportation is also provided (definition per Plan SJ).

Density bonusing – An allowance to increase height or density provisions beyond those defined in a zoning bylaw, offered in exchange for a public benefit such as housing affordability.

Equity leveraging – The practice of utilizing the accumulated residual value of a property to secure access to capital for property improvements or new development.

Housing Allowance – A fixed level of monthly assistance provided directly to eligible households to help defray their housing costs.

Inclusionary zoning – A land use practice which obliges the inclusion of affordable housing within a development under the provisions set out in a zoning bylaw.

Mid-density housing – Housing which is middle density in scale and includes semi-detached, row and townhouse forms.

Non-market housing – Housing that provides accommodation at below market levels through the use of some form of assistance/inducement. This would include community housing as well as housing developed under newer programs which oblige rents at less than average market levels for a period of time in exchange for capital assistance.

Rent Supplement - Assistance provided to a landlord under agreement which obliges the landlord to rent to eligible households. In exchange for this accommodation, the landlord receives the reduced tenant rent plus a supplement in the form of the difference between what the household can afford to pay and the contracted rental amount.

Rights-based approach to housing – A principled approach to housing that recognizes the fundamental right of individuals to adequate housing as a basic human need, as enshrined by the Federal Government under the National Housing Strategy Act.

Special needs housing – Housing that is geared to households with specific needs, whether in the form of specialized accommodation or support services. This includes supportive, transitional and like forms of housing.

Appendix 2 – Consulting with stakeholder agencies

The following agencies and organization were invited to participate in the various consultation sessions held during the development of the Plan. A number of individuals and other members of the public also participated in these sessions.

- Business Community Anti-Poverty Initiative (BCAPI)
- Canada Mortgage and Housing Corporation
- Canadian Home Builders Association - Saint John
- Carleton Community Centre
- Catapult Social Enterprise
- Centre for Youth Care
- Chroma NB
- City of Saint John – Community Planning
- City of Saint John - Growth/Newcomers
- City of Saint John - Minimum Standards
- City of Saint John - Transit
- Construction Association of New Brunswick - Saint John
- Coverdale Centre for Women Inc.
- Crescent Valley Resource Centre
- Crescent Valley Tenants Association
- Crossroads for Women Inc.
- Eastern Circle Saint John
- Elias Management Group
- Envision Saint John
- First Steps Housing Project Inc.
- Fundy Harbour Group
- Fundy Wellness Network
- Government of New Brunswick - NB Housing
- Habitat for Humanity - Saint John
- Hestia House Inc.
- Hire Potential
- Historica Developments
- Housing Alternatives Inc.
- Hughes Surveys & Consultants Inc.
- Human Development Council
- Independence Plus Inc.
- John Howard Society
- Kaleidoscope
- L'Arche Saint John Inc.
- Living SJ
- Multicultural Association of Saint John Inc.
- New Brunswick ACORN
- New Brunswick Association for Community Living
- New Brunswick Coalition for Tenants Rights
- New Brunswick Non-Profit Association
- ONE Change Inc.
- Outflow Men's Shelter
- P.U.L.S.E. Inc.
- PRUDE Inc.
- Rocca Group of Companies
- Safe Harbour House
- Saint John Ability Advisory Committee
- Saint John Apartment Owners Association
- Saint John Association for Community Living
- Saint John Land Bank
- Saint John Learning Exchange
- Saint John Newcomers Centre
- Saint John Non-Profit Housing Inc.
- Saint John Real Estate Board
- Saint John Women's Empowerment Network
- Salvation Army
- Second Stage Safe Haven Inc.
- Seniors' Resource Centre
- Skigen Elnoog Housing Corporation
- Teen Resource Centre
- The Learning Exchange
- University of New Brunswick
- Urban Coalition Project (NBAPC)
- Waterloo Village Neighbourhood Association
- YMCA Newcomer Connections

Appendix 3 – Housing Implementation Strategy

Saint John Affordable Housing Action Plan - Implementation Strategy

<i>Theme/Action Area</i>	<i>Timing</i>	<i>Lead</i>	<i>Support</i>
Theme 1 - Improving system awareness & coordination			
1. Establish a qualified, experienced plan coordination function (Housing Facilitator) at the City of Saint John to help facilitate Action Plan implementation with the community and to foster affordable housing awareness and collaborations among stakeholders in furtherance of the Action Plan	Fall 2022	City - Planning	
2. Create a multi-stakeholder Housing Advisory Committee to help formalize and guide Action Plan implementation efforts, comprised of a cross-section of community stakeholders, including: <ol style="list-style-type: none"> Members of key government departments and regional agencies (all levels of government) Key community housing partners, non-profit agencies and representatives from academia Private and business sector representatives Community members with lived experience 	Spring 2023	City – Planning	<ul style="list-style-type: none"> Original Housing Action Team (transitional)
3. Review and revise the Affordable Housing Action Plan as necessary to reflect findings of the pending update to the Housing Needs Assessment report.	Early 2023	City – Housing facilitator	<ul style="list-style-type: none"> City – Planning Consultant
4. Develop a monitoring framework for tracking key housing indicators and measuring impacts of the Action Plan in areas of: <ol style="list-style-type: none"> Non-market housing activity (e.g. unit additions/losses, turnover rates, wait list, etc.) Rental market activity (e.g. unit additions/losses, average rents, vacancy rates, etc.) Ownership market activity (e.g. unit additions/losses, average prices, sales activity, etc.) Housing income and affordability trends (e.g. avg. household income by tenure, social assistance caseloads, affordable rent and house price thresholds, etc.) Achievement of Plan targets 	Spring 2023	Housing Advisory Committee	<ul style="list-style-type: none"> City – Housing facilitator Human Development Council UNB Saint John

Theme/Action Area	Timing	Lead	Support
5. Publically report each year on Action Plan progress as well as relevant factors such as emerging trends, best practices or issue areas requiring further investigation	Annually	City – Housing facilitator	<ul style="list-style-type: none"> • Housing Advisory Committee • Human Development Council
6. As part of the Action Plan coordination function at the City of Saint John: a) provide a housing information and referral service to promote programs, best practices and information sharing among stakeholders and for the broader community b) the City, along with the Housing Advisory Committee, will investigate in 2023 potential governance enhancements that could accelerate the outcomes of the Affordable Housing Action Plan	Initiate Summer 2023	City – Housing facilitator	<ul style="list-style-type: none"> • Housing Advisory Committee • Gov't of NB • CMHC
7. Undertake a public education campaign that builds awareness of housing issues, Action Plan activities and the tools available to stakeholders with a particular focus on: a) Marketing the Plan to the community and stakeholders though various media methods b) Positively addressing community housing issues such as NIMBY attitudes and discriminatory practices c) Fostering a better understanding of the realities of affordable housing development and the tools used to facilitate it d) Broadening private sector engagement though education on innovative approaches, affordable tools, resources and incentives	Launch in Spring 2023	Housing Advisory Committee	<ul style="list-style-type: none"> • City – Housing facilitator • Real estate Assn • Construction Assn • Envision SJ • City – communications
8. Complete a formal review of the Action Plan five years from launch, linking this review with the results of upcoming Municipal Plan and Zoning review exercises.	Summer 2028	Housing Advisory Committee	<ul style="list-style-type: none"> • City – Housing facilitator
Theme 2 – Supporting and investing in non-market housing solutions			
9. Support the efforts of key community partners to reduce homelessness and provide housing stabilization supports as a preventative measure by: a) Continuing to support and seek expanded funding opportunities for community development agencies, including Neighbourhood Developer organizations	Initiate Spring 2023	Housing Advisory Committee	<ul style="list-style-type: none"> • City – Housing facilitator • City – Planning • City – Community support • CMHC

Theme/Action Area	Timing	Lead	Support
<ul style="list-style-type: none"> b) Seeking additional provincial and federal government resources to support prevention measures and provide wrap-around supports c) Pursuing diversion strategies for those waiting to access housing via NB Housing in order to expedite housing solutions and reduce overall wait times (e.g. housing stabilization programs, income supports, alternative placements, etc.) 			<ul style="list-style-type: none"> • NB Housing • SJ-NPHC • Housing Alternatives
10. Work with community housing providers, NB Housing, community partners and residents to facilitate the transition of long-time community housing residents to more suitable accommodations that better address their household needs and aspirations	Initiate summer 2023	Housing Advisory Committee	<ul style="list-style-type: none"> • NB Housing • SJ-NPHC • Housing Alternatives
11. Advocate for added flexibility in the delivery of existing provincial and federal government housing programs and initiatives in order to: <ul style="list-style-type: none"> a) Simplify obligations for non-market housing providers b) Ensure that programs address deep affordability needs c) Encourage more private sector participation in non-market opportunities d) Streamline program approvals and coordinate these with municipal government to expedite affordable housing development 	Early 2023	Housing Advisory Committee	<ul style="list-style-type: none"> • City – Intergovernmental Affairs • CMHC • NB Housing • SJ-NPHC • Housing Alternatives • City – Planning
12. Work with community partners to help access and use the equity that has accumulated within their community housing stock by: <ul style="list-style-type: none"> a) supporting re-financing and redevelopment opportunities b) seeking increased program flexibilities and minimized security obligations under initiatives delivered by federal and provincial partners 	Initiate Spring 2023	City – Housing facilitator	<ul style="list-style-type: none"> • SJ-NPHC • Housing Alternatives • CMHC • NB Housing
13. The City immediately establish a Saint John Affordable Housing Fund to fund the development of new affordable housing units and that the Fund is: <ul style="list-style-type: none"> a) Targeted to non-market housing on a priority basis b) Initially seeded through an \$800,000 contribution and augmented via future provincial and federal funding programs (e.g. CMHC Housing Accelerator Fund) 	Fall 2022	City – Planning	<ul style="list-style-type: none"> • City – Finance • City – Housing facilitator • Housing Advisory Committee
14. The City explore with community partners the ability to establish a pooled investment vehicle that would support affordable non-market housing projects using acquired funds and provide investors with comparable market	Winter 2022-2023	Housing Advisory Committee	<ul style="list-style-type: none"> • City – Finance • City – Housing facilitator • Kaleidoscope

Theme/Action Area	Timing	Lead	Support
rates of return (e.g., community entities, private sector investors, City reserves, etc.)			
15. Pursue additional provincial and federal government funding in order to: a) Preserve and expand the supply of community housing stock, especially for smaller and larger rental units (i.e. one and three+ bedroom units) b) Facilitate the coordination of local affordable housing efforts between governments	Initiate Early 2023	City – Housing facilitator	<ul style="list-style-type: none"> • SJ-NPHC • Housing Alternatives • CMHC • NB Housing
16. Work with provincial and federal government partners, and with community agencies to expand the supply of special needs housing that addresses local deficiencies for those who require transitional or supportive housing	Initiate Early 2023	City – Housing facilitator	<ul style="list-style-type: none"> • Special needs housing providers • CMHC • NB Housing
Theme 3 - Preserving and improving existing housing stock			
17. Promote and expand funding for the City’s existing Urban Development Incentive program to: a) Support rehabilitation of aged rental stock across the City b) Encourage adaptive reuse for residential purposes c) Help property owners access provincial and federal programs aimed at residential and rental rehabilitation d) Leverage provincial and federal rehabilitation/repair initiatives (e.g. RRAP) by advocating for additional program funding, streamlined program delivery and flexibility in stacking of initiatives	Winter 2022-2023	City – Planning	<ul style="list-style-type: none"> • City – Finance • City – Housing facilitator
18. Target the use of grants in lieu of tax to help facilitate the renewal and retention of appropriate affordable housing in established neighbourhoods where stock is at risk	Initiate Summer 2023	City – Planning	<ul style="list-style-type: none"> • City – Finance • City – Housing facilitator
19. Provide additional education and progressive enforcement of minimum property standards to help maintain stock while preserving affordability	Initiate 2023/24	City – Minimum standards	<ul style="list-style-type: none"> • City – Planning
20. Maintain on-going monitoring under the City’s Dangerous and Vacant Building program and pursue remedial action under the program to secure active use of priority buildings/properties	Initiate 2023/24	City – Minimum standards	<ul style="list-style-type: none"> • City – Planning • SJ Land Bank

Theme/Action Area	Timing	Lead	Support
21. Seek additional provincial authorities to help the City enforce property standards, resolve delinquent property tax accounts and acquire forfeited buildings/properties for affordable housing use on an expedited basis.	Early 2023	Housing Advisory Committee	<ul style="list-style-type: none"> • City – Minimum standards • City – Real estate
Theme 4 - Expanding the supply and range of affordable housing options			
22. Expand the supply of purpose-built rental stock that is affordable through existing provincial and federal programs (e.g. RCFI, NHCF, rent supplements, etc.) by: <ol style="list-style-type: none"> Seeking block funding commitments and program flexibilities to support new development Facilitating the coordination of resources and efforts among prospective program proponents and community stakeholders Targeting the production of smaller and larger rental units (i.e. one & three+ bedroom units) 	Initiate Early 2023	City – Housing facilitator	<ul style="list-style-type: none"> • SJ-NPHC • Housing Alternatives • Envision SJ • CMHC • NB Housing
23. Promote the development of mid-density housing forms (e.g. multiplexes, row housing, stacked townhouses) which are inherently more affordable by: <ol style="list-style-type: none"> Allowing more flexible development standards that are suitable to mid-density forms Using development density and/or development fee incentives that are linked to unit form 	Initiate 2024	City – Planning	<ul style="list-style-type: none"> • City – Finance • Envision SJ
24. Secure the use of surplus and underutilized properties on a priority basis to help spur affordable housing development by: <ol style="list-style-type: none"> Developing a municipal land disposition policy with provisions for giving preferred/first access to affordable housing projects Getting preferred/first access to other public sector lands Accessing and securing grants of provincial properties Accessing federal property through the Federal Lands Initiative Advancing site preparation and pre-development activities to make properties development-ready 	Initiate 2023	City – Housing facilitator	<ul style="list-style-type: none"> • City – Real estate • SJ Land Bank • CMHC • NB Housing
25. Target the use of intensification incentives and municipal density bonusing authorities as a means of generating affordable housing within areas appropriate for intensification and in large-scale residential developments	Initiate 2024 (w/ Municipal Plan review)	City – Planning	<ul style="list-style-type: none"> • City – Finance • City – Housing facilitator

Theme/Action Area	Timing	Lead	Support
26. Promote the delivery of innovative and affordable home ownership options by community partners (e.g. Habitat) that help to build household equity	Initiate 2024	Housing Advisory Committee	<ul style="list-style-type: none"> • City – Housing facilitator • Habitat Saint John
27. Encourage alternative housing forms/models and sustainability practices that support affordability through the use of provincial and federal innovation programs (e.g. modular housing, equity coops, co-housing, home sharing, etc.)	Initiate 2024	Housing Advisory Committee	<ul style="list-style-type: none"> • City – Housing facilitator • CMHC • NB Housing
Theme 5 - Cultivating a more responsive housing system			
28. Strengthen housing policies in the City’s Municipal Plan through the upcoming review process with particular regard to: a) Promoting a human rights-based approach to housing b) Integrating housing affordability definitions c) Supporting healthy, vibrant and complete communities d) Reinforcing policies that promote greater housing diversity within all intensification areas e) Incorporating affordable housing targets with regard to form and tenure f) Delivering on monitoring activities in support of the plan	Align with Municipal Plan Review (2024)	City – Planning	<ul style="list-style-type: none"> • City – Housing facilitator
29. Ensure the housing policies and objectives of the Municipal Plan are reflected in current and upcoming Neighbourhood Plans in order to help support complete, inclusive and affordable communities while having regard for the composition of each neighbourhood	Initiate with North End Plan (2023)	City – Planning	<ul style="list-style-type: none"> • City – Housing facilitator
30. Expand provisions within the current City zoning bylaw to foster greater housing flexibility, encourage neighbourhood mix and support affordability by: a) Revisiting definitions with regards to affordability, special needs and supportive housing as well as rooming, boarding and lodging homes b) Reviewing provisions to support/encourage appropriate density and diversity of housing forms in the primary development area c) Allowing broader permissions for accessory suites/dwellings in suitable zones d) Exploring the use of alternative performance standards (e.g. setbacks, parking standards, minimum density requirements)	Initiate early 2023 and align with next comprehensive zoning bylaw review	City – Planning	<ul style="list-style-type: none"> • City – Housing facilitator • City – engineering • City - building services

Theme/Action Area	Timing	Lead	Support
<ul style="list-style-type: none"> e) Eliminating minimum floor area requirements in favour of building code standards f) Evaluating the use of ‘gentle density’, up-zoning and inclusionary zoning practices as part of the next comprehensive zoning bylaw review 			
31. Support expanded accessibility in the built environment by promoting achievement of better-than-minimum accessibility standards for new development and encouraging retrofit opportunities	Initiate 2023	City – accessibility lead	<ul style="list-style-type: none"> • City – Planning • City – Housing facilitator
32. Advocate for provincially legislated protections regarding rental housing which: <ul style="list-style-type: none"> a) Afford greater protections for tenants in terms of rent increases and evictions b) Provide authorities to dissuade the purchase of rental housing properties by non-resident entities that are not owner-occupied (e.g. taxation) 	Initiate early 2023	Housing Advisory Committee	<ul style="list-style-type: none"> • City – Housing facilitator • City – legal • City - finance
33. Advocate for provincial tax and assessment system reforms to: <ul style="list-style-type: none"> a) Mitigate the impact of differential taxation on multi-unit residential development b) Address tax treatment and partitioned assessments in mixed-housing buildings that are affordable c) Dissuade dormant/unused vacant property in primary development areas 	Initiate Early 2023	Housing Advisory Committee	<ul style="list-style-type: none"> • City – Housing facilitator • City - finance
Theme 6 - Leveraging partnerships and resources			
34. Working with UNB Saint John, host an annual Housing Forum that coincides with National Housing Week, helping to expand knowledge, innovation and system awareness among community stakeholders	Fall 2022	Housing Advisory Committee	<ul style="list-style-type: none"> • City – Planning • City – Housing facilitator • UNB –Saint John • CAB Homelessness
35. Build technical capacity and development expertise within the local community housing sector through a mentoring initiative to help expand the supply of affordable housing	Initiate Fall 2023	City – Housing facilitator	<ul style="list-style-type: none"> • SJ-NPHC • Housing Alternatives
36. Actively pursue opportunities for joint development initiatives between Health sector or Social Service sector partners and affordable housing proponents	Initiate 2025	City – Housing facilitator	<ul style="list-style-type: none"> • SJ-NPHC • Housing Alternatives

Theme/Action Area	Timing	Lead	Support
37. Advance housing affordability and help leverage other community resources through collaborative community-based partnerships in the areas of: a) Land/property (e.g. Saint John Land Bank, Faith-based communities) b) Community investment (e.g. Kaleidoscope) c) Economic development (e.g. Envision Saint John) d) The business community (e.g. BCIPI, real estate association, etc.)	On-going	City – Housing facilitator	<ul style="list-style-type: none"> • SJ - Land Bank • Kaleidoscope • Envision SJ • BCIPI
38. Expand private sector engagement by convening a development roundtable to explore affordability issues, expand awareness of incentives/programs and promote opportunities around affordable housing	Spring 2023	City – Planning	<ul style="list-style-type: none"> • City – Housing facilitator • Envision SJ
39. Coordinate planning and policy efforts with jurisdictions adjacent to Saint John and the broader region in order to support common housing policy objectives and potential partnerships	Initiate 2023	City – Planning	<ul style="list-style-type: none"> • City – Housing facilitator