

2022 – 2025 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 second (of three) three-year Action Plan that commences in fiscal year 2022/23. 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 the *Federal/Provincial/Territorial (FPT) Housing Partnership Framework* endorsed by ministers (except Quebec) in April of 2018.

New Brunswick’s Action Plans contemplate 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 ¹ – 2021/22
Fiscal Year 2022/23	Fiscal Years 2022/23 – 2024/25
Fiscal Year 2025/26	Fiscal Years 2025/26 – 2027/28

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 populations² 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 increased by 2.4% between 2016 and 2020.³
- There will be a significant increase in the proportion of seniors in the population. As of 2020, 21.9% of the New Brunswick population is aged 65 years and older. This

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

² 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.

³ Source: Table 17-10-0137-01 Population estimates, July 1, by economic region, 2016 boundaries

proportion will increase to 30.6% by 2040. Many seniors want to remain in their own homes; alternative housing models and options that would support assisted living for seniors should be considered, where possible.⁴

- 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 47% of the provincial waiting list and their total number has increased by 47% 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 30,200 (21.8%) children in New Brunswick are currently living in poverty, according to an annual report from the Saint John Human Development Council. The 2020 Child Poverty Report Card shows no progress between 2017 and 2018, where the child poverty rate increased slightly by 0.1 percentage point. New Brunswick has the fourth highest child poverty rate of Canada's 10 provinces. The overall rate for child poverty in Canada in 2018 was 18.2%.

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.

⁴ Source: Statistics Canada: Table 17-10-0137-01 Population estimates, July 1, by economic region, 2016 boundaries

Overcoming Poverty Together: The New Brunswick Economic and Social Plan. This plan, which is now in its third iteration, serves as a roadmap for the province to move towards economic and social inclusion for all. The *New Brunswick Economic and Social Inclusion Act* requires a new economic and social inclusion plan to be adopted every five years through a public engagement process.

Overcoming Poverty Together

Providing stable funding to homeless shelters formed part of the 22 priority actions that were completed during the OPT 1 plan released in March 2009. 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 established 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.

Overcoming Poverty Together 2 (OPT2)

OPT2, which was released in March 2014, identified 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 the Agreement, New Brunswick will continue to address the important housing needs identified in the two above-noted recommended priority actions.

Overcoming Poverty Together 3 (OPT3)

OPT3, the most recent version of the plan, was released in March 2020 and continues to be based on information gathered during the 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 continued as a prevalent theme throughout the OPT3 process.

OPT3 has three pillars and nine priority action items. Although there are no priority actions related directly to housing, housing is included under the third pillar of *Healthy and Inclusive Communities*.

Healthy communities involve creating and improving the physical and social environments in which New Brunswickers feel included. They include equitable access to health services, educational opportunities, healthy food options, leisure activities, adequate and safe housing, etc. The goal is to create an environment where individuals can live and thrive with dignity.

Through the Economic and Social Inclusion Corporation (ESIC)’s coordination, OPT3 will continue to reinforce to all partners the importance that many on-going programs and/or services

from OPT1 and OPT2 provide to the citizens of New Brunswick to improve their economic and social situation.

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.

The **Seniors Health, Well-Being, Home Safety Review** is an early intervention initiative, which is part of the *Home First* strategy, that delivers voluntary reviews to seniors aged 65 and over to encourage early access to community support services. Seniors are provided information on wellness, health and social services that will help create safe and healthy home environments for seniors. In addition, eligible low-income seniors can receive financial assistance (up to \$1500) for minor home repairs (i.e. Senior Minor Home Repair grant). Since June 2017, over 6,000 seniors in New Brunswick have received in-home reviews and over 1,780 grants for minor in-home repairs have been provided.

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.

HOUSING NEEDS IN NEW BRUNSWICK

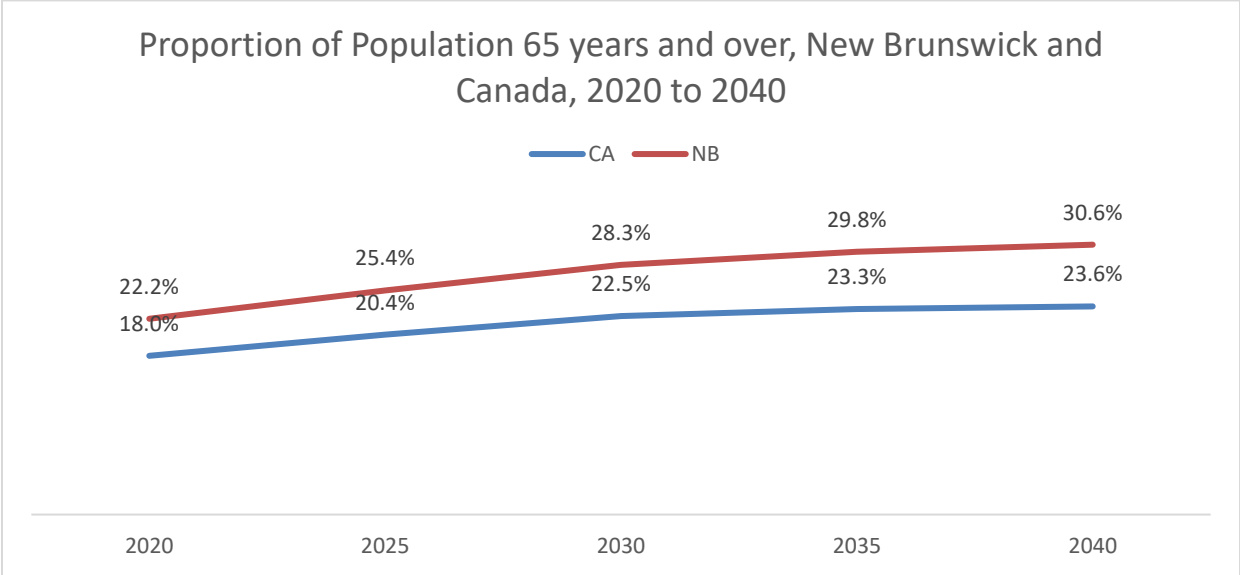
New Brunswick's housing market is distinct. Housing costs are among the lowest in the country and a significant portion of the population lives in rural areas where rental markets are weak or non-existent. The continuum of housing needs in New Brunswick is unique: homeownership can sometimes be a more 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. The chart

below (Figure 1) demonstrates that over the course of the next twenty years (from 2020 to 2040), the proportion of seniors aged 65 years and older within the overall New Brunswick population will grow by 8.4 percentage points from 22.2% (2020) to 30.6% (2040). During the same period, the proportion of seniors within the general Canadian population will expand by 5.6 percentage points from 18.0% (2020) to 23.6% (2040). 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

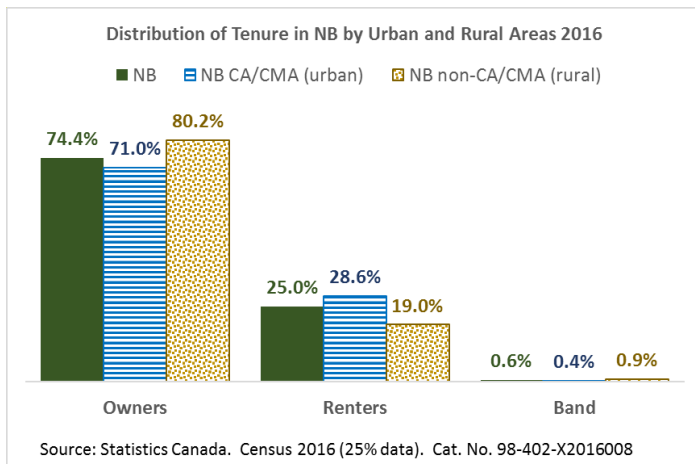


Source: Statistics Canada. Table 17-10-0057-01 Projected population, by projection scenario, age and sex, as of July 1 (x 1,000)

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.

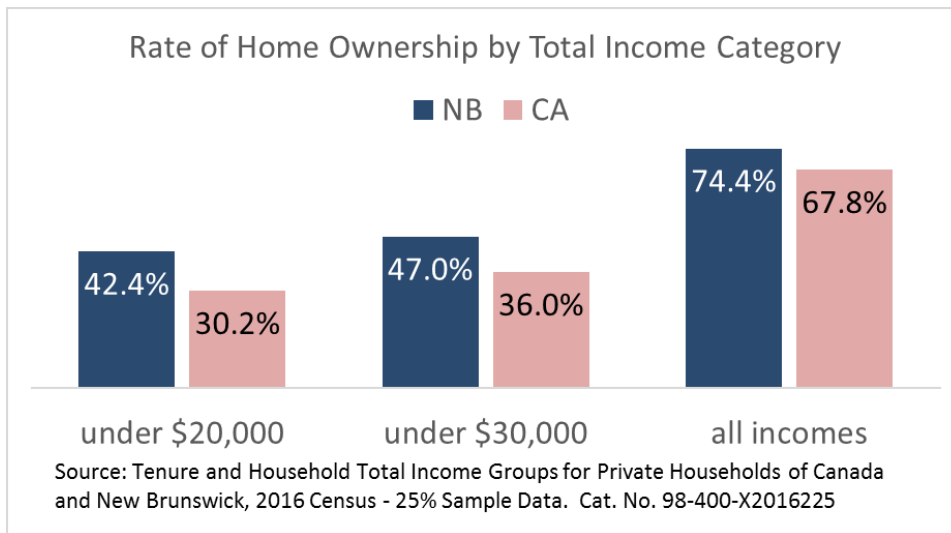
Figure 2: Proportion of Owned and Rented Dwellings by Urban and Rural Area, 2016



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 September 2021, New Brunswick had the lowest average purchase price (\$262,000) among all 10 provinces (compared to average purchase price of \$686,656 among all 10 provinces).⁵

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 (42.4%) 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



⁵ Source: <https://www.crea.ca/housing-market-stats/national-price-map/>

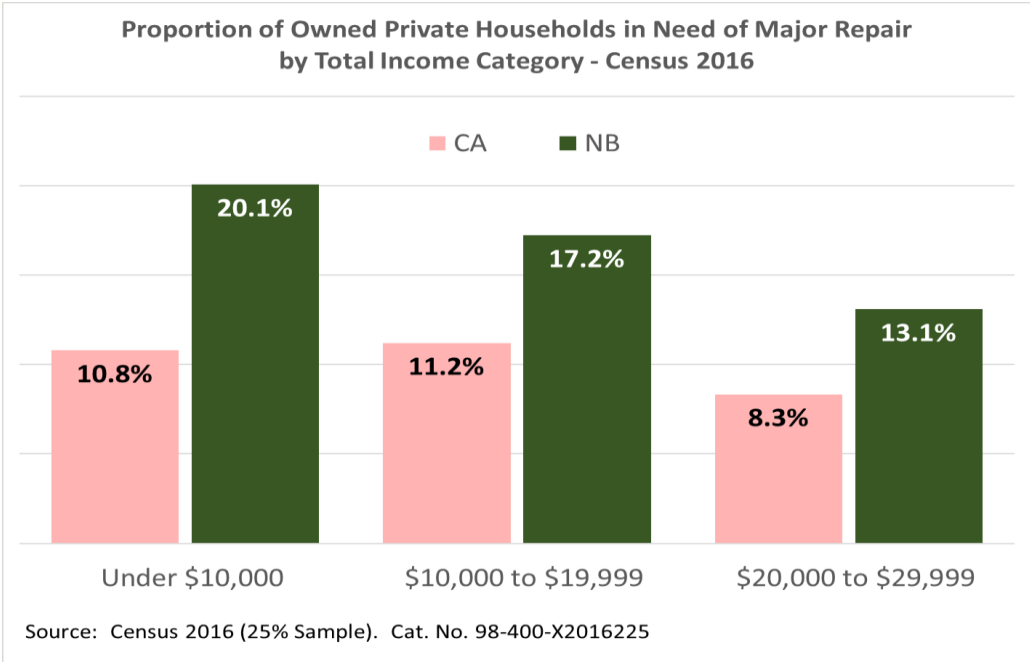
Low-income households in New Brunswick constitute about one-fifth (23%) of all homeowners, which is considerably higher compared to the national average in the same income category (16%) (2016). In fact, over half (53%) of the low-income households in the province are homeowners, which is higher than the national average (41%) in the same income category. The majority (60%) of low-income homeowners (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



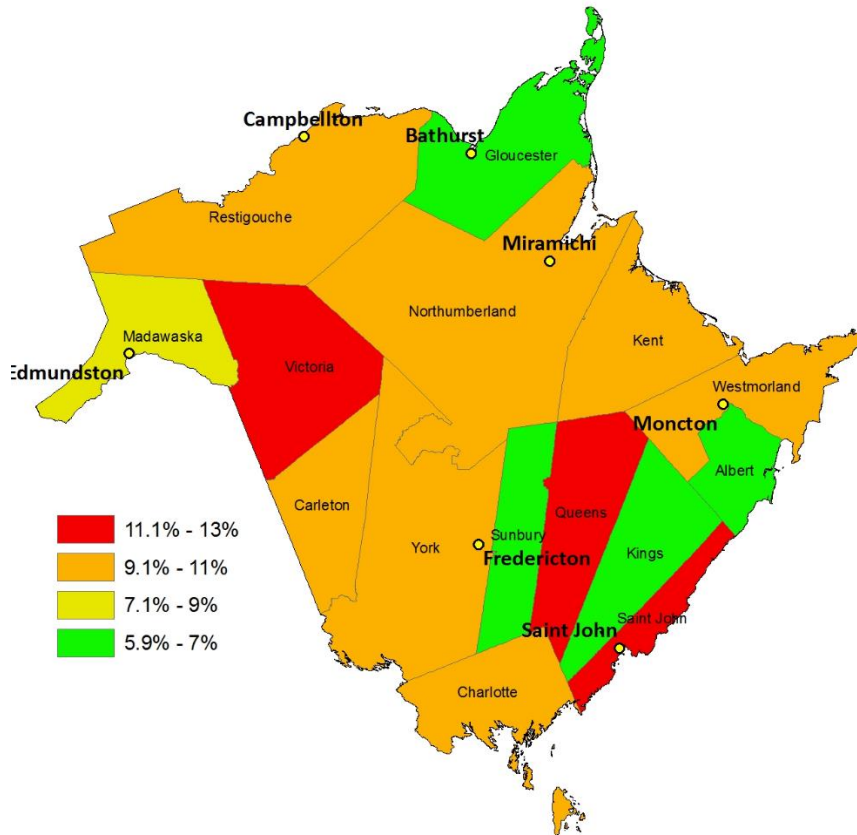
Core Housing Need

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

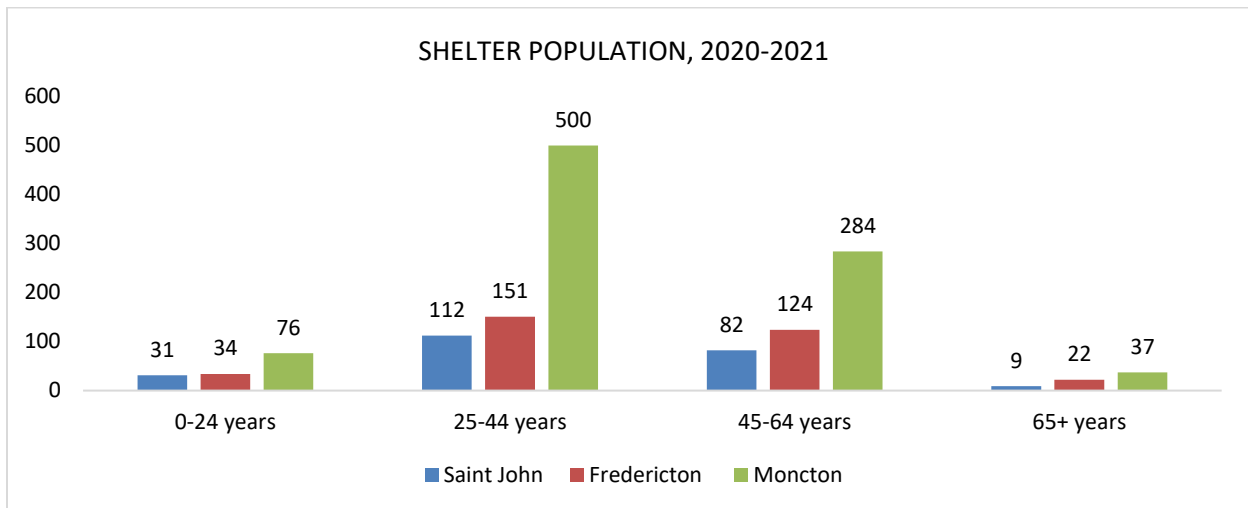


Homelessness

Since 2019, New Brunswick has seen a significant increase in the number of individuals, families, and seniors experiencing homelessness or at-risk of becoming homeless. The three largest cities in the province (Moncton, Saint John, and Fredericton) witnessed the emergence of rough sleepers, tent cities, increased drug use and very visible signs of individuals living with significant diagnosed and/or undiagnosed mental health issues. In the shelters of the three largest cities of the province, individuals using a shelter for a first time has increased by 10% from 2019 (851 individuals) to 2020 (936 individuals).

In the 2020/21 fiscal year, 1,642 individuals stayed in a shelter in one of the three largest cities: 234 in Saint-John, 331 in Fredericton and 897 in Moncton. Approximately four out of five individuals who visited these shelters were chronically homeless and were between 25 and 44 years of age.

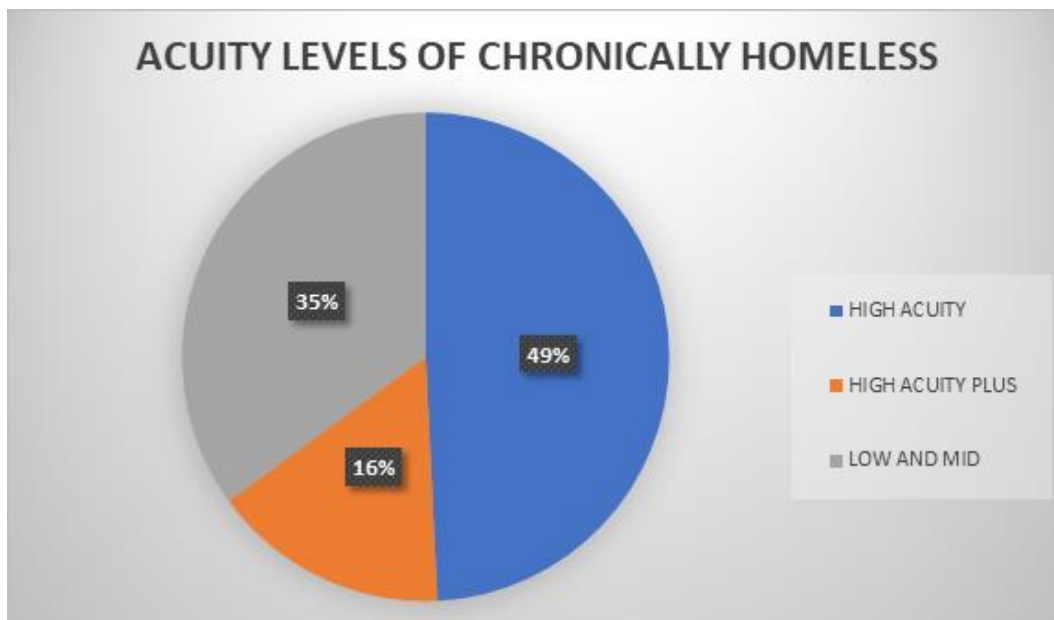
Figure 6: Demographics of shelter population by age and cities 2020-2021



Source: HIFIS

Not only has the province seen an increase in the number of individuals in this population, there has also been a shift in the type of individuals within this group from "Low to Mid Acuity" (those requiring fewer supports) to individuals who are identified as being "High Acuity" (those requiring intensive care management) and "High Acuity PLUS" (individuals who are deemed to be of such high acuity that existing resources and supports cannot appropriately meet their needs).

Figure 7: Distribution of shelter population's Acuity level – June 2021



Source: By Names List, June 2021

Addressing this complex issue requires the participation of all levels of government, community partners and the public; thus, teamed with a holistic multipronged psychosocial approach. Since the Fall 2018, the Department of Social Development has worked in collaboration with various partners in the province to help homeless individuals and individuals at-risk of becoming homeless access affordable, safe, permanent, and adequate housing options based on their needs. This has resulted in over **550** at-risk homeless individuals being successfully housed in affordable and stable housing (Moncton - 185; SJ - 202; Fredericton - 139; Chaleur - 28).

Under the 10-year Provincial Housing Strategy, 300 additional housing options targeting this population will be created. As of March 31, 2021, 97 units have been targeted in Moncton and Fredericton. The province will also invest \$2.7M to renovate emergency homeless shelters, transition houses and second stage housing buildings. As of March 31, 2021, 10 projects (equaling 118 units) were approved under the *Shelter Enhancement Program* with investments totalling \$744,498.

Over the next seven years, Social Development will work to reach the province’s goal of ending chronic homelessness by operationalizing and implementing *The New Brunswick Homelessness Framework*. This framework is based on the *New Brunswick Housing Strategy – A Home for Everyone (2019-2029)*, the federal homelessness strategy - *Reaching Home* and on the Human Development Council’s “*Home for Recovery*”. It targets the five (5) following priority areas: Partnerships, Housing, Health and Wellbeing, Prevention, and Data.

Gender-Based Analysis Plus (GBA +)

Vulnerable populations, and particularly women within these populations, face challenges regarding 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, newcomers to Canada, women with disabilities, etc.) have compounded effects and an increased likelihood of having economic challenges.

According to the Market Basket Measure (2018 base), 9.4% of persons (70,000 individuals) living in New Brunswick are experiencing poverty. This is below the national rate of 10.1%, although some groups have higher rates such as children, seniors, seniors living alone and females. Single individuals living alone have a poverty rate a little over 30% (see Table 1 below for details).

Table 1: Proportion of individuals in low income, Market Basket Measure (2018 base), 2019

	Canada	New Brunswick
	<i>Percentage of persons in low income</i>	<i>Percentage of persons in low income</i>
	2019	2019
All persons	10.1%	9.4%
Persons under 18 years	9.7%	12.4%*
Persons 18 to 64 years	11.6%	9.9%
Persons 65 years and over	5.4%	5.6%
Males	9.8%	7.8%

Females	10.4%	11%
Persons in economic families	7.1%	6.6%
Males in economic families	6.8%	5.3%
Females in economic families	7.4%	7.8%
Persons not in an economic family	26.2%	24.8%
Elderly persons not in an economic family	11.7%	16.1%
Non-elderly persons not in an economic family	32.9%	30.6%

Source: Statistics Canada. Table 11-10-0135-01 Low income statistics by age, sex and economic family type

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 the 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 47% increase in the number of non-elderly singles, and a 6.1% increase in the number of families on the housing waiting list between 2011 and 2021. The proportion of non-elderly singles among all applicants has increased to 47% from 36% over this 10-year period. The number of disabled and senior applicants has decreased by 47% and 21%, respectively. These applicant types are priority groups and are placed in social housing as quickly as possible.

As of March 31, 2021, the waiting list in New Brunswick for subsidized rental housing was 5,710 households (Table 2). That number consisted of 35% (1,972) families, 47% (2,692) non-elderly, single individuals and 18% (1,046) seniors. There were 54 applicants (0.95% of total waiting list) who required an accessible unit; this is a subset of household type total. The total number of households on the subsidized housing waiting list has increased by 29% over the last 2 years (Figure 8).

Table 2: Rental Waiting List as of March 31, 2021

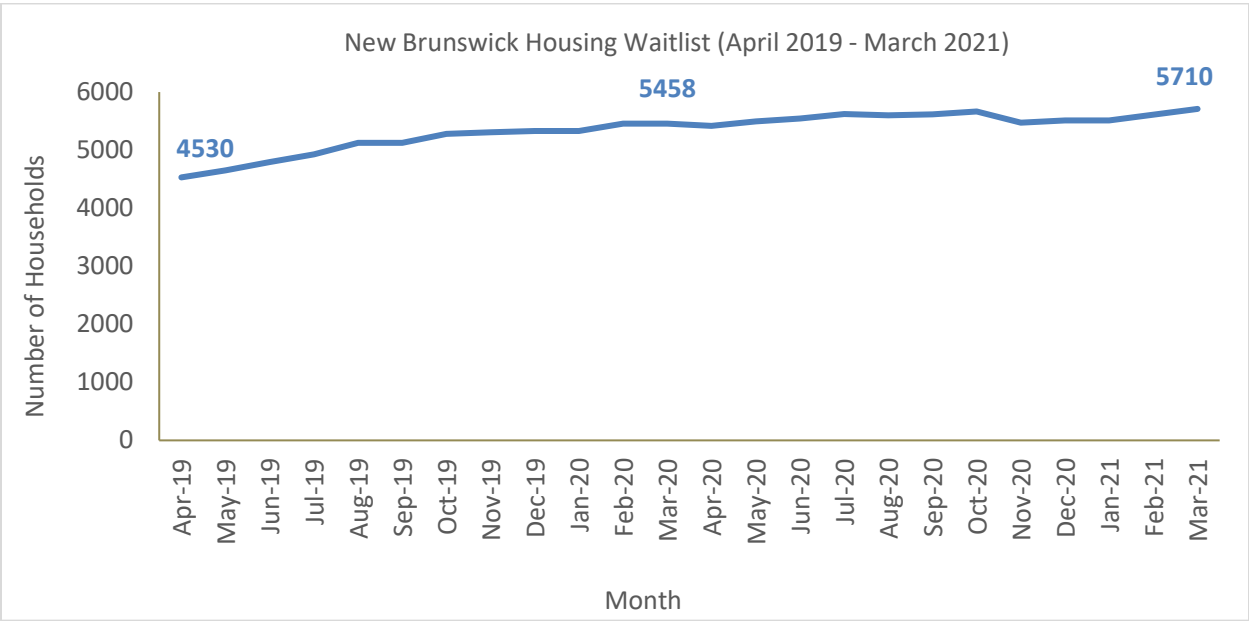
Region	Family	Non -Elderly	Senior	Requires an accessible unit **	Total
Moncton	529	960	427	25	1,916
Saint John	480	543	176	6	1,199
Fredericton	437	497	164	10	1,098
Edmundston	105	129	72	3	306

Restigouche	101	144	32	1	277
Chaleur	110	165	47	4	322
Miramichi	82	109	49	4	240
Acadian Peninsula	128	145	79	1	352
Totals	1,972	2,692	1,046	54	5,710
	35%	47%	18%	0.94%	

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

Figure 8: Rental Housing Waiting List Increase over two-year period (2019-2021)

Number of households on waiting list



The length of time each applicant spends on the provincial waiting list varies among household type. Most households stay on the waiting list for more than a year (64.9%). Non-elderly single individuals account for close to half of the households (47.1%), followed by families (35.6%) and seniors (18.3%). For example, 350 households were housed in the 4 months from April to July 2021. Of these 350 households, 87 were homeless. The average time on the waiting list for these households was 441 days (regular waiting list) and 220 days (homeless waiting list).

SUPPLY OF AFFORDABLE RENTAL HOUSING

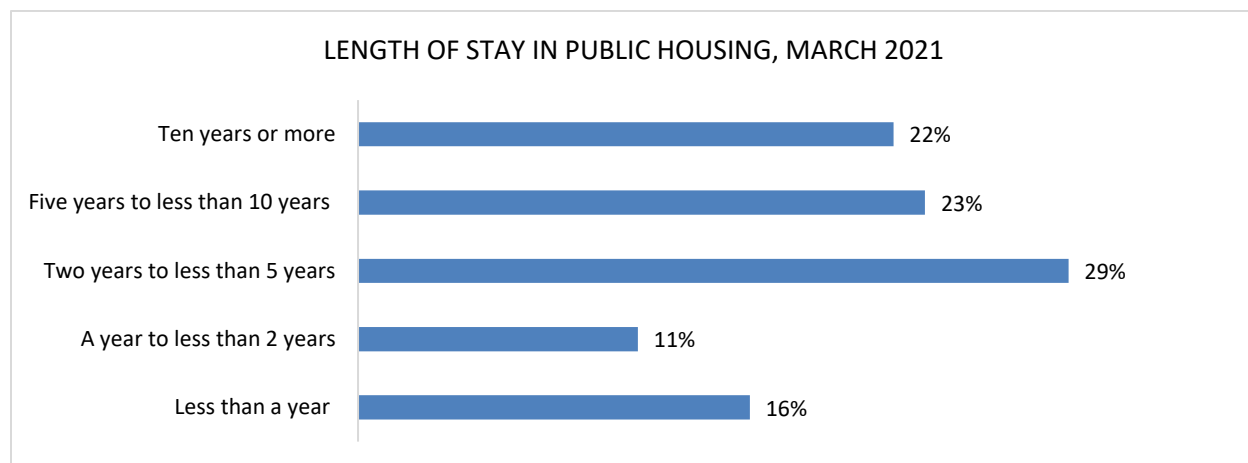
Existing Housing Portfolio

Public Housing

The Public Housing portfolio consists of 3,807 units within 808 buildings. Multi-bedroom family units account for 54% of the portfolio in 684 buildings, while one-bedroom senior units account for 46% of the portfolio 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 47% in 2021.

Public Housing tenants tend to remain in their rental units for long periods of time. On average, individuals spend two years in a unit although close to 1 in 4 individuals stay for more than 10 years (see Figure 9). 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 9: Distribution of Public Housing Units by Occupation Duration-to-Date – March 2021



Urban Native Housing⁶

Currently, there are a total of 271 Urban Native Housing units targeting indigenous households available throughout the province. The majority of these units are non-profit housing. Several other units are located in more rural areas and provide clients with more independent housing options than other programs. The main challenges for placing clients in these units are the high cost of utilities and remote location/distance to services; however, these units target those in the greatest financial need and living in rural areas of the province.

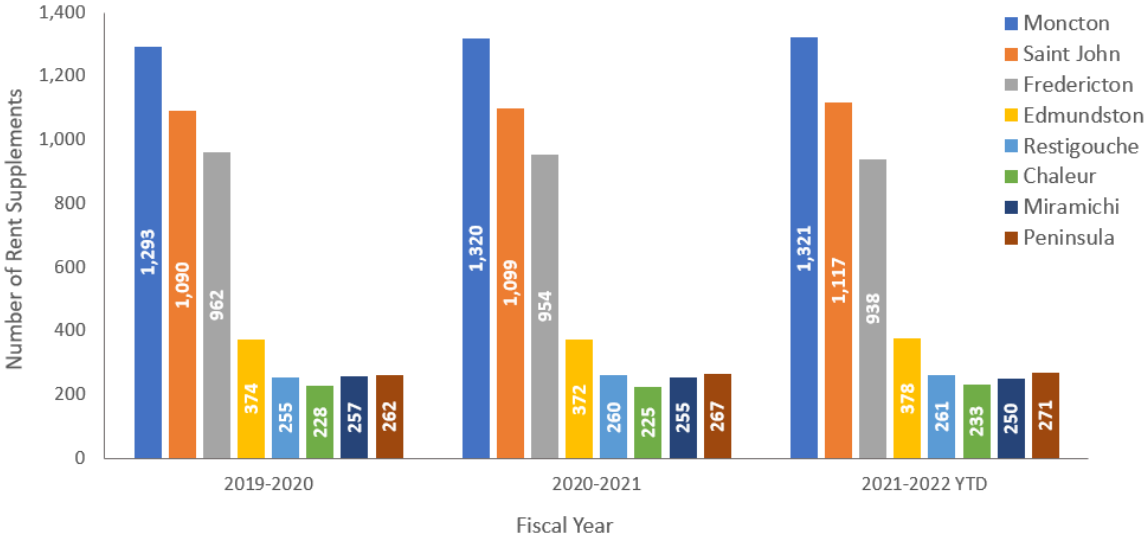
⁶ This terminology references the former Urban Native Housing Program under the *Social Housing Agreement*.

Rent Supplements

Rent supplements assist households in need to obtain affordable, adequate and suitable housing by subsidizing rent in the private and non-profit/co-operative rental sector. Tenants qualifying for assistance have their rents reduced to 30% of their adjusted household incomes; landlords receive the different between the rent paid by the tenant and the agreed-upon market rent. There are currently 4,684 rent supplements provided to private sector and non-profit landlords throughout New Brunswick. Over half (57%) of the total rent supplement portfolio is comprised of one-bedroom units, followed by one-third (34%) being two-bedrooms, and a small portion (9%) 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 of those receiving rent supplements 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.

Figure 10: Distribution of rent subsidies by Social Development region, 2019-2022



Non-Profit and Co-operative Housing

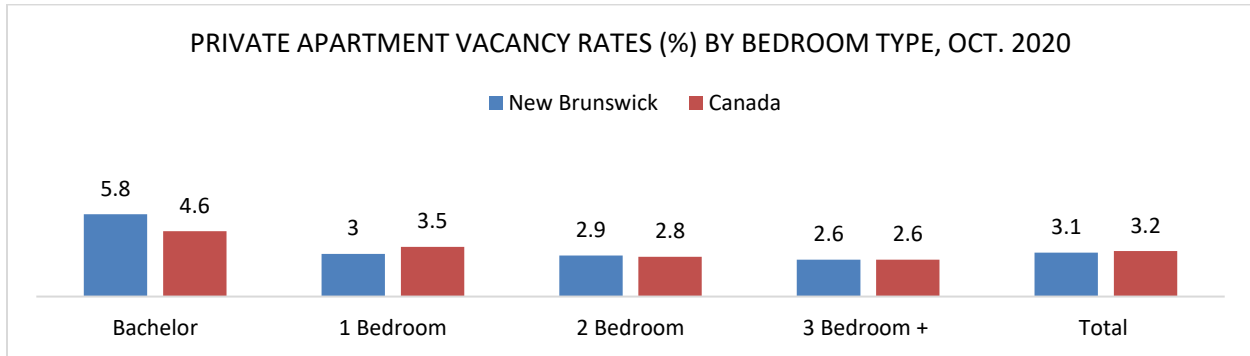
Provincial funding assists the non-profit and co-operative housing sector in offering 5,230 affordable units. Family and seniors’ housing projects offer affordable apartments/units or houses for low-to-moderate income individuals, couples, or families. Non-profit and co-operative housing projects ensure 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 vacancy rate in the province has decreased by 24.4% since 2017 and currently stands at 3.1% as of October 2020, 0.1 percentage point lower than the national rate. The highest vacancy rate in New Brunswick was for bachelor apartments (5.8%) and the lowest was for two-bedroom

apartments (2.2%). The census agglomeration (CA) of Campbelltown has the highest rate (7%), while the CA of Fredericton has the lowest at 2.5%.⁷

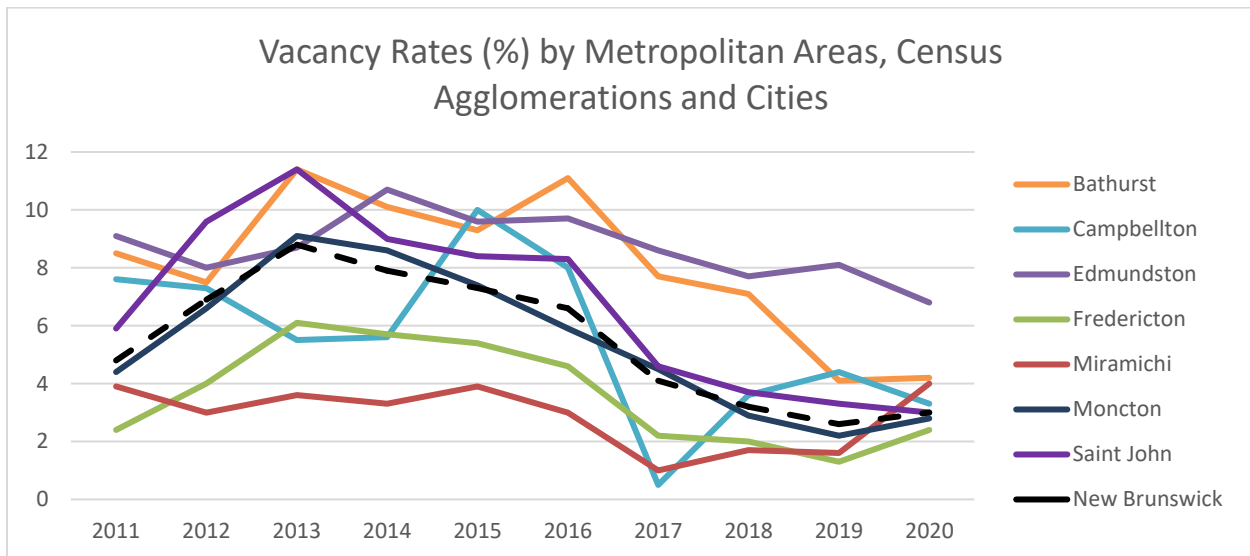
Figure 11: Vacancy Rates by Apartment Type, October 2020



Source: CMHC Rental Market Survey (accessed April 19, 2021)

Overall, the vacancy rate in the province has decreased since 2016 in all regions (Figure 12). Regions with the lowest vacancy rate are Fredericton, Moncton, and Saint John. 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 12 : Vacancy Rate Trends by Regions



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

⁷ Rental Market Survey (CMHC)

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 1.1% increase since 2011⁸. 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.

Overall, New Brunswick's population has increased by 3.8% over the last decade and was estimated to be at 781,476 individuals in 2020, where 14.3% of the population is aged 0 to 14 years, 63.7% aged 15 to 64 years and 21.9% aged 65 years and older.⁹ Of this population, 41.2% of seniors live in rural areas (70,480 individuals) and 58.8% live in urban areas (100,782 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 (75.1%) of seniors own their own homes (111,735 individuals), and 23.6% (or 35,115 individuals) in private households live alone¹⁰. 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 \$33,200 in 2011 to \$35,700 in 2016, which is an 7.5% increase. Median homeowner income has risen from \$64,500 in 2011 to \$66,700 in 2016¹¹.

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

⁸ Census Profile 2016 and 2011

⁹ Statistics Canada: Table 17-10-0137-01 Population estimates, July 1, by economic region, 2016 boundaries

¹⁰ Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X201623

¹¹ CMHC 2021; Statistics Canada, Canadian Income Survey 2012-2019, Survey of Labour and Income Dynamics 2006-2011

CONSULTATION WITH MUNICIPALITIES AND STAKEHOLDERS

The province has recently engaged in consultation processes with various stakeholders over the past few months. The consultation process for the Review of the Rental Landscape in New Brunswick, for example, has allowed us to obtain stakeholder input to inform the 2022-2025 New Brunswick Action Plan.

Through these consultations, the province heard from tenants, landlords, developers, local governments (including municipalities and regional service commissions), development agencies, and community groups. The province facilitated 19 themed conversations, four topic-based workshops in French and English with over 170 participants from:

- Community organizations;
- Local Governments and Planners;
- Landlords and Property Managers; and
- Developers and Development Agencies.

In addition, an online public survey was launched in the spring of 2021. Over 5,500 stakeholders completed the survey and provided a variety of quantitative and qualitative data.

The consultation processes that were 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 in the first Action Plan and continue to inform the outcomes of the second Action Plan:

- Safe and Secure;
- People-Centered;
- Innovate;
- Partnering;
- Inclusive; and
- 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 used 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.

Although the following stakeholders have not been consulted specifically on the Action Plan, there have been on-going discussions with them with respect to the need for affordable housing in New Brunswick.

Name of Partner / Stakeholder	The Partner's/Stakeholder's relationship to the issue and their position with respect to the recommended action
Low-income homeowners & renters	There is an ongoing demand for funding and supports for home repairs, and for the creation of additional affordable housing units for low-income households.
New Brunswick Senior Citizens Association	This organization has an interest in maintaining current levels of housing support for seniors and creating more affordable housing units for low-income senior citizens.
New Brunswick Non-Profit Housing Association	This organization provides expertise and support for the non-profit and affordable housing sector. It has a considerable interest in creating more affordable housing units for low-income households.
Premier's Council on the Status of Disabled Persons	The Council's mandate is to advocate for persons with disabilities. As such, they have a strong interest in the creation of additional affordable accessible housing units, and repair funding that assists persons with disabilities.
Skigin-Elnoog Housing Corporation	This organization delivers housing programs to the off-reserve aboriginal population, including the Repair programs funded by this agreement.
Inclusion NB formerly New Brunswick Association of Community Living	The Association has a vested interest in the creation of affordable housing units for persons with intellectual disabilities. Repair programs can be used to create secondary suites, allowing individuals to stay at home rather than placed in a residential care facility.
Union of Municipalities of New Brunswick l'Association francophones des municipalités du Nouveau Brunswick	Both groups represent New Brunswick's municipal governments, who all have an interest in poverty reduction and affordable housing options for their communities.

SUPPORT OF NATIONAL HOUSING STRATEGY OUTCOMES

Accessibility

The provincial government enhanced building regulations in 2021 via Regulation 2021-3, *Barrier-Free Design Building Code Regulation – Building Code Administration 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 2015*.

The province is committed to modernizing and enhancing provincial building standards to improve accessibility for all New Brunswickers, to provide equal access for everyone. In the public housing portfolio, 43% of units are accessible. With the expansion of units under the Agreement, a minimum of 15% of newly-created affordable housing units will be accessible.

Environmental Sustainability

The Government of New Brunswick provides direction and tools to assist communities in establishing environmental sustainability. Through the Province of New Brunswick's Green Building Policy for New Construction & Major Renovation Projects (January 2011), the Government of New Brunswick is committed to ensuring new and existing government-funded buildings are constructed and operated consistent with sustainable design and green principles. Sustainable building practices will be incorporated into the planning, design, construction, and operation of these facilities.

All expansion projects must adhere to the Province's Green Building Policy; through this process, the province will continue to strive to achieve 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.

For any major renovation to provincially-owned properties, 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 their manufacturing process will be used, as will low volatile organic compound (VOC) products where possible. Energy Star rated equipment is required for all appliances, windows, doors, and heating and air conditioning systems.

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, water conservation products, and replacement of existing HVAC equipment with modern energy efficient models.

New Brunswick will continue to invest in energy-efficient products and materials that meet and exceed National Building Code energy efficiency requirements as well as the requirements of the Green Building Policy of New Brunswick. 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 Enhanced Energy Savings Program, (formerly known as the Low-Income Energy Savings Program) 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.

In 2021-2022, the province began a partnership with NB Power to deliver the Social Development Housing Units Program, which will also continue. This program provides financial support for the Public Housing portfolio to invest in energy efficiency products and equipment used in targeted energy retrofits such as: increased insulation, installation of new heat pumps, replacement of HRV units, and high-efficiency windows and doors. These energy retrofits will reduce the energy consumption of the housing portfolio.

In the next three years (2022-2025) New Brunswick will not be undertaking any large repair/renewal projects that would exceed \$1 Million (the threshold required for reporting).

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 2017 Input-Output (I/O) multipliers for Repair Construction was used to capture the economic and revenue impacts associated with a yearly average investment of \$44.2 million. The yearly average contribution associated with this investment is \$25.5 million in total (direct and indirect) Gross Domestic Product (GDP), along with 315 full-time jobs and \$16.7 million in labour income.

Based on this economic activity, approximately \$3.4 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	Jobs (FTEs)	Labour Income	GDP	Jobs (FTEs)	Labour Income	GDP	Jobs (FTEs)	Labour Income
\$19.0 M	215	\$13	\$6.5 M	100	\$4.3 M	\$25.5 M	315	\$16.7 M

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 increases the number of individuals with more disposable income to purchase products and goods.

Social Inclusion and Vulnerable Sub-populations

At least 25% of 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 their 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.

At least 25% of 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; and
- New Brunswick will create 40 additional second stage and third stage housing units within the province over the term of the Agreement.

BILATERAL AGREEMENT FUNDING

Bilateral Agreement funding will be invested to repair and preserve the existing community housing supply. This will support the ongoing financial sustainability and viability of the sector as social housing operating agreements expire. In addition, funding will also be invested to expand the supply of affordable housing in the province.

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

NEW BRUNSWICK PRIORITIES HOUSING INITIATIVE

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

INCREASE SOCIAL HOUSING SUPPLY

- Expand Social Housing units overall by 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).

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.

Rent Supplement Program

The Rent Supplement Program assists households in need to obtain affordable, adequate and suitable rental housing by subsidizing rent in the non-profit/co-operative and private rental sectors. Tenants qualifying for assistance will have their rents reduced to 30% of their adjusted household incomes; landlords will receive the difference between the rent paid by the tenant and the agreed-upon market rent.

Over \$55.1 million will be invested in expansion over three years (2022/23 – 2024/25). The intended outcomes for these programs are:

- Increase the number of units of affordable housing available by 420 units over 3 years, and 1,262 units over the term of the Agreement.

Progress on first Action Plan: From April 2019 – March 2022 the following outcomes have been achieved:

- **\$5.4M** was invested to create 81 new affordable housing units under the Affordable Rental Housing Program (ARHP). This number includes both provincial capital grants and the proponents' equity contributions.
 - Funding for the Rent Supplements provided to these 81 new ARHP units totals an additional **\$8.1M**.
- **\$6.1M** was committed to create 70 new affordable housing units under the Rent Supplement Program (including 15 new Portable Rent Supplements for Persons with Disabilities).

Mixed-Income Approach

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. New Brunswick will continue to prioritize new construction proposals received from non-profit and co-operative housing groups. The province also chooses to support non-profit housing projects that are receiving funding through the National Housing Co-Investment Fund, as well as the Rapid Housing Initiative (RHI).

Municipalities will also be engaged as a partner in the 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.

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. 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.

CANADA COMMUNITY HOUSING INITIATIVE (CCHI)

Funding through the Canada Community Housing Initiative (CCHI) 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 SOCIAL HOUSING SUPPLY

- NB will continue to offer 9,954 Social Housing Units, which is the number of units under the Social Housing Agreement (SHA) as of March 31, 2019 and the baseline number agreed upon in the Bilateral Agreement.
- NB will continue to offer 52 Urban Native Social Housing Units available to low-income households.

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 four 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.

Due to these concerns, the province has chosen to extend the operating agreements for non-profit housing projects as their old agreements expire. This will contribute to the long-term viability and sustainability of this sector.

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.

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.

REPAIR EXISTING STOCK

- At least 20% of existing Social Housing units will be repaired (1,991 units) based on number of units still supported by Social Housing agreements in 2018-19 (9,954 units).

Public Housing Repairs: Funding to invest into maintenance and operation of the province's 3,807 Public Housing units to ensure that these provincial assets remain viable. From 2022/23 – 2024/25, \$15.3 million dollars will be invested in maintenance and repairs to preserve the Public Housing portfolio. Over the term of the Agreement, this investment will total \$57.4 million.

Progress on first Action Plan: From April 2019 – March 2022 the following outcomes have been achieved:

- \$17.7 million was invested to repair and renovate 11,152 Social Housing units. (3,866 unique units that were part of the Bilateral Agreement baseline number).
- Retained Urban Native Social Housing units will be repaired to good condition (52 units)

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. From 2022/23 to 2024/25, over \$254,000 will be invested in the maintenance and repairs of urban native housing, and a total of over \$768,000 over the term of the Agreement.

Progress on first Action Plan: From April 2019 – March 2022 the following outcomes have been achieved:

- \$215,000 was invested to repair and renovate 27 Urban Native Housing units (four unique units were part of the baseline).

CANADA HOUSING BENEFIT (CHB)

The Canada Housing Benefit (CHB) provides affordability support directly to families and individuals living in housing need. The CHB was co-developed with CMHC; however, the design

of the benefit was based on New Brunswick's unique circumstances and needs. This aligned with the principles as outlined in the NHS and the *FPT Housing Partnership Framework*.

The CHB provides a temporary, transitional benefit to allow vulnerable populations to achieve affordable, suitable and adequate rental accommodations. It is paid directly to clients, and the goal is that this benefit will allow families and individuals to move along the Housing Continuum.

The Canada – New Brunswick Housing Benefit was launched in April 2021 to low-income working parents who are struggling to afford rent. In February 2023, the CHB was expanded to provide affordability support directly to low-income working singles living alone and renting in the private market. Families and individuals are experiencing cost of living increases impacting shelter, food, clothing, childcare, and transportation. These costs can prevent households from working more hours or looking for a new job. This new benefit provides short-term assistance with rent so participants can redirect other household income to address the additional costs associated with daily living. As funding increases, the Canada-New Brunswick Housing Benefit could be expanded to new target groups in the future as required.

Over the three years for which clients may be eligible to receive CHB, it is expected that they will increase their income to replace the benefit.

Portable Rent Supplement Program for Persons with Disabilities: The Portable Rent Supplement Program for Persons with Disabilities will be used towards the province's cost-matching requirements of the Canada Housing Benefit. The Portable Rent Supplement is designed to assist individuals living with a disability pay their rent. Individuals who qualify for this subsidy will be responsible to find and rent their dwelling in the same manner that they do now, with the exception that they will receive a monthly rent subsidy from New Brunswick Housing Corporation.

Between CHB and the Portable Rent Supplement Program, over \$37.5 million will be invested over three years (2022/23 – 2024/25), and a total of \$98.3 million over the term of the Agreement. The intended outcomes are:

- Provide an affordability benefit to approximately 2,100 unique households over three years (2022/23 – 2024/25), and approximately 6,600 unique households over the term of the Agreement, to support the achievement of affordable, suitable and adequate rental accommodations.
- Reduce core housing need for approximately 2,100 households over three years (2022/23 – 2024/25), and approximately 6,600 households over the term of the Agreement.
- Address rental increases and support people to maintain housing while directing other income to pay for other basic needs such as food, clothing, and fuel which have increased significantly.

Progress on first Action Plan: From April 2019 – March 2022 the following outcomes have been achieved:

- \$3.8M was invested to provide rental affordability support for 1,104 households (CHB & Portable Rent Supplements)

Targets and Outcomes for expected results

CMHC and New Brunswick agree on the following expected overall targets related to the PT-delivered funding under this Agreement from 2022/23 to 2027/28.

a) Targets and Outcomes for expected results overall

Outcome	Expected Results	Target (Units)								
		2022/23 Target and Funding (\$M)		2023/24 Target and Funding (\$M)		2024/25 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 (Units are cumulative from 2019/20)	2,247	\$13.12M	2,614	\$ 8.00M	3,128	\$ 9.04M	3,128	\$ 30.16M	7,966 units ¹² / \$69.60M
	Expand Social Housing Units overall by 15% ¹³	125	\$14.77M	130	\$17.31M	165	\$23.02M	420 ¹⁴	\$55.10M	1,262 units / \$175.79M
	No net loss of Urban Native Social Housing Units available to low-income households	4	\$0.04M	10	\$0.02M	11	\$ 0.03M	11	\$0.09M	48 units ¹⁵ / \$0.34M

¹² NB will continue to offer 9,954 Social Housing Units, which is the number of units under the Social Housing Agreement (SHA) as of March 31, 2019 and the baseline number agreed upon in the Bilateral Agreement. The 7,966 target does not include nursing home beds, nor units which will not have expired from the SHA as of March 31, 2028 (447 units).

¹³ Units under expansion will be NB-administered rent assisted units provided to low-income households.

¹⁴ NB will continue to partner with CMHC for any new construction expansion units that are funding through Rapid Housing Initiative (RHI) and The Co-Investment fund (COI)

¹⁵ NB will continue to maintain 52 Urban Native Housing units as per the Bilateral Agreement; however, four of these units will not expire from the Social Housing Agreement by March 31, 2028 and cannot be counted within this Agreement.

	(Units are cumulative from 2019/20)									
Repair existing stock	At least 20% of existing Social Housing Units repaired ¹⁶	0	\$ 4.43M	0	\$ 8.85M	0	\$ 10.81M	0	\$ 24.09M	1,991 units / \$ 80.13M
	Retained Urban Native Social Housing Units are repaired to good condition ¹⁷	0	\$0.08M	0	\$0.08M	0	\$0.09M	0	\$0.25M	52 units repaired / \$0.77M
Affordability Assistance	Canada Housing Benefit (unique households year-over-year)	568	\$9.40M	366	\$11.50M	1,173	\$16.60M	2,107	\$37.50M	6,633 households / \$98.30M ¹⁸

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

Initiative	Target (Households)				
	2022/23	2023/24	2024/25	3 Year Cumulative Total	2019/20 – 2027/28 Target
New Brunswick Priorities Housing Initiative (unique households year-over-year)	125	130	165	420	9,060

¹⁶ NB has already achieved the 10-year repair target of 1,991 units. Repairs are still continuing on an ongoing basis; however, NB can only report unique units through the Bilateral Agreement.

¹⁷ NB can only include units that are part of the baseline (under the Social Housing Agreement as of March 31, 2019) and are unique units. As a result, it is not possible to forecast how many units will meet these qualifications during the next three years, although investments will continue to be made to repair Urban Native Social Housing units.

¹⁸ Includes 150 households and \$5.5 million from the Portable Rent Supplement Program for Persons with Disabilities (utilized for provincial cost-matching).

Canada Community Housing Initiative (cumulative from 2019/20)	2,247	2,614	3,128	3,128	7,966
Canada Housing Benefit (unique households year-over-year)	568	366	1,173	2,107	6,633
Total	2,940	3,110	4,466	5,655	23,659

Targets for indicators

a) Planned Cost-Matched Funding per Initiative

Initiative	Planned Cost-Matched Funding		
	2022/23 (\$M)	2023/24 (\$M)	2024/25 (\$M)
New Brunswick Priorities Housing Initiative	\$14.77M	\$17.31M	\$23.02M
Canada Community Housing Initiative	\$2.95M	\$0.69M	\$0.91M
Canada Housing Benefit	\$4.70M	\$5.77M	\$8.31M

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)								
	2022/23 Target and Funding (\$M)		2023/24 Target and Funding (\$M)		2024/25 Target and Funding (\$M)		3 Year Cumulative Total Target and Funding (\$M)		2019/20 - 2027/28 Target
	#	(\$M)	#	(\$M)	#	(\$M)	#	(\$M)	
New Construction	60	\$4.62M	85	\$6.55M	120	\$9.24M	265	\$20.41M	902 units / \$68.63M

Repaired/ Renewed	0	\$4.51M	0	\$8.94M	0	\$10.90M	0	\$24.35M	7,796 units ¹⁹ / \$102.03M
Project Based Subsidy ²⁰	636	\$16.16M	412	\$18.76M	559	\$22.82M	1607	\$57.74M	8326 units / \$176.77M
Affordability Assistance direct to households	568	\$9.40M	366	\$11.53M	1,173	\$16.62M	2,107	\$37.55M	6,633 households / \$98.31M
Total	1,264	\$34.69M	863	\$45.78M	1,852	\$59.58M	3,979	\$140.05M	23,657 units / \$445.74M

Indicator: Housing Units considered accessible ²¹	Target (Units)									
	2022/23 Target and Funding (\$M)		2023/24 Target and Funding (\$M)		2024/25 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	9	\$0.69M	13	\$0.98M	18	\$1.38M	40	\$6.06M	135	\$10.29M
Repaired/ Renewed	0	\$0.68M	0	\$1.34M	0	\$1.64M	0	\$3.66M	1,169	\$15.30M
Total	9	\$1.37M	13	\$2.32M	18	\$3.02M	40	\$9.72M	1,304	\$25.59M

¹⁹ This number includes targets related to the Homeowner Repair and Landlord Repair programs from the 2019-2022 Action Plan, which have been since been removed as they are not funded through the Bilateral Agreement. These programs continue to be offered throughout New Brunswick, and are provincially funded only.

²⁰ The capital grant for new construction projects (Affordable Rental Housing Program) and the associated units are reflected in the "New Construction" category. These units also receive Rent Supplement assistance, and the Net Present Value for New Brunswick's investment is captured in the "Project Based Subsidy" category.

The Canada Housing Benefit assistance is included in the Affordability Assistance category.

²¹ Considered accessible in a building as per the local building code.