

# **2019 – 2022 New Brunswick Action Plan**

2018-2028 CMHC – New Brunswick Bilateral Agreement Under  
the National Housing Strategy

## CMHC – NEW BRUNSWICK

### BILATERAL AGREEMENT UNDER THE 2017 NATIONAL HOUSING STRATEGY

#### ACTION PLAN

In accordance with Schedule C of the *2018-2028 CMHC-NB Bilateral Agreement under the National Housing Strategy* (the “Agreement”), New Brunswick has developed its first three-year Action Plan that commences in Fiscal Year 2019/2020. The Action Plan outlines how New Brunswick will use Canada Mortgage and Housing Corporation’s (“CMHC”) Funding and provincial Cost-Matched Funding under the Agreement towards achieving targeted results.

CMHC and New Brunswick have reached agreement on the Targets and Outcomes identified in the Action Plan. These agreed-to Targets and Outcomes are built on existing investments, and take into consideration factors including local Housing Need and priorities, as well as the National Housing Strategy (NHS) objectives, including opportunities for collaboration, efficiency and innovation. New Brunswick’s Action Plan aligns with the principles of *Federal/Provincial/Territorial (FPT) Housing Partnership Framework* endorsed by ministers (except Quebec) in April of 2018.

New Brunswick’s first Action Plan contemplates the Initiatives identified in Schedule B of the Agreement (the New Brunswick Priorities Housing Initiative and the Canada Community Housing Initiative) and will be revised over the duration of the Agreement (2018/19 – 2027/28) every three years in accordance with the schedule below:

Action Plan Date	Period Covered
Fiscal Year 2019/20	Fiscal Years 2019/20 <sup>1</sup> – 2021/22
Fiscal Year 2022/23	Fiscal Years 2022/23 – 2024/25
Fiscal Year 2025/26	Fiscal Years 2025/26 – 2027/28

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#### LOCAL HOUSING CONTEXT AND PRIORITIES – NEW BRUNSWICK

The purpose of the Agreement is to provide investment into New Brunswick’s housing portfolio – from brick-and-mortar infrastructure to programs – to ensure that the province’s most vulnerable populations<sup>2</sup> have safe, affordable and adequate housing options for years to come.

New Brunswick faces many challenges that impact housing, including:

- Overall the population of New Brunswick has decreased by -0.5% between 2011 and 2016. This is a result of a -6.0% decrease in the population below 60 years of age and an increase of 13.8% in the population aged 60 years and older.
- There will be a significant increase in the proportion of seniors in the population. As of 2016, 19.9% of the New Brunswick population is aged 65 years and older. This proportion will increase to 30.9% by 2036. Many seniors want to remain in their own

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<sup>1</sup> Includes Cost-Matched Funding from Fiscal Year 2018/19.

<sup>2</sup> Vulnerable populations include, but are not limited to: seniors, Indigenous peoples, persons with disabilities, women and girls, particularly those fleeing situations of domestic violence, veterans, visible minorities, refugees, people suffering from mental illness or substance dependence, individuals and families experiencing homelessness.

homes; alternative housing models and options that would support assisted living for seniors should be considered where possible.

- The homeownership rate for low-income households under \$30,000 is 47.0%, well above the Canadian average of 36.0%. To this end, there is a significant demand for home repair programs; maintenance of these programs is required to support low-income homeowners to remain in their own homes.
- The rate of dwellings requiring major repairs (inadequate) is higher in New Brunswick than the Canadian average at 8.3% and 6.5%, respectively. The condition of the province's housing stock creates additional pressure to invest in repair programs (for both homeowners and landlords).
- Long waiting lists for subsidized housing (average of 5,000 households). Non-elderly singles account for 45% of the provincial waiting list, which is an increase of 11% over the last 10 years. This increase demonstrates the need for additional affordable rental units for this segment of the population, as many of the existing community housing units are targeted to families and seniors.
- An increase in the expiry of operating agreements in the community housing sector. These expiries put strain on many non-profit/co-operative housing groups to remain viable; in turn, there is added pressure on the province to support these groups.
- The 2016 Canadian Census data indicates that 9.0% (27,715) households in New Brunswick are in core housing need.
- A recent report about the child poverty rate in New Brunswick demonstrates that there remain many opportunities for improvement. More than 31,400 children in New Brunswick are currently living in poverty, according to an annual report from the Saint John Human Development Council. The 2018 Child Poverty Report Card shows a 2.5% increase from 2015 to 2016 in the number of children living in poverty (from 24.7% to 27.2%). According to 2016 numbers, the most recent data, New Brunswick has the fourth highest child poverty rate of Canada's 10 provinces. The overall rate for child poverty in Canada in 2016 was 19.6%.

The Provincial Housing Strategy sets New Brunswick's vision: *A New Brunswick where people have timely access to affordable, safe and adequate housing options that meet their individual needs and promote healthy and inclusive communities.*

Key themes for the Provincial Housing Strategy are helping those in greatest need, making housing more affordable, providing housing options centered on people and strengthening and developing partnerships – all of which align with the National Housing Strategy. These objectives will be reached via a mixed-income communities approach to housing expansion (involving the non-profit/co-operative housing sector and private sector), the renovation and repair of existing units in the housing portfolio, and homeownership programs. Wrap-around services will be provided by various community agencies (along with the province) to support a long-term approach to address homelessness.

A number of strategies, including *Overcoming Poverty Together* (OPT) and *Home First*, have been launched in New Brunswick during the last decade to support individuals and families living in New Brunswick. Initiatives under these strategies strive to ensure that all New Brunswickers have the necessary resources to meet their basic needs and live with dignity and security, as well as improving their overall well-being.

### ***Overcoming Poverty Together: The New Brunswick Economic and Social Plan, 2014-2019***

This plan serves as a roadmap for the province to move towards economic and social inclusion for all. The plan is based on information gathered during the *Overcoming Poverty Together 2 (OPT2)* public engagement process which provided an opportunity for New Brunswickers to come together to discuss issues surrounding economic and social inclusion.

The importance of having an affordable, comfortable home in a safe and inclusive community whereby residents are supported was identified as a prevalent theme throughout the OPT2 process. Community-based initiatives are ways to address homelessness, create affordable housing, foster mixed neighbourhoods, revitalize older neighbourhoods and repair and renovate buildings. OPT identifies two recommended Priority Actions related to housing, under its fourth pillar of *Social Inclusion*:

- Support sustainability and quality of existing affordable housing options.
- Encourage innovative community-based housing solutions for affordable, accessible, quality, mixed housing communities.

As a result of entering into the Agreement, New Brunswick will address the important housing needs identified in the two above-noted recommended Priority Actions.

Furthermore, providing stable funding to homeless shelters formed part of the 22 Priority Actions that were completed during the OPT1 plan – stable annual funding aimed at ending chronic homelessness has been provided to homeless shelters since 2010. Investments are also provided to not-for-profit organizations which provide outreach services to homeless shelter clients across the province. This aligns with the “Housing First” approach which has been adopted by the province. “Housing First” is an approach to ending homelessness that centers on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services, as needed. Different community-based models from around the province have been implemented to provide wrap-around services to homeless clients to help them to obtain and sustain affordable housing. The New Brunswick Leadership Group on Homelessness has been reestablished to provide a forum through which key stakeholders in the homelessness sector are able to work collaboratively towards progressive and innovative solutions to preventing and reducing homelessness.

### ***Home First Strategy***

Housing investments support the principles in New Brunswick’s *Home First* strategy. Home First is a series of innovative approaches and initiatives to support seniors to live in their own homes and continue to be part of their communities. An expansion in low-income housing units and further investments in the already-successful home repair programs will help seniors in New Brunswick maintain their independence and remain in their homes and communities for as long as possible.

As the senior population increases, it is important for New Brunswick to ensure that the care and supports being provided are appropriate. Seniors have made it clear that they want to remain in their homes, but face challenges due to lack of community-based options and/or caregiver support. Evidence shows that community-based care is often the most appropriate and cost-effective means of providing care. Access to affordable housing and housing repair programs are essential to keeping seniors in their homes. It is neither financially viable nor sustainable for New Brunswick to continue to disproportionately invest in residential care beds; investments must be balanced with more affordable investments in community housing. As a result of entering into the Agreement, additional seniors will be served via the expansion of affordable housing options.

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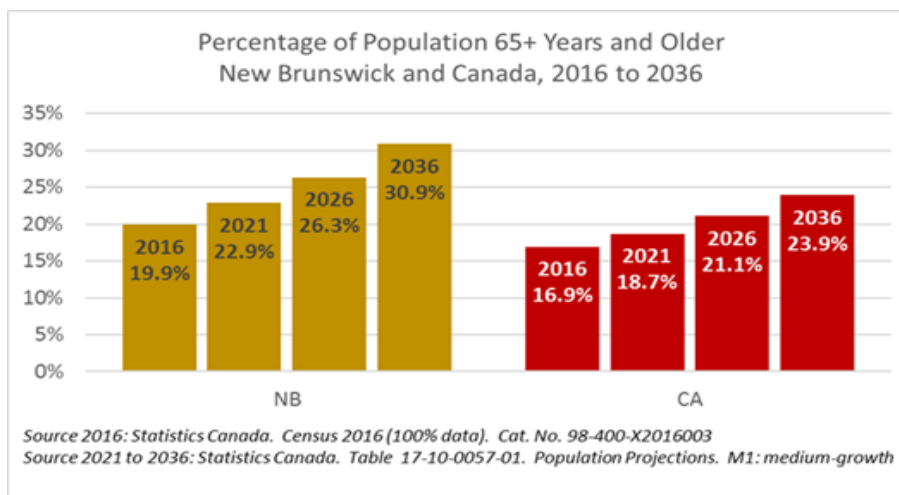
## HOUSING NEEDS IN NEW BRUNSWICK

New Brunswick's housing market is distinct. Housing costs are among the lowest in the country and a significant portion of the population lives in rural areas where rental markets are weak or non-existent. The continuum of housing needs in New Brunswick is unique: homeownership can sometimes be a more viable option than obtaining affordable rental housing. While the primary focus is ensuring New Brunswick's most vulnerable citizens have improved access to housing assistance (for example families affected by domestic violence), there is also a need to fund major repairs of owned (inadequate) dwellings in low-income rural areas.

The 2016 Canadian Census data indicates that 27,715 households in New Brunswick are in core housing need. This represents 9.0% of the population of the province. The rate of core housing need in NB has been decreasing since 2006 and is currently lower than the Canadian average of 12.7%. A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards, and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).

New Brunswick's demographic situation is also unique. The number and proportion of seniors in the population is increasing at a faster pace than most other jurisdictions in Canada. According to Statistics Canada population projections, by the year 2036, there will be an increase of 56.9% in the number of seniors aged 65 years and older living in New Brunswick. The chart below (Figure 1) demonstrates that over the course of the next twenty years (from 2016 to 2036), the proportion of seniors aged 65 years and older within the overall New Brunswick population will grow by 11 percentage points from 19.9% (2016) to 30.9% (2036). During the same period, the proportion of seniors within the general Canadian population will expand by 7 percentage points from 16.9% (2016) to 23.9% (2036). New Brunswick's demographic situation underscores the importance of considering the housing needs of seniors when planning future housing investments for the province. Seniors have made it clear they want to remain in their homes; therefore, an increased investment in renovation/repair programs for seniors will be required.

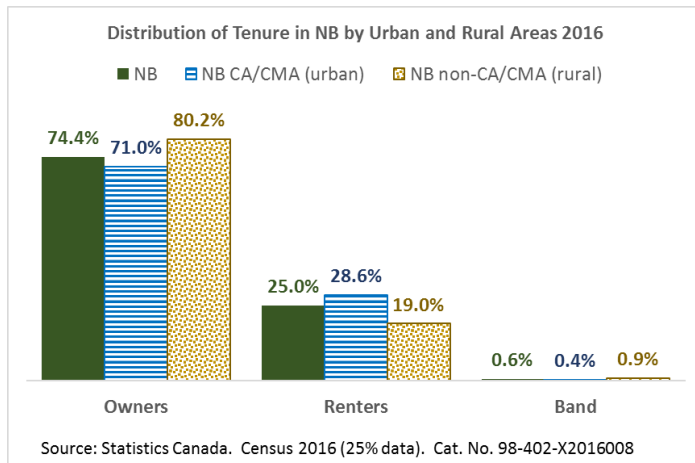
**Figure 1: NB Population Projections – 65+ and older age group**



## Homeownership Rates in New Brunswick

Homeownership is an option for New Brunswick citizens in many income situations. Rural communities account for large parts of the province. This influences the overall rate of homeownership in New Brunswick (74.4%), which is higher than the national average (67.8%). The high rate of homeownership is a unique feature of New Brunswick and it influences the types of housing programs that are chosen for investment.

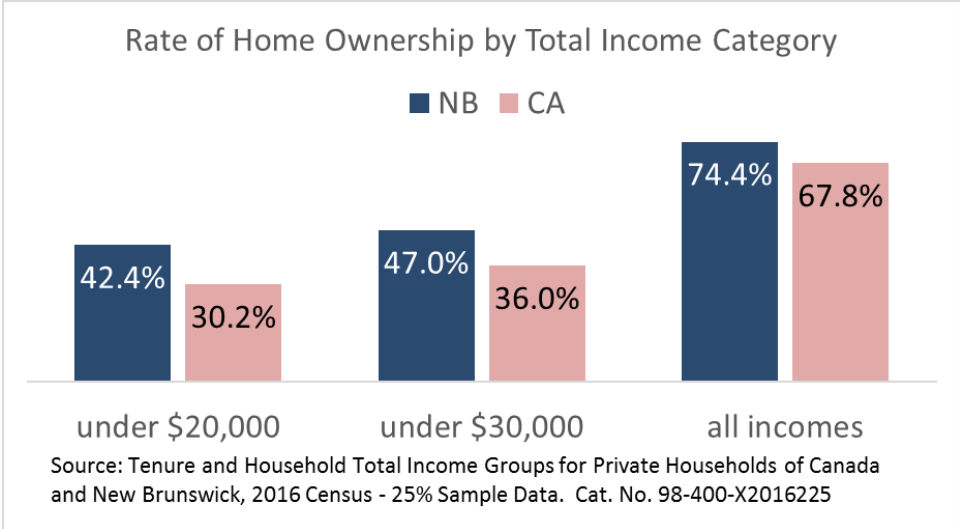
**Figure 2: Proportion of Owned and Rented Dwellings by Urban and Rural Area, 2016**



The housing continuum in New Brunswick is unique because homeownership can be relatively affordable in New Brunswick as compared to the rest of Canada. In 2017, New Brunswick had the lowest median purchase price (\$285,000) among all 10 provinces for detached and semi-detached residential buildings (compared to average purchase price of \$535,000 among all 10 provinces).

Homeownership can be a viable option for low-income populations, especially in the rural areas of the province. The homeownership rate for low-income households under \$30,000 is higher in New Brunswick (47.0%) than the Canadian average (36.0%). New Brunswick households with annual incomes under \$20,000 still have a relatively high homeownership rate (42.0%) compared to Canadian households in this income category (30.2%). This contributes to the relatively high number of homeowners in New Brunswick as compared to the rest of Canada and underscores the need for programs to assist low-income homeowners in the province.

**Figure 3: Proportion of Owned Households by Total Income Category, 2016**



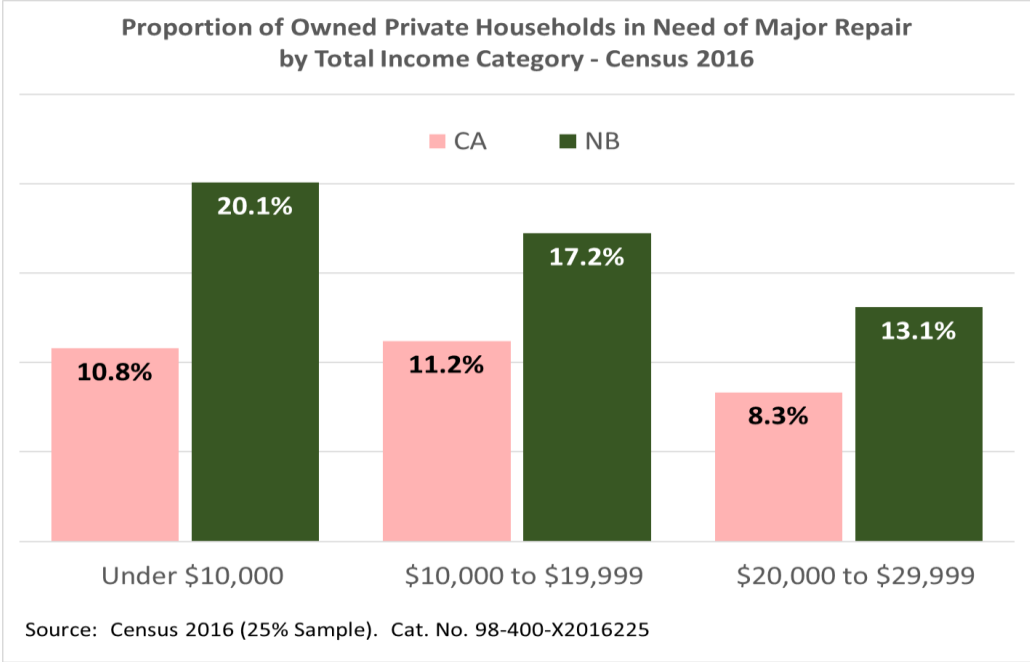
Low-income households in New Brunswick constitute about one-fifth (23%) of all homeowners, which is considerably higher compared to the national average in the same income category (16%) (2016). In fact, over half (53%) of the low-income households in the province are homeowners, which is higher than the national average (41%) in the same income category. The majority (60%) of low-income home owners (both provincially and nationally) are in the category with an annual income of \$29,999 or less. However, New Brunswick households with extremely low annual income of under \$19,999 still have a relatively high home ownership rate (42%).

**Low-Income Households in Need of Major Repair**

Not only is the rate of homeownership among the low-income New Brunswick population significantly above the national average, the proportion of owned private dwellings in need of major repair (inadequate) among these low-income homeowners is significantly above the national average as well (Figure 4).

There were 12,000 low-income households in need of major repair in New Brunswick as of 2016. The majority of these (61.3%, or 7,360 households) were homeowners.

**Figure 4: Proportion of Households in Need of Major Repair by Total Income Category**



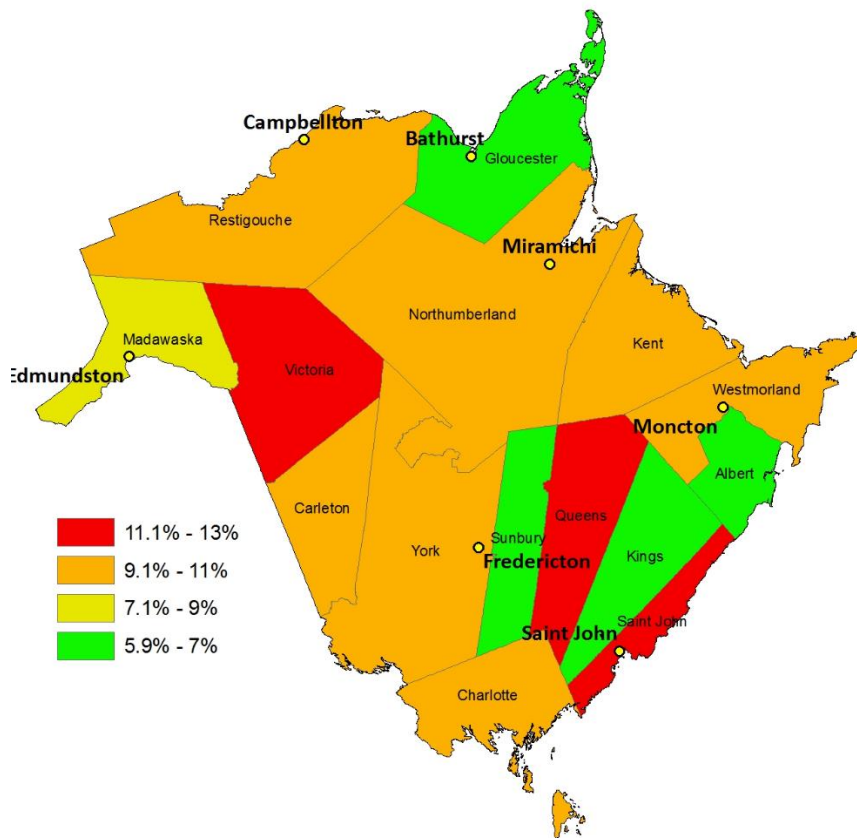
**Core Housing Need**

The 2016 Canadian Census data indicates that 27,715 households in New Brunswick are in core housing need. This represents 9.0% of the population of the province. The rate of core housing need in NB has been decreasing since 2006 and is currently lower than the Canadian average of 12.7%.

The incidence of core housing need varies across the province. Certain counties have core housing needs rates above the provincial average. The map below displays the counties with above average rates of core housing need -identified in orange and red. The variance of core housing need across the province demonstrates that investments in housing need to be flexible and reflect the distinct needs of each region.



**Figure 5: Map of Core Housing Need in New Brunswick by County - 2016**



**Gender-Based Analysis Plus (GBA +)**

Vulnerable populations, and particularly women within these populations, face challenges with regard to their personal, social and economic security. In New Brunswick, women earn less than men in total income and are more likely to live in poverty despite equal participation in the workforce. These economic challenges may be magnified or heightened when looking at the issue through an intersectional approach. Women who are also members of vulnerable groups (such as racial minorities, new comers to Canada, women with disabilities, etc.) have compounded effects and an increased likelihood of having economic challenges.

According to the Low-Income Measure After-Tax, 17.4% of New Brunswick children under 18 and 16.5% of Canadian children under 18 live in low-income families. New Brunswick children in female lone-parent households are most likely to live in low income, with just over 50% of children in these households living in low income (Table 1). This is the case nationally as well, although the percentage is not as high as in New Brunswick.

**Table 1 Percentage of Children Living in Low-Income Families**

Percentage of Children Living in Low-Income Families, **Low Income Measure After Tax**, N.B. and Canada, 1980 – 2013

Year	Persons under 18 years		Persons under 18 years in couple families with children		Persons under 18 years in female lone-parent families		Persons under 18 years in all other economic families	
	N.B.	Canada	N.B.	Canada	N.B.	Canada	N.B.	Canada
1980	21.6	14.3	19.6	10.4	41.4	50.9	21.5	17.7
1990	20.8	15.9	13.2	10.1	62.5	55.2	27.7	20.3
2000	18.4	15.7	12.4	10.9	59.7	44.0	(F)	16.8
2010	16.6	15.3	11.0(E)	11.5	38.2(E)	41.5	(F)	17.5(E)
2011	13.1(E)	15.2	7.5(E)	11.1	34.4(E)	43.2	(F)	20.0
2012	18.2	16.3	13.2(E)	12.9	51.4(E)	44.5	(F)	13.4
2013	17.4	16.5	8.5(E)	12.8	50.1	42.6	(F)	16.0(E)

**Source:** Statistics Canada, CANSIM table 206-0041. Data comes from Income Statistics Division

**Note:** (E) Statistics Canada data quality advisory: Use with caution

(F) Data considered too unreliable to be published by Statistics Canada

Domestic, intimate partner and sexual violence has a serious impact on women and girls in New Brunswick. According to Statistics Canada, New Brunswick women face the fourth highest rate of police-reported intimate partner violence among Canadian provinces and the highest rate of family-related murder-suicides in Canada. There are many barriers that victims of intimate partner violence face when attempting to end an abusive relationship. These barriers include lack of affordable housing, stigma and shame, fear of the unknown, finances, increased risk of lethality upon separation, lack of time, increased danger for victim and her children and fear of losing custody, among others. In order to help victims of domestic and intimate partner violence lead lives free of violence, it is imperative to address these barriers and challenges they face.

### **Waiting List**

The composition of the types of applicants on the subsidized housing waiting list has changed in the last 10 years. There has been a 70% increase in the number of non-elderly singles, and a 33% increase in the number of families on the housing waiting list between 2008 and 2018. The proportion of non-elderly singles among all applicants has increased to 45% from 34% over this 10-year period. The number of disabled and senior applicants have decreased by 45% and 20%, respectively. These applicant types are priority groups and are placed in social housing as quickly as possible.

As of March 31, 2018, the waiting list in New Brunswick for subsidized rental housing was 5,307 households (Table 1). That number consisted of 34% (1,817) families, 45% (2,400) non-elderly, single individuals and 21% (1,090) seniors. There were 99 applicants (1.9% of total waiting list) who required an accessible unit; this is a subset of household type total.

**Table 2: Rental Waiting List as of March 31, 2018**

Region	Family	Non - Elderly	Senior	Requires an accessible unit **	Region
Moncton	392	867	412	46	1671
Saint John	565	652	351	30	1568
Fredericton	458	414	122	13	994
Edmundston	75	82	37	3	194
Restigouche	36	76	19	1	131
Chaleur	98	154	44	1	296
Miramichi	107	63	57	5	227
Acadian Peninsula	86	92	48	0	226
<b>Totals</b>	<b>1817</b>	<b>2400</b>	<b>1090</b>	<b>99**</b>	<b>5307</b>
	34.24%	45.22%	20.54%		

\*\* The number of applicants who require an accessible unit is a subset of household type total.

The length of time each applicant spends on the provincial waiting list varies among household type. A family spends an average of 15.08 months on the waiting list; a senior spends an average of 25.24 months on the waiting list; a non-elderly, single individual spends an average of 18.91 months on the waiting list.

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## SUPPLY OF AFFORDABLE RENTAL HOUSING

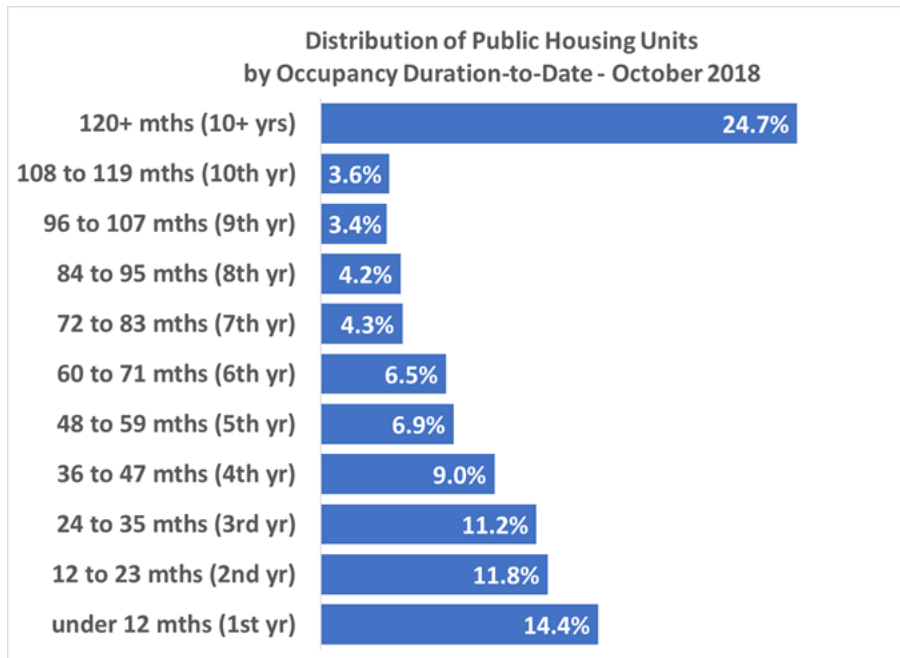
### **Existing Housing Portfolio**

#### ***Public Housing***

The Public Housing portfolio consists of 3,794 units within 807 buildings throughout the province. There are 2,077 multi-bedroom family units in 683 buildings, and 1,717 one-bedroom units for seniors in 124 buildings. Over the past five years, several two-bedroom and three-bedroom units have been converted into one-bedroom units following the growing demand in this category. Waiting list data demonstrates that the proportion of non-elderly single applicants has increased from 36% in 2011 to 45% in 2018.

Public housing tenants tend to remain in their rental units for long periods of time. One in four (24.7%) clients have been in their unit for at least 10 years (Figure 6). This turnover rate has a direct impact on the number of applicants that can be removed from the waiting list, as there are fewer public housing units available to be rented. To help address this, the objective of moving clients along the housing continuum must be taken into consideration when designing new housing programs and planning future investments.

**Figure 6: Distribution of Public Housing Units by Occupation Duration-to-Date – October 2018**



### ***Urban Native Housing***

Urban Native Housing units are available throughout the province. The number of households served by the Urban Native Housing program continues to decline as demand for this type of housing is declining due to the continued migration of families and individuals to urban centres.

The Urban Native Housing program provides clients with more independent housing options than other programs; however, its main challenges for placing clients are the high cost of utilities and remote location / distance to services.

The Urban Native Housing program targets the appropriate client type: those in the greatest financial need and living in rural areas of the province. Under the Bilateral Agreement, New Brunswick is committed to maintaining 52 Urban Native Housing units.

### ***Rent Supplements***

There are currently 4,367 rent supplement subsidies provided to private sector and non-profit landlords throughout New Brunswick. This number includes 150 portable rent supplements for persons with disabilities. Over half (55%) of the total rent supplement portfolio is comprised of one-bedroom units, followed by one-third (35%) being two-bedrooms, and a small portion (10%) of units with three or more bedrooms.

Recipients of rent supplements are families, seniors and non-elderly single adults. Over the past five years, the client profile has changed significantly, with the segment of non-elderly singles growing by 10% and becoming the largest category served by this program. This change is consistent with the changes to the composition of the waiting list.

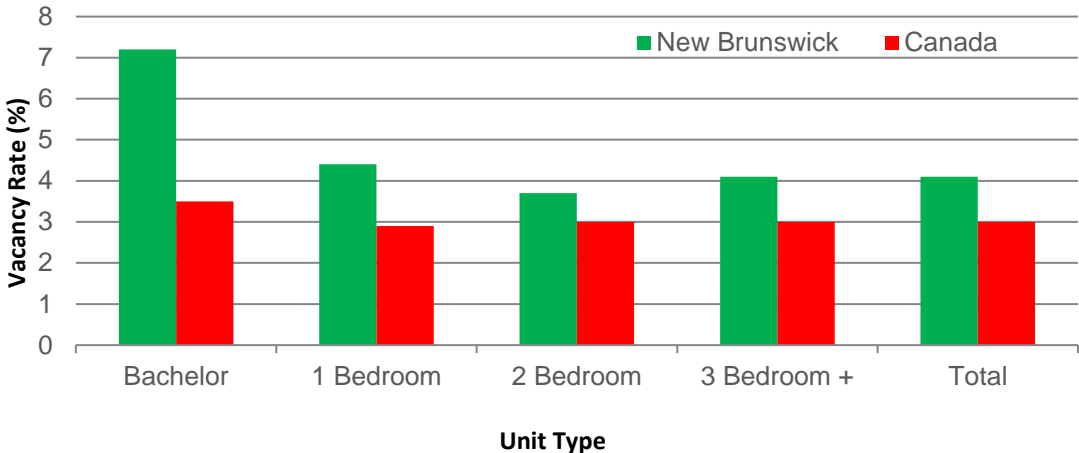
**Non-Profit and Co-operative Housing**

Provincial funding assists the non-profit and co-operative housing sector in offering 3,939 affordable units. Family and seniors' housing projects offer affordable apartments/units or houses for low-to-moderate income individuals, couples or families. Non-profit and co-operative housing projects ensure affordability of their units by either renting them at the low-end of market price, or by adjusting rent to a clients' household income.

**Market Vacancy Rates in New Brunswick**

The average vacancy rate in the province as of October 2017 was 4.1%, which is higher than the national average of 3.0% (Figure 7). The highest vacancy rate in New Brunswick was for bachelor apartments (7.1%) and the lowest was for two-bedroom apartments (3.7%). The relatively high vacancy rate provides an opportunity for the province to take advantage of existing housing stock to remove clients from the waiting list. In addition, utilizing existing stock provides the added benefit of supporting the local economy.

**Figure 7: Vacancy Rates by Apartment Type, October 2017**

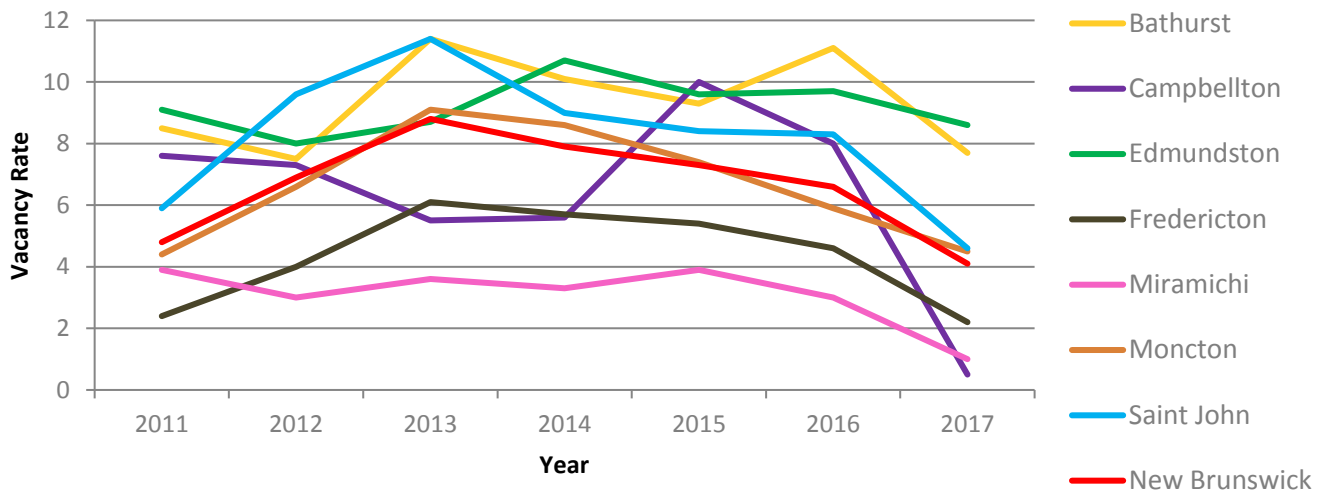


Source: CMHC Rental Market Survey (accessed: July 4th, 2018)

Overall, the vacancy rate in the province has decreased since 2016 in all regions (Figure 8). Regions with the lowest vacancy rate are Miramichi, Fredericton and Campbellton. Miramichi and Campbellton are also the two regions that saw an increase in the number of low-income rental households in need of major repair.

The decreased provincial vacancy rate makes it more difficult for households to access affordable housing as the demand for units has increased, especially in urban regions.

**Figure 8: Vacancy Rate Trends by Regions**



Source: Source: CMHC. New Brunswick — Vacancy Rates by Bedroom Type by Metropolitan Areas, Census Agglomerations and Cities

While the province is becoming increasingly urban over time, there remains a large segment of the population that lives in rural areas. In 2016, 49.9% of the province lived in the three major urban centres (Moncton, Fredericton, and Saint John), which is a 1.6% increase since 2011. New Brunswick continues to see a rural-urban shift, with a gradual decline of its rural population and steady growth of major urban centres. This continuous urban-rural shift has an impact on New Brunswick’s affordable housing portfolio (i.e. vacancy rates and waiting list). As individuals and families migrate towards the three urban centres, stress is created on waiting lists for the urban regions as more households are added. In addition, vacancy rates decrease in urban areas, making affordable housing even more difficult to obtain.

There are 147,929 seniors (individuals over the age of 65) in New Brunswick – this is 19.5% of the total population. Of this, 47.42% of seniors live in rural areas (70,148 individuals) and 52.58% live in urban areas (77,781 individuals). This can create a challenge due to the disparity between rural and urban communities in New Brunswick. There are fewer services and supports provided in rural regions, making it more difficult for seniors to access these when required.

Seniors have expressed a desire to remain in their own homes and live independently for as long as possible. More than three-quarters (79%) of seniors own their own homes (116,864 individuals), and 26.5% (or 39,201 individuals) in private households live alone. This can create additional challenges as many seniors living on a fixed low-income find it very difficult to maintain a home, cover the costs for services they may require, and pay for necessities of life. As well, many find programs and services difficult to navigate and therefore may not have access to available assistance and supports.

### **Monthly Shelter Costs**

Average monthly shelter costs have increased both provincially and nationally between 2011 and 2016; however, average monthly shelter costs in New Brunswick remain lower than the national

average. In New Brunswick, tenant shelter costs have increased the most (14%) compared to homeowner costs (9.9%) from 2011 to 2016 (Table 3). In comparison, median tenant income has increased from \$29,769 in 2011 to \$33,226 in 2016, which is an 11% increase. Median homeowner income has risen from \$62,602 in 2011 to 13.8% to \$71,259 in 2016.

Tenant households have experienced the greatest increase in monthly shelter costs and a lower increase in median income; as a result, they are paying an increased proportion of household income towards shelter costs compared to homeowners.

**Table 3 Average Monthly Shelter Costs by Tenure (25% sample data)**

	NEW BRUNSWICK		CANADA	
	2011	2016	2011	2016
OWNER HOUSEHOLDS	797	876	1,141	1,313
TENANT HOUSEHOLDS	650	741	848	1,002

Source: Statistics Canada, 2011 Census of Population; Statistics Canada, 2016 Census of Population

## CONSULTATION WITH MUNICIPALITIES AND STAKEHOLDERS

The Province has engaged in an extensive consultation process to obtain input into the development of the Federal and Provincial Housing Strategies, as well as the Action Plan. Cross-governmental and cross-sectoral sessions were held in order for stakeholders to provide feedback on elements of these housing plans. International and cross-jurisdictional scans were also conducted.

The province facilitated eight (8) client focus groups in which individuals with lived experience (i.e. low-income families and individuals, seniors, individuals living with a disability (including mental health and addictions), homeless, victims of intimate partner violence, newcomers, etc.) provided important qualitative data. In addition, a public on-line survey was launched in August 2017. Over 770 New Brunswickers completed the survey and provided a variety of quantitative data.

Finally, throughout the past year, consultation sessions were held with provincial officials from the Department of Health and the Regional Health Authorities (Horizon and Vitalité), as well as the municipalities. For example, a session was held with the three urban mayors (Moncton, Fredericton and Saint John) and with the Association francophone des municipalités du Nouveau-Brunswick.

The comprehensive consultation process that was undertaken ensures that the various housing needs across the province were incorporated into the development of the objectives and targets of this Action Plan. The following guiding principles were established and inform the outcomes of the Action Plan:

- Safe and Secure
- People-Centered
- Innovate
- Partnering
- Inclusive
- Accountable

Through the Bilateral Agreement, the province will increase investments to both private and non-profit sectors to support the provision of safe and secure housing options for all New Brunswickers. Increased funding will also be invested to repair and upgrade existing social housing infrastructure.

Collaboration with municipalities, private and non-profit sectors is encouraged through the implementation of the various initiatives under the Agreement. The creation of mixed-income communities, for example, will require strong partnerships with stakeholders to ensure the future of sustainable affordable housing in New Brunswick.

Several cities have already begun developing affordable housing action plans which include both short- and long-term strategic goals that echo the province's desire to provide affordable, safe, adequate and inclusive housing options to low-income individuals, families and seniors, as well as target populations such as the homeless and victims of intimate partner violence.

New Brunswick is now in an excellent position to finalize its Provincial Housing Strategy to ensure alignment with the NHS. Further consultation will take place with stakeholders in order to finalize and implement the Provincial Housing Strategy.

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## CREATION OF LIVEABLE AND INCLUSIVE COMMUNITIES

New Brunswick's investment under the Agreement will provide:

- **Creation of Mixed-income Communities:** Recommended as a way to transform the current state of the social housing portfolio. There will be 151 rental units created over the first three years of the Action Plan (beginning in 2019), with a total expansion of 1,262 rental units over the term of the Agreement. This will have the direct impact of removing approximately 1,200 households from the provincial waiting list over the term of the Agreement and placing them into new affordable housing units. Mixed-income communities will help create inclusive and diverse communities that will allow individuals, families and seniors to thrive and improve their quality of life. A mix of market rents and subsidized rents will create a more stable financial base to meet the province's needs and contribute towards the long-term sustainability of the housing portfolio. The addition of affordable units to the province's housing portfolio will allow individuals to be removed from the provincial waiting list and placed in affordable housing units.

Over the next three years, New Brunswick's investment in the creation of mixed-income communities will be \$629,000 and a total of \$19.7 million over the term of the Agreement. The federal government will contribute \$6.2 million in the next three years towards the creation of mixed-income communities in New Brunswick, and a total of \$52.3 million over the term of the Agreement.



- **Newly-Redesigned Homeowner and Rental Repair Programs:** New Brunswick will continue to offer and maintain its current homeowner and rental repair programs; these programs alone will service an estimated 15,480 clients over the term of the Agreement. Funding will be provided for private landlords to repair up to 510 units over 3 years, and 1,530 units over the term of the Agreement. Transition homes and homeless emergency shelters throughout the province will also be served by these programs.

The homeowner and rental repair programs are successful and vital to New Brunswickers, especially given the population of rural residents living in core housing need. The homeowner repair programs align with the NHS by reducing core housing need, the provincial Home First strategy by allowing seniors to stay in their homes longer, and OPT by reducing poverty.

The province will invest \$9.2 million in the first three years towards homeowner and rental repair programs, and a total of \$41.2 million over the term of the Agreement. The federal government will contribute \$17.9 million in the first three years for these programs, and a total of \$36.8 million over the term of the Agreement.

- **Public Housing Repairs:** Funding to invest into maintenance and operation of the province's 3,794 public housing units to ensure that these provincial assets remain viable. In the next three years, the province will invest \$7.2 million dollars in maintenance and repairs to preserve the public housing portfolio. Over the term of the Agreement, this investment will total \$24 million. The federal government will invest \$3.2 million in the next three years towards the preservation of the Public Housing portfolio, and a total of \$41.1 million over the term of the Agreement. Between 2019 and 2028, over \$65.1 million dollars in total will be invested in maintenance and repairs to preserve the existing public housing portfolio.
- **Urban Native Housing Repairs:** Funding to repair and maintain New Brunswick's urban native housing stock that serve a portion of New Brunswick's off-reserve Aboriginal population and residents not living in urban areas of the province. In the next three years, New Brunswick will invest \$3 million in the maintenance and repairs of urban native housing, and a total of \$10 million over the term of the Agreement. The federal government will contribute \$333,333 in the first three years towards repairs to urban native housing, and a total of \$2.6 million over the term of the Agreement.
- **Non-Profit and Co-operative Repairs:** Continue to support the non-profit and co-operative sector housing and provide emergency repair funding for projects that remain under agreement. Operating agreements that have expired or are due to expire will be extended to ensure the long-term viability and sustainability of this sector. The province will invest \$4.8 million in the first three years for repairs for the non-profit housing sector, and a total of \$16 million over the term of the Agreement.

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## SUPPORT OF NATIONAL HOUSING STRATEGY OUTCOMES

### Accessibility

The provincial government enhanced building regulations in 2011 via Regulation 2011-61, *Barrier-Free Design Building Code Regulation - Community Planning Act*, to make newly-constructed buildings more accessible to persons with physical disabilities. The Regulation creates higher minimum standards of accessibility for buildings and is an enhancement to the *National Building Code of Canada 2010*.

The province is committed to modernizing and enhancing provincial building standards to improve accessibility for all New Brunswickers, in an effort to provide equal access for everyone. In the public housing portfolio, 37% of units are accessible. With the expansion of units under the Agreement, the province intends to make 100% of seniors' housing universal design and at least 10% of family units universal design.

### **Environmental Sustainability**

The Government of New Brunswick provides direction and tools to assist communities in establishing environmental sustainability.

Housing expansion efforts will strive to design and build new construction by achieving a minimum 25% decrease in the energy consumption and Greenhouse gas (GHG) emissions over the requirements of the 2015 National Building Code (NBC) and past performances. Building materials will be recycled and/or come from renewable resources where possible to obtain energy efficiencies. Materials that have a low Global warming potential during its manufacturing process will be used as will low volatile organic compound (VOC) products where possible.

### **Energy Efficiency**

New Brunswick will continue to take a commanding role in attempts to reduce energy usage in the public housing portfolio. Capital funding is used to fund energy reduction projects such as increased insulation, LED lighting, high-efficiency windows and doors, and water conservation products.

New Brunswick will continue to invest in energy-efficient products and materials that meet and exceed NBC Energy efficiency requirements as well as exceed the requirements of the Green Building policy of New Brunswick. This will be implemented for new construction with efforts to reduce GHG and reach passive house targets and net zero housing. Upgrades to existing public housing will also continue to see energy reduction initiatives which will reduce the energy consumption of the housing portfolio and maintain their sustainability.

The partnership with NB Power to deliver the Low-Income Energy Savings Program (LIESP) for low-income homeowners of New Brunswick will continue. This program provides funding to make low-income homes energy-efficient which will result in energy usage reductions that benefit the homeowner and reduce greenhouse gas emissions.

### **Local Employment/Economic Impact**

There are positive economic impacts for New Brunswick as a result of entering into the Agreement, including construction jobs for the repair and construction of residences. The Agreement includes cost-shared investments (between New Brunswick and the federal government) of up to \$300 million over the term of the Agreement.

Statistics Canada's Input-Output (I/O) multipliers for Repair Construction was used to capture the economic and revenue impacts associated with a yearly average investment of \$44,155,556. The yearly average contribution associated with this investment is \$20.4 million in total (direct and indirect) Gross Domestic Product (GDP), along with 370 full-time jobs and \$13.5 million in labour income.

Based on this economic activity, approximately \$2.4 million in government revenues are expected to be generated yearly. These results should not be considered as incremental growth in the economy, but rather an estimate of the activity generated from an investment of this size.

ECONOMIC IMPACT								
Direct Impact			Indirect Impact			Total Impact		
GDP	Labour income	Jobs	GDP	Labour income	Jobs	GDP	Labour income	Jobs
\$14.4 M	\$9.8 M	276	\$6 M	\$3.7 M	94	\$20.4 M	\$13.5 M	370

Additional economic spinoffs may occur as renters and homeowners benefitting from these programs stabilize their housing situation and become better positioned to develop skills to participate in the labour force and/or grow their income. New housing options will provide New Brunswickers with improved services they require in order to eliminate barriers related to employment: childcare, employment counselling and training, institutions of higher education, proximity to family and friends, transportation, etc.

**Business Impact**

Mixed-income communities foster vibrant and inclusive communities. As a result, existing neighbourhoods and communities that normally may deter business owners from setting up residence due to negative perceptions of particular areas can greatly benefit from mixed-income communities. “Deghettoizing” areas in communities can have a domino effect, and accordingly, can be advantageous in drawing business owners to neighbourhoods that are being revitalized with the lure of affordable commercial rental spaces that may have otherwise not been considered. Additionally, revitalizing neighbourhoods that house individuals of all income levels produces an increase of individuals with more disposable income to purchase products and goods.

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**NEW BRUNSWICK-DELIVERED INITIATIVES**

The Initiatives delivered under the Agreement include the New Brunswick Priorities Housing Initiative and the Canada Community Housing Initiative.

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**NEW BRUNSWICK PRIORITIES HOUSING INITIATIVE**

The New Brunswick Priorities Housing Initiative provides flexibility to support regional housing needs and priorities within New Brunswick.

**Home Repair Programs**

The goal of the Home Repair Programs is to improve the quality of affordable housing. Financial assistance is available for:

- Households in need who own and occupy substandard housing requiring major repairs or lacking basic facilities. Eligible clients are homeowners who own and occupy their

properties and who are in core housing need with total household income at or below the established Housing Income Limit (HILs) for the area in which they live.

- Low-income homeowners and owners/landlords or residential rental properties to improve the accessibility of the dwelling which is occupied or intended to be occupied by disabled households in need.
- Homeowners and owners/landlords for minor housing adaptations that will enable seniors' households in need to live independently in their homes.
- Households in existing housing to undertake emergency repairs that are required for the continued safe occupancy of their units. Repairs are intended to be limited to items urgently required to render the units fit for human habitation, rather than to restore housing to minimum property standards.

There are several intended outcomes and indicators for the Home Repair Programs. With a three-year investment of \$20.0 million, the goal is to reduce the number of households no longer in housing need as a result of the New Brunswick Priorities Housing Initiative by over 1,500 households/year. This includes:

- Reduce the number of low-income households requiring major repair to make their home safe for continued occupancy by 1,200/year
- Increase the number of households in need who received modifications to improve the accessibility of their dwelling/unit for disabled occupants by 150/year
- Increase the number of senior households in need who received minor adaptations to assist with daily living activities in the home by 150/year

### **Shelter Enhancement Program**

The Shelter Enhancement Program provides financial assistance to:

- Repair/rehabilitate emergency shelters and second stage housing for victims of family violence to an acceptable standard of health, safety and security for occupants and accessibility for persons with disabilities. New Brunswick will continue to invest \$300,000/year to this program.
- Maintain and improve emergency shelters and second stage housing units available to women and children or youth who are victims of family violence.

### **Residential Rehabilitation Assistance Program**

The objective of the Residential Rehabilitation Assistance Program (RRAP) is to assist households in core housing or severe core housing need who are occupying existing substandard self-contained rental units or rooming houses (bed units) by providing assistance to the owner to repair or rehabilitate the dwelling to a minimum level of health and safety. As well, it allows for creation of secondary suites and garden suites for adult persons with disabilities, who are households in need.

With an investment of \$5.1 million over three years (\$15.3 million over the term of the Agreement), the intended outcomes for this program are to:

- Increase the number of existing substandard rental units rehabilitated to improve the unit to an acceptable standard of health and safety, and increase the number of secondary suites and garden suites created for adult persons with disabilities by 510 units over three years, and 1,530 units over the term of the Agreement.

### **Homeownership Assistance Program / Home Completion Program**

The province recognizes the importance of the Homeownership Assistance Program (HAP) and Home Completion Program (HCL). These initiatives are solely funded by the province, with the objective of helping low- and middle-income households purchase or build a modest home. Eligible families and individuals will be provided with financial assistance to support the achievement of their short- and long-term housing goals within the Housing Continuum.

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### **CANADA COMMUNITY HOUSING INITIATIVE (CCHI)**

Funding is meant to protect, regenerate and expand Social Housing and to reduce Housing Need.

In addition, this initiative requires the preservation of Urban Native Social Housing Units to ensure that there is no net loss of units and that retained units will be improved through repair, capital replacement as well as through adequate affordability support.

New Brunswick has developed the following targets based on the number of units still supported by social housing agreements in 2018-19:

Maintain/increase social housing supply:

- 9,954 units continue to be offered in social housing (based on units still supported by social housing agreements in 2018-19 including nursing home beds under agreement that will continue to be funded under provincial nursing homes budget)
- A 15% expansion of rent-assisted units (1,262 units) based on units still supported by social housing agreements in 2018-19 (8,413 units; baseline number is 9,954 units as per Bilateral Agreement, less nursing home beds under agreement that will continue to be funded under provincial nursing homes budget)
- No net loss of Urban Native Social Housing units available to low-income households (52 units, of which 34 are low-income)
- Reduce the number of households on the waiting list by 151 households over three years, and approximately 1,260 households over the term of the Agreement

Repair existing stock:

- At least 20% of existing social housing units repaired (1,991 units) based on number of units still supported by social housing agreements in 2018-19 (9,954 units)
- Retained Urban Native Social Housing units will be repaired to good condition (52 units)

At least 25% of National Housing Strategy (NHS) investments will support projects that specifically target the unique needs of women and girls. To achieve this, New Brunswick has developed the following objectives:

- 25% of 1,262 expansion units will be targeted towards women and girls
- At least 25% of current social housing units will continue to meet the needs of women and girls
- New Brunswick will create 40 additional second stage and third stage housing units within the province over the term of the Agreement

### **New Mixed-Income Approach**

Public housing and non-profit/co-operative housing provides affordable, safe and adequate housing options for low income individuals, families and seniors. With the expiry of the Social Housing Agreements with CMHC, sole financial responsibility will shift to the province and non-profits/co-operatives. This puts the sustainability of these portfolios at significant risk.

One of the innovative approaches that will have the most significant impact on new provincial investment is renovating and expanding the low-income social housing units and moving toward mixed-income communities. The mixed-income approach continues to serve low-income clients with an affordable rental unit where the monthly rental payment is based on client's income, otherwise known as rent-geared-to-income.

The benefits of adopting a mixed-income approach to housing include social inclusion, revitalized neighbourhoods, cost-neutral or revenue-generating buildings that are sustainable and less reliant on government funding to support housing stock.

The non-profit and co-operative sector is a key partner in the province's plan to expand its mixed-income social housing portfolio. The mixed-income approach will not only decrease the number of households in core housing need and contribute to more vibrant communities around the province, but will contribute to the financial sustainability of the non-profit and co-operative sector.

Municipalities will also be engaged as a partner in the innovative transformative shift towards inclusive, diverse mixed-income communities. New Brunswick will support rural and urban municipalities in their efforts to create innovative housing solutions that will meet their specific needs and enable their citizens to have greater access to transportation, as well as various governmental and community-based supports and services.

As a provincial initiative, New Brunswick will continue to invest in a new construction program for private landlords/developers to create affordable housing units. The province recognizes the

importance of partnering and developing relationships with these community partners in efforts to increase and diversify the housing sector and housing options available to those in need.

For the province's social housing portfolio to become increasingly self-sustainable over the long-term, rental revenues must be generated to offset some of the costs of the programs. The introduction of mixed-income communities will not only help to eliminate the stigma attached to social housing and integrate low-income earners into vibrant communities, it will also generate increased rental revenues. This approach helps end inter-generational poverty, which is a major concern for New Brunswickers. In addition, the creation of affordable units through the mixed-income communities expansion will have a positive impact on waiting lists.

Moving toward a mixed-income approach creates vibrant communities that are socially-inclusive and diverse, aligning with the core tenets of the NHS that will allow individuals, families and seniors to thrive and improve their quality of life.

### **Affordable Rental Housing Program**

The objective for the Affordable Rental Housing Program (ARHP) is to increase the supply of affordable rental housing units for low- and moderate-income households throughout New Brunswick. The ARHP provides assistance to the private sector and non-profit/co-operative sector for the construction, acquisition and rehabilitation, conversion and operation of rental housing projects.

Over \$6.8 million will be invested over three years. The intended outcomes for these programs are:

- Increase the number of units of affordable housing available as a result of the Canada Community Housing Initiative by 151 units over 3 years, and 1,262 units over the term of the Agreement.
- Increase the number of seniors or persons with disabilities who are able to remain living independently.

### **Maintaining Non-Profit/Co-operative Housing Portfolio**

Under the Social Housing Agreement (SHA), each non-profit and co-operative housing project has signed a 25- to 50-year operating agreement(s) with either New Brunswick Housing Corporation (NBHC) or Canada Mortgage and Housing Corporation (CMHC). The SHA outlines the legal obligations of all parties and stipulates the housing operating subsidies that are provided for the term of the agreement/loan.

The number of non-profit/co-operative housing program agreements that are expiring is expected to peak during the next 10 years. The expiry of these operating agreements is by far the biggest concern for the future of this province's ability to provide safe, affordable housing to those in core housing need. As existing agreements expire, up to two-thirds of all social housing projects will be at risk. Many social housing projects already face considerable capital repair and replacement liabilities, a problem that will continue to grow as social housing buildings age.

Because of this, the province will be extending the operating agreements for those projects that are due to expire (and have previously expired). In addition, the province will assist the sector by providing them with in-kind supports to increase capacity. This will contribute to the long-term viability and sustainability of this sector. It is more cost-effective for the province to provide support for the non-profit/co-operative housing sector to maintain its current units rather than build new units.

The province works closely with the non-profit Boards of Directors, as well as the New Brunswick Non-Profit Housing Association (NBNPHA), to ensure projects will remain viable and be able to offer affordable rents after expiry of their agreements. New Brunswick will invest \$15.7 million over three years towards operating subsidies and renovation assistance, as well as to transition towards mixed-income community housing projects. This will enable organizations to generate increased revenues and ensure their financial sustainability for years to come.

Along with the financial benefits, extending operating agreements to continue financially supporting non-profit/co-operating housing sector will provide more flexibility for this sector to partner with the province in the expansion of mixed-income communities. The new units created will assist New Brunswick in meeting its 15% expansion target.

### **Social Inclusion and Vulnerable Sub-populations**

At least 25% of National Housing Strategy (NHS) investments will support projects that specifically target the unique needs of women and girls. The NHS encourages provinces and territories to adopt a mixed-income approach to housing to encourage inclusiveness. The mixed-income approach to housing also supports the distinct housing barriers faced by vulnerable populations, including the LGBTQ2 community, homeless women, women and children fleeing family violence, seniors, Indigenous peoples, persons with disabilities, those dealing with mental health and addiction issues, veterans and young adults.

Adequate housing helps ensure that children living in poverty and children with disabilities are provided with effective access to education, training, health care services, rehabilitation services, preparation for employment, and recreation opportunities in a manner conducive to the child achieving the fullest possible social integration and individual development, including his or her cultural and spiritual development.

Female lone-parents have been, and will continue to be, prioritized within New Brunswick's Experiential Learning and Employment (ELE) Continuum project. This is a joint project between the departments of Post-Secondary Education, Training and Labour and Social Development and has changed the lives of many social assistance recipients by supporting their successful transition to the New Brunswick labour market. Affordable housing is identified as a need of many participants, but in fact all of the participants' needs are assessed through this project. The province will continue to prioritize female lone-parents in its ongoing support of this important initiative.

### **Wrap-around Services**

New Brunswickers can face many obstacles when trying to access appropriate housing that will meet all of their needs. There is not a solution that "fits all". Therefore, the needs of individuals and families are at the core of housing placement and should drive the process as opposed to



housing options based on vacancies and waiting lists. Housing solutions will be based on the dwelling itself, as well as the location which will need to be closer to amenities, natural support systems, and community and governmental services. This will enable tenants to be active members in their communities as their individual/family needs are met.

Under the new Provincial Housing Strategy, the province will develop and implement extensive “Wrap-around Services” model in collaboration with cross-departmental and cross-sectoral partners. This unilaterally-funded provincial initiative will create an open environment in which common clients and vulnerable target populations will be provided the supports and services they need to become and/or remain housed and to achieve their short and long-term housing goals.

Housing programs will be delivered with a greater focus on individual needs of families, seniors and other target populations. The individual/family will be assessed and provided with access to all the necessary programs and services for them to achieve their short- and long-term housing goals. For those who are not capable of transition through the housing continuum, supports and services will be provided to them to support successful tenancies.

**Action Plans will include the following table on Targets and Outcomes for expected results <sup>3</sup>**

CMHC and New Brunswick agree on the following Expected Overall Targets related to the PT delivered funding under this Agreement from 2019/20 to 2027/28.

a) Targets and Outcomes for expected results overall

Outcome	Expected Results	Target (Units)								
		Year 1 Target and Funding (\$M)		Year 2 Target and Funding (\$M)		Year 3 Target and Funding (\$M)		3 Year Cumulative Total Target and Funding (\$M)		2019/20 - 2027/28 Target
Maintain/increase Social Housing supply	Units continue to be offered in Social Housing	1,489	\$6.0M	2,559	\$6.0M	3,148	\$6.0M	3,148	\$18.0M	9,954 units / \$60.0M
	Expand Social Housing Units overall by 15% <sup>4</sup>	10	\$0.42M	61	\$2.6M	80	\$3.8M	151	\$6.82M	1,262 units/ \$72.0M
	No net loss of Urban Native Social Housing Units available to low-income households	52	\$0.02M	52	\$0.02M	52	\$0.02M	52	\$0.06M	52 units / \$204,942
Repair existing stock	At least 20% of existing Social Housing Units repaired	120	\$5.1M	145	\$6.1M	165	\$7.3M	430	\$18.6M	1,991 units / \$93.8M

<sup>3</sup> Expected Results and Targets will be established and added following co-development of the Canada Housing Benefit.

<sup>4</sup> Units under expansion will be PT-administered rent assisted units provided to low-income households.

	Retained Urban Native Social Housing Units are repaired to good condition	4	\$0.066M	5	\$0.072M	5	\$0.076M	14	\$0.214M	52 units maintained / \$830,467
Assist Homeowners and Landlords	Homeowner Repair Programs	1520 households	\$6.6M	1520 households	\$6.6M	1520 households	\$6.6M	4,560 households	\$20.0M	13,680 households / \$60.0M
	Rental Residential Rehabilitation Assistance & Shelter Enhancement	200 units	\$2.0M	200 units	\$2.0M	200 units	\$2.0M	600 units	\$6.0M	1,800 units / \$18.0M

b) Expected number of households for which Housing Need will be addressed by Initiative

Initiative	Target (Households)				
	Year 1	Year 2	Year 3	3 Year Cumulative Total	2019/20 - 2027/28 Target
New Brunswick Priorities Housing Initiative (unique households year-over-year)	1,720	1,720	1,720	5,160	15,480
Canada Community Housing Initiative (cumulative year-over-year)	1,499	2,620	3,228	3,299	11,216
<b>Total</b>	<b>3,219</b>	<b>4,340</b>	<b>4,948</b>	<b>8,459</b>	<b>26,696</b>

**Action Plans will include the following tables on Targets for indicators**

a) Planned Cost-Matched Funding per Initiative

Initiative	Planned Cost-Matched Funding			
	Year 1 (\$M) <sup>5</sup>	Year 2 (\$M)	Year 3 (\$M)	Year 4 (\$M)
New Brunswick Priorities Housing Initiative	\$8.2M	\$5.2M	\$4.4M	\$4.4M
Canada Community Housing Initiative	\$1.6M	\$4.7M	\$7.1M	\$10.2M

b) Planned funding and indicators to achieve overall targets over the three-year planning period.

Indicator: Number of households for which Housing Need is addressed	Target (Households)								
	Year 1 Target and Funding (\$M)		Year 2 Target and Funding (\$M)		Year 3 Target and Funding (\$M)		3 Year Cumulative Total Target and Funding (\$M)		2019/20 - 2027/28 Target
	#	(\$M)	#	(\$M)	#	(\$M)	#	(\$M)	
New Construction	10	\$0.42M	61	\$2.6M	80	\$3.8M	151	\$6.8M	1,262 units / \$72.0M
Repaired/ Renewed	1,720	\$8.6M	1,720	\$8.6M	1,720	\$8.6M	5,160	\$26.0M	15,480 units / \$78.0M
<b>Total</b>	<b>1,730</b>	<b>\$9.02M</b>	<b>1,781</b>	<b>\$11.2M</b>	<b>1,800</b>	<b>\$12.4M</b>	<b>5,311</b>	<b>\$32.8M</b>	<b>16,742 units / \$150.4M</b>

<sup>5</sup> Planned eligible Cost-Matched Funding in 2018/19 will be reflected here along with planned eligible Cost-Matched Funding in 2019/20.

Indicator: Housing Units considered accessible <sup>6</sup>	Target (Units)									
	Year 1 Target and Funding (\$M)		Year 2 Target and Funding (\$M)		Year 3 Target and Funding (\$M)		3 Year Cumulative Total Target and Funding (\$M)		2019/20 - 2027/28 Target	
	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units	(\$M)
New	1	\$0.06M	9	\$0.39M	12	\$0.57M	22	\$1.02M	189	\$10.8M
Repaired/ Renewed	258	\$1.29M	258	\$1.29M	258	\$1.29M	774	\$3.87M	2,322	\$11.7M
<b>Total</b>	<b>259</b>	<b>\$1.35M</b>	<b>267</b>	<b>\$1.68M</b>	<b>270</b>	<b>\$1.86M</b>	<b>796</b>	<b>\$4.89M</b>	<b>2,511</b>	<b>\$22.5M</b>

<sup>6</sup> Considered accessible in a building as per the local building code.