

SOUTHWEST NEW BRUNSWICK 2020 MUNICIPAL HOUSING STUDY UPDATE

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and

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1 ACKNOWLEDGEMENTS

We would like to thank the SWNB Municipal Housing Working Group (including members from Horizon Community Health, Harvey Area Housing Working Group, and Vibrant Communities Charlotte County) and the municipal CAO's/Clerks for assisting in the completion of the SNBSC's first housing study in 2020. Your work and cooperation laid the considerable foundation from which this study iteration was built from.

Thank you to all the residents of the SWNB municipalities and other areas who responded to the online resident survey. Your participation was critical for understanding the human side of local housing conditions and filling the gaps of traditional data sources.

Lastly, thank you to all the landlords who kindly and eagerly spared time to answer several questions over the phone related to your rental housing portfolios. We hope to receive your continued support over future housing study updates.

2 EXECUTIVE SUMMARY

In 2019, representatives from Horizon Community Health, Vibrant Communities Charlotte County, and planners from the Southwest New Brunswick Service Commission (SNBSC) formed a working group to find local solutions for a rapidly changing housing market. Shortly thereafter, a market study was conducted using Census data existing as of Spring 2020, supplemented by primary data collected from landlords, residents, and employers.

Spring 2020 also marked the beginning of the COVID-19 pandemic across Canada and the world, which led to unforeseen impacts on not only social, psychological, and physical health, but also local, national, and international trade and real estate markets. Notably, increased demand for living in non-metropolitan areas and the rise in the cost of construction led (and continues to lead) to substantial residential real estate appreciation across Atlantic Canada.

Understanding that safe, affordable, and inclusive housing is vital to the societal, economic, and individual health of its residents, the SNBSC moved to perform an update to the 2020 study and engaged Turner Drake & Partners in early 2022 to take on the work. The result is the following report, which is meant to offer a descriptive analysis of current and future housing needs, and possible issues across each of the municipalities located in Southwest New Brunswick (SWNB).

A thorough assessment of the housing environment is a useful resource to support many future initiatives. The insights and data generated by a needs study can help inform ongoing land use and social planning initiatives at the local level, as well as provide hard evidence in support of advocacy to more senior levels of government. Furthermore, they are a useful resource for those engaged in, or entering the housing sector. Information contained in a needs study can inform the design and configuration of housing projects, as well as assist in the preparation of applications to various funding programs that support affordable housing development.

KEY FINDINGS

Local municipal populations have grown and aged over the last half decade

SWNB municipalities generally had declining populations from 2006 to 2016, a typical conclusion for rural and small urban communities across Atlantic Canada – notable senior cohort growth could not outpace the loss of non-seniors to metropolitan areas (both intra and interprovincially).

Trends looked to have rapidly changed after 2016, with migration statistics demonstrating net positive interprovincial and international movement to New Brunswick, even prior to the COVID-19 pandemic. Charlotte County showcased similar migration patterns, with a notable decrease in the losses of residents to other New Brunswick communities (mostly its cities) in 2020 and 2021.

The result is a rebounding resident base within the SWNB's municipalities, up 6% in 2021 from 2016 (almost nullifying the losses of the half decade prior). Total seniors (aged 65+) continued their rapid growth, increasing 21% in five years. Also growing were total youth by 4% – a distinct reversal of historical trends – and middle adults, suggesting an influx of younger families.

Figure 2.1: Total SWNB Municipalities Population Summary

	2006	2011	2016	2021
Total Population	14,110	14,190	13,355	14,165
% Youth (< 15)	17% [2,450]	16% [2,255]	15% [2,070]	15% [2,160]
% Young Adult (15 to 24)	12% [1,720]	12% [1,725]	11% [1,450]	9% [1,330]
% Middle Adult (25 to 44)	25% [3,565]	23% [3,245]	21% [2,760]	21% [2,980]

	2006	2011	2016	2021
% Mature Adult (45 to 64)	26% [3,675]	30% [4,220]	30% [4,040]	28% [4,035]
% Senior (65+)	19% [2,695]	19% [2,765]	23% [3,050]	26% [3,690]
% Change (Last Census)	n/a	+ 0.5%	- 6%	+ 6%
Median Age	41.9	44.5	47.3	48.9

Source: Statistics Canada Census Profile

Projections anticipate that the trajectory of local population and households may continue to rise

With projections emphasizing migration trends of the last half decade, results suggest that SWNB municipalities could continue to increase over the next decade. It should be noted that any projection is imperfect, especially the further you predict into the future. Readers should put greater weight on projections for the next five years, with minor consideration for the half decade after.

Again, the senior cohort should continue to dominate growth – potentially increasing another 19% by 2026 – stressing the importance of considering senior friendly housing options as part of plans for future development. Growth may also occur for young adult and middle adult cohorts, representing the gradual aging of the 2021 population. Overall, the total population could grow about 5%.

Figure 2.2: Total SWNB Municipalities Population Summary

	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	14,165	14,880	5%	15,515	4%
% Youth (< 15)	15% [2,160]	14% [2,015]	-7%	12% [1,845]	-8%
% Young Adult (15 to 24)	9% [1,330]	9% [1,350]	2%	9% [1,425]	6%
% Middle Adult (25 to 44)	21% [2,980]	21% [3,160]	6%	22% [3,360]	6%
% Mature Adult (45 to 64)	28% [4,035]	27% [3,960]	-2%	24% [3,770]	-5%
% Senior (65+)	26% [3,690]	30% [4,395]	19%	33% [5,120]	16%
Median Age	48.9	50.7		52.0	

Source: derived from Statistics Canada Census Profile

Forecasts of housing demand suggest that the SWNB municipalities may require upwards of 575 units to satisfy new unit demand between 2021 and 2026, spread across the communities. When including the number of households that have historically lived in circumstances that do not meet their needs (unsuitable, inadequate, or unaffordable), upwards of 1,000 units may be needed. However, this is an absolute maximum as we cannot reasonably quantify how many unsuitable, inadequate, or unaffordable homes might be appropriate for another household or how many might be rebuilt.

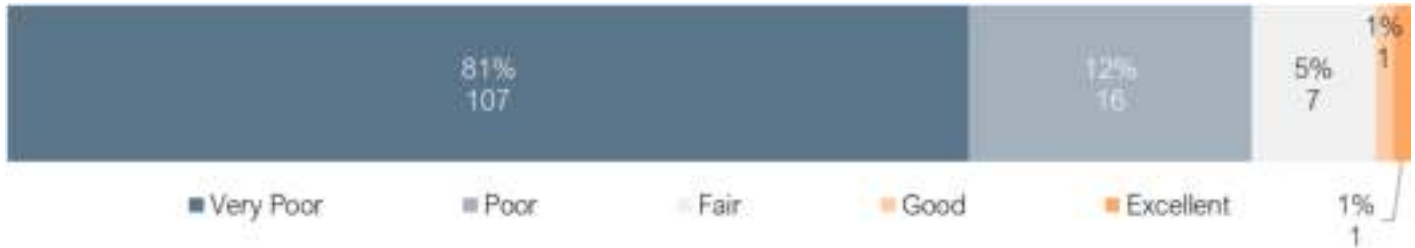
Overall, rental vacancies remain unhealthy, and residents and landlords are feeling the crunch

Results from the landlord survey suggest that the overall vacancy rate for SWNB municipalities sits at about 2.7%, which falls just below the generally accepted healthy range of 3% to 5%. Readers may notice that this is notably higher than the 1% of 2020, which may be due several factors, including: 1) the timing of the survey may have fallen during a particular turnover or 2) vacant units are under renovation to maximize future rents (anecdotally, this appeared to be the primary cause for concern, not the inability to find an occupant).

Commentary from the landlord survey highlighted a general consensus that there is considerable tenant competition for rental units, which has only strengthened over the course of the pandemic. This is particularly true in Saint Andrews, St. George, and St. Stephen – the two latter demonstrated vacancies below the healthy threshold (1.4% and 2.5%, respectively).

Conversely, renters are feeling the increased pressure of a landlord’s market. According to resident survey results, about 81% of respondents felt that the availability of rental housing very poor. Only 2% felt availability was good or excellent. Note that the survey is subject to self-selection bias.

Figure 2.3: Opinion of the Availability of Rental Housing

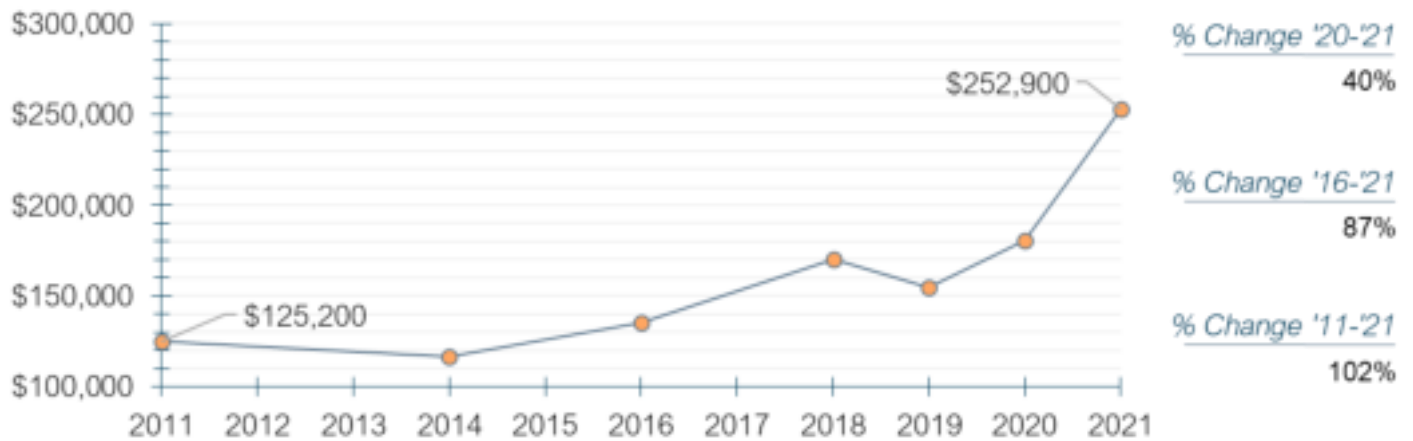


Source: Resident Survey

Homeownership costs have risen dramatically

With positive net migration and generally rising total populations and households, there has been a surge in the demand for homeownership across New Brunswick and within SWNB municipalities. Across Charlotte County, the average home price appreciated 40% between 2020 and 2021, representing almost half of the total appreciation since 2016.

Figure 2.4: Charlotte County, Average Sale Price



Source: Canadian MLS® Systems, CREA

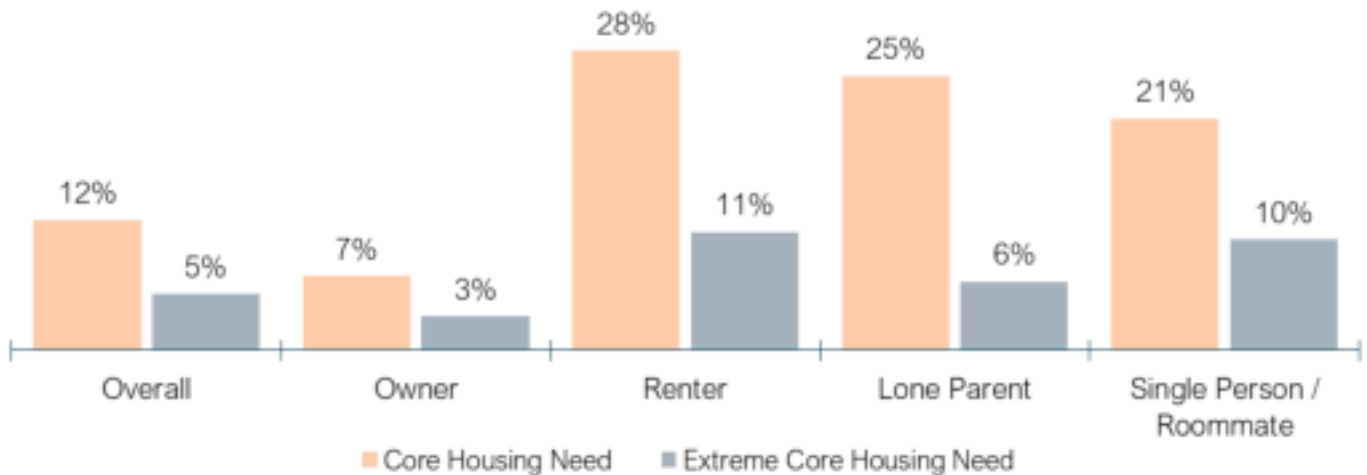
The significant jump in prices occurred despite the concurrent jump in sales volume, indicating that demand for local housing was substantial enough to impact prices regardless of rising supply. Notably, the months of available inventory in Charlotte County to satisfy demand hit 4.2 in 2021, almost half of 2020 and less than one third of 2019. The median days on market for a listing fell to 60 days, down from almost 100 in 2020.

Renters, lone parents, and single person households are facing the greatest housing challenges

Housing need is largely attributed to a household's financial capacity to attain the type, size, and quality of shelter needed to live safely and comfortably. As such, it is unsurprising to see that the most impacted household segments are those who largely rely on single incomes: renter, lone parent, and single person households.

According to data obtained from Statistics Canada, about 28% of renter households experienced Core Housing Need in 2016 (simply: when housing falls below at least one of the adequacy, affordability or suitability standards), followed by lone parent households (25%) and single person / roommate households (21%). Couples with children reported a rate of 5% and those without children 2%.

Figure 2.5: Total SWNB Municipalities, Core & Extreme Core Housing Need, 2016



Source: derived from Statistics Canada Data Tables

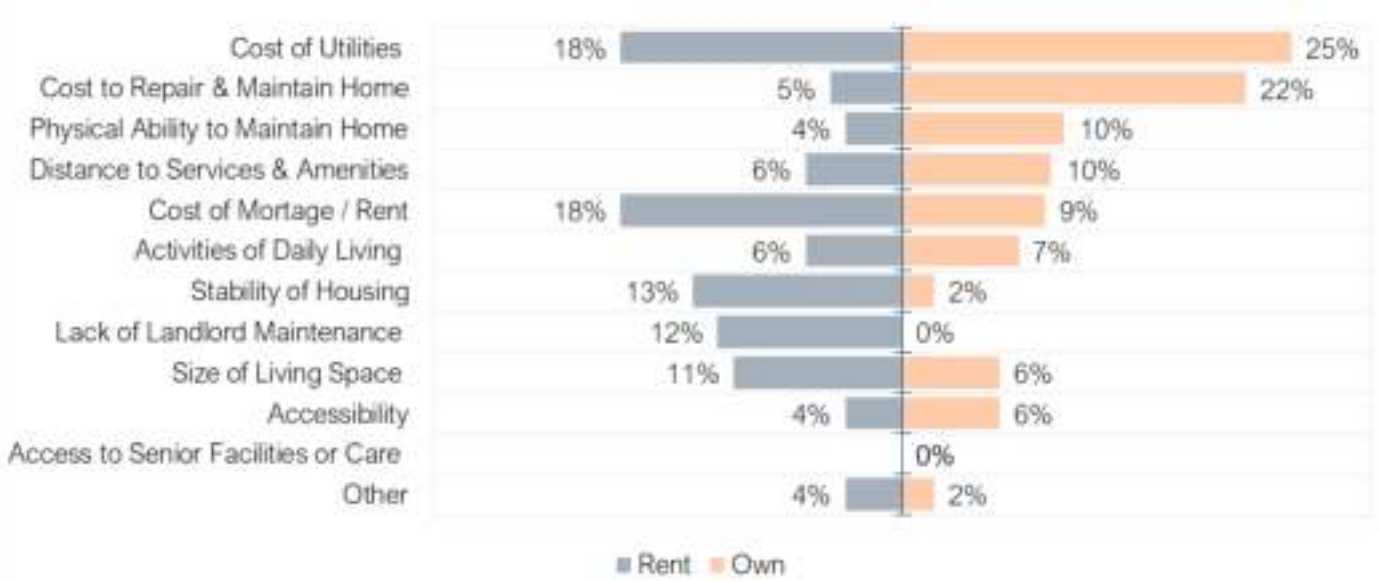
Extreme Core Housing Need goes a step further when assessing true shelter attainability of households. Instead of the traditional 30% affordability threshold, the indicator applies 50%. In 2016, about 11% of renter households were experiencing Extreme Need and likely required or would benefit from a non-market housing alternative. Close to 6% of lone parent and 10% of single person / roommate households were in Extreme Need.

Many households fear that they will have difficulty affording the cost of utilities in five years

The topic of housing has largely been centred around the largest portion of a shelter expense, being the rent or mortgage payment. Since the beginning of 2022, fuel and energy costs have risen dramatically, making it harder to afford monthly utility bills.

Resident survey results demonstrated that the cost of utilities was at the top of mind for both renter and owner households – 18% and 25% of respondents felt concern for their ability to adapt to the cost of utilities over the next five years, respectively.

Figure 2.6: Resident Survey Participant Concerns Over the Next Five Years



Source: Resident Survey

Commentary from the landlord survey indicated that rental property owners (big and small) are particularly concerned about the rising cost of utilities (specifically oil) while the provincial rent cap is in place; specifically, for those units that include utilities (about 48% of the sampled inventory).

3 INTRODUCTION

PROJECT BACKGROUND

Southwest New Brunswick (SWNB) is a large geographic region made up of several small town and village municipalities. Most employment centres around industry – primarily aquaculture and fisheries – but also manufacturing and, more recently, cannabis production. Other key sectors include tourism, marine science, and construction. Downtown areas tend to feature small retail businesses, as well as smaller franchises and chains. This economic structure means many jobs are part-time, contracts, and/or seasonal positions.

As the population has aged, the importance of attracting and retaining immigrants has grown. Employees in those positions are likely to require rental housing. Demographic analysis also indicates an ageing population who will over the coming years require smaller and lower maintenance dwellings – likely apartments. Unfortunately, SWNB municipalities have not seen development of adequate rental housing over the years and this has led to issues for residents, employers, and the overall communities.

In 2019, representatives from Horizon Community Health, Vibrant Communities Charlotte County, and planners from the Southwest New Brunswick Service Commission (SNBSC) formed a working group to find solutions. Shortly thereafter, a market study was conducted using census data existing as of Spring 2020, supplemented by new data collected from landlords / developers, residents, and employers.

Spring 2020 also marked the beginning of the COVID-19 pandemic across Canada and the world, which led to unforeseen impacts on not only social, psychological, and physical health, but also local, national, and international trade and real estate markets. Notably, increased demand for living in non-metropolitan areas and the rise in the cost of construction led (and continues to lead) to substantial residential real estate appreciation across Atlantic Canada.

To assess how local markets may have changed in the two years since the pandemic began, the SNBSC engaged Turner Drake & Partners in early 2022 to perform an update to the original study iteration encompassing the following scope of work:

- Perform a new iteration of the developer / landlord study.
- Perform a new iteration of the resident survey.
- Research additional / alternative information to supplement aforementioned survey work.
- Report on changes in owner-occupied housing.
- Contribute additional datapoints to historical information (i.e. 2021 Census data).
- Report on anticipated population / housing trends using growth projections.
- Discuss the impact of COVID-19 on local / provincial housing markets.

PROJECT CONTEXT

Housing crises in larger metropolitan areas like Vancouver and Toronto, and possibly closer to home in Moncton and Fredericton, are well publicized and researched. It is not just cities struggling with housing – smaller SWNB municipalities have not been spared. While home-ownership is still more accessible here than other regions, stagnating incomes mean appreciating real estate prices are becoming increasingly unattainable to many.

Single-family home ownership (over $\frac{3}{4}$ of the housing market in SNBSC municipalities in 2021) is not ideal for all people / households. Many new residents prefer to begin renting before committing to the major investment that is a home purchase. Furthermore, seniors (an increasing portion of the population) struggle to maintain and live

in large, multi-story homes. Therefore, it is unsurprising that real-estate trends show the largest areas of growth in the coming years will be moderate income / workforce apartments, seniors housing, and affordable apartments.¹

Regions that lack appropriate housing struggle with maintaining their populations – for example, employers cannot find employees and those they do find may have to commute from Saint John or Fredericton; educational institutions struggle to house international and non-resident students; and essential medical services cannot be provided because health care staff cannot find homes. Lack of housing affects everyone.

This issue is not only preventing growth but it is affecting the future sustainability of the region's communities. The region's most pressing need is good-quality apartment rentals that are relatively affordable. However, the SWNB area only has a few active local developers experienced in large-scale development projects that could rapidly add local inventory. Fewer opportunities for low risk, financially feasible projects exist outside metropolitan areas due to a combination of a lack of market information for developers to take advantage of and the ability of non-metropolitan communities to support investment – for instance, achievable market rents may not be high enough to support development (especially when there is rapid inflation of material costs).

A population growth strategy initiated by Opportunities New Brunswick highlighted that the lack of adequate rental housing was an issue limiting population growth. As a response, the working group was formed – made up of representatives from ONB, Horizon Health Community Network, Vibrant Communities Charlotte County, and the SNBSC. As the project shifted, ONB concluded their involvement due to personnel changes, but the group continued. After meeting with a CMHC representative and learning about CMHC programs, the working group decided the best course of action was to assist developers and municipalities with applications through data collection, analysis, and reporting, with the SNBSC in a project management role.

The following report includes market studies containing demographic summaries and analysis, estimates of shelter attainability/affordability, 10-year population projections, rental market analysis, and samples of resident needs. Based on that data and analysis, the report culminates with approximate calculation of ideal numbers of new rental units, gaps in available rental types needing to be filled, and recommendations.

DATA COLLECTION

One of the issues leading to lack of new development in SWNB is the lack of data. While CMHC studies the vacancy rates and rent prices of the major urban centres of Canada, small towns and villages remain data deserts.

Fortunately, Statistics Canada's Census program provides many useful datapoints about a community's demography, economy, and housing environments. Notably, in partnership with CMHC, Statistics Canada produces Census data points related to housing suitability, adequacy, and affordability, even for small geographies. Unfortunately, the Census is only published on five-year intervals, meaning much of the crucial housing data for evaluating market health is not readily available. Even so, a Census' robust sample size makes it one of the most reliable sources – particularly, for basic demographic data. This report will frequently refer to Census data, made clear by the identified source that accompanies a table or chart. Note that Statistics Canada has begun its rollout of the 2021 Census. By the time this update is complete, only population and dwelling type information would have been made available (the housing data release is scheduled for September 2022). Where possible, the report uses 2021 data – though it also provides 2006, 2011, and 2016 data where appropriate.

¹ Price Waterhouse Cooper, Urban Land Institute. (2018, September). *Emerging Trends in Real Estate: United States and Canada 2019*. https://www.pwc.com/jg/en/publications/etre_us_2019_report.pdf

Ultimately, this study uses multiple data sources, including anecdotal information, to establish a picture of the existing market and identify its gaps. There are several groups that were included in primary data collection that feed into different aspects of the report:

Landlords/developers: Rental unit owners were identified using assessment data from SNB and supplemented through lists provided by municipalities (not available for every municipality and not necessarily current). Of the approximately 180 properties identified, we received nearly 80 responses between the collection periods of March 28th and May 13th, 2022. As a result, we received data about 525 of the 902 identified local rental units. The data allowed for the calculation of vacancy rates, average rents, and unit mixes. When compared with data from residents, it shows where gaps may exist in the market. The **Landlord Survey** section details the study process and results

Residents: 163 residents (renters and owners alike) of municipalities in SWNB responded to an online survey that asked questions about their specific housing circumstances. Residents could respond to the survey between March 28th and April 29th, 2022. The data shares the human side of the housing market. A summary of results is found in the **Resident Survey** section and a copy of the questionnaire is found in **Appendix A**.

****Employers:** Future St. Stephen (economic development agency) conducted a survey of 70 employers in Charlotte County prior to the 2020 Housing Study. It included questions on future employment, which were used to calculate the study's future housing demand work. No new employer survey work occurred concurrent to this iteration of the Housing Study. As such, the results are not included in this report.

POPULATION & HOUSEHOLD PROJECTIONS

This study projects the future population and households of the SNBSC's municipalities. Population projections use the "Cohort Survival" method, which anticipates growth by 5-year age population cohorts. The model considers the influence of births, deaths, and migration on local population, and what that might mean for the future age distribution of local communities. Greater detail about the method is available in **Appendix C**.

Like any projection method, the Cohort Survival approach is imperfect. Determining future growth based solely on local historical change can have snowballing effects when communities demonstrate high degrees of volatility in their total age cohort populations. When volatility is minor and data is up-to-date (the 2021 Census is one year ago), the method is effective at determining possible trends that are inherent to the community's unique circumstances.

Household projections are (simplistically) synonymous with the increase in housing stock required to accommodate expected population changes (note that overall housing demand is also influenced by economic and fiscal factors, but these are omitted from the exercise for simplification). Projecting future growth in the number of households requires two related data inputs: (1) population projections, and (2) the historical proportion of maintainers by age cohort, divided by the total people in that cohort (known as the "headship rate").

Note that projection work is an exercise that assumes all else is treated as equal over the projection period – it is impossible to know how the economy and politics (among other factors) will change, especially locally, in both the near and short term. Thus, inputs speak only to readily available demographic information.

4 RECOMMENDATIONS

The 2020 study iteration suggested several recommendations that were of importance in tackling housing over the foreseeable future. Based on an updated review of demographics, rental and owner market conditions, and a sample of resident needs, said recommendations continue to be appropriate in the present context.

The potential courses of action are outlined below, organized by stakeholder / topic. Note that recommendations are meant to be general – it is up to the SNBSC, local municipalities, and community partners to determine what is most appropriate by area.

GENERAL HOUSING NEEDED

- **Multi-unit apartment buildings:** Constructing apartment buildings that add larger unit volumes to local markets is the fastest way to impact supply. Ideally, new apartments are reasonably priced to so that they are attainable for lower income or smaller households.
- **Social / supportive housing:** Increasing rental and home prices mean that attaining housing is impossible for more people / households. Non-market interventions are necessary to help residents that the private market cannot serve.
- **Missing middle housing:** Not all units need to be in an apartment building. SWNB municipalities are mostly made up of lowest density housing forms (overwhelmingly single-detached homes). Encouraging more semi-detached, row, triplex, and fourplex dwellings provides additional dwelling density without drastically altering neighbourhood character.
- **Senior friendly housing:** Dwellings that are smaller and built for accessibility will help respond to the increasing wave of senior cohorts anticipated over the next decade. Encouraging accessibility across all units (even those not built to be occupied by seniors) offers a flexible and inclusive housing stock. Offering senior friendly housing incentivizes older age cohorts to downsize, making their original homes available for other households that need increased space (i.e. families)
- **Pedestrian centric housing:** Transportation costs are a considerable expense for renters and homeowners, especially when living along municipal peripheries. Encouraging higher density construction (including mixed-use developments) near or within town centres generally means less dependency on a vehicle to access amenities and encourages keeping active.
- **General affordable housing:** The SNBSC and developers should communicate and collaborate on the provision of affordable housing across SWNB municipalities, across various housing types and sizes.

DEVELOPERS

- **Contact local governments:** SWNB municipalities and the SNBSC are a source of a wealth of housing related information that may help the development process. Discussions with staff may also shed light on possible development opportunities / options, such as collaborations for provincial / federal funding programs.

NON-PROFIT ORGANIZATIONS

- **Partner with municipalities:** SWNB municipalities and the SNBSC are a source of a wealth of housing related information that may help development processes or with disseminating information.

- **Regular dissemination of available housing programs:** In collaboration with the SNBSC, non-profits should work to make information about provincial housing programs² readily available and accessible to residents (many of whom are unaware such programs exist). Programs include:
 - Rental Assistance Programs;
 - Rental Construction, Acquisition, and Repair Programs; and
 - Home Repair, Completion, and Purchase Programs.
- **Explore ways to help the SNBSC and municipalities “triage” residents in need:** Resources are scarce at all local organizational levels, yet all should be prepared to respond to residents seeking housing help.

MUNICIPALITIES

- **Take advantage of vacant land:** Many municipalities have a portfolio of vacant land that is sometimes suitable for housing. There is an opportunity to leverage these assets to entice multi-unit developers to provide appropriate housing, or to support non-market housing projects as they seek additional funding from higher levels of government.
- **Increase zoning flexibility:** Most residential areas are predominantly single-detached in nature. This might be a result of excluding other uses or having regulations that make developments that are not single-detached homes infeasible. Allowing for more uses in all residential areas helps add density to established neighbourhoods without drastically altering their character.

Increased flexibility includes allowing more semi-detached and rowhouse development, as well as duplex, triplex, and fourplexes (including converted dwellings). Hidden density options, like garden suites or accessory apartments.

- **Explore ways to help the SNBSC and non-profits “triage” residents in need:** Resources are scarce at all local organizational levels, yet all should be prepared to respond to residents seeking housing help.

SNBSC

- **Regular dissemination of available housing programs:** In collaboration with non-profit organizations, the SNBSC should work to make information about provincial housing programs readily available and accessible to residents (many of whom are unaware such programs exist).
- **Regular iterations of housing study:** Data collection and outreach efforts should be done every five years (in conjunction with Census data releases) so that strategic planning can use timely information. When housing markets look to be changing rapidly, landlord surveys and a real estate market scan should be completed more regularly, as considered appropriate by SNBSC staff.
- **Explore ways to help non-profits and municipalities “triage” residents in need:** Resources are scarce at all local organizational levels, yet all should be prepared to respond to residents seeking housing help.
- **Keep the public informed:** The SNBSC should maintain and expand upon its housing website so that current and potential residents can readily access work / studies performed by the SNBSC, its partners, and other organizations that share locally or provincially relevant insights.

² New Brunswick. (2022). Social Development: Housing.
https://www2.gnb.ca/content/gnb/en/departments/social_development/housing.html

- **Explore a platform for centralizing rental listings:** Offering a place for units to be centrally advertised can improve the rental search experience and introduce new opportunities for local data collection about the rental market.
- **Provide development support:** Although the SNBSC does not have the same capacity or resources of larger governments, staff are available to help builders / developers / homeowners through the pre-development and development processes.

For instance, the SNBSC can support municipalities with CMHC applications, site planning work, and land mapping for potential developments.

5 BENEFITS OF AFFORDABLE HOUSING

Affordable housing is often met with several negative assumptions – that it attracts less desirable residents and with them increased crime rates, that developments are built of lesser quality and will reduce property values in the neighbourhood, or the myth that a community with affordable housing is not good for business. These assumptions towards affordable housing are incorrect, and often misguided or ill-informed.

Many people think the term “affordable housing” refers only to rental housing that is subsidized by the government. In reality, it is a broad term that refers only to the cost of housing relative to a household’s financial resources, and can apply to housing provided by the private, public, and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing. Affordable housing is a cornerstone of inclusive communities, a key social determinant of health, and an important ingredient in vibrant local economies. When individuals are securely housed without undue cost burdens, they can shift their focus from merely surviving to thriving. Having a fixed address, a safe place to call home and a sense of belonging within their community, individuals can begin to set goals, reach milestones, and put down roots. New Brunswick has responded to the need for affordable housing by entering a cost matching bilateral agreement with CMHC³ and implementing the *New Brunswick Housing Strategy*.⁴

The following sections outline the social, health, economic, and fiscal benefits to residents living within affordable housing, and the greater community.

SOCIAL BENEFITS

The stability of an affordable mortgage or rent can have profound social benefits. Through reducing the shelter cost burden of a household, there is an increased stability which can have an impact on a household’s overall wellbeing and life satisfaction. Housing policy in affordable housing developments also has a role to play in facilitating community cohesion, particularly related to social mix and social networks. Habitat for Humanity Canada (Habitat) documented a variety of positive social impacts, including increased employment quality, a reduction in the use of food banks, and increased levels of voluntarism and civic engagement for those living in affordable housing.⁵

Affordable housing allows households to access their preferred living arrangements across all stages of their life. This is particularly important for seniors who lack purchasing power in retirement. New Brunswick has the second oldest population in Canada. Atlantic Seniors Housing Research Alliance based out of Mount Saint Vincent University describes in numerous publications how seniors want to remain housed in their own homes for as long as possible, yet have housing repair needs, and may be unaware of the social and housing-related supports that are available to them.⁶

³ New Brunswick. (2018). *2019-2022 New Brunswick Action Plan*. <https://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Housing/2019-2022NewBrunswickActionPlan.pdf>

⁴ New Brunswick. (2019). *New Brunswick Housing Strategy 2019-2029*. <https://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Housing/HousingStrategy2019-2029.pdf>

⁵ Berz, Kilian. (2015). *Transforming Lives: The Social Return on Habitat’s Work in Canada*. Retrieved from <https://www.hfh.org/wp-content/uploads/2016/11/BCG-Transforming-Lives-May-2015.pdf>.

⁶ Colchester Anti Poverty Network. (2017). *Housing: A Basic Human Right*. <https://sshac.files.wordpress.com/2019/06/housing-report-colchester-antipoverty-network-and-public-health-december-2017.pdf>

The social benefits of affordable housing extend beyond those paying the rent or mortgage for the home, it also affects their families.⁷ A stable and affordable home allows for children to establish healthy habits and relationships at school (both with friends and with teachers), promotes engaging in extracurricular activities, and helps children focus on their goals and education. These immediate outcomes lead to generational impacts on economic output, educational achievement, and creating opportunities for residents to give back to their communities.

HEALTH BENEFITS

A move to affordable or social housing is often correlated with improved health outcomes.⁸ Although improving housing affordability is no guarantee of improved physical health as underlying factors can be significant of outcomes, the method or policy through which affordability is administered can have a key determining effect.

If affordable housing policies result in access to improved housing quality, such as newer or renovated lodgings that meet minimum standards for safety and condition, then benefits attributed to those policies can include those related to indoor environment quality, air quality, climate conditions, and reduced overcrowding. Improved health has secondary benefits of reduced absenteeism at school and work, thus contributing to an improved performance overall. Additionally, Habitat found that living in affordable housing had positive effects on resident's physical and mental health. Residents were less stressed about making rent or mortgage payments every month, which made it possible to allocate resources towards purchasing essential medicines, covering services such as dental and vision care, or purchasing healthier food.⁹

This carries on in the realms of mental and public health. Unaffordable housing can be a significant source of stress as individuals or families struggle constantly and live with the constant spectre of losing their access to a basic human necessity. Unaffordable housing therefore has a direct link to incidences of mental health issues, suicide, as well as addictions and substance abuse issues. This can become a negative, reinforcing cycle as the issues precipitated by precarious housing can in turn make it even harder for find and maintain a stable housing situation.

Housing unaffordability, as a significant determinant of poverty, can also limit access to proper nutrition as household budgets reallocate spending on groceries to maintain their shelter. Looking at data from Food Banks Canada, since 2019 there has been an 8.3% increase in New Brunswick.¹⁰ In 2021, Food Banks Canada reported 20,408 visits to food banks in New Brunswick, 33% of food bank users being children. Single adult households represent 17.8% of food bank users in New Brunswick while representing only 10.1% of the province's total population.¹¹ These numbers reflect an increasing need for food security in New Brunswick, organizations such as Food or All New Brunswick (FFANB) is working to provide everyone with access to enough nutritious, affordable, and appropriate food, from community gardens to school breakfast programs and food banks.¹²

⁷ Habitat for Humanity: Halton-Mississauga-Dufferin. (2019). *6 Benefits of Affordable Housing: Impact on the Family*. <https://habitatm.ca/6-benefits-affordable-housing-family/>

⁸ Thomas, Matthew A. (2017). *On the Benefits of Affordable Housing*. <https://tqsoi.org/wp-content/uploads/2018/03/On-the-benefits-of-affordable-housing.pdf>

⁹ Habitat for Humanity: Halton-Mississauga-Dufferin. (2019). *6 Benefits of Affordable Housing: Impact on the Family*. <https://habitatm.ca/6-benefits-affordable-housing-family/>.

¹⁰ Food Banks Canada. (2021). *Hunger Count 2021*. <https://hungercount.foodbankscanada.ca/>.

¹¹ Food Banks Canada. (2021). *Hunger Count 2021*. <https://hungercount.foodbankscanada.ca/>.

¹² Food For All NB. (n.d). *Vision and Mission*. <https://foodforallnb.ca/about/vision-and-mission>.

ECONOMIC BENEFITS

The economic benefits of affordable housing can be experienced both by residents and the greater community. At the household level, the primary economic benefit is the improved fiscal health of the household. Housing unaffordability disproportionately affects lower income households, and an increase in financial capacity here is more likely to result in additional spending activity than savings in contrast to higher income households where spending is not constrained.

At the community level, unaffordable housing can be a headwind on population growth, and put pressure on employers as hiring becomes more difficult at any given wage level. In smaller communities especially, these tend to be the goods and services that are disproportionately local and would result in further circulation of wealth within the economy. In contrast, spending on groceries, utilities, transportation, and other major necessities tends to flow out of smaller communities to larger centres where the production and corporate management functions are concentrated.

Creation of affordable housing can be a powerful economic development activity in and of itself. Economic stimulus programs often target construction projects as these investments tend to generate more jobs and spin-off effects due to their local labour and material intensity. Housing construction overall is a significant economic sector, and the degree to which this activity can be expanded through investment in affordable housing projects via provincial or federal funding programs represents a net increase of investment driving local economic activity.

Affordable housing also works to enhance local tax revenues – instead of low or no payment of taxes by distressed properties, affordable homeowners and renters contribute to the community.

In New Brunswick the total cost of poverty is estimated to be \$1.34 billion or 3.71% of the provinces total GDP. This equates to a cost of \$1,744.86 per person. The amount of income tax that would be generated if those living in poverty were raised to the second lowest income bracket is \$135.38 million. These resources could be reallocated to better support better meeting a range of unmet health care demands from primary care, to mental health care, and the full spectrum of universal public care services needed – including affordable housing.¹³

GOVERNMENT FISCAL BENEFITS

A common misconception regarding affordable housing and service programs is that subsidized housing and services leads to a continuous cycle of dependency, or represents a direct fiscal transfer from higher income households to those in need. When affordable housing is accessible there is a reduction in spending required in other social services that is typically far greater than the cost of housing action itself, resulting in direct net savings to taxpayer-funded services.

The people experiencing housing challenges do not simply disappear if their need for below-market housing is not supported by society. Those costs instead show up in the healthcare system, the criminal justice system, the social services system, etc. Housing First approaches to homelessness have demonstrated repeatedly that the cheapest way to address the issue is through the direct provision of housing, the significant cost of which is dwarfed by the direct savings accruing to other government and community services.¹⁴

¹³ Saulnier, Christine, and Plante, Charles. (2021). *The Cost of Poverty in the Atlantic Provinces*. <https://www.policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2021/04/Cost%20of%20poverty%20in%20Atlantic%20provinces%20CCPA.pdf>

¹⁴ Jadidzadeh, Ali et al. (2020). *Cost Savings of Housing First in a Non-Experimental Setting*. <https://www.homelesshub.ca/resource/cost-savings-housing-first-non-experimental-setting>

Boston Consulting Group's assessment on Habitat for Humanity's home-ownership program found that for every \$1 spent about \$4 of benefits accrue to society.¹⁵ This \$4 is represented in taxes and money freed up from shelter costs and other services, as well as additional local government revenue from tolls, city fees, etc. Increased revenue may mean improved infrastructure, more green space, and other elements of healthy communities that can keep residents healthy and safe.

The Canadian Centre for Policy Alternatives developed methodology to establish the cost of poverty in Atlantic Canada. One of these costs, intergenerational, is calculated by estimating the number of children that would escape poverty if the intergenerational transfer of poverty were to be eliminated. Children who grow up in poverty are more liable to be less productive and contribute less in taxes, while also being more likely to contribute to cumulative and enduring remedial costs. Overall, 30% of children who grow up in poverty are expected to remain in poverty in their adulthood. The intergenerational costs of New Brunswick show that there would be a substantial benefit to the economy if should children be able to climb to the second lowest income bracket. Their combined income would increase to \$224.61 million in the province.¹⁶

It is clear that ending poverty in New Brunswick would have considerable benefits and a significant return on investment. Current government inaction on poverty is costing the province \$1.33 billion per year in economic loss, \$126 million in excess health care costs, and \$135 million in foregone revenue. As a major household expense for any family, housing costs are a significant driver of poverty, and childhood poverty in particular.

¹⁵ Boston Consulting Group. (2015). *Transforming Lives: The Social Return on Habitat's Work in Canada*. <https://www.hfh.org/wp-content/uploads/2016/11/BCG-Transforming-Lives-May-2015.pdf>.

¹⁶ Saulnier, Christine, and Plante, Charles. (2021). *The Cost of Poverty in the Atlantic Provinces*. <https://www.policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2021/04/Cost%20of%20poverty%20in%20Atlantic%20provinces%20CCPA.pdf>.

6 PROVINCIAL / REGIONAL OUTLOOK

COVID-19 PANDEMIC

Discovered in 2019, COVID-19 is a coronavirus and infectious disease that causes respiratory illness. Among those who develop symptoms, most recover from the disease without needing hospital treatment. About 15% become seriously ill and require oxygen and 5% become critically ill and need intensive care.¹⁷ Approximately 8% of New Brunswickers have had COVID-19 over since the beginning of 2020, but the actual percentage of the population with immunity from a previous infection is likely closer to four times that, due to unreported or unconfirmed cases.¹⁸

During the height of COVID-19, governments took measures to reduce physical interactions, encourage physical distancing, and reduce the spread of the virus. In New Brunswick, this has included travel restrictions and closed borders, isolation periods, social lockdowns, business closures, and encouraging working-from-home whenever possible. Today, New Brunswick is working on living with COVID-19, which includes self-monitoring symptoms, testing if symptomatic, and reducing the risk of infection. While mandated restrictions have now been lifted in New Brunswick, many communities and their economies have been dramatically impacted.

Economic impacts have been felt throughout the province since the provincial state of emergency was enacted in March 2020. In total, 15,200 jobs were lost from February to March 2020 in all of New Brunswick.¹⁹ The economic region of Southwest New Brunswick reached an unemployment rate of 10.3% in April 2021. In 2022, this rate decreased to 7.6%, continuing to be slightly more than pre-pandemic levels.²⁰

Effects of the pandemic on employment, income, and savings are significant and are expected to persist for months to years. While the federal government enacted the Canadian Emergency Response Benefit (CERB) program, a number of programs were also temporarily put in place for students, Indigenous communities, low to moderate income households, and seniors. Various agencies in New Brunswick have implemented measures to help protect housing security, such as deferring payments for mortgages and utilities, banning evictions, freezing rental rates, and offering rental supplements for workers with reduced incomes. However, the pandemic is expected to have a dramatic impact on housing in many communities, including those in SWNB

MIGRATION

Interprovincial migration in Canada increased a dramatic 55% in the second quarter of 2021 – just over 123,000 people. This relocation of Canadians marked the largest jump since the third quarter of 1991.²¹ From July 2020 to July 2021, Statistics Canada figures reveal that nearly 85,000 Ontario residents relocated to other regions. This compares to 72,000 the previous year.²² During this period, just over 18,000 Ontarians left for the more affordable Maritimes (Nova Scotia, New Brunswick, and Prince Edward Island), compared to 14,905 the year before.

¹⁷ World Health Organization. (2020). *Coronavirus disease (COVID-19)*. <https://www.who.int/news-room/q-a-detail/coronavirus-disease-covid-19>.

¹⁸ Mackinnon, Bobbi-Jean. *At Least 8% of New Brunswickers have had COVID-19, so what does that mean for immunity?* <https://www.cbc.ca/news/canada/new-brunswick/covid-19-new-brunswick-infected-population-immunity-vaccinated-1.6449276>.

¹⁹ Morin, Sarah. (2020). *Province saw 15,200 officially lose jobs in the first month of Covid-19*. <https://www.cbc.ca/news/canada/new-brunswick/unemployment-rate-new-brunswick-march-2020-1.5527827>

²⁰ NB Jobs. (2022). *New Brunswick Labour Force Statistics*. <https://www.nbjobs.ca/stats/lfs/economicregions>.

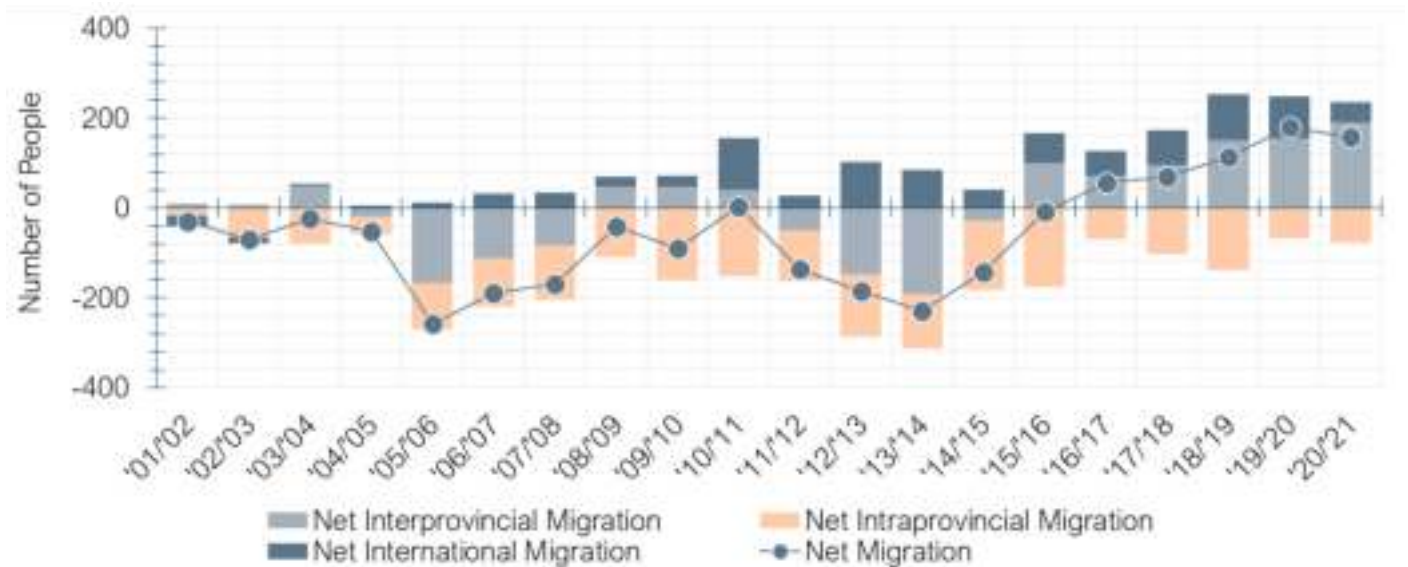
²¹ Statistics Canada. (2022). *Table 17-10-0020-01 Estimates of the Components of Interprovincial Migrations, Quarterly*. <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1710002001>.

²² Statistics Canada (2022). *Table 17-10-0022-01 Estimates of Interprovincial Migration by province or territory of origin and destination, annual*. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710002201&pickMembers%5B0%5D=1.6&cube>

Younger generations in particular found themselves packing for other parts of the country – the three largest age groups for interprovincial migration were 20-24, 25-29, and 30-34 between the fourth quarters of 2020 and 2021. This phenomenon has created both opportunities and problems, especially in provinces like New Brunswick that received an influx of migrants over the pandemic.

Figure 6.1 illustrates historical migration trends for the entirety of Charlotte County (which includes a large majority of SWNB municipalities). Statistics Canada reports that Charlotte County grew 2.3% between 2016 and 2021, with clear contributions coming from positive net migration during that time. Migratory gains are rooted in interprovincial (i.e. Ontarians to New Brunswick) and international movement of people. These gains outnumbered the losses of Charlotte County locals to other New Brunswick communities.

Figure 6.1: Charlotte County, Annual In- and Out- Migration of People



Source: Statistics Canada²³

HOMEOWNERSHIP LANDSCAPE

Before the pandemic, real estate prices were rising dramatically in major cities like Toronto and Vancouver. In March 2020, the average price for a home in the Greater Toronto Area (GTA) was \$902,680. As the pandemic hit Canada that year, prices took off and have been rising since. The average GTA home cost is now \$1,334,544.²⁴

The average sale price of a New Brunswick home has also increased throughout the pandemic (as seen in **Figure 6.2**). The increase has a lot to do with rising costs elsewhere in Canada. As it became apparent that home prices were not going to drop in other cities throughout the country, and the ability to work remotely became a new way of life, more affordable provinces like New Brunswick became increasingly attractive to put down roots. Interest in relocating to New Brunswick varies from seeking more living space for less money, lifestyle

[TimeFrame.startYear=2016+%2F+2017&cubeTimeFrame.endYear=2020+%2F+2021&referencePeriods=20160101%2C20200101.](#)

²³ Statistics Canada. Table 17-10-0140-01 Components of population change by census division, 2016 boundaries. <https://doi.org/10.25318/1710014001-eng>

²⁴ Storeys (2022). *Interprovincial Migration Peaked During the Pandemic. That's a challenge for Local Real Estate.* [https://storeys.com/interprovincial-migration-peak-pandemic-market-challenges/.](https://storeys.com/interprovincial-migration-peak-pandemic-market-challenges/)

considerations, and a desire to be closer to friends and family. Furthermore, decreases to mortgage interest rates as an economic response to the pandemic supercharged the demand for housing (more so in affordable markets) due to increased home buyer purchasing power.

With an increase in interest from Canadians to move to New Brunswick came a rise in the average sales price of homes in the region. Province-wide the average price of a home in New Brunswick rose 24.5% from 2020-2021, the highest in Canada. This equates to the average sale price going from \$203,133 in October 2020 to \$252,871 in October 2021.²⁵

Figure 6.2: New Brunswick, Average Sale Price



Source: CREA / NBREA²⁶

According to the Canadian Real Estate Association (CREA), home sales in New Brunswick continue to outpace historical averages with 1,063 units sold in April 2022. Although this was a 23% decline in units sold compared to April 2021, home sales were 20.4% above the five-year average.²⁷ In Charlotte County the real estate market has felt similar effects, as average sales prices continue to rise while the inventory of homes on the market it in decline. This effect is felt when demand for housing is high, but supply is low causing home buyers to bid more in order to secure a home.

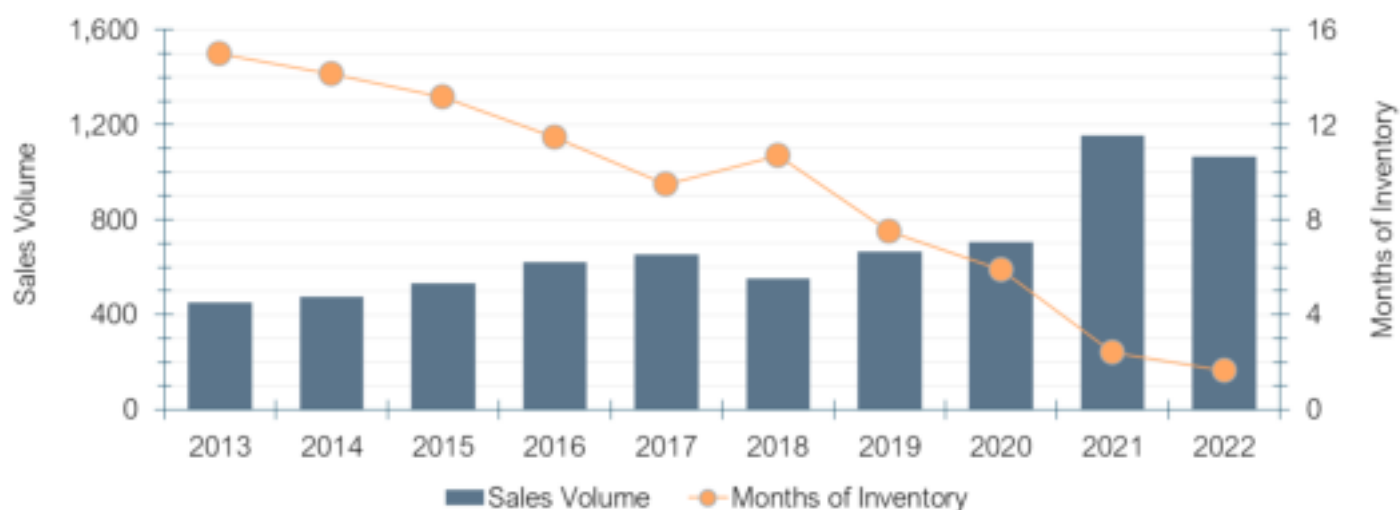
Figure 6.3 illustrates that while sales activity is on the rise during the pandemic, the months of inventory is reaching historic lows. This low inventory indicates that there is stronger buyer demand – people are looking to purchase homes and, because there are more buyers than there are sellers, an imbalance is creating a shortage of available homes for sale and increasing bidding pressure for those that are.

²⁵ Cox, Aidan. (2021). *NB sees largest one year increase in average home prices compared to other provinces.* <https://www.cbc.ca/news/canada/new-brunswick/home-price-real-estate-new-brunswick-1.6249510>.

²⁶ The Canadian Real Estate Association (2022). *New Brunswick Real Estate Association.* <https://creastats.crea.ca/board/nbrea>.

²⁷ *ibid.*

Figure 6.3: New Brunswick, Real Estate Sales & Inventory (March only)



Source: CREA / NBREA

CMHC expects that the growth in prices, sales, and housing will begin to moderate from recent highs but will remain elevated throughout 2022. In the Atlantic region, CMHC expects continued upward pressure on housing activity and growth in prices due to inter-provincial migration.²⁸ In New Brunswick, the population continues to move to urban areas of the province, with rural areas having difficulty attracting and retaining newcomers. It is estimated that 80% of newcomers to Atlantic Canada opt to settle in one of the regions major cities (Moncton, Saint John, or Fredericton) instead of more rural areas.²⁹ This shift from rural to urban living can take away resources from rural areas and put added pressure on the urban real estate market.

RENTAL LANDSCAPE³⁰

In 2021, following concerns raised around affordable housing in New Brunswick the Office of the Chief Operating Officer completed a 90-day review of the Rental Landscape. The review found positive economic and population growth trends and some household level economic gains. Like elsewhere in Canada, New Brunswick is facing lower vacancy levels than seen in the past coupled with higher rents, which puts pressure on affordable housing.

The report found that challenges in the rental landscape of New Brunswick had been amplified over the course of the pandemic. These challenges include:

- There is a gap between what New Brunswickers need and what there is available on the rental market
- Costs of building and maintaining units are rising
- Lower-cost housing units were reported as inadequate
- The housing market is not working for everyone
- New Brunswickers are making hard choices to stay housed
- New Brunswickers feel unprotected

²⁸ CMHC. (2022) Housing Market Outlook – Canada and Metropolitan Areas. <https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/market-reports/housing-market-outlook/2022/housing-market-outlook-spring-2022-en.pdf?rev=f0a41150-23c9-473e-9691-040626ab7c09>.

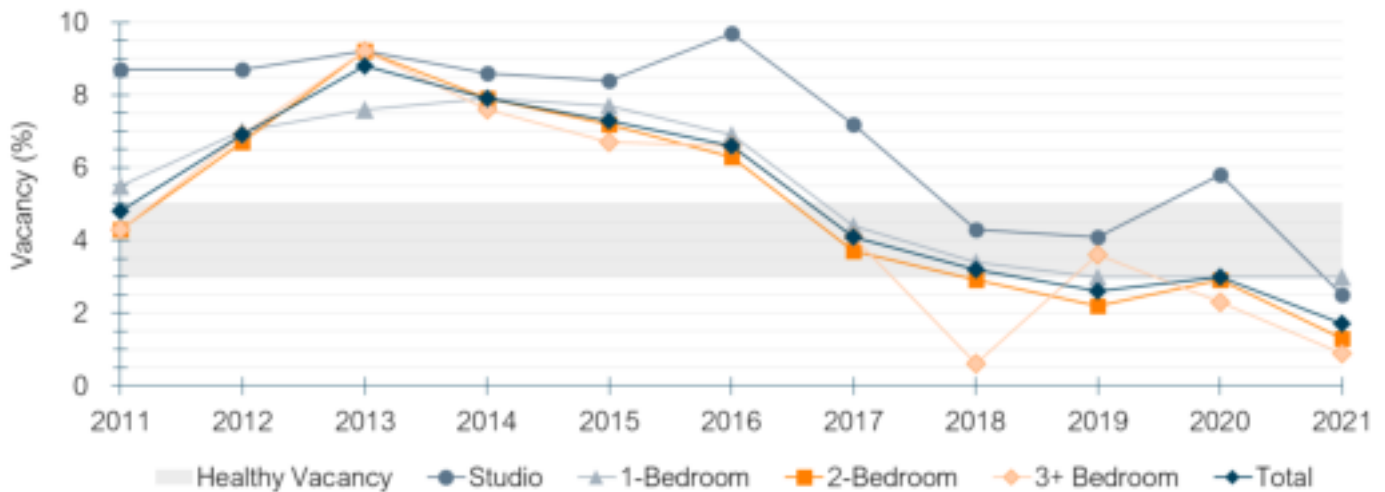
²⁹ CBC News. (2021). *Population continues to move from rural to urban areas of N.B.* <https://www.cbc.ca/news/canada/new-brunswick/population-rural-urban-new-brunswick-1.5915618>.

³⁰ Office of the Chief Operating Officer, New Brunswick. (2021). *Review of the Rental Landscape in New Brunswick.* <https://www2.snb.ca/content/dam/gnb/Departments/eco-bce/Promo/rentals-loyers/review-of-the-rental-landscape-nb.pdf>

- Developing affordable housing is not enticing and can be full of roadblocks
- Communities in rural areas have unique challenges

The province’s primary rental market has dipped below a healthy vacancy (illustrated by **Figure 6.4**). A healthy vacancy rate is generally considered to be between 3 – 5%. One-bedroom units are the only unit type currently considered healthy (3%). Unhealthily low vacancy rates indicate potential shifts in the cost of rental housing – the lower the vacancy, the less choice for renters, and greater incentives for landlords to increase prices. In comparing **Figure 6.4** to **Figure 6.5**, it is obvious that when vacancies began to drop, rents began to increase at a faster rate.

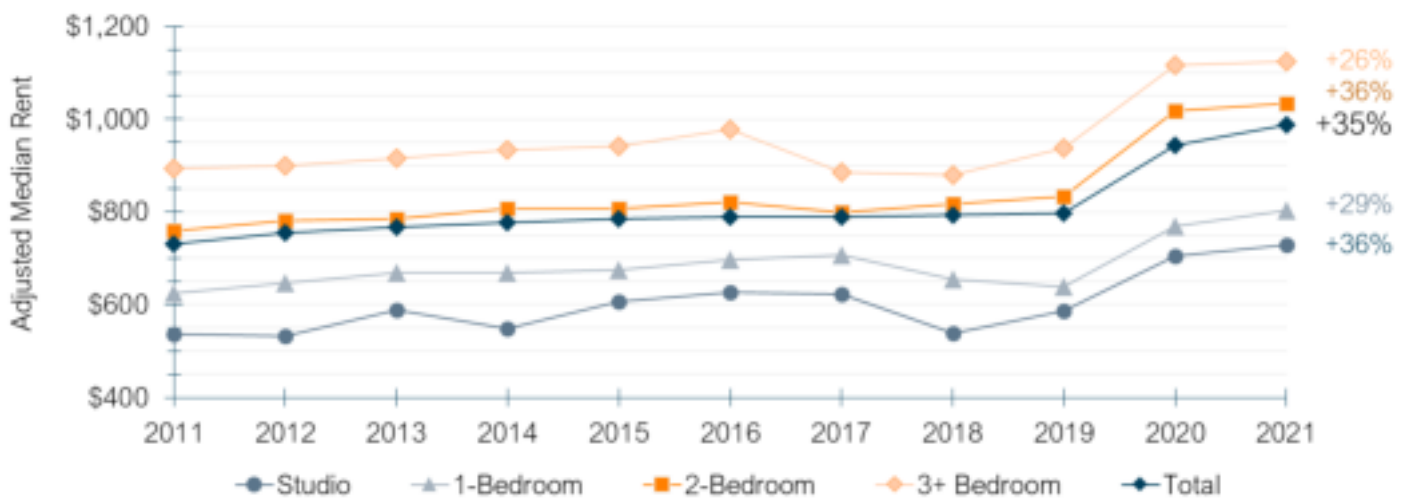
Figure 6.4: New Brunswick, Rental Market Vacancy



Source: CMHC Housing Market Information Portal³¹

Rural areas are not shielded from the impacts of low urban vacancy rates. As available housing volumes dwindle in the urban centres, renters begin to shift their attention to peripheral areas, like towns, villages, or unincorporated areas. This shift in demand from urban to rural increases market pressure in small rental markets, leading to low rural vacancies and increasing prices.

Figure 6.5: New Brunswick, Rental Market Pricing



Source: CMHC Housing Market Information Portal³²

³¹ CMHC. (2022). Housing Market Information Portal. <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/#Profile/1/1/Canada>

³² *ibid.*

The review of the rental landscape in New Brunswick, and the market trends experienced throughout the province, reinforce that New Brunswick's housing and rental market is not working for many residents. While there are improvements that are already underway in the province, the report identified the following areas of action:

1. Strengthen existing services
2. Provide incentives for tenants, landlords, and developers
3. Review and revise the New Brunswick *Residential Tenancies Act*
4. Increase future builders

Absent from the report was recommendations of rent control, which was recently enacted in January 2022. The new rent control legislation limits rent increases to 3.8% from January 1, 2022 – December 31, 2022. Following December 31, 2022, a landlord must increase the rent for each unit in the same building by the same percentage or increase the rent in relation to what is charged for comparable units in the same geographical area. Further, the enacted rent control regulations prohibit a landlord from increasing rent within the first 12 months of a tenancy, or more than once in a twelve-month period.³³

³³ Government of New Brunswick. (N.D.) *Rent Increases*. <https://www2.gnb.ca/content/gnb/en/corporate/promo/renting-in-new-brunswick/lease-information/rent-increases.html>

7 RESIDENT SURVEY

Between March 28th and April 29th, 2022, 163 people across SWNB’s municipalities (and elsewhere) contributed to this study iteration’s resident survey related to housing, posted on the Southwest NB Housing website (<http://swnb-housing.ca/>). The resident survey’s purpose was to supplement quantitative data with the on the ground context / lived experience of community members.

This section offers a quantitative summary of survey participants and the key themes / trends that emerged when reviewing responses. Qualitative results (i.e. open-ended commentary about individual housing experiences) and themes will also be discussed. For a detailed look at survey questions and a comprehensive list of qualitative answers, please refer to **Appendix A** and **Appendix B**, respectively.

Survey Limitations

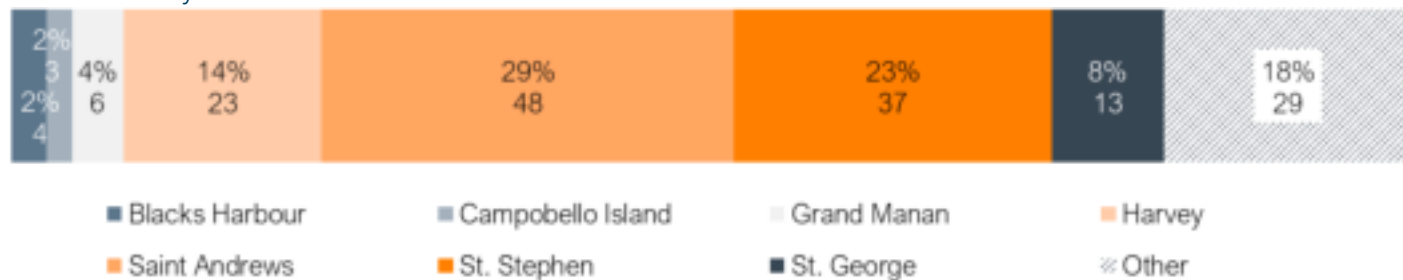
Please note that the survey distribution was not controlled for a representative sample of the population – selection bias is a notable limitation for extrapolating the data to draw conclusions about the community overall. In other words, survey results may overrepresent certain cohorts of the population since respondents in general are likely to self-select – those experiencing housing challenges are motivated to engage with the issue. Therefore, the survey is predominantly a tool for understanding the human experience behind other data analysed in this report and collecting other insights that existing data sources do not address.

Participation

In total, the survey received 163 responses from residents across these eight communities, as well as surrounding unincorporated areas. This accounts for just over 1% of the total study area population (the 2020 survey iteration reached about 3%). The following graphs breakdown the profile of participants for the self-selecting sample survey, led by a brief bullet point summary by key topics collected as part of the survey:

- Most respondents resided within the Towns of Saint Andrews (29%) and St. Stephen (23%).
- 67% of respondents were homeowners, while 33% were renting.
- 39% of respondents lived in a household earning less than \$60,000 (before-tax).
- The most common type of dwelling occupied by respondents were single-family homes at 72%.
- The largest portion of respondents were couples without children at 38%, followed by couples with children at 24%.
- The largest portion of respondents resided in two-person households (29%).
- 81% of respondents rated the availability of rental housing as ‘very poor’

RESPONSE by COMMUNITY

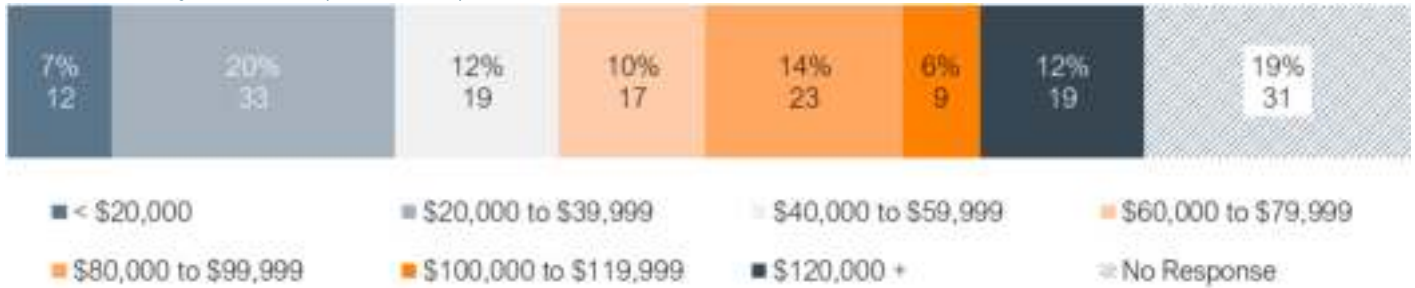


* There were no respondents identifying as living in the Village of McAdam

RESPONSE by TENURE



RESPONSE by INCOME (before-tax)



RESPONSE by DWELLING TYPE



RESPONSE by HOUSEHOLD TYPE



RESPONSE by HOUSEHOLD SIZE



Key Quantitative Findings

AVAILABILITY OF RENTAL HOUSING

Residents rated the availability of rental housing on a scale of one to five, with one being very poor availability and five representing excellent availability of rental housing in the community. Shown in the below chart, the vast majority of respondents rated the current availability of rental housing as poor or very poor, pointing to a potential need for increased housing stock within these communities.



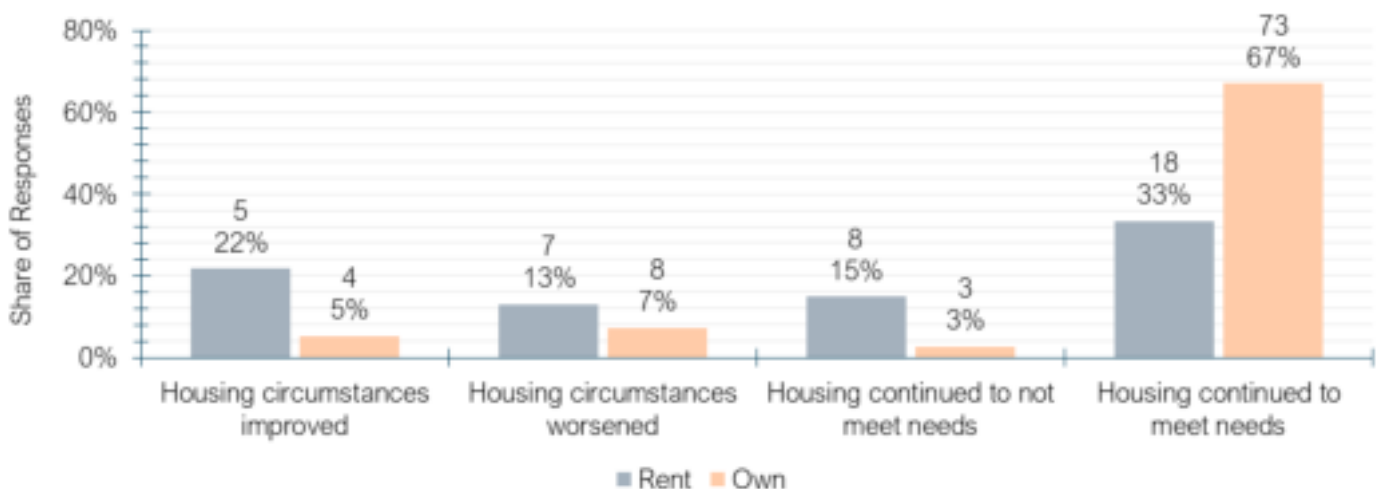
HOUSING MEETS NEEDS

The survey asked residents whether they felt as if their current housing circumstances met their needs. The question was undefined; thus, responses reflect the subjective opinion of need instead of a formalized one. Of the 163 participants, 17% identified that their circumstances did not meet their current needs, 4% did not know, 61% indicated that their housing was appropriate, and 18% chose not to respond.



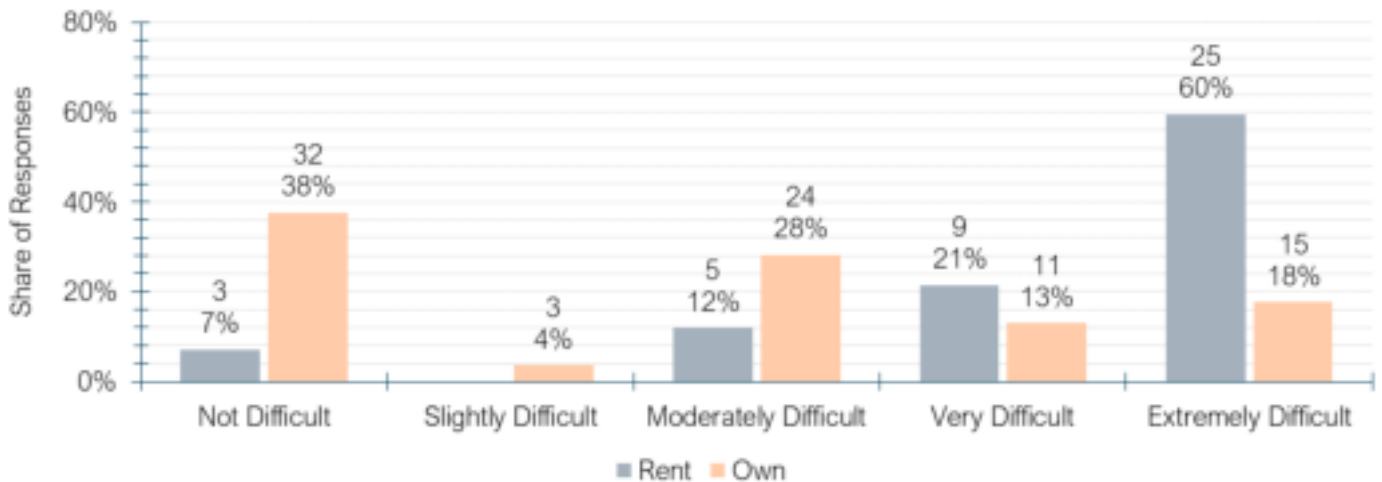
CHANGE IN HOUSING CIRCUMSTANCES

The survey also asked whether participant housing circumstances met their needs two years ago, with the purpose of identifying how their situations may have improved or worsened between then and the newest survey iteration. Results suggest that 9% of respondents felt that their housing situation had worsened over the last two years (13% of renters and 7% of owners). Nearly 6% felt it improved (22% of renters and 5% of owners).



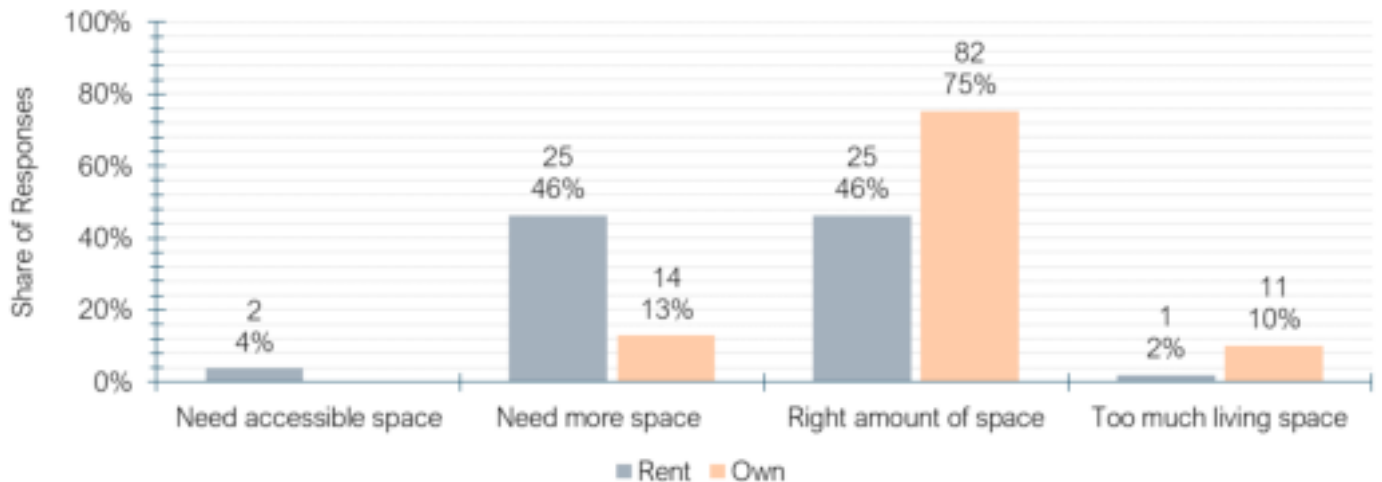
DIFFICULTY FINDING HOUSING THAT MEETS NEEDS

When asked to rate the difficulty of finding appropriate housing on a scale of one to five, with one being not difficult and five being extremely difficult, residents who rented responded differently than residents who owned their homes. The majority of homeowners rated the difficulty of finding housing as not difficult to moderately difficult, yet the perspectives of renters show finding suitable rental housing to be very difficult and extremely difficult.



SUITABILITY OF EXISTING SPACE

When asked whether their current dwelling was appropriately sized for their needs, 66% indicating that it was (46% of renters and 75% of owners). About 24% of participants felt that they required more room to accommodate the size and lifestyle of their households, with a high rate of renters (46%) demonstrating need for more space.



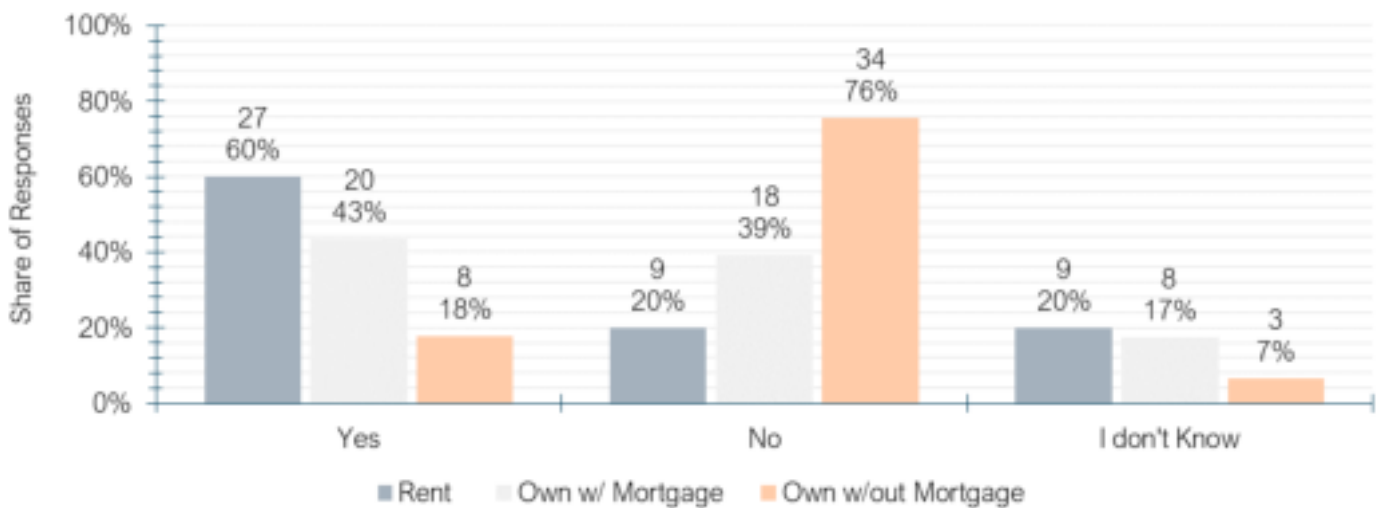
AFFORDABILITY OF HOUSING

The survey asked another subjective question about participant housing circumstances; specifically, whether they felt their shelter costs were affordable. The majority of respondents who rented found affordability to be extremely or moderately unaffordable (28% and 26% of renters, respectively). Homeowners with mortgage payments mostly described shelter affordability as average. Homeowners without a mortgage (now only responsible for ancillary property expenses like taxes and utilities) described their shelter as at least moderately affordable.



HOUSEHOLDS SPENDING MORE THAN 30% ON SHELTER COSTS

When asked to rate their shelter affordability based on a formalized metric (spending more than 30% of before-tax household income on shelter – as defined by Statistics Canada and CMHC), responses indicated a shift towards greater unaffordability. Shown in the below chart, about 60% of renters spent more than the 30% threshold), while 43% of homeowners with mortgages and 18% of those without did the same. Using 30% as an affordability threshold is imperfect and may not truly capture what affordability means today. Survey results support this, with greater rates of participants subjectively feeling that their expenses were affordable.

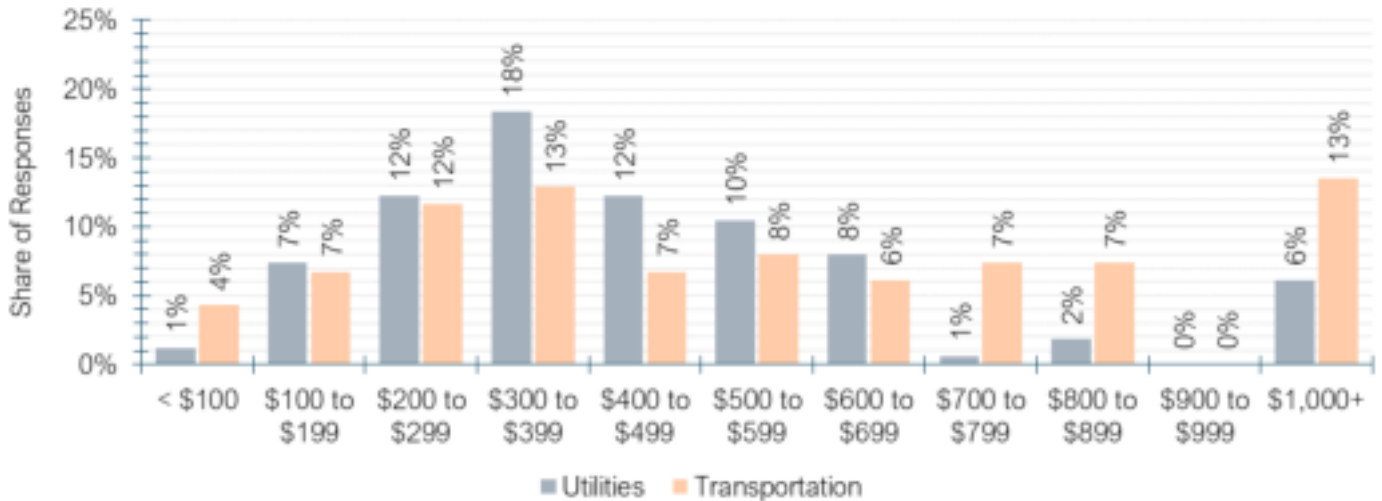


MONTHLY UTILITY & TRANSPORTATION EXPENSES

Rents and mortgages are not the only expenses borne by individuals / households in the effort of maintaining appropriate housing – water, heat, and electricity (home utilities) make up a considerable portion of expenses,

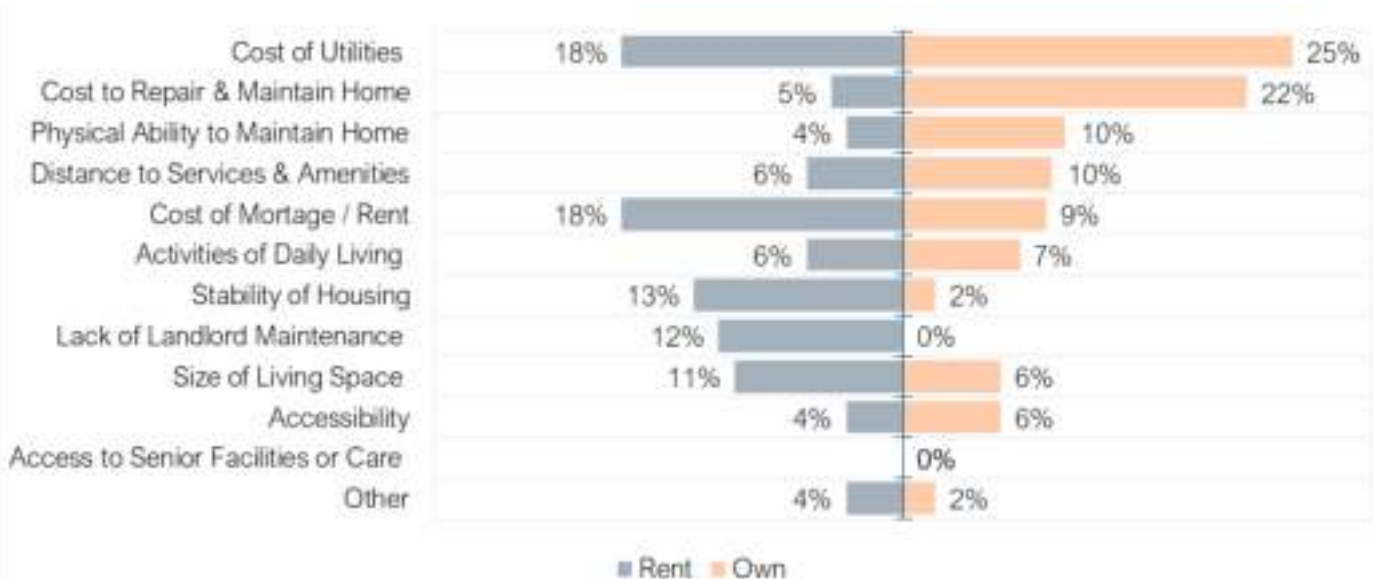
particularly in the winter months. Transportation costs (i.e. gas, insurance, and maintenance) are also a significant (yet often silent) contributors to home affordability – the choice of where to live in relation to work and social circles directly impacts how expensive and necessary it is to pay for transportation.

The median monthly cost of utilities for all participants fell between \$400 and \$499 (renter and owner results were similar). For transportation, costs were about \$500 to \$599. Notably, 13% of respondents (mostly owners), said they spent more than \$1,000 per month on transportation related expenses. For owners (generally more likely to live further from amenities), travel costs were between \$600 to \$699. For renters, between \$400 and \$499.



POTENTIAL DIFFICULTIES OVER NEXT 5 YEARS

The survey asked residents which aspects of housing could be a potentially issue within the next five years, and respondents were able to select any options that applied to their situation. Renters described the cost of utilities, cost of rent, stability of housing, lack of landlord maintenance and the size of their living space as key concerns looking to the future. Both types of homeowners also identified the cost of utilities as key concerns, in addition to the cost of repairing or maintaining their home. Homeowners with mortgages noted the cost of mortgage payments as a potential issue, although less concern was shown compared to the respondents who rented.



Key Qualitative Findings

The resident survey also included open-ended questions where respondents who felt their current housing was not meeting their needs were encouraged to share their insights on what specific aspects of their current accommodation was not suitable. Nearly 90 comments were submitted over the three open-ended questions.

After conducting a content analysis of these comments four key themes were identified. A large portion of comments came from residents of Saint Andrews, St. Stephen, and those living outside of municipalities. For the purpose of representing key themes identified in respondent's qualitative answers, some quotes below are only sections of original comments. Resident survey comments in their entirety can be found in **Appendix B**.

AFFORDABILITY

A prominent theme identified within the survey responses was the lack of affordable housing. It appears that both the cost of purchasing a home and of renting is unaffordable for many residents and those looking to relocate to the area. There were several mentions of increased property taxes being an added stressor.

"Rent is way too expensive. No one should have to decide between food and a roof over their head"

"We are fortunate to own our own home, but very difficult for people moving into area for affordable housing."

"The community is in a housing crisis. I know of many people who are struggling to find affordable, stable housing"

AVAILABILITY

In addition to a lack of affordable housing options, there appears to be a lack of available housing options in general. There is a lack of housing options for persons looking to purchase a home, as well as a lack of long term and short-term rentals, and subsidized rental housing and supportive housing. A business owner also raised concerns over the difficulties they have faced in the hiring process when their prospective employees are unable to find housing accommodations. This issue of attracting and accommodating workers was echoed by residents.

*"I am a single mother of 3 on assistance. I have been on the NB housing list since my oldest was born, 9 years ago, with no chance at a NB housing place yet. I am struggling to find a place big enough for all of us and soon will be homeless." *a portion of this comment was not included to maintain anonymity**

"As a manager at a local business it is extremely difficult to staff my business without any opportunity for them to find their own living space."

"I have been in abusive relationships before and it's next to impossible to get free because there's no rents available."

"In the fall there are many mainland fishermen who come over to help with our lobster season. It's very hard for them to find places to stay."

SUITABILITY (Dwelling Size, Type, & Accessibility)

Persons of all ages, education level and income appear to be affected by the lack of suitable housing options in the area, although the lack of options for young adults, young families, seniors, students and seasonal workers appears to be of a particular concern to residents. Residents are lacking sufficient space with their current accommodations, especially young families and single-parent families (not enough bedrooms, no outdoor space, etc.). On the other hand, seniors interested in down-sizing and persons with disabilities cannot find accessible housing options that meet their needs (1 story, minimal/no stairs, small outdoor space, easy to maintain, etc.)

“Would like more space including outdoor space.”

“We are older and finding it hard to climb stairs to the bedroom and down to basement for laundry”

“I suffer from chronic illnesses that make just walk difficult some days. To enter or exit my home I have 5+ stairs to go up. Laundry is in the basement which again is an issue some days. Unfortunately, there are not many options for housing and nothing affordable at this time.”

MAINTENANCE

Another common theme identified was surrounding maintenance. Various residents voiced their frustrations with rental properties being poorly maintained by landlords. Despite high rents, residents have described their current accommodations as unsuitable and unsafe. Homeowners also described difficulties in maintaining their properties due to costs as well as managing high utility costs due to the age or current state of their homes.

“I would like something newer and not so run down. There is no housing that meets this.”

“It is an old house that needs major work and there is no extra money to get the big jobs done.”

“If landlords are able to increase rent for long term tenants, they should have to maintain the property. Broken heaters, lack of proper insulation and siding not complete all contribute to very high power bills.”

DISCRIMINATION

Based on comments made by resident who answered “Yes” or “Possibly” to the survey question: “Have you ever experienced discrimination in relation to housing?” there are common themes which could be important to note. Residents who left comments were from Saint Andrews, St. Stephen, and the Unincorporated Areas in particular.

The three most common themes included residents being refused rental accommodations if they owned a pet, had children or were a single income household. Other comments referred to age and being a student as barriers to renting, while two comments stated they experienced discrimination due to being an immigrant and one comment listed “race, gender, and age” as factors.

"If you have children especially younger children most places in St. Stephen will turn your around saying it's not suitable for children, also you basically need to rehome your pets if you expect to find a place. It's sad"

"My pet means more to me than my actual live. It's beyond difficult trying to find any kind of housing that's accommodating"

"I have been denied housing because of my race, gender, and age."

8 LANDLORD SURVEY

Over the course of April and early May 2022, Turner Drake performed the second iteration of the SNBSC's residential landlord survey. The SNBSC identified rental unit owners through SNB assessment data and supplemental lists collected by local municipalities (note that these lists were not available for every municipality, nor were they necessarily current).

About 38% of the nearly 120 landlords identified (many of whom rented a single unit/home) responded to outreach efforts. These landlords represented 51% of all identified properties (93 total) and 58% of all identified rental units (525 total). Surveyors asked participants the following structured questions:

- How many residential rental units exist at the property?
- How many units are currently vacant?
- What is the unit mix of the rental property (how many suites, 1 bedroom, 2 bedrooms, etc)?
- How much is rent?
- What utilities are included?
- What appliances/amenities are included?
- Do you allow pets?

Where respondents felt open to and had time for further discussion, surveyors asked open-ended questions about the landlord's experience in / experience of the existing rental market, and whether they have seen changes in the market over the course of the COVID-19 pandemic. General themes that arose during the open-ended discussion include:

Availability

- Low availability throughout the region for rental housing
- Rental units do not stay available for long
- Not enough rental units to support an increasing population
- Buildings are being converted into Air BnB's

Affordability

- More affordable housing (rent geared to income) buildings are needed
- People are being priced out of the region - influx of new renters and buyers stemming from remote-work

Rising Costs

- Costs to maintain, power, heat, and insure buildings are rising, causing rents to increase for tenants
- Costs to build new is too high to promote new housing for the region
- The purchase price of existing real estate is too high for the achievable rent in some areas
- The provincial rent cap program makes it difficult for landlords to recoup costs, especially for those who are paying utilities

The following tables summarize outreach effort results by municipality (note that they do not include the Rural Municipality of Campobello – no landlords could be identified to participate in the study). Readers will notice superscripts above the municipality names. These refer to: **(a)** high data quality, **(b)** acceptable data quality, and **(c)** poor data quality.

RESPONSE RATES by MUNICIPALITY

	# Units Surveyed	# Units Responded	% Units Responded	% Properties Responded	% Landlords Responded
SWNB Municipalities ^a	902	525	58%	51%	38%
<i>Blacks Harbour</i> ^c	35	11	31%	40%	25%
<i>Grand Manan</i> ^c	17	0	0%	0%	0%
<i>Harvey</i> ^b	43	20	47%	44%	50%
<i>McAdam</i> ^c	10	5	50%	23%	20%
<i>Saint Andrews</i> ^b	105	50	48%	68%	79%
<i>St. George</i> ^b	91	74	81%	71%	70%
<i>St. Stephen</i> ^a	601	365	61%	59%	43%

RENTS & VACANCY by MUNICIPALITY

	Minimum	Average	Maximum	% Vacancy
SWNB Municipalities ^a	\$370	\$777	\$2,000	2.7%
<i>Blacks Harbour</i> ^c	\$650	\$650	\$650	9.1%
<i>Grand Manan</i> ^c	\$0	-	\$0	-
<i>Harvey</i> ^b	\$450	\$523	\$925	0.0%
<i>McAdam</i> ^c	\$370	\$404	\$450	20.0%
<i>Saint Andrews</i> ^b	\$550	\$897	\$1,700	4.0%
<i>St. George</i> ^b	\$440	\$760	\$950	1.4%
<i>St. Stephen</i> ^a	\$400	\$788	\$2,000	2.5%

The sample size of vacant units among the smallest municipalities (e.g. Blacks Harbour) may be insufficient to truly represent the true need of a community. For instance, Blacks Harbour's 1 vacant unit results in a 9.1% vacancy, which normally would indicate a "struggling" rental market; however, the sole unit may 1) be vacant only temporarily and 2) cannot reasonably address the needs of all households (it could be too small, too big, too expensive, etc). The ideal way to represent local rental conditions would be to perform a door-to-door, on the ground sample of properties. This approach is infeasible for this report's scope of work, but could be explored as an option for future, detailed market research for individual communities.

Readers will also note that the reported 2.7% vacancy for the entirety of the SWNB communities is higher than the about 1% reported in 2020. This may be for a variety of reasons, including: 1) landlord commentary suggests

that most of these units are “vacant” because they are currently being renovated or 2) the timing of the survey may align with a tenant turnover. Regardless, a 2.7% vacancy is still low and means there is increased pressure in the rental market. It is important to read the rest of this report to understand the entire housing context.

UNIT TYPE RENTS by MUNICIPALITY

	All Units	0 Bedroom	1 Bedroom	2 Bedroom	3+ Bedroom
SWNB Municipalities ^a	\$777	\$642	\$682	\$813	\$894
<i>Blacks Harbour</i> ^c	\$650	-	-	\$650	-
<i>Grand Manan</i> ^c	-	-	-	-	-
<i>Harvey</i> ^b	\$523	-	\$450	\$535	\$838
<i>McAdam</i> ^c	\$404	-	\$450	\$390	\$400
<i>Saint Andrews</i> ^b	\$897	\$756	\$600	\$1,102	\$983
<i>St. George</i> ^b	\$760	-	\$650	\$859	-
<i>St. Stephen</i> ^a	\$788	\$514	\$731	\$808	\$891

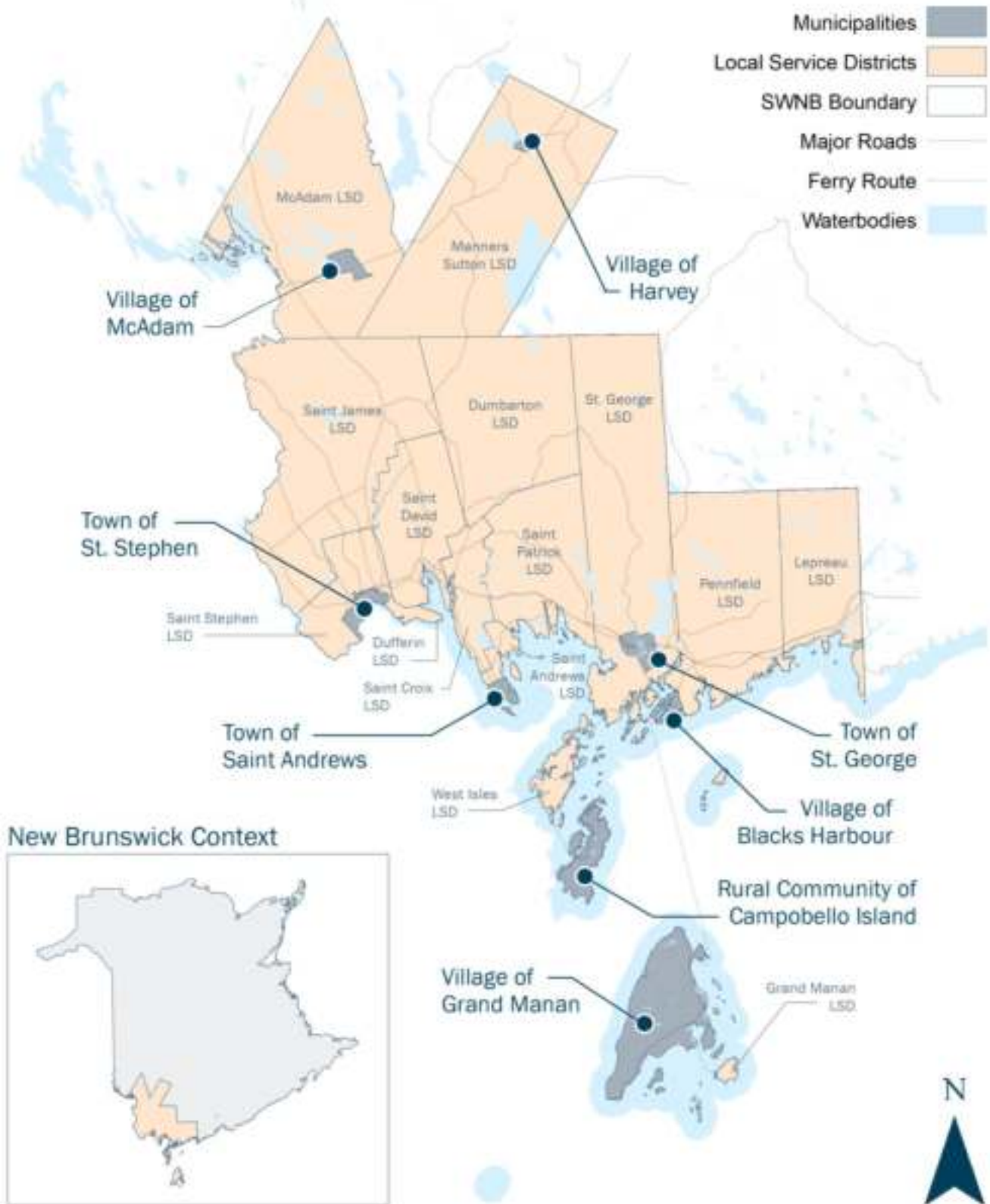
RATE OF INCLUDED APPLIANCES & UTILITIES and PET ALLOWANCE by MUNICIPALITY

	Appliances Incl.		Utilities Incl.		Pets Allowed	
	Dish-washer	Washer / Dryer	Yes	Partial	Yes	Depends
SWNB Municipalities ^a	42%	23%	13%	45%	27%	25%
<i>Blacks Harbour</i> ^c	0%	0%	0%	100%	64%	36%
<i>Grand Manan</i> ^c	-	-	-	-	-	-
<i>Harvey</i> ^b	15%	5%	0%	0%	0%	11%
<i>McAdam</i> ^c	67%	67%	0%	20%	-	-
<i>Saint Andrews</i> ^b	40%	14%	51%	27%	32%	0%
<i>St. George</i> ^b	11%	5%	0%	67%	25%	66%
<i>St. Stephen</i> ^a	50%	28%	10%	47%	26%	24%

* 100% of respondents indicated that offered appliances included at least a fridge and stove.

9 SWNB MUNICIPALITY DATA PROFILES

The 2020 Municipal Housing Study and this 2022 update are data collection and analysis exercises for the eight (8) municipalities that fall within the jurisdictional boundaries of the SWNB. The below map illustrates the entirety of the SWNB, the studied municipalities, and local service districts. Detailed data related to each municipality is available in upcoming subsections.





Village of Blacks Harbour

Blacks Harbour, locally known as Blacks, is a village in Charlotte County located on the shores of the Bay of Fundy. It is a community with an extensive history of fishing, especially sardines. Nowadays, it is home to international seafood companies, such as Connors Bros and Cooke Aquaculture. In many ways, Blacks Harbour was a traditional company town, created by and for Connors Bros. As Connors Bros has changed hands over the years and ownership has moved further and further from New Brunswick, the town and residents have faced increasing challenges.

Besides fresh seafood, Blacks Harbour also holds pristine natural beauty that give it the potential to be a tourism destination. There are many opportunities for outdoor fun, such as hiking, biking, and kayaking. From here, people can also take a 1.5 hour ferry to Grand Manan, the largest island in the area.

Key Community Findings

- The population of Blacks Harbour declined between 2006 and 2016, followed by a slight increase of 1% from 2016 to 2021. The largest age group in this community is made up of mature adults aged 45 to 64. The median age in this community is 45.6 as of 2021.
- Limited 2021 data demonstrates a 1% increase in total households from 2016 to 2021. The average household size hit 2.3, a drop from the 2016 Census' 2.4. As of 2016, renters made up 26% of total households, while 74% were homeowners.
- As of 2021, two-person households were most common with a 36% share of all households, followed by single person households at 31%. This complements 2016 data that highlights single person / roommate households as the most common household type (35%), followed by couples without children (23%).
- Single-detached homes have made up the vast majority of dwellings for the past 15 years. As of 2021, this dwelling type made up 75% of the total reported inventory.
- The median before-tax household income for homeowners was \$62,169 in 2015, lower than the province's median of \$71,378. Renters earned \$40,048, which is slightly higher than the provincial median.

- 2016 Labour Statistics show Blacks Harbour had a similar participation rate to that of New Brunswick and the aggregate of SWNB Municipalities; however, Blacks Harbour had the lowest employment rate at 41.2% and the highest unemployment rate at 33.3%.
- Limited response rates to the Landlord Survey indicate an average rent of \$650 a month in Blacks Harbour with a 9.1% vacancy. Note that this vacancy, although it technically suggests a “struggling” rental market, does not accurately represent the experience of renters and landlords. It is entirely possible that the 1 unit that the rate is based on is under renovation or is to be occupied imminently. Furthermore, that sole unit is incapable of addressing the needs of every person or household struggling to find rental accommodation (whether too small, too big, too expensive, etc.). The ideal way to represent local rental conditions would be to perform a door-to-door, on the ground sample of properties. This approach is infeasible for this report’s scope of work, but could be explored as an option for future, detailed market research about Blacks Harbour.
- Residential real estate data was not available for Blacks Harbour, but Charlotte County results for areas outside of Grand Manan, Saint Andrews, St. George, and St. Stephen suggest that the average sale price appreciated greatly between 2019 and 2021. The months of inventory available in 2021 hit a low of 4.2, half of 2020 and less than one third of 2019.
- Overall, 13% of households in Blacks Harbour indicated they were in Core Housing Need in 2016. About 7% of households indicated they were in Extreme Core Housing Need (more than 50% of income to pay median rent).
- About 37% of renter households in Blacks Harbour can afford the average rental unit; 14% of renter households can afford the average home price.
- Projections for Blacks Harbour indicate the population is anticipated to decline from 2021 to 2026 from 905 in 2021 to 865 in 2026. This anticipated decline in population results in a reduced number of households anticipated for Blacks Harbour as well from 385 in 2021 to 365 in 2026.
- The residential survey for Blacks Harbour, Campobello, Grand Manan, and St. George combined its data due to limited responses. The survey found 33% of renters and 65% of owners felt that their current housing meets their needs in these areas. The availability of rental housing in these townships was viewed to be very low for both rentals and owners (78% and 65% respectively).

General Data Summary

HISTORICAL POPULATION

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Population	950	985	895	905
% Youth (< 15)	19% [185]	16% [160]	15% [135]	19% [170]
% Young Adult (15 to 24)	12% [110]	15% [145]	11% [95]	9% [85]
% Middle Adult (25 to 44)	25% [235]	23% [230]	21% [185]	20% [185]
% Mature Adult (45 to 64)	26% [250]	29% [290]	32% [290]	31% [280]
% Senior (65+)	17% [160]	16% [155]	21% [185]	22% [195]
% Change (Last Census)	n/a	+ 4%	- 9%	+ 1%
Median Age	41.0	42.5	45.8	45.6

HISTORICAL HOUSEHOLDS

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Households	400	390	380	385
% Young Adult (< 25)	5% [20]	9% [35]	5% [20]	n/a
% Middle Adult (25 to 44)	31% [125]	24% [95]	21% [80]	n/a
% Mature Adult (45 to 64)	39% [155]	40% [155]	45% [170]	n/a
% Senior (65+)	23% [90]	27% [105]	28% [105]	n/a
% Change (Last Census)	n/a	+ 3%	- 3%	+ 1%
Average Household Size	2.3	2.4	2.4	2.3
Renter / Owner Share	27% / 73%	23% / 77%	26% / 74%	n/a

LABOUR FORCE

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Labour Force (15+)	775	790	740	n/a
Participation Rate	58.1%	60.1%	60.8%	n/a
Unemployment Rate	28.9%	32.6%	33.3%	n/a
Household (HH) Income	\$36,575	\$43,367	\$50,624	n/a
Owner HH Income	\$44,664	n/a	\$62,169	n/a
Renter HH Income	\$24,581	n/a	\$40,048	n/a

DWELLING CHARACTERISTICS

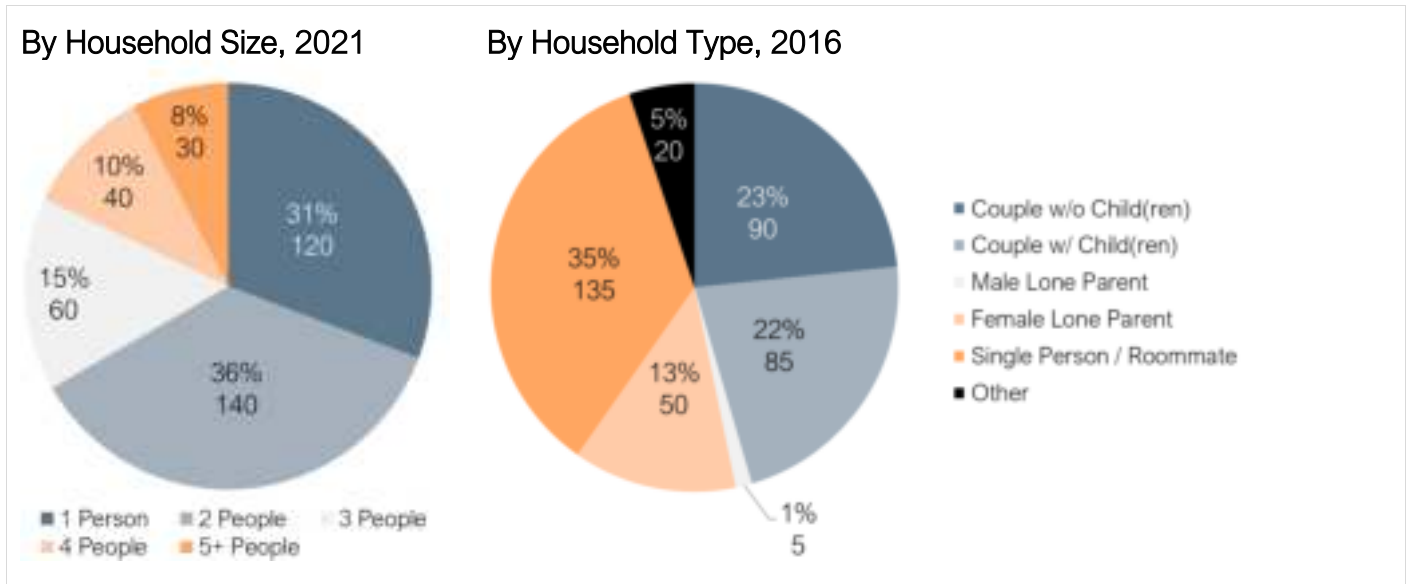
Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Dwellings	415	417	411	421
Permanently Occupied	400	390	380	385
% Single-detached	80%	73%	74%	75%

Data Breakdown

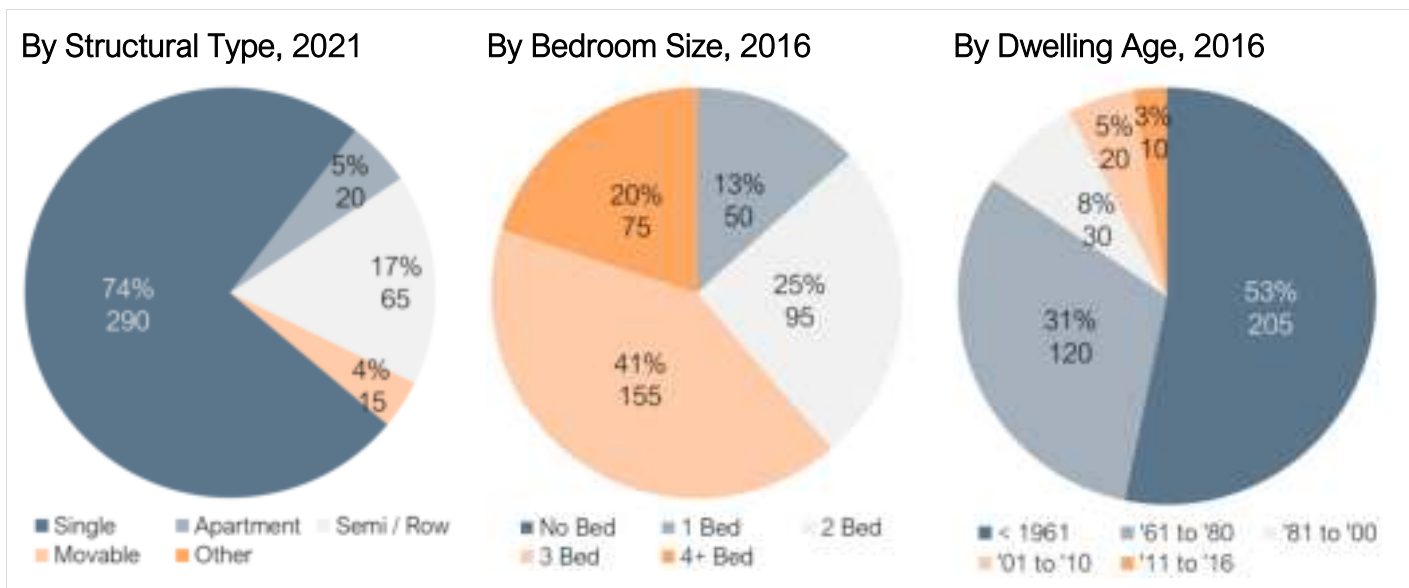
HOUSEHOLDS

Source: Statistics Canada Census Profile

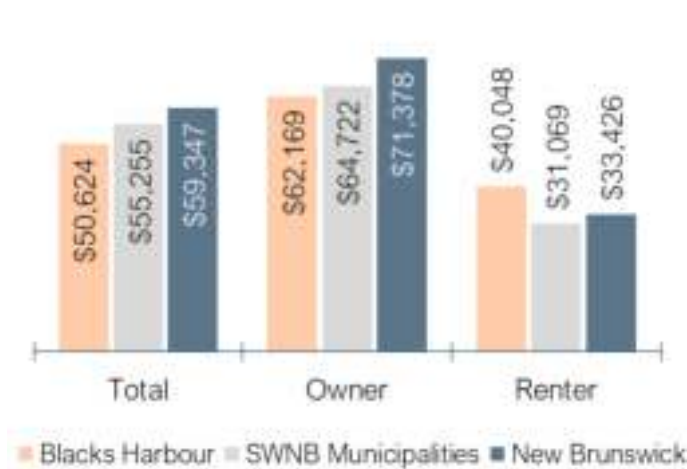


DWELLINGS

Source: Statistics Canada Census Profile



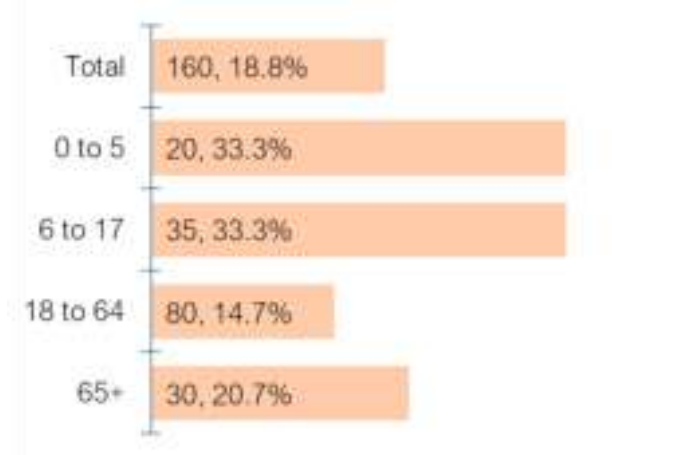
Median HH Income by Tenure, 2015



Median HH Income by Household Type, 2015



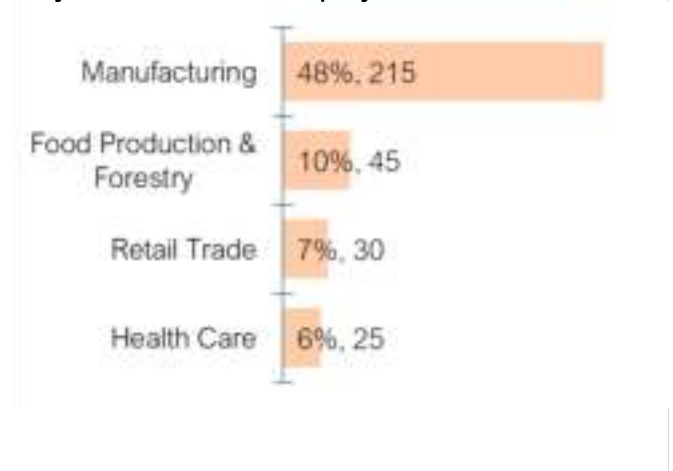
Persons below Low Income Measure (LIM-AT)



Labour Statistics by Location, 2016



Major Industries of Employment, 2016



Housing Market

RENTAL HOUSING

Source: Landlord Survey (n = 4 of 10 properties)

Response Rates

	# Units Surveyed	# Units Responded	% Units Responded	% Properties Responded	% Landlords Responded
SWNB Municipalities ^a	902	525	58%	51%	38%
<i>Blacks Harbour</i> ^c	35	11	31%	40%	25%

Rents & Vacancy

	Minimum	Average	Maximum	% Vacancy
SWNB Municipalities ^a	\$370	\$777	\$2,000	2.7%
<i>Blacks Harbour</i> ^c	\$650	\$650	\$650	9.1%

* Note that Blacks Harbour, based on survey results, reports a vacancy above the 3% to 5% healthy vacancy range. However, the one vacant unit from which the vacancy rate is derived is not a sufficient sample size to be confident about the results. The ideal way to represent local rental conditions would be to perform a door-to-door, on the ground sample of properties. This approach is infeasible for this report's scope of work, but could be explored as an option for future, detailed market research about Blacks Harbour.

Average Rent by Unit Type

	All Units	0 Bedroom	1 Bedroom	2 Bedroom	3+ Bedroom
SWNB Municipalities ^a	\$777	\$642	\$682	\$813	\$894
<i>Blacks Harbour</i> ^c	\$650	-	-	\$650	-

Included Appliances / Utilities & Pet Allowance

	Appliances Incl.		Utilities Incl.		Pets Allowed	
	Dish-washer	Washer / Dryer	Yes	Partial	Yes	Depends
SWNB Municipalities ^a	42%	23%	13%	45%	27%	25%
<i>Blacks Harbour</i> ^c	0%	0%	0%	100%	64%	36%

HOMEOWNERSHIP*

Source: Canadian MLS® Systems, CREA

*Note: results are for the aggregate of **all other communities within Charlotte County** that are not Grand Manan, St. George, Saint Andrews, or St. Stephen. A point-in-time (May 4 2022) scan of available single-family properties in Blacks Harbour indicated that the average home was listed at about \$283,450, higher than shown below. As such, the change over time is most important to consider, not the absolute numbers.

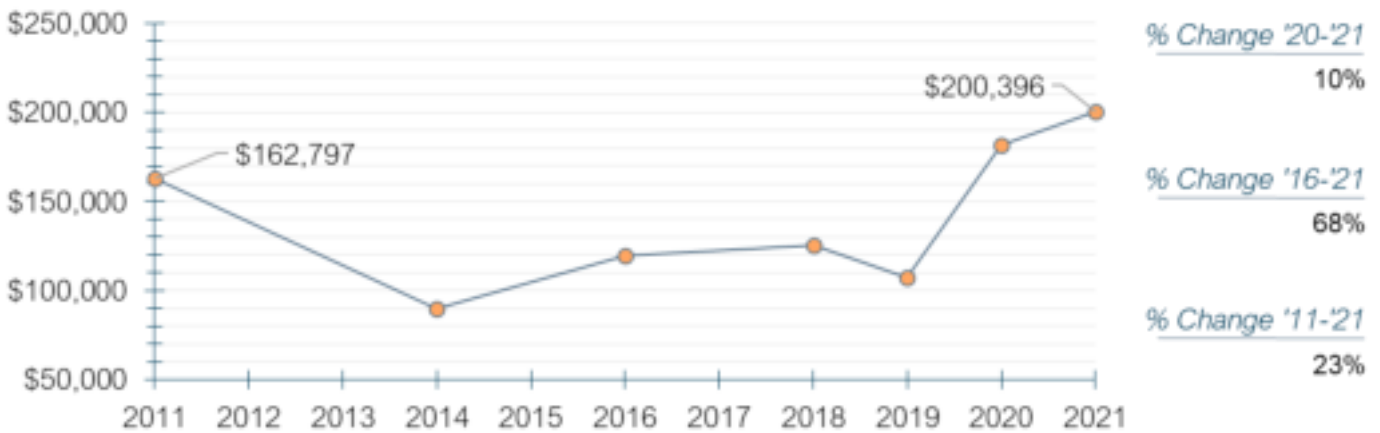
Total Sales (December Y2D)



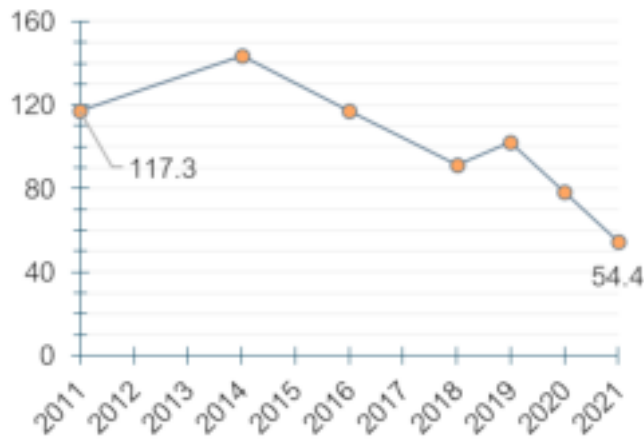
Months of Inventory (December Y2D)



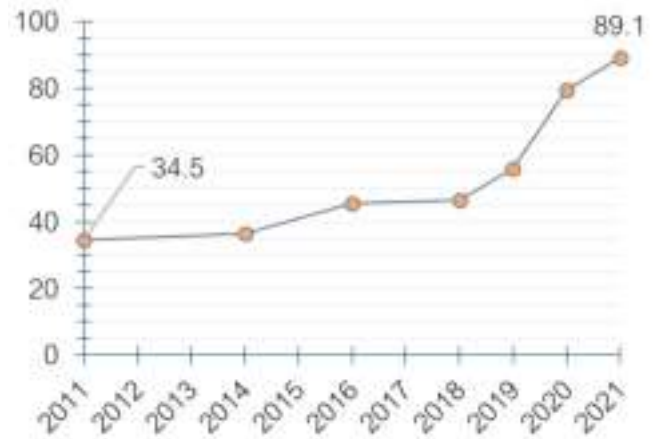
Average Sale Price (December Y2D)



Median Days on Market (December Y2D)



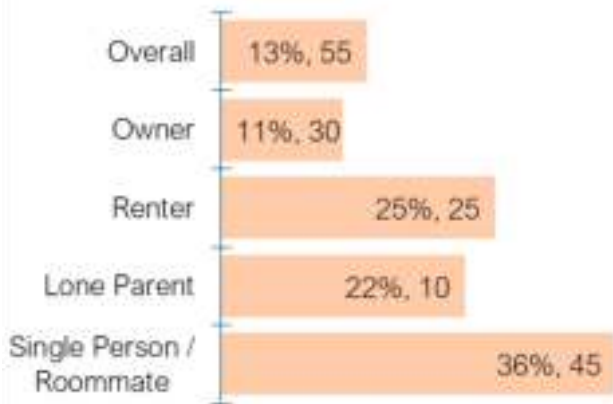
Sales to New Listings Ratio (December Y2D)



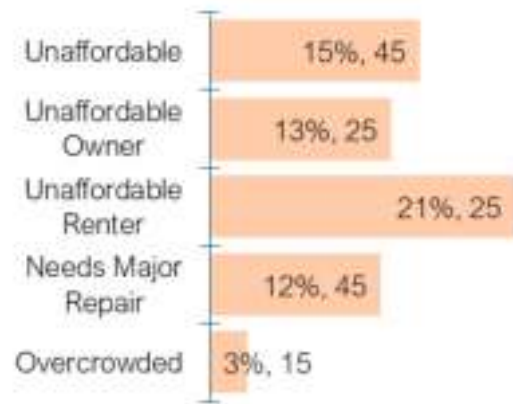
Housing Hardship

Source: Statistics Canada Data Tables

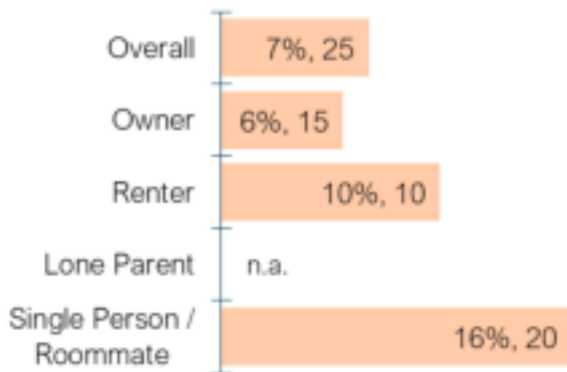
Households (%) in Core Housing Need, 2016



Households (%) in Housing Hardship, 2016



Households (%) in Extreme CHN, 2016



Average STIR by Housing Hardship, 2016

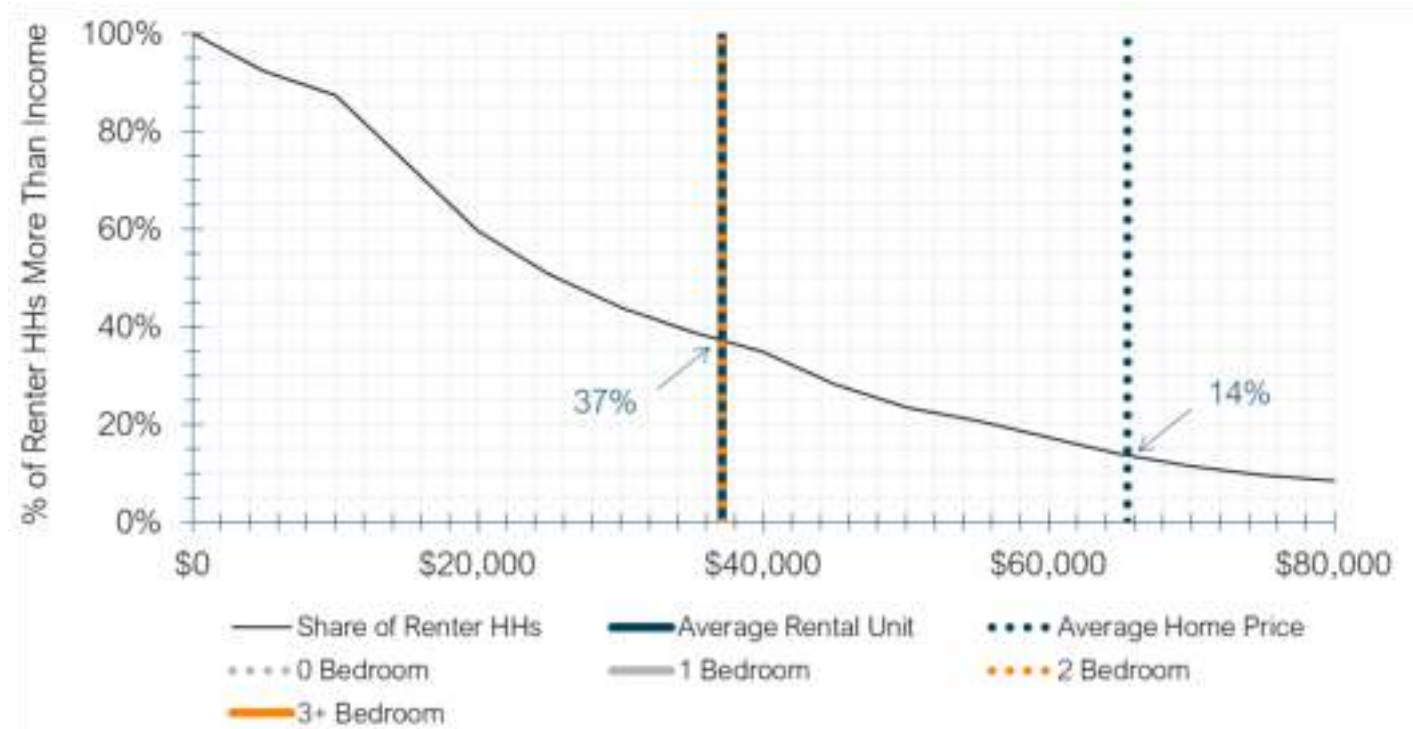


Affordability

RENTERS / FIRST-TIME HOME BUYERS

Source: Statistics Canada 2016, Bank of Canada, Landlord Survey, MLS ®

Percent of Renter HHs w/ Incomes Needed to Afford Average Rents (2022) & Housing Price (2021)



The above chart illustrates what income level might be needed to afford the most recent cost to rent the average local unit type and purchase the average local home (represented by the vertical lines). These incomes are superimposed on the downward sloping line that represents the percentage of renter households earning a given income. The intent is to demonstrate what percentage of renters could reasonably afford to rent and purchase their first home. The chart is not meant to be a 100% accurate representation (note, the renter share is only available as of the 2016 Census), but rather a visualization of current housing affordability / attainability. Assumption details are found in **Appendix D**.

Anticipated Population & Households

This study projects the future population and households of the SNBSC's municipalities. Population projections use the "Cohort Survival" method, which anticipates growth by 5-year age population cohorts. The model considers the influence of births, deaths, and migration on local population, and what that might mean for the future age distribution of local communities and how it impacts future household totals. Note that population data is as recent as the 2021 Census, while household data comes from 2016. Greater detail about the method is available in **Appendix C**.

ANTICIPATED POPULATION

Source: derived from Statistics Canada

	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	905	865	-4%	825	-5%
% Youth (< 15)	19% [170]	20% [175]	3%	21% [170]	-3%
% Young Adult (15 to 24)	9% [85]	11% [95]	12%	12% [100]	5%
% Middle Adult (25 to 44)	20% [185]	18% [155]	-16%	17% [140]	-10%
% Mature Adult (45 to 64)	31% [280]	25% [220]	-21%	22% [180]	-18%
% Senior (65+)	22% [195]	25% [220]	13%	28% [230]	5%
Median Age	45.6	45		44.2	

ANTICIPATED HOUSEHOLDS

Source: derived from Statistics Canada

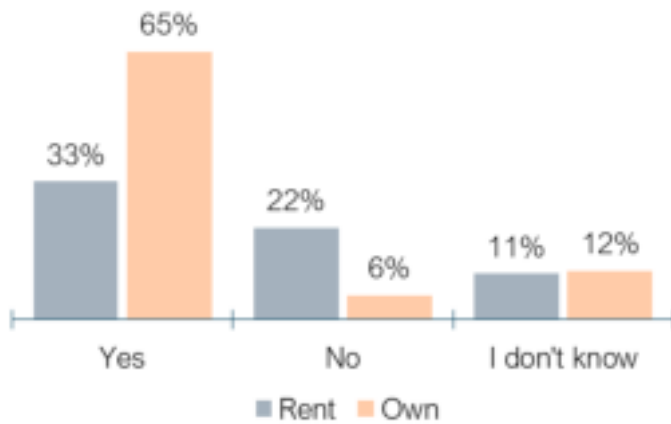
	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	385	365	-5%	355	-3%
% Young Adult (15 to 24)	5% [20]	5% [20]	0%	6% [20]	0%
% Middle Adult (25 to 44)	19% [75]	21% [75]	0%	23% [80]	7%
% Mature Adult (45 to 64)	44% [170]	37% [135]	-21%	31% [110]	-19%
% Senior (65+)	30% [115]	37% [135]	17%	41% [145]	7%

2022 Resident Survey

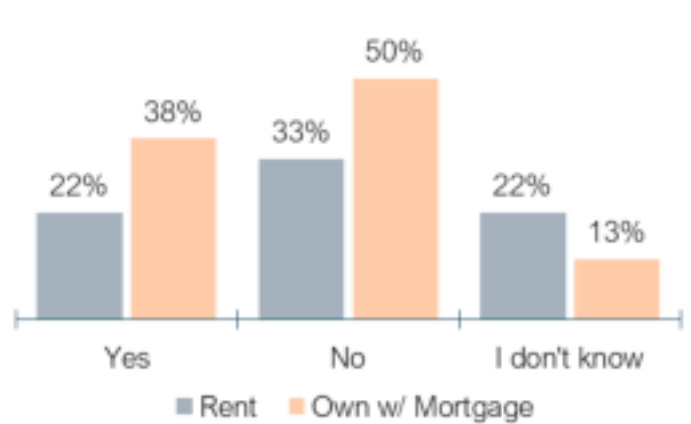
Sample (n) = 26

note: combination of Blacks Harbour, Campobello, Grand Manan, & St. George (too few responses individually)

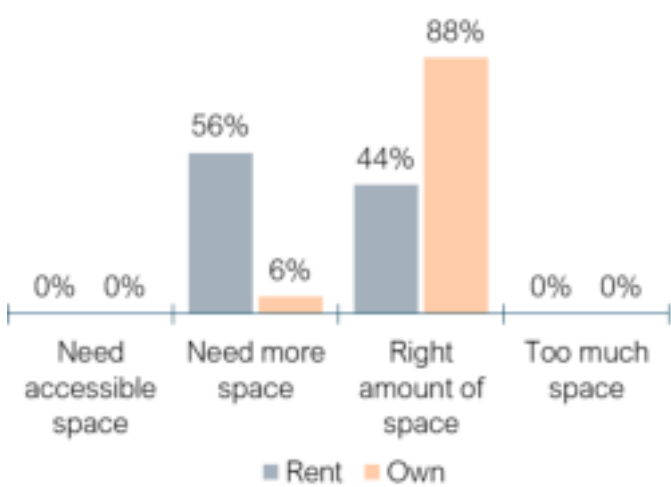
Does your housing meet your needs?



Do you spend over 30% of income on shelter?



Does your living space match your need?



Your home's level of condition / maintenance?



Availability of Rental Housing?



Difficulty finding housing that meets needs?





Rural Municipality of Campobello

Campobello Island is located at the mouth of the Passamaquoddy Bay and the Bay of Fundy along the United State-Canada border. The island is not physically connected to the rest of Charlotte County but is connected to Lubec, in Maine by an international bridge. It can be accessed by ferry from Deer Island during the summer months. There currently is no year-round ferry – a major issue for residents.

The location of Campobello Island offers abundant resources and beautiful environment, and it is known to be enjoyed by both Canadians and Americans. The most famous Americans being the Roosevelt family. The Roosevelt cottage was preserved and became part of the 2800 acre Roosevelt Campobello International Park in memory of friendship between the two countries. The island also has the Herring Cove Provincial Park, several light houses, and many other tourist attractions.

Key Community Findings

- From 2006 to 2016, Campobello experienced a population decline. By 2021, the population had increased 9%. The largest age cohort is that of mature adults aged 45 to 64, followed closely by seniors. The median age on Campobello Island is 50.8.
- Limited 2021 data demonstrates a 13% increase in total households from 2016 to 2021. The average household size hit 2.2, a drop from the 2016 Census' 2.3. As of 2016, renters made up 8% of total households, while 92% were homeowners.
- As of 2021, single person and two-person households were the most common household size at 36% each. Single person / roommate households were the most common household type at 32% in 2016, followed closely by couples without children (28%) and couples with children (24%).
- Single-detached homes have made up the vast majority of dwellings for the past 15 years. As of 2021, this dwelling type made up 99% of the total reported inventory.

- In comparison to New Brunswick and other SWNB Municipalities, Campobello has a slightly lower median household income at \$52,139 and homeowner median income at \$54,386 as of 2015. Renters had the highest income of the three (\$42,361).
- 2016 Labour Statistics show that Campobello's participation and unemployment rates were both higher than those of New Brunswick and SWNB Municipalities, while employment rate was extremely similar across the three areas.
- Residential real estate data was not available for Blacks Harbour, but Charlotte County results for areas outside of Grand Manan, Saint Andrews, St. George, and St. Stephen suggest that the average sale price appreciated greatly between 2019 and 2021. The months of inventory available in 2021 hit a low of 4.2, half of 2020 and less than one third of 2019.
- Overall, 10% of Campobello households indicated they were in Core Housing Need in 2016. About 4% indicated they were in Extreme Core Housing Need (more than 50% of income to pay median rent).
- Projections for Campobello indicate the population is anticipated to increase slightly (2%) from 950 in 2021 to 965 in 2026. This anticipated increase in population results in a slight increase in the number of households anticipated for Campobello from 425 in 2021, to 450 households in 2026.
- The residential survey for Blacks Harbour, Campobello, Grand Manan, and St. George combined its data due to limited responses. The survey found 33% of renters and 65% of owners felt that their current housing meets their needs in these areas. The availability of rental housing in these townships was viewed to be very low for both rentals and owners (78% and 65% respectively).

General Data Summary

HISTORICAL POPULATION

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Population	1,060	925	875	950
% Youth (< 15)	18% [190]	15% [140]	17% [150]	16% [150]
% Young Adult (15 to 24)	9% [100]	11% [105]	10% [85]	9% [85]
% Middle Adult (25 to 44)	26% [275]	22% [205]	20% [175]	17% [160]
% Mature Adult (45 to 64)	27% [285]	30% [275]	31% [275]	31% [295]
% Senior (65+)	20% [215]	23% [210]	22% [195]	27% [260]
% Change (Last Census)	n/a	- 13%	- 5%	+ 9%
Median Age	43.4	46.0	48.4	50.8

HISTORICAL HOUSEHOLDS

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Households	420	380	375	425
% Young Adult (< 25)	2% [10]	n/a	0% [0]	n/a
% Middle Adult (25 to 44)	27% [115]	n/a	24% [90]	n/a
% Mature Adult (45 to 64)	43% [180]	n/a	44% [165]	n/a
% Senior (65+)	30% [125]	n/a	33% [125]	n/a
% Change (Last Census)	n/a	- 10%	- 1%	+ 13%
Average Household Size	2.5	2.4	2.3	2.2
Renter / Owner Share	8% / 92%	n/a	8% / 92%	n/a

LABOUR FORCE

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Labour Force (15+)	860	n/a	700	n/a
Participation Rate	57.0%	n/a	65.7%	n/a
Unemployment Rate	18.4%	n/a	23.9%	n/a
Household (HH) Income	\$38,159	n/a	\$52,139	n/a
Owner HH Income	\$37,113	n/a	\$54,386	n/a
Renter HH Income	\$44,964	n/a	\$42,361	n/a

DWELLING CHARACTERISTICS

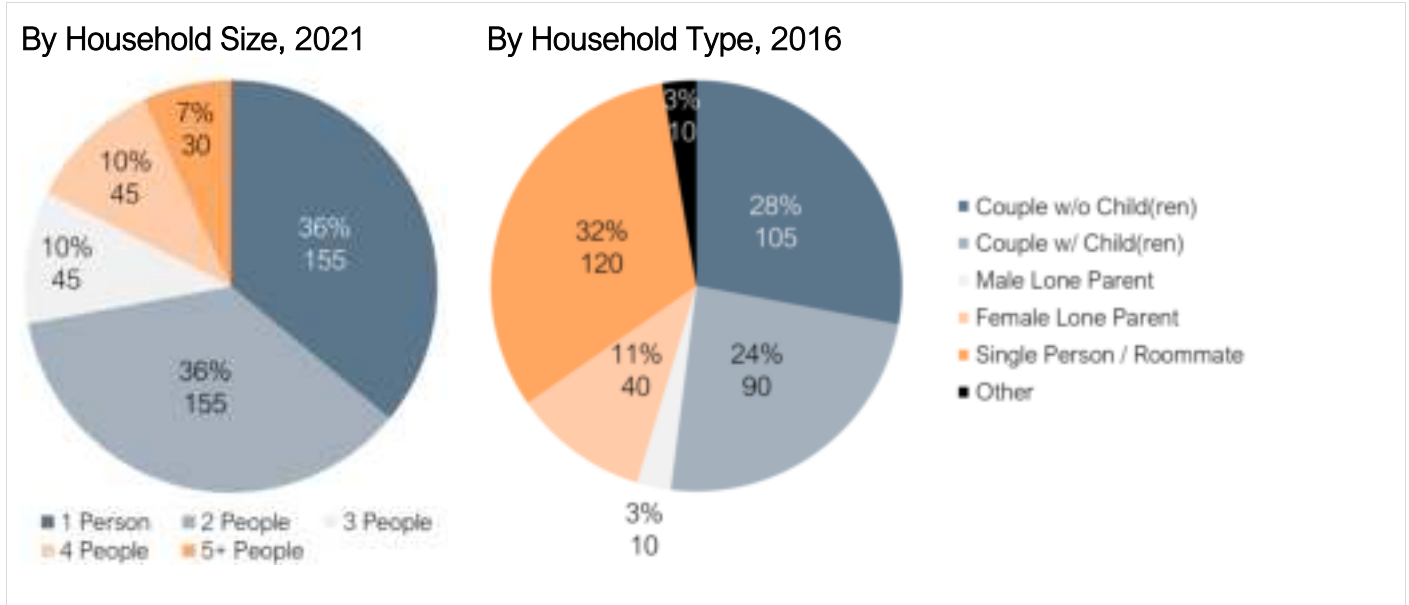
Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Dwellings	422	641	616	612
Permanently Occupied	420	380	375	425
% Single-detached	96%	96%	100%	99%

Data Breakdown

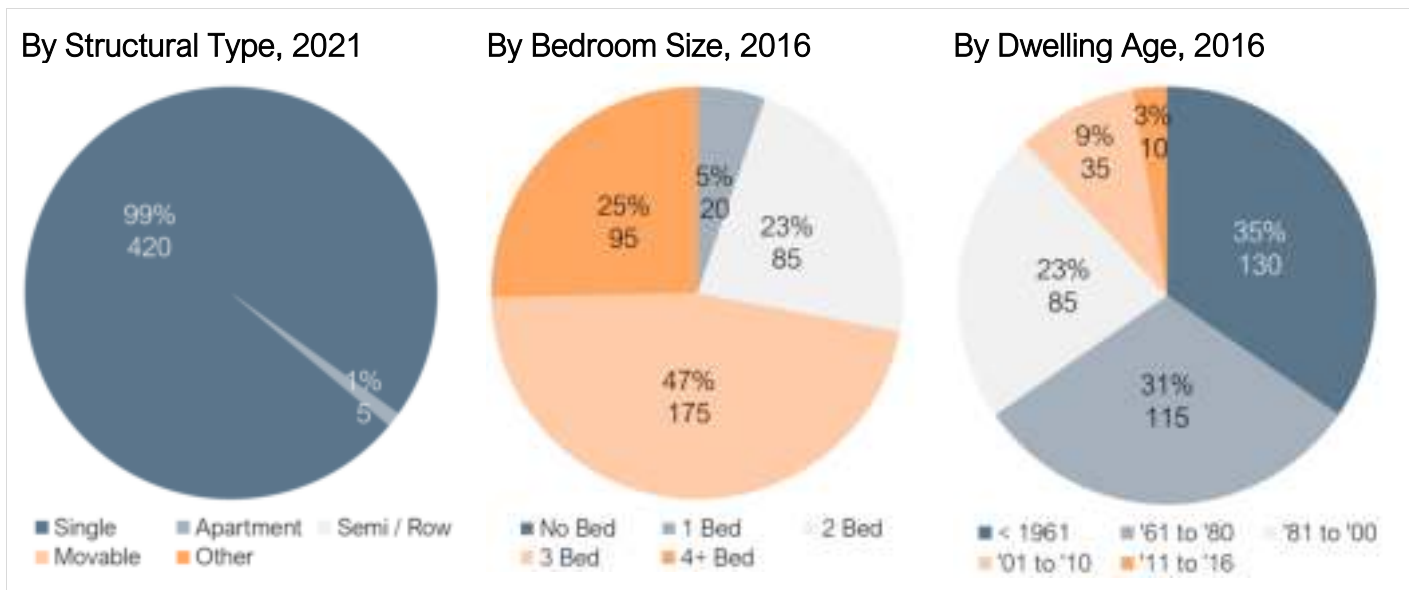
HOUSEHOLDS

Source: Statistics Canada Census Profile



DWELLINGS

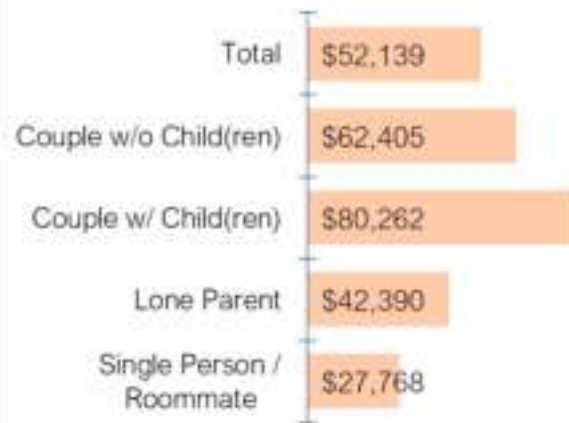
Source: Statistics Canada Census Profile



Median HH Income by Tenure, 2015



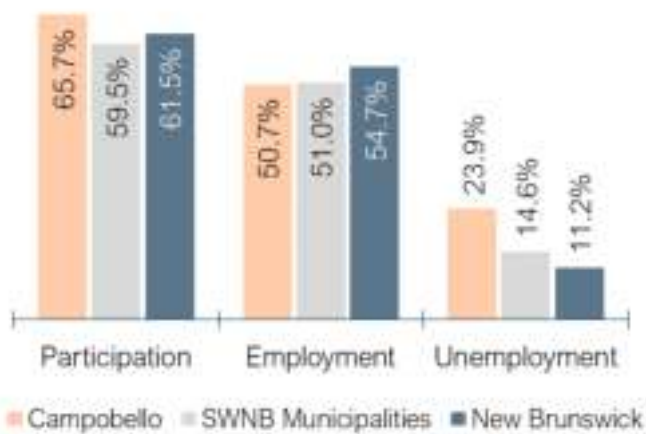
Median HH Income by Household Type, 2015



Persons below Low Income Measure (LIM-AT)



Labour Statistics by Location, 2016



Major Industries of Employment, 2016



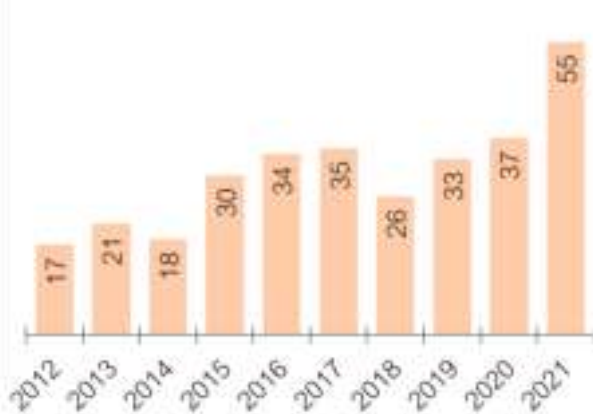
Housing Market

HOMEOWNERSHIP*

Source: Canadian MLS® Systems, CREA

*Note: results are for the aggregate of **all other communities within Charlotte County** that are not Grand Manan, St. George, Saint Andrews, or St. Stephen. A point-in-time (May 4 2022) scan of available single-family properties in Campobello indicated that the average home was listed at about \$353,400, higher than presented below. As such, the change over time is most important to consider, not the absolute numbers.

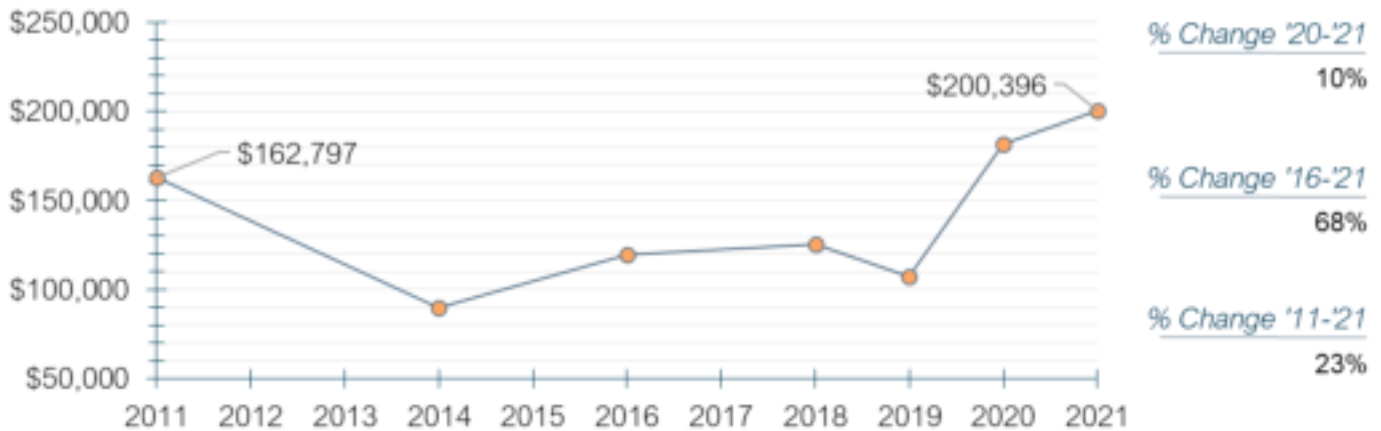
Total Sales (December Y2D)



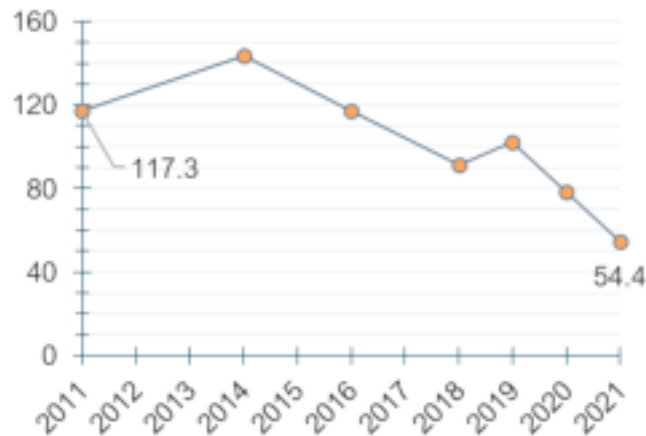
Months of Inventory (December Y2D)



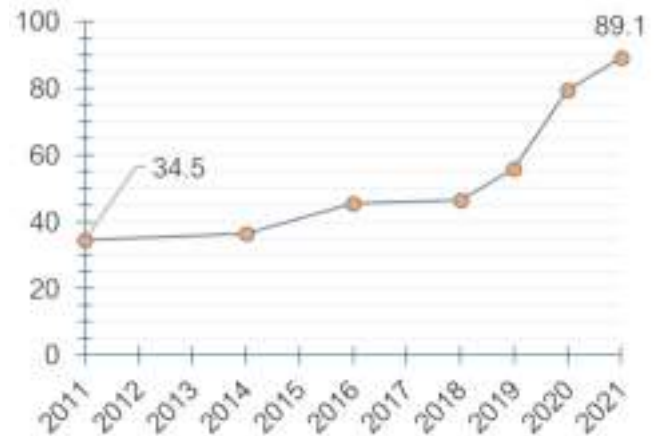
Average Sale Price (December Y2D)



Median Days on Market (December Y2D)



Sales to New Listings Ratio (December Y2D)



RENTAL HOUSING

No landlord survey did not include landlords/properties from Campobello. For rental trends of other communities, please refer to their specific community sections.

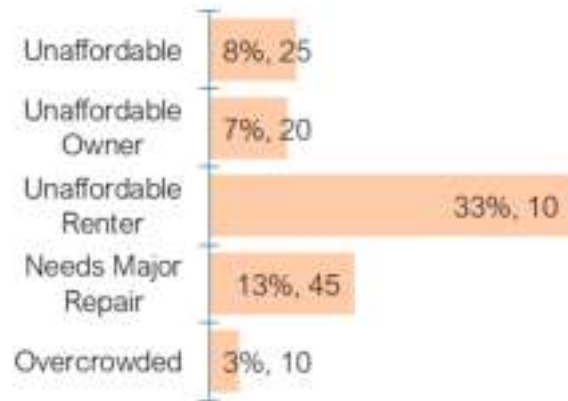
Housing Hardship

Source: Statistics Canada Data Tables

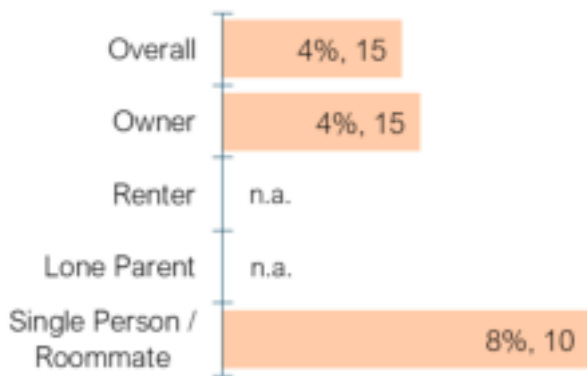
Households (%) in Core Housing Need, 2016



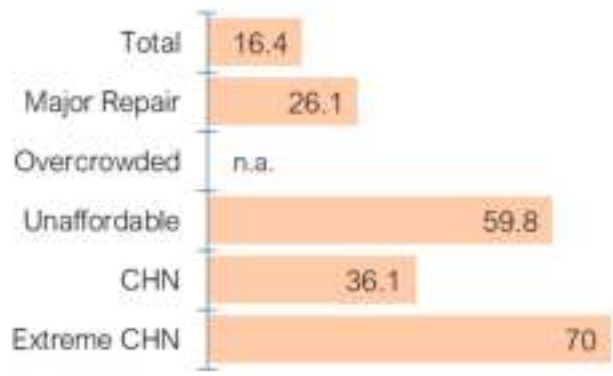
Households (%) in Housing Hardship, 2016



Households (%) in Extreme CHN, 2016



Average STIR by Housing Hardship, 2016



Anticipated Population & Households

This study projects the future population and households of the SNBSC's municipalities. Population projections use the "Cohort Survival" method, which anticipates growth by 5-year age population cohorts. The model considers the influence of births, deaths, and migration on local population, and what that might mean for the future age distribution of local communities and how it impacts future household totals. Note that population data is as recent as the 2021 Census, while household data comes from 2016. Greater detail about the method is available in **Appendix C**.

ANTICIPATED POPULATION

Source: derived from Statistics Canada

	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	950	965	2%	995	3%
% Youth (< 15)	16% [150]	12% [115]	-23%	9% [90]	-22%
% Young Adult (15 to 24)	9% [85]	11% [105]	24%	12% [120]	14%
% Middle Adult (25 to 44)	17% [160]	17% [160]	0%	17% [170]	6%
% Mature Adult (45 to 64)	31% [295]	30% [285]	-3%	26% [255]	-11%
% Senior (65+)	27% [260]	31% [295]	13%	36% [360]	22%
Median Age	50.8	54		56.5	

ANTICIPATED HOUSEHOLDS

Source: derived from Statistics Canada

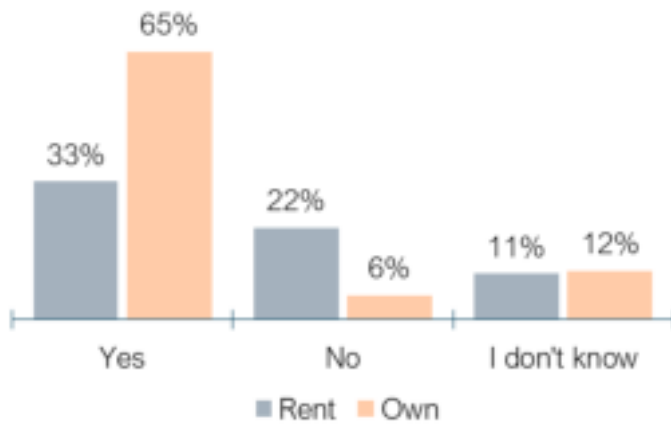
	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	425	450	6%	470	4%
% Young Adult (15 to 24)	0% [0]	0% [0]	-	0% [0]	-
% Middle Adult (25 to 44)	19% [80]	18% [80]	0%	17% [80]	0%
% Mature Adult (45 to 64)	42% [180]	41% [185]	3%	34% [160]	-14%
% Senior (65+)	39% [165]	41% [185]	12%	49% [230]	24%

2022 Resident Survey

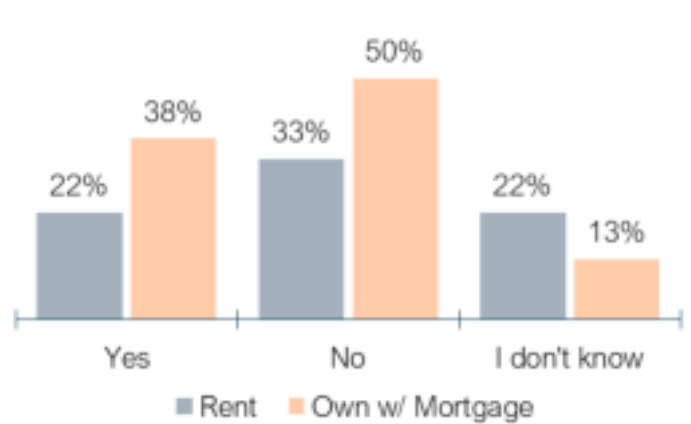
Sample (n) = 26

note: combination of Blacks Harbour, Campobello, Grand Manan, & St. George (too few responses individually)

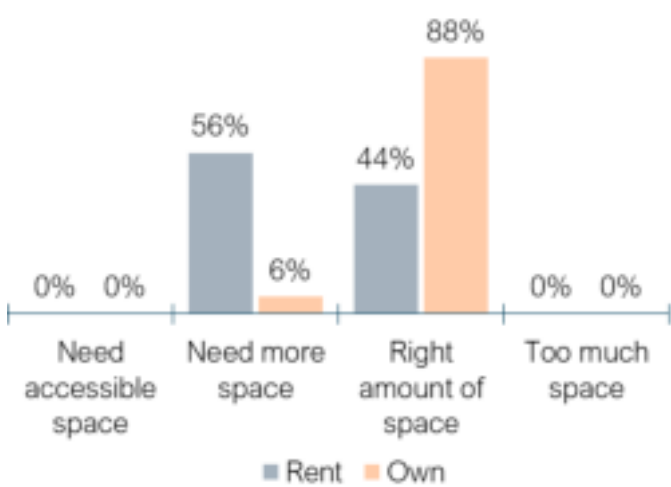
Does your housing meet your needs?



Do you spend over 30% of income on shelter?



Does your living space match your need?



Your home's level of condition / maintenance?



Availability of Rental Housing?



Difficulty finding housing that meets needs?





Village of Grand Manan

Grand Manan is an island in the Gulf of Maine, a 1.5 hour ferry ride from Blacks Harbour and mainland New Brunswick. Being so remote leads to certain challenges, but also to an incredibly tight-knit community where everyone looks out for everyone else. Predominately a fishing village, Grand Manan has most recently seen it's stock rise with the rising price of lobster.

Residents have always known the stunning and rugged beauty of the island, but more recently tourists and second-home owners have discovered Grand Manan and a tourist focused economic sector has emerged.

Key Community Findings

- Despite a historically declining population, the community grew 10% between 2016 and 2021. The largest age cohort is made up of mature adults aged 45 to 64 (26%), followed closely by middle adults aged 25 to 44 (25%) and seniors aged 65+ (22%).
- Limited 2021 data demonstrates a 10% increase in the total number of households since 2016. The average household size on Grand Manan is 2.2. As of 2016 renters made up 16% of total households, while 84% were homeowners.
- As of 2021, two-person households were the most common household size in Grand Manan at 37%, followed by single person households at 34%. Single person / roommate households were most common (36%) in 2016, followed closely by couples without children (32%) and couples with children (21%).
- Single-detached homes have made up the vast majority of dwellings for the past 15 years. As of 2021, this dwelling type made up 89% of the total reported inventory.
- The median before-tax household income on Grand Manan was \$61,952 in 2015, slightly higher than the province and the combined SWNB municipalities. Homeowners earned a median income of \$66,039 which was slightly higher than the SWNB municipalities, but lower than the provincial median of \$71,378. Renters earned \$45,468, which is notably higher than the provincial and combined SWNB municipalities.

- Grand Manan’s participation and employment rates were higher than the combined SWNB municipalities and the province in 2016. Grand Manan’s unemployment rate was also the lowest at 10.2% when compared to the other areas.
- The landlord survey in Grand Manan received no responses. The average rent for an apartment for SWNB municipalities (based on survey data) was \$777 a month, with a 2.7% vacancy in the region.
- The number of homes sold in Grand Manan in 2021 was 37. This was a sharp increase from the 27 homes in 2020.
- Months of inventory indicates the number of active properties on the market and pending sales. If inventory is decreasing, as it is in Grand Manan, there is pressure for home prices to increase. In 2020 Grand Manan had an inventory of 12.7, in 2021 this decreased sharply to 6.6 indicating pressure on the market in the Village.
- Median sales have increased 47% from 2016-2021, and 17% from 2020 to 2021 in Grand Manan. The average days on the market has also been falling, with 92 days being the average in 2021.
- Overall, 10% of Grand Manan households were in Core Housing Need in 2016, while 4% of households were in Extreme Core Housing Need (more than 50% of income to pay median rent).
- Projections for Grand Manan indicate the population is anticipated to increase (9%) from 2,595 in 2021 to 2,820 in 2026. This anticipated increase in population results in an increase in the number of households in Grand Manan from 1,180 in 2021, to 1,255 households in 2026.
- The residential survey for Blacks Harbour, Campobello, Grand Manan, and St. George combined its data due to limited responses. The survey found 33% of renters and 65% of owners felt that their current housing meets their needs in these areas. The availability of rental housing in these townships was viewed to be very low for both rentals and owners (78% and 65% respectively).
- Lived experience commentary from the resident survey spoke of affordability and availability as primary issues for Grand Manan housing, particularly seasonal worker accommodation.

*“There are hardly ANY rents available on Grand Manan Island. We desperately need affordable housing over here! I feel we are the forgotten island!” *Full quotation included in Appendix B**

General Data Summary

HISTORICAL POPULATION

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Population	2,460	2,380	2,360	2,595
% Youth (< 15)	18% [450]	16% [370]	16% [385]	18% [470]
% Young Adult (15 to 24)	12% [290]	13% [300]	11% [255]	9% [230]
% Middle Adult (25 to 44)	27% [665]	24% [560]	23% [545]	25% [655]
% Mature Adult (45 to 64)	25% [625]	29% [690]	30% [710]	26% [675]
% Senior (65+)	17% [420]	19% [450]	20% [475]	22% [575]
% Change (Last Census)	n/a	- 3%	- 1%	+ 10%
Median Age	40.3	44.2	44.9	43.6

HISTORICAL HOUSEHOLDS

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Households	1,045	1,090	1,070	1,180
% Young Adult (< 25)	4% [40]	0% [0]	5% [50]	n/a
% Middle Adult (25 to 44)	35% [370]	35% [385]	23% [250]	n/a
% Mature Adult (45 to 64)	32% [335]	38% [410]	42% [445]	n/a
% Senior (65+)	30% [310]	25% [275]	31% [335]	n/a
% Change (Last Census)	n/a	+ 4%	- 2%	+ 10%
Average Household Size	2.3	2.2	2.2	2.2
Renter / Owner Share	16% / 84%	21% / 79%	16% / 84%	n/a

LABOUR FORCE

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Labour Force (15+)	1,945	1,985	1,935	n/a
Participation Rate	65.6%	64.5%	65.6%	n/a
Unemployment Rate	13.7%	15.2%	10.2%	n/a
Household (HH) Income	\$40,941	\$49,147	\$61,952	n/a
Owner HH Income	\$44,610	n/a	\$66,039	n/a
Renter HH Income	\$19,062	n/a	\$45,468	n/a

DWELLING CHARACTERISTICS

Source: Statistics Canada Census Profile

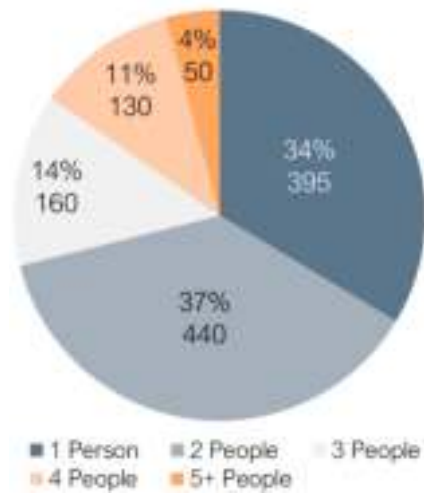
	2006	2011	2016	2021
Total Dwellings	1,298	1,335	1,365	1,408
Permanently Occupied	1,045	1,060	1,075	1,180
% Single-detached	88%	89%	88%	89%

Data Breakdown

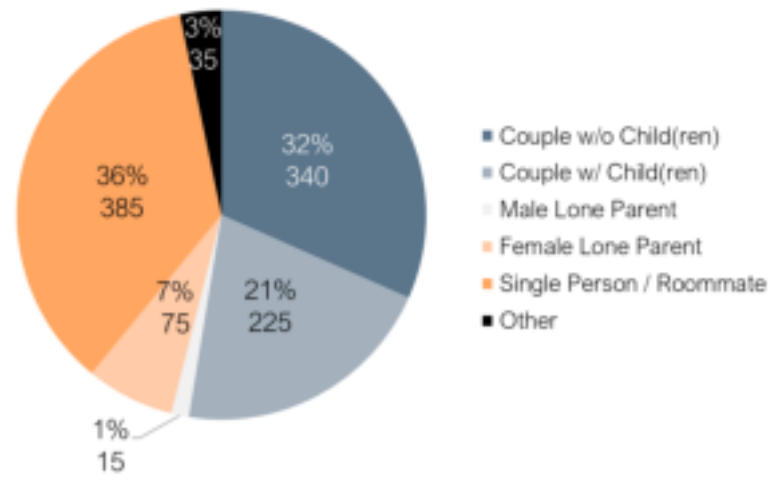
HOUSEHOLDS

Source: Statistics Canada Census Profile

By Household Size, 2021



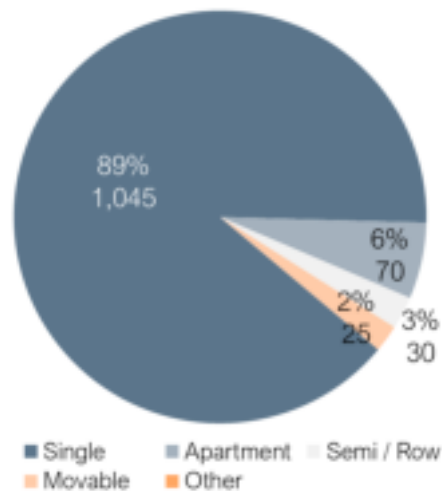
By Household Type, 2016



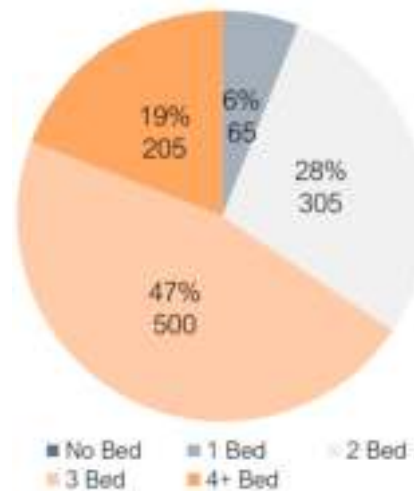
DWELLINGS

Source: Statistics Canada Census Profile

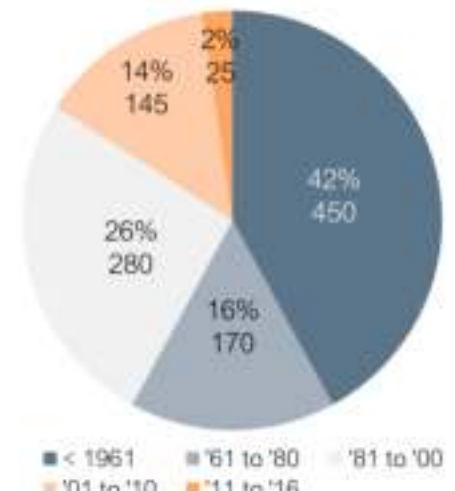
By Structural Type, 2021



By Bedroom Size, 2016



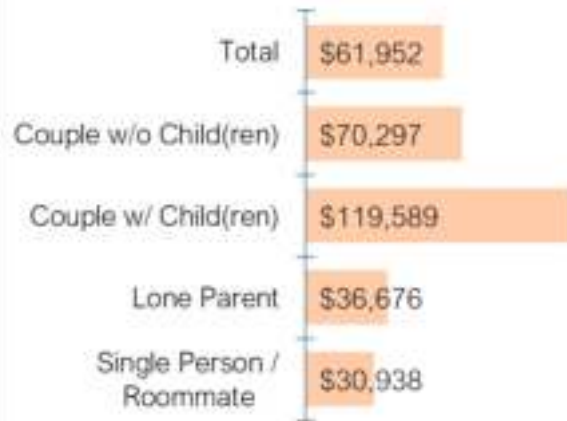
By Dwelling Age, 2016



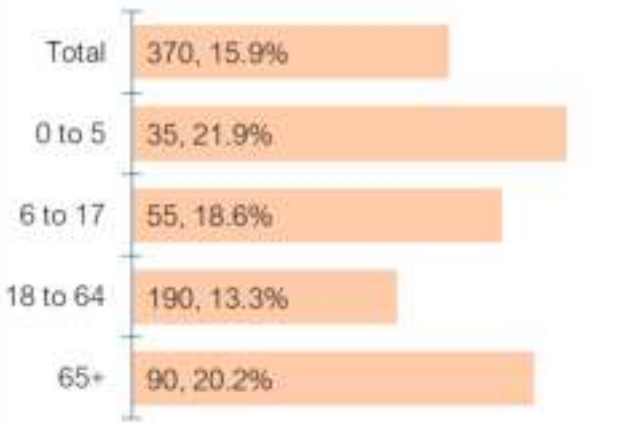
Median HH Income by Tenure, 2015



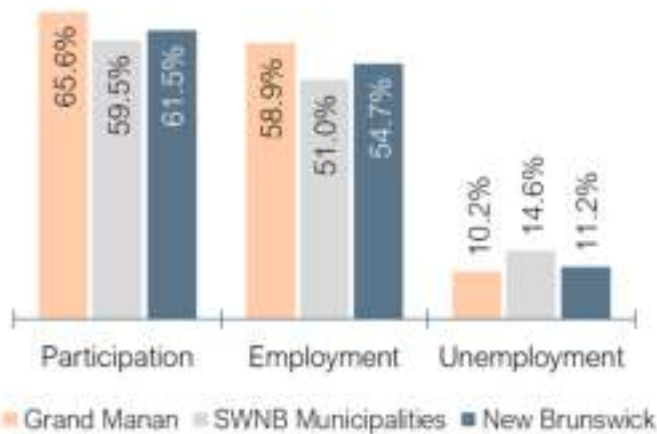
Median HH Income by Household Type, 2015



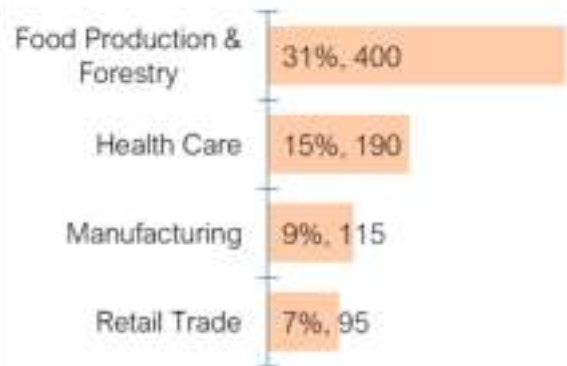
Persons below Low Income Measure (LIM-AT)



Labour Statistics by Location, 2016



Major Industries of Employment, 2016



Housing Market

RENTAL HOUSING

Source: Landlord Survey (n = 0 of 11 properties)

Response Rates

	# Units Surveyed	# Units Responded	% Units Responded	% Properties Responded	% Landlords Responded
SWNB Municipalities ^a	902	525	58%	51%	38%
<i>Grand Manan</i> ^c	17	0	0%	0%	0%

Rents & Vacancy

	Minimum	Average	Maximum	% Vacancy
SWNB Municipalities ^a	\$370	\$777	\$2,000	2.7%
<i>Grand Manan</i> ^c	\$0	-	\$0	-

Average Rent by Unit Type

	All Units	0 Bedroom	1 Bedroom	2 Bedroom	3+ Bedroom
SWNB Municipalities ^a	\$777	\$642	\$682	\$813	\$894
<i>Grand Manan</i> ^c	-	-	-	-	-

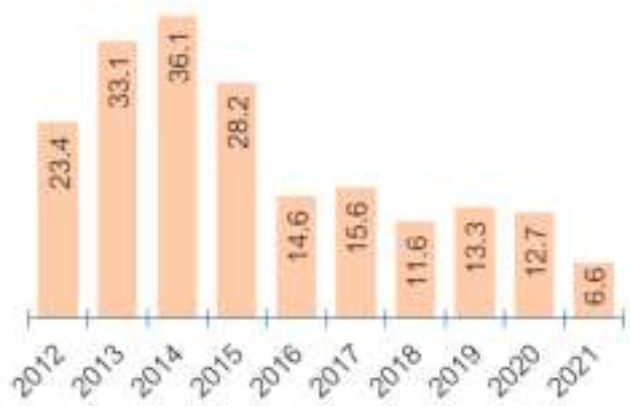
Included Appliances / Utilities & Pet Allowance

	Appliances Incl.		Utilities Incl.		Pets Allowed	
	Dish-washer	Washer / Dryer	Yes	Partial	Yes	Depends
SWNB Municipalities ^a	42%	23%	13%	45%	27%	25%
<i>Grand Manan</i> ^c	-	-	-	-	-	-

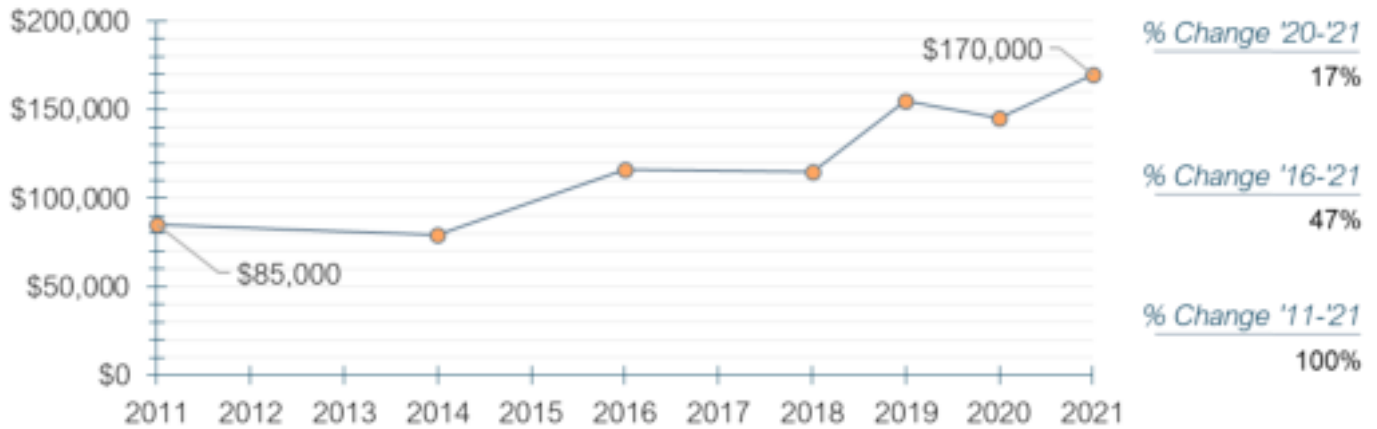
Total Sales (December Y2D)



Months of Inventory (December Y2D)



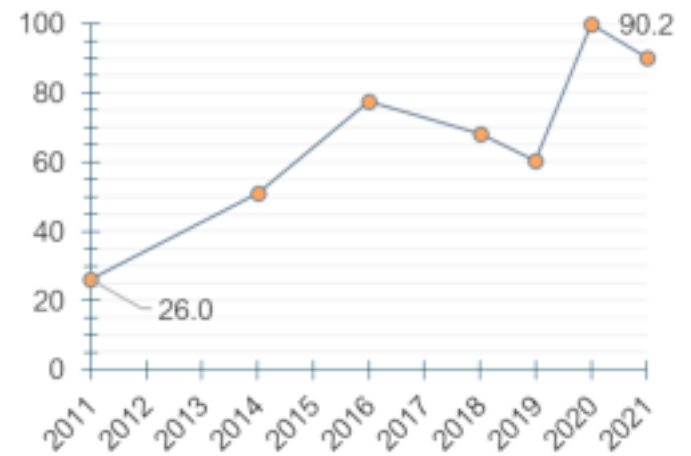
Median Sale Price (December Y2D)



Median Days on Market (December Y2D)



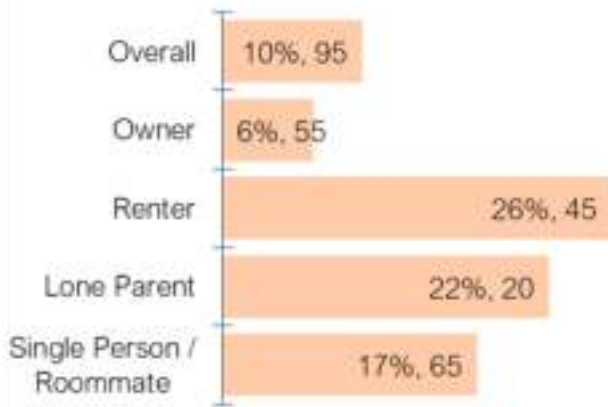
Sales to New Listings Ratio (December Y2D)



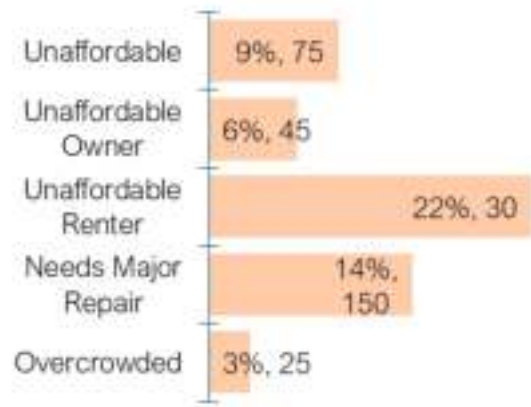
Housing Hardship

Source: Statistics Canada Data Tables

Households (%) in Core Housing Need, 2016



Households (%) in Housing Hardship, 2016



Households (%) in Extreme CHN, 2016



Average STIR by Housing Hardship, 2016

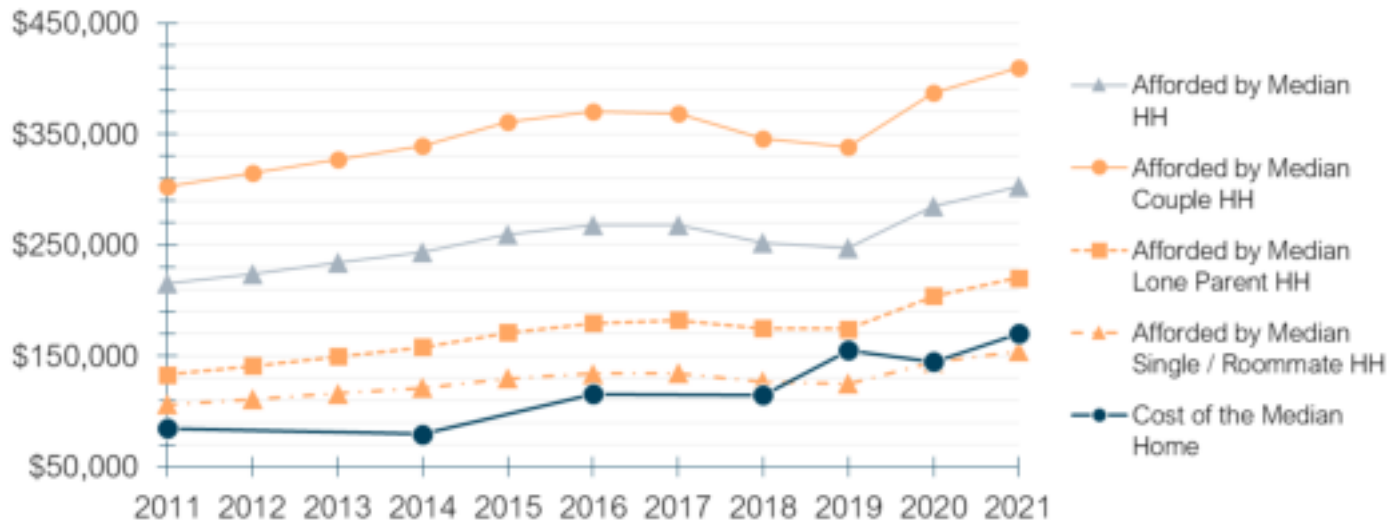


Affordability

HOMEOWNERSHIP

Source: Statistics Canada Data Tables, MLS®, CMHC, Bank of Canada

Median Affordable Purchase Price by Household (HH) & Median Sale Price



The above chart illustrates how the median cost to purchase a home has changed over the last decade in relation to the estimated price that the median household type could afford at that time. The chart is not meant to be a 100% accurate representation, but rather a visualization of how housing affordability / attainability has changed. Assumption details are found in **Appendix D**.

Anticipated Population & Households

This study projects the future population and households of the SNBSC's municipalities. Population projections use the "Cohort Survival" method, which anticipates growth by 5-year age population cohorts. The model considers the influence of births, deaths, and migration on local population, and what that might mean for the future age distribution of local communities and how it impacts future household totals. Note that population data is as recent as the 2021 Census, while household data comes from 2016. Greater detail about the method is available in **Appendix C**.

ANTICIPATED POPULATION

Source: derived from Statistics Canada

	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	2,595	2,820	9%	3,040	8%
% Youth (< 15)	18% [470]	17% [470]	0%	14% [440]	-6%
% Young Adult (15 to 24)	9% [230]	9% [250]	9%	11% [325]	30%
% Middle Adult (25 to 44)	25% [655]	26% [740]	13%	28% [850]	15%
% Mature Adult (45 to 64)	26% [675]	25% [705]	4%	23% [700]	-1%
% Senior (65+)	22% [575]	23% [655]	14%	24% [720]	10%
Median Age	43.6	43.5		43.0	

ANTICIPATED HOUSEHOLDS

Source: derived from Statistics Canada

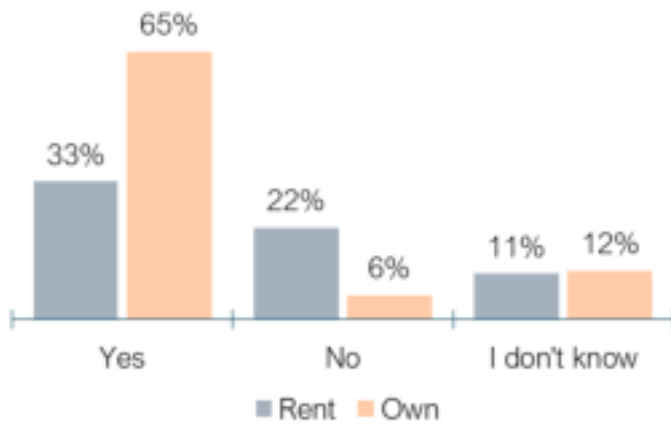
	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	1,180	1,255	6%	1,375	10%
% <i>Young Adult (15 to 24)</i>	4% [45]	4% [45]	0%	4% [60]	33%
% <i>Middle Adult (25 to 44)</i>	25% [300]	25% [315]	5%	27% [370]	17%
% <i>Mature Adult (45 to 64)</i>	36% [430]	35% [440]	2%	32% [440]	0%
% <i>Senior (65+)</i>	34% [405]	36% [455]	12%	37% [505]	11%

2022 Resident Survey

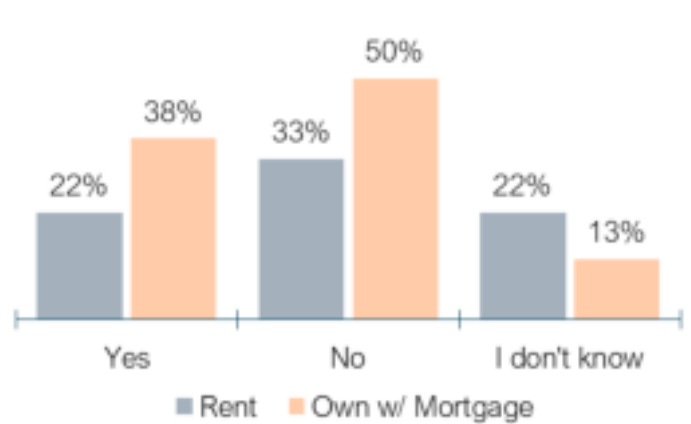
Sample (n) = 26

note: combination of Blacks Harbour, Campobello, Grand Manan, & St. George (too few responses individually)

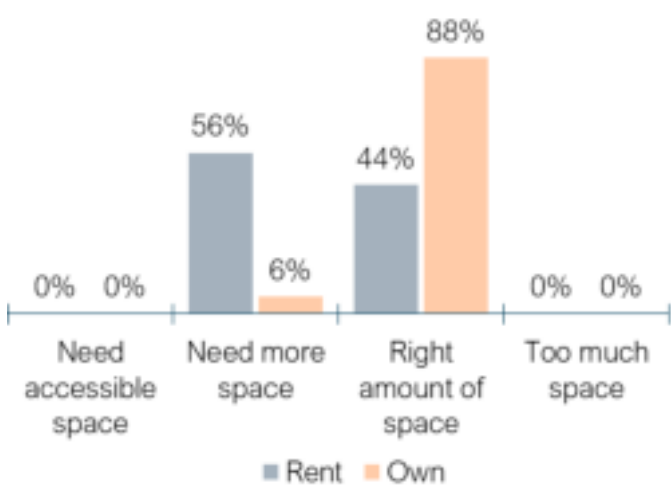
Does your housing meet your needs?



Do you spend over 30% of income on shelter?



Does your living space match your need?



Your home's level of condition / maintenance?



Availability of Rental Housing?



Difficulty finding housing that meets needs?





Village of Harvey

Harvey is a village in York County, located about 40km southwest of Fredericton. The village and its surrounding area have a well-documented settlement history associated with a few early immigrant families from Northumberland. Later, the village began to see significant development due to the increasing railway traffic. However, as more highways were built, the benefits that came with the railroad slowly wore off. Harvey Railway Station was demolished in 1962 but the tracks are still used for freight.

Key Community Findings

- Despite no change to the population between 2006 and 2016, the community grew 13% between 2016 and 2021. The largest age cohort is made up of seniors aged 65+ (26%), followed closely by mature adults aged 45 to 64 and middle adults aged 25 to 44 (both 24%). The median age in Harvey is 44.8 as of 2021.
- Limited 2021 data demonstrates a 21% increase in the total number of households since 2016. The average household size is 2.2. As of 2016, renters made up 37% of households, while 63% were homeowners.
- As of 2021, two-person households were the most common household size in Harvey at 41%, followed by single person households at 32%. Couples without child(ren) were the most common household type (38%) in 2016.
- Single-detached homes have made up the majority of dwellings for the past 15 years. As of 2021, this dwelling type made up 74% of the total reported inventory.
- The median before-tax household income for Harvey was \$58,453 in 2015, slightly higher than the aggregate of other SWNB municipalities but lower than the province overall. Homeowners earned a median income of \$81,975 and renters earned \$39,405.

- Harvey's participation and employment rates were higher than the combined SWNB municipalities and the province in 2016. Its unemployment rate was better than the SWNB municipality average, but higher than the province overall at 11.8%.
- The landlord survey in Harvey received a 50% response rate of landlords, or a 47% response rate of units. These responses indicate an average rent of \$523 with a 0% vacancy rate.
- The number of homes sold in Harvey and McAdam as of March 2022 was 15. The same period in 2021 yielded 18 sales. Both of these years mark an increase in the number of homes sold in Harvey from previous years.
- Months of inventory indicates the number of active properties on the market and pending sales. If inventory is decreasing, as it is in Harvey and McAdam, there is pressure for home prices to increase. In 2022 Harvey and McAdam had an inventory of 1.6, in 2020 inventory was 10.0. This decrease in inventory indicates pressure on the market in the Village.
- Median sales have increased 43% from 2017 to 2022, and 24% from 2021 to 2022 in Harvey and McAdam. The average days on the market has also been falling, with 20 days being the average in 2022.
- Overall, 14% of Harvey households in Harvey were in Core Housing Need in 2016, while 7% of households were in Extreme Core Housing need (more than 50% of income to pay median rent).
- The cost of the median home in Harvey and McAdam has been rising. In 2022, all household types with the exception on single / roommate households could reasonably afford the median home.
- About 44% of renter households in Harvey can afford the average rental unit; 24% of renter households can afford the average home price.
- Projections for Harvey indicate the population is anticipated to increase (5%) from 400 in 2021 to 420 in 2026. This anticipated increase in population results in an increase in the number of households in Harvey from 170 in 2021, to 190 households in 2026.
- The residential survey for Harvey found that 82% of owners felt their housing does meet their needs. The availability of rental housing Harvey was viewed to be very poor.

General Data Summary

HISTORICAL POPULATION

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Population	355	365	355	400
% Youth (< 15)	15% [55]	16% [60]	21% [75]	19% [75]
% Young Adult (15 to 24)	11% [40]	8% [30]	7% [25]	10% [40]
% Middle Adult (25 to 44)	25% [90]	25% [90]	23% [80]	24% [90]
% Mature Adult (45 to 64)	25% [90]	29% [105]	28% [100]	24% [95]
% Senior (65+)	20% [70]	19% [70]	25% [90]	26% [105]
% Change (Last Census)	n/a	+ 3%	- 3%	+ 13%
Median Age	42.0	44.8	46.5	44.8

HISTORICAL HOUSEHOLDS

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Households	145	130	140	170
% Young Adult (< 25)	0% [0]	0% [0]	0% [0]	n/a
% Middle Adult (25 to 44)	21% [30]	23% [30]	32% [45]	n/a
% Mature Adult (45 to 64)	41% [60]	15% [20]	32% [45]	n/a
% Senior (65+)	34% [50]	35% [45]	36% [50]	n/a
% Change (Last Census)	n/a	- 10%	+ 8%	+ 21%
Average Household Size	2.2	2.3	2.5	2.2
Renter / Owner Share	28% / 72%	15% / 85%	37% / 63%	n/a

LABOUR FORCE

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Labour Force (15+)	285	270	265	n/a
Participation Rate	59.6%	55.6%	64.2%	n/a
Unemployment Rate	0.0%	0.0%	11.8%	n/a
Household (HH) Income	\$30,090	\$59,863	\$58,453	n/a
Owner HH Income	\$30,199	n/a	\$81,975	n/a
Renter HH Income	\$20,978	n/a	\$39,405	n/a

DWELLING CHARACTERISTICS

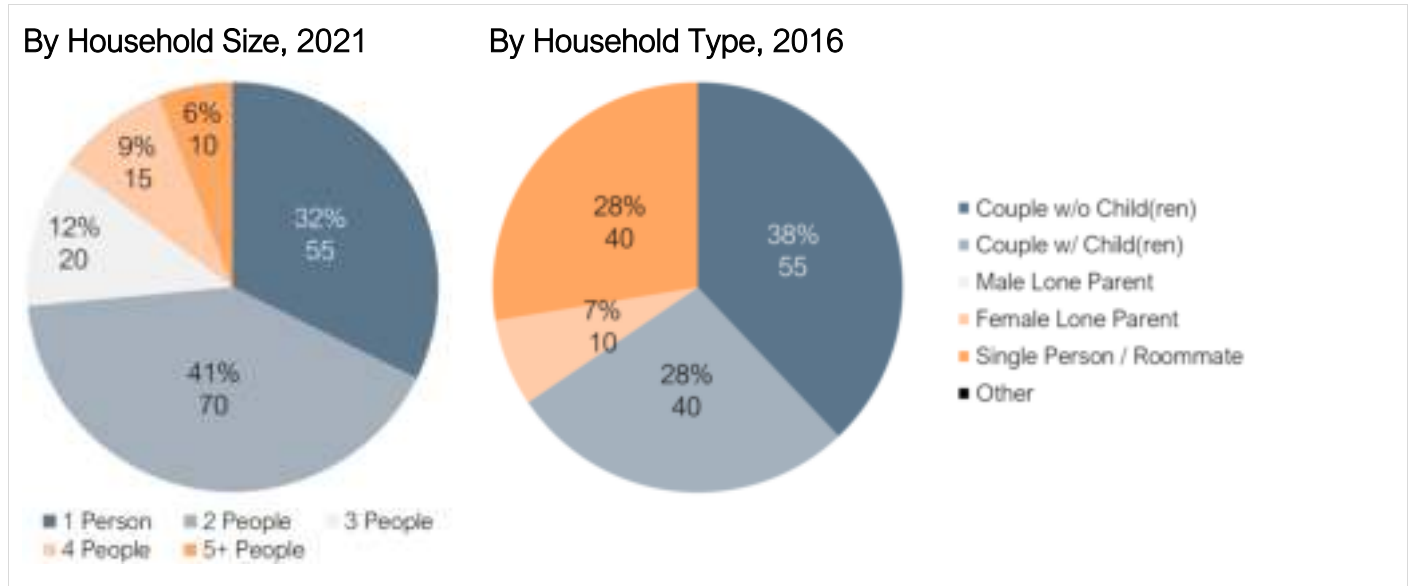
Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Dwellings	159	163	158	176
Permanently Occupied	145	145	150	170
% Single-detached	76%	79%	73%	74%

Data Breakdown

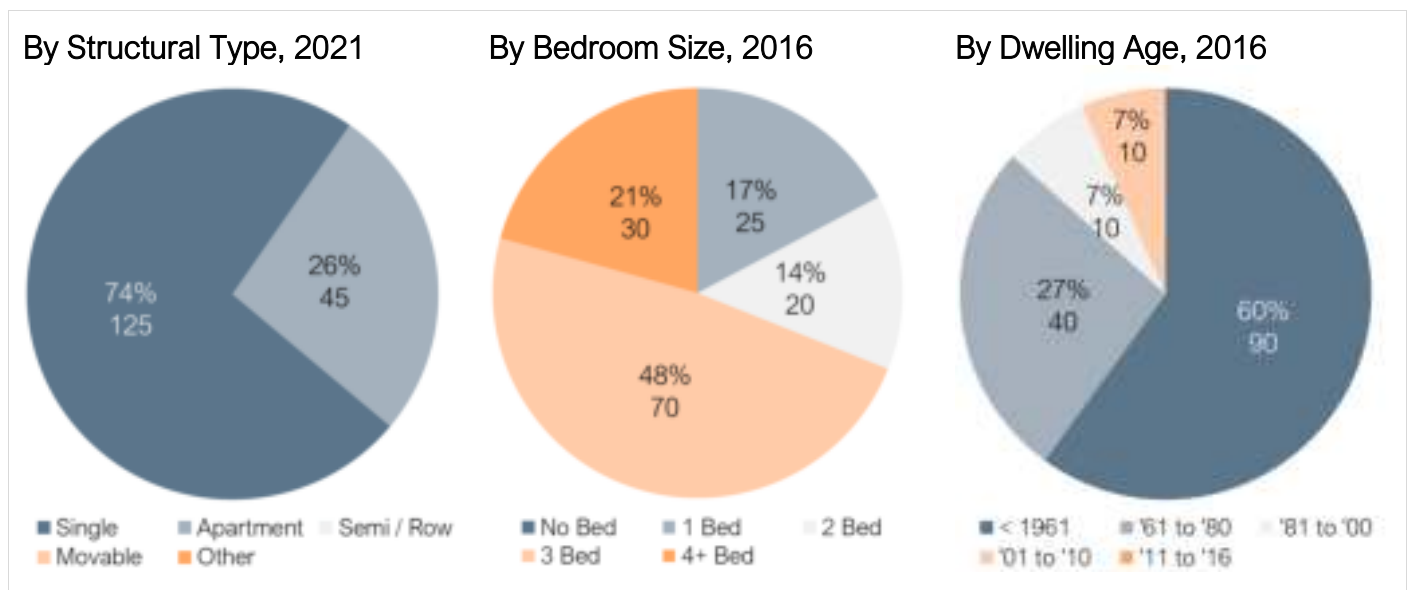
HOUSEHOLDS

Source: Statistics Canada Census Profile



DWELLINGS

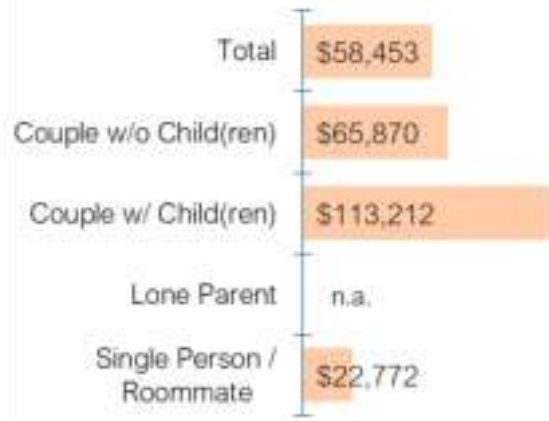
Source: Statistics Canada Census Profile



Median HH Income by Tenure, 2015



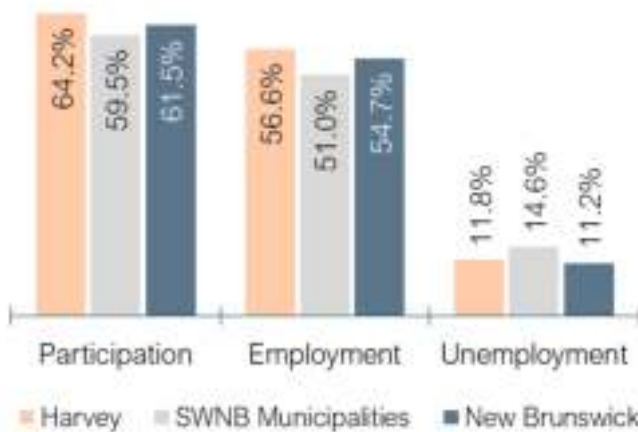
Median HH Income by Household Type, 2015



Persons below Low Income Measure (LIM-AT)



Labour Statistics by Location, 2016



Major Industries of Employment, 2016



Housing Market

RENTAL HOUSING

Source: Landlord Survey (n = 4 of 9 properties)

Response Rates

	# Units Surveyed	# Units Responded	% Units Responded	% Properties Responded	% Landlords Responded
SWNB Municipalities ^a	902	525	58%	51%	38%
<i>Harvey</i> ^b	43	20	47%	44%	50%

Rents & Vacancy

	Minimum	Average	Maximum	% Vacancy
SWNB Municipalities ^a	\$370	\$777	\$2,000	2.7%
<i>Harvey</i> ^b	\$450	\$523	\$925	0.0%

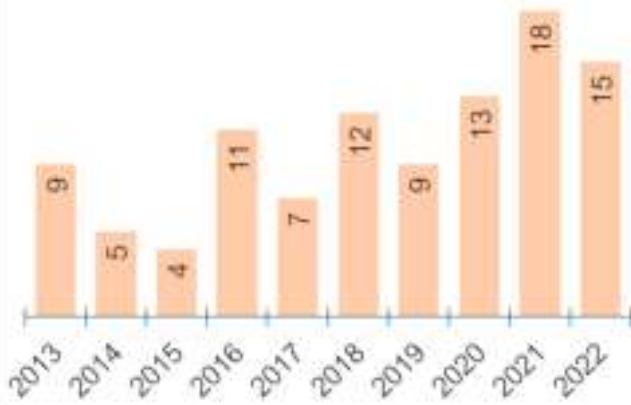
Average Rent by Unit Type

	All Units	0 Bedroom	1 Bedroom	2 Bedroom	3+ Bedroom
SWNB Municipalities ^a	\$777	\$642	\$682	\$813	\$894
<i>Harvey</i> ^b	\$523	-	\$450	\$535	\$838

Included Appliances / Utilities & Pet Allowance

	Appliances Incl.		Utilities Incl.		Pets Allowed	
	Dish-washer	Washer / Dryer	Yes	Partial	Yes	Depends
SWNB Municipalities ^a	42%	23%	13%	45%	27%	25%
<i>Harvey</i> ^b	15%	5%	0%	0%	0%	11%

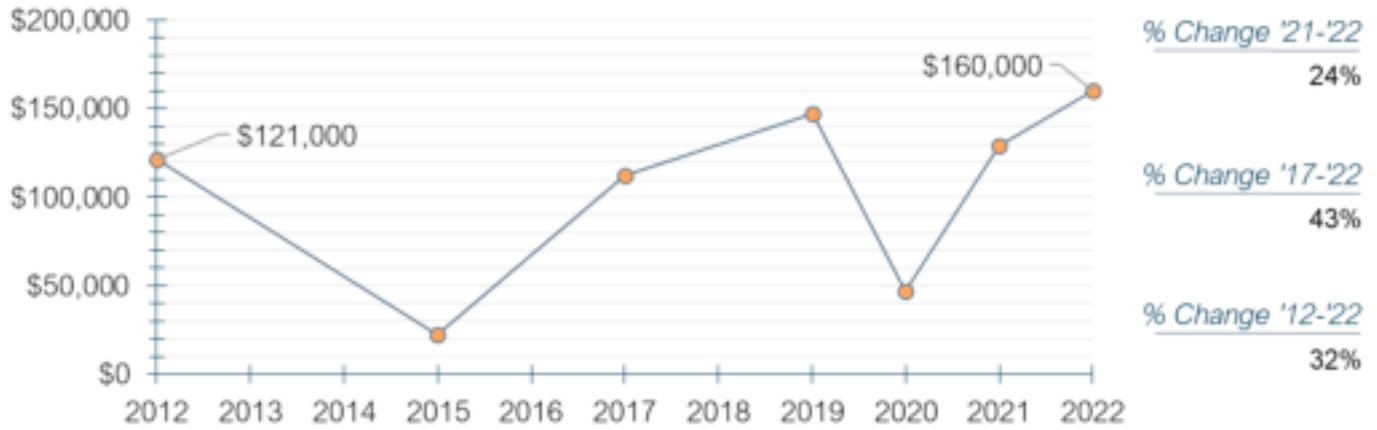
Total Sales (March Y2D)



Months of Inventory (March Y2D)



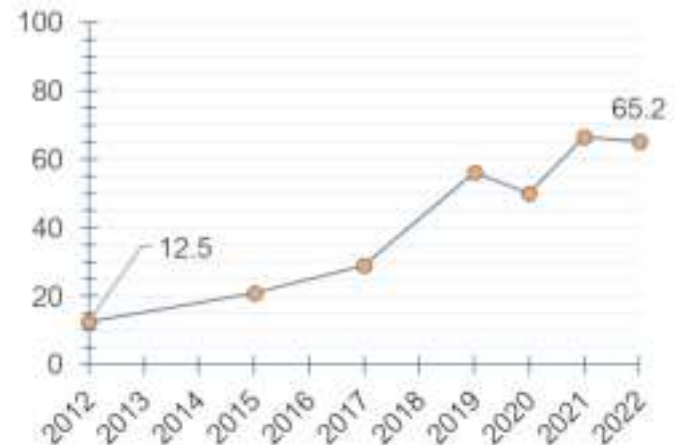
Median Sale Price (March Y2D)



Median Days on Market (March Y2D)



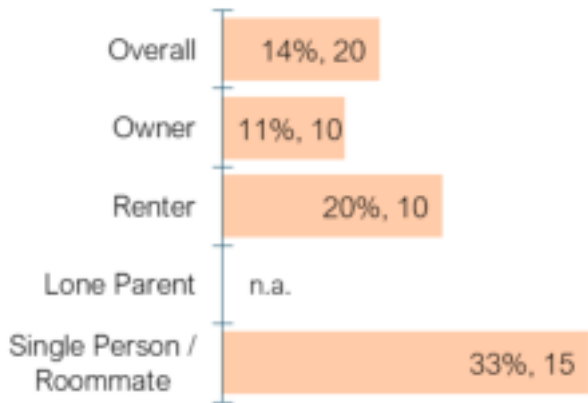
Sales to New Listings Ratio (March Y2D)



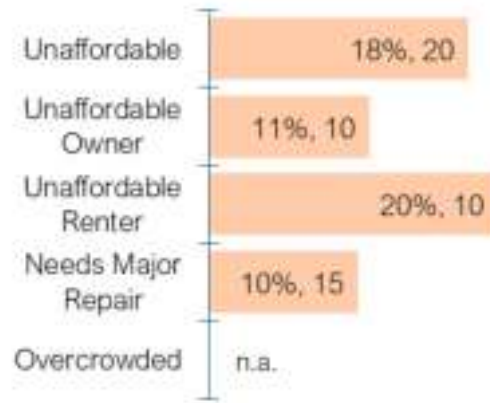
Housing Hardship

Source: Statistics Canada Data Tables

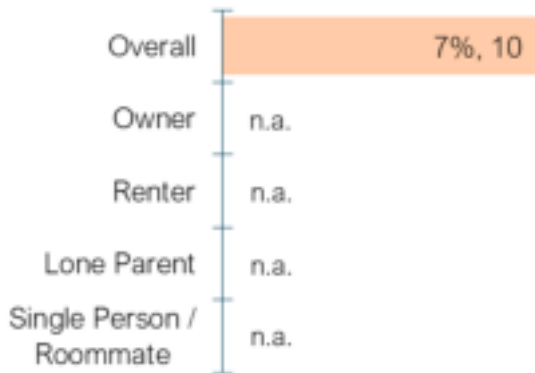
Households (%) in Core Housing Need, 2016



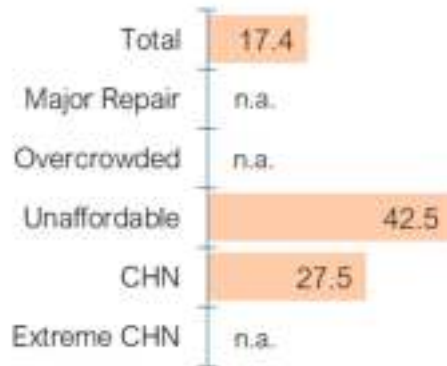
Households (%) in Housing Hardship, 2016



Households (%) in Extreme CHN, 2016



Average STIR by Housing Hardship, 2016

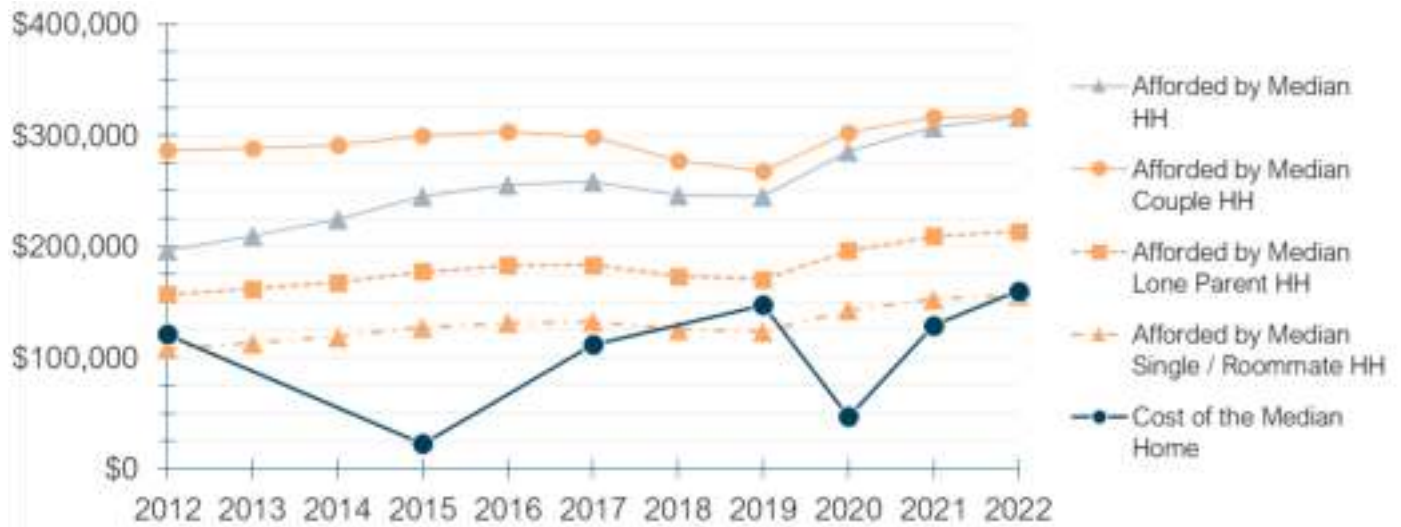


Affordability

HOMEOWNERSHIP

Source: Statistics Canada Data Tables, MLS®, CMHC, Bank of Canada

Median Affordable Purchase Price by Household (HH) & Median Sale Price (Harvey & McAdam)

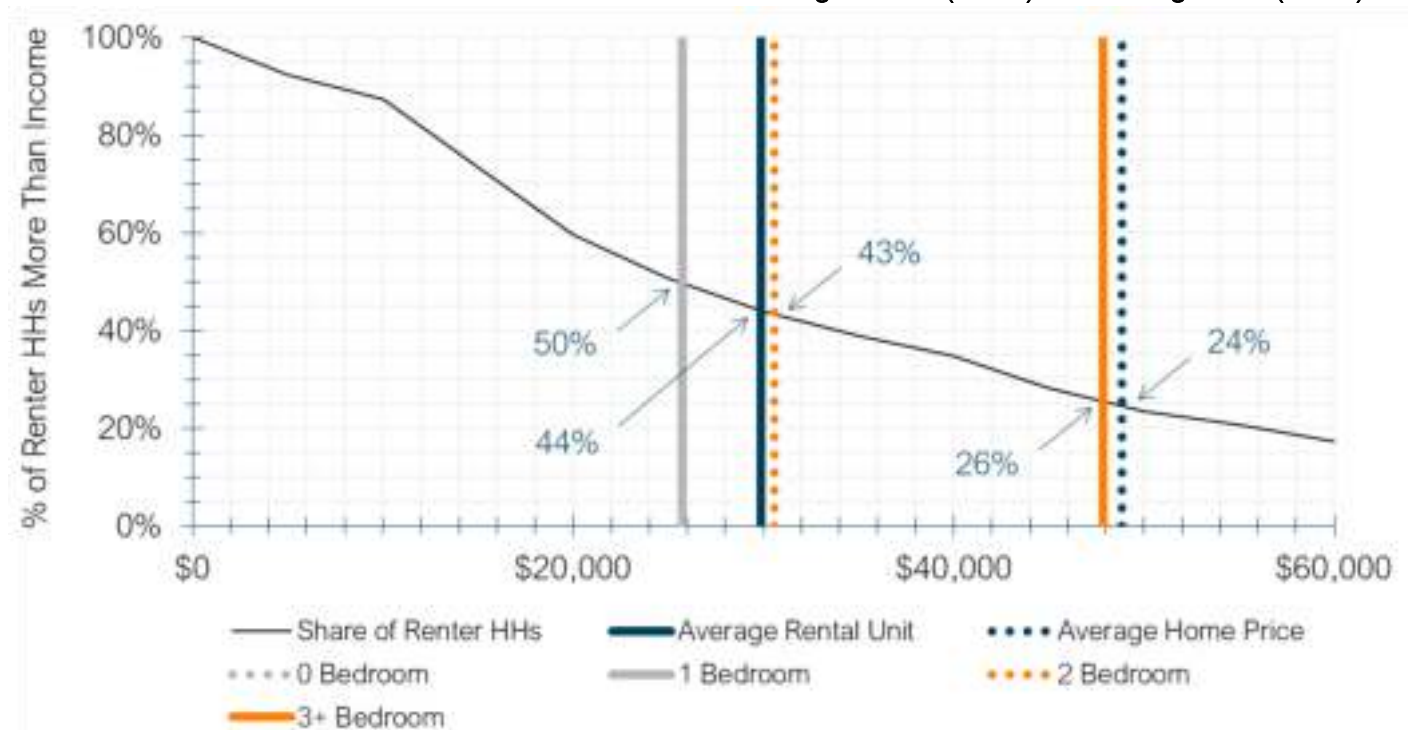


The above chart illustrates how the median cost to purchase a home has changed over the last decade in relation to the estimated price that the median household type could afford at that time. The chart is not meant to be a 100% accurate representation, but rather a visualization of how housing affordability / attainability has changed. Assumption details are found in **Appendix D**.

RENTERS / FIRST-TIME HOME BUYERS

Source: Statistics Canada 2016, Bank of Canada, Landlord Survey, MLS®

Percent of Renter HHs w/ Incomes Needed to Afford Average Rents (2022) & Housing Price (2022)



The above chart illustrates what income level might be needed to afford the most recent cost to rent the average local unit type and purchase the average local home (represented by the vertical lines). These incomes are superimposed on the downward sloping line that represents the percentage of renter households earning a given income. The intent is to demonstrate what percentage of renters could reasonably afford to rent and purchase their first home. The chart is not meant to be a 100% accurate representation (note, the renter share is only available as of the 2016 Census), but rather a visualization of current housing affordability / attainability. Assumption details are found in **Appendix D**.

Anticipated Population & Households

This study projects the future population and households of the SNBSC’s municipalities. Population projections use the “Cohort Survival” method, which anticipates growth by 5-year age population cohorts. The model considers the influence of births, deaths, and migration on local population, and what that might mean for the future age distribution of local communities and how it impacts future household totals. Note that population data is as recent as the 2021 Census, while household data comes from 2016. Greater detail about the method is available in **Appendix C**.

ANTICIPATED POPULATION

Source: derived from Statistics Canada

	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	400	420	5%	435	4%
% Youth (< 15)	19% [75]	13% [55]	-27%	10% [45]	-18%
% Young Adult (15 to 24)	10% [40]	10% [40]	0%	7% [30]	-25%
% Middle Adult (25 to 44)	23% [90]	20% [85]	-6%	21% [90]	6%
% Mature Adult (45 to 64)	24% [95]	26% [110]	16%	30% [130]	18%
% Senior (65+)	26% [105]	31% [130]	24%	32% [140]	8%
Median Age	44.8	49.5		52.7	

ANTICIPATED HOUSEHOLDS

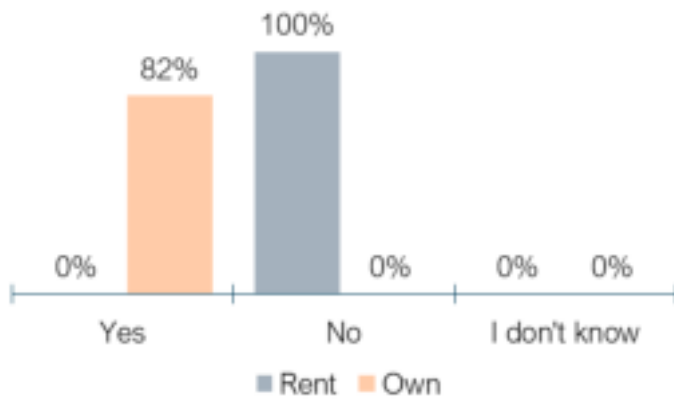
Source: derived from Statistics Canada

	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	170	190	12%	210	11%
% Young Adult (15 to 24)	0% [0]	0% [0]	-	0% [0]	-
% Middle Adult (25 to 44)	35% [60]	26% [50]	-17%	24% [50]	0%
% Mature Adult (45 to 64)	29% [50]	29% [55]	10%	29% [60]	9%
% Senior (65+)	41% [70]	45% [85]	21%	48% [100]	18%

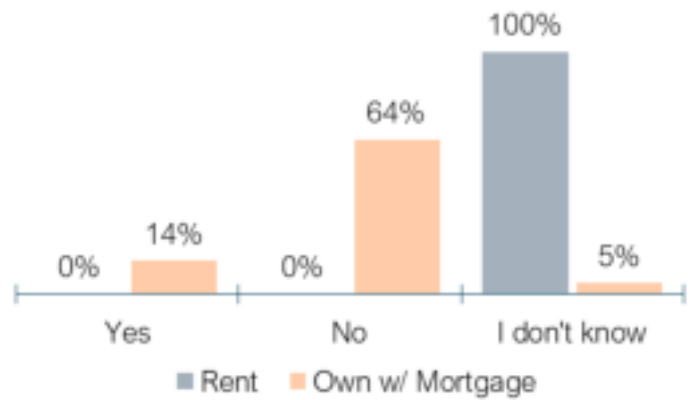
2022 Resident Survey

Sample (n) = 23 – note: only 1 renter responded

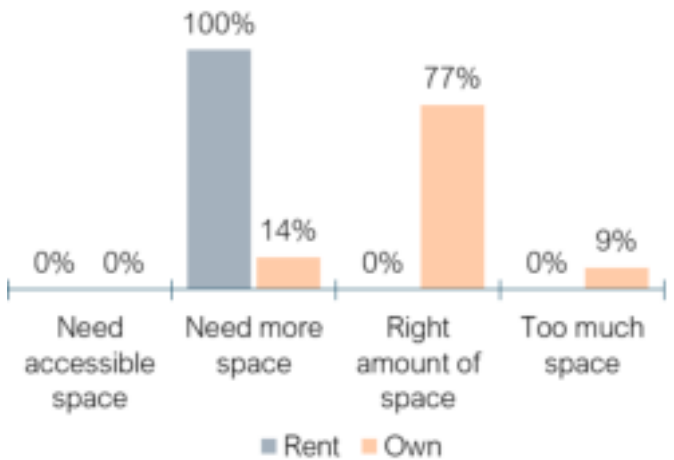
Does your housing meet your needs?



Do you spend over 30% of income on shelter?



Does your living space match your need?



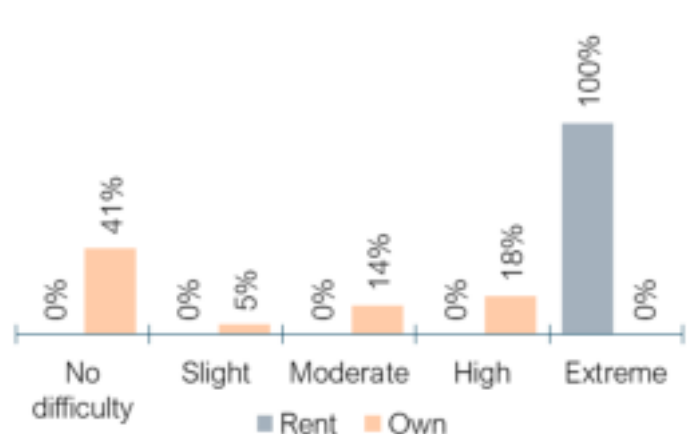
Your home's level of condition / maintenance?



Availability of Rental Housing?



Difficulty finding housing that meets needs?





Village of McAdam

The Village of McAdam is located in southwest York County, north of Charlotte County. The village was prosperous as an important railway junction until the early 20th century. There is rich history and culture in the community, and it attracts many tourists. Being surrounded by the St. Croix River and three lakes, McAdam also provides people with the opportunities to explore the great outdoors. As the railway and manufacturing industries have declined, McAdam has shifted to focus their economy on tourism with the historic train station as a focal point.

Key Community Findings

- Despite a historically rapid decline in total population between 2006 and 2016, the community rebounded marginally by 2% from 2016 to 2021. The largest age cohort is that of mature adults aged 45 to 64 (33%), followed by seniors aged 65+ (28%). As of 2021, McAdam's median age is 54.0.
- Limited 2021 data demonstrates a 3% increase in the total number of households since 2016. The average household size is 2.1. As of 2016, renters made up 13% of households, while 87% were homeowners.
- As of 2021, two-person households were the most common household size in McAdam at 43%, followed by single person households at 32%. Couples without child(ren) were the most common household type (35%) in 2016.
- Single-detached homes have made up the vast majority of dwellings for the past 15 years. As of 2021, this dwelling type made up 93% of the total reported inventory.
- The median before-tax household income for McAdam was \$48,512 in 2015, lower than the aggregate of other SWNB municipalities but lower than the province overall. Homeowners earned a median income of \$52,042 and renters earned \$22,812.
- McAdam's participation and employment rates were noticeably lower than the combined SWNB municipalities and the province in 2016. Notably, there were more people not participating in the economy via employment than otherwise. Its 2016 unemployment rate of 2.3% was better than both the aggregate of SWNB municipalities and the province.

- The landlord survey in McAdam received a 50% response rate of landlords, or a 58% response rate of units. These responses indicate an average rent of \$404 with a 20.0% vacancy rate. Please note that the Stoney Crescent mobile home pads for rent were excluded from results. The Village of McAdam reported that 10 of 22 pads were vacant in May 2022.
- The number of homes sold in Harvey and McAdam as of March 2022 was 15. The same period in 2021 yielded 18 sales. Both of these years mark an increase in the number of homes sold in Harvey from previous years.
- Months of inventory indicates the number of active properties on the market and pending sales. If inventory is decreasing, as it is in Harvey and McAdam, there is pressure for home prices to increase. In 2022 Harvey and McAdam had an inventory of 1.6, in 2020 inventory was 10.0. This decrease in inventory indicates pressure on the market in the Village.
- Median sales have increased 43% from 2017 to 2022, and 24% from 2021 to 2022 in Harvey and McAdam. The average days on the market has also been falling, with 20 days being the average in 2022.
- Overall, 16% of McAdam households were in Core Housing Need in 2016, while 2% of households were in Extreme Core Housing Need (more than 50% of income to pay median rent).
- The cost of the median home in Harvey and McAdam has been rising. In 2022, all household types with the exception on single/roommate households could reasonably afford the median home.
- Projections for McAdam indicate the population is anticipated to decrease slightly (1%) from 1,175 in 2021 to 1,160 in 2026. This anticipated decrease in population results in an increase in the number of households in Harvey due to an increase in seniors' households (more seniors means smaller household sizes, which translates to greater demand per capita). There were 535 households in McAdam in 2021, in 2026 there is anticipated to be 550.
- The residential survey for Blacks Harbour, Campobello, Grand Manan, and St. George combined its data due to limited responses. The survey found 33% of renters and 65% of owners felt that their current housing meets their needs in these areas. The availability of rental housing in these townships was viewed to be very low for both rentals and owners (78% and 65% respectively).

General Data Summary

HISTORICAL POPULATION

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Population	1,400	1,285	1,150	1,175
% Youth (< 15)	17% [235]	15% [190]	14% [160]	14% [165]
% Young Adult (15 to 24)	11% [155]	11% [135]	10% [110]	8% [95]
% Middle Adult (25 to 44)	21% [300]	19% [245]	17% [195]	17% [200]
% Mature Adult (45 to 64)	28% [390]	33% [425]	35% [400]	33% [385]
% Senior (65+)	23% [320]	23% [295]	25% [285]	28% [330]
% Change (Last Census)	n/a	- 8%	- 11%	+ 2%
Median Age	45.3	48.5	52.3	54.0

HISTORICAL HOUSEHOLDS

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Households	545	560	520	535
% Young Adult (< 25)	2% [10]	n/a	2% [10]	n/a
% Middle Adult (25 to 44)	28% [150]	n/a	24% [125]	n/a
% Mature Adult (45 to 64)	44% [240]	n/a	38% [195]	n/a
% Senior (65+)	27% [145]	n/a	37% [190]	n/a
% Change (Last Census)	n/a	+ 3%	- 7%	+ 3%
Average Household Size	2.3	2.2	2.1	2.1
Renter / Owner Share	17% / 83%	n/a	13% / 87%	n/a

LABOUR FORCE

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Labour Force (15+)	1,135	n/a	950	n/a
Participation Rate	57.7%	n/a	45.8%	n/a
Unemployment Rate	14.5%	n/a	2.3%	n/a
Household (HH) Income	\$35,364	n/a	\$48,512	n/a
Owner HH Income	\$38,564	n/a	\$52,042	n/a
Renter HH Income	\$23,973	n/a	\$22,812	n/a

DWELLING CHARACTERISTICS

Source: Statistics Canada Census Profile

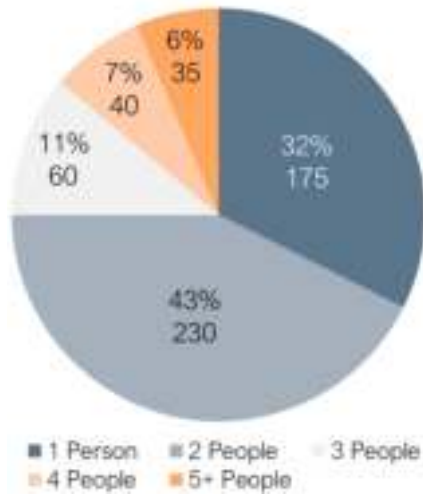
	2006	2011	2016	2021
Total Dwellings	643	607	618	600
Permanently Occupied	590	560	520	535
% Single-detached	67%	88%	94%	93%

Data Breakdown

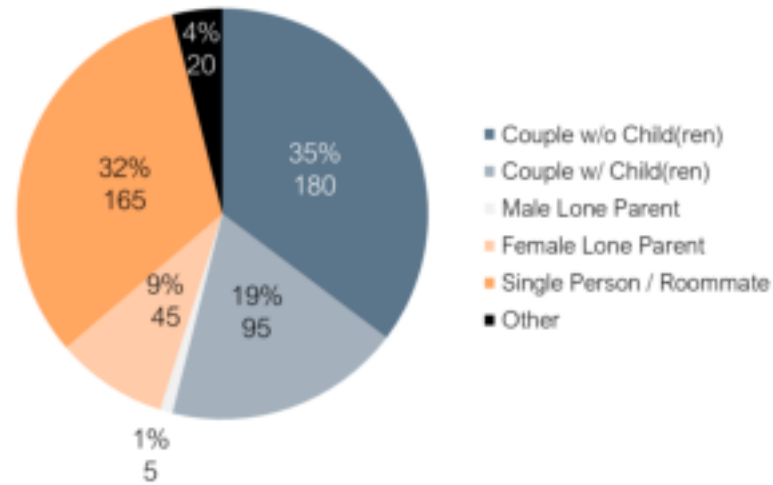
HOUSEHOLDS

Source: Statistics Canada Census Profile

By Household Size, 2021



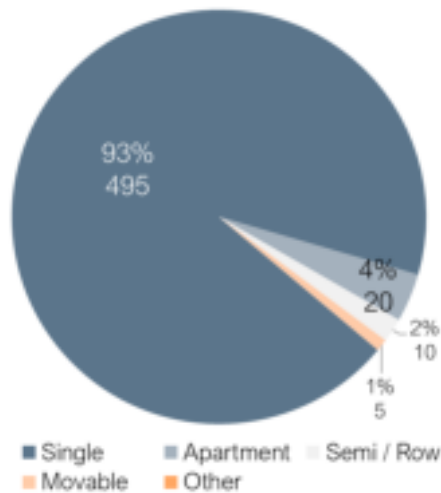
By Household Type, 2016



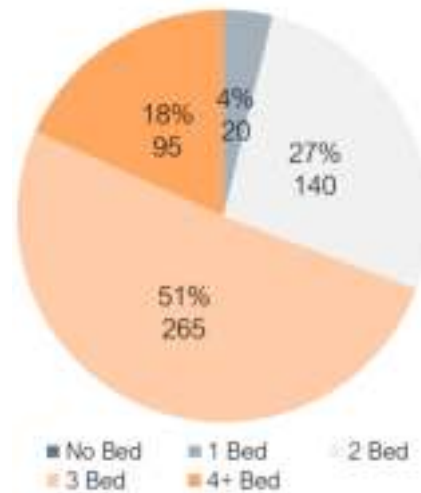
DWELLINGS

Source: Statistics Canada Census Profile

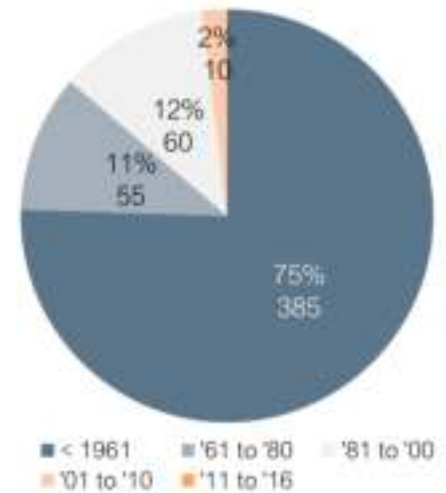
By Structural Type, 2021



By Bedroom Size, 2016



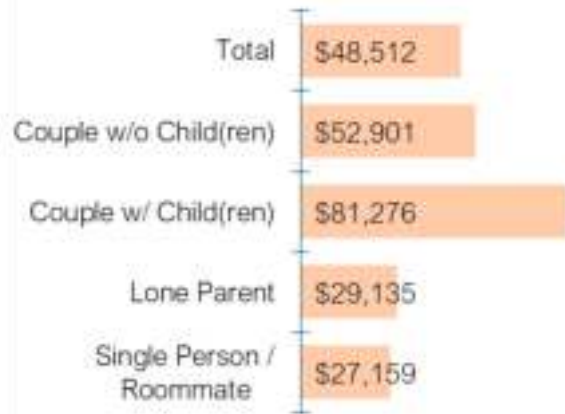
By Dwelling Age, 2016



Median HH Income by Tenure, 2015



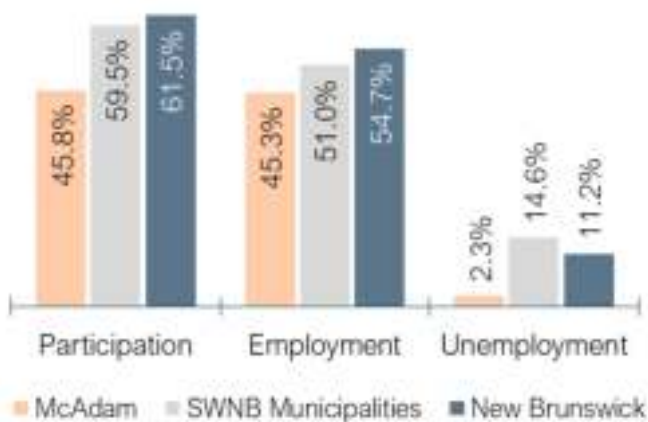
Median HH Income by Household Type, 2015



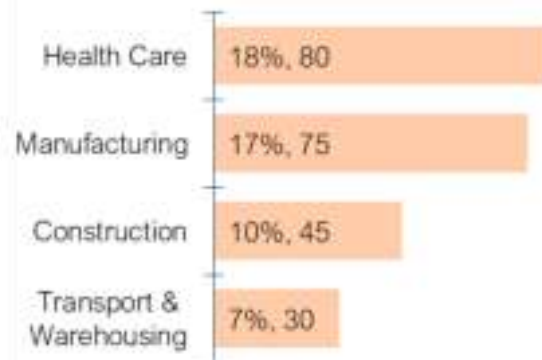
Persons below Low Income Measure (LIM-AT)



Labour Statistics by Location, 2016



Major Industries of Employment, 2016



Housing Market

RENTAL HOUSING

Source: Landlord Survey (n = 6 of 22 properties)

Response Rates

	# Units Surveyed	# Units Responded	% Units Responded	% Properties Responded	% Landlords Responded
SWNB Municipalities ^a	902	525	58%	51%	38%
McAdam ^c	10	5	50%	23%	20%

Rents & Vacancy

	Minimum	Average	Maximum	% Vacancy
SWNB Municipalities ^a	\$370	\$777	\$2,000	2.7%
McAdam ^c	\$370	\$404	\$450	20.0%

* The Village of McAdam also rents mobile home pads on Stoney Crescent. These were not included as part of the study as they introduce a part of the market that is more complex than the study facilitates. Note that the Village reported that 10 of 22 pads were vacant at the time the survey was complete.

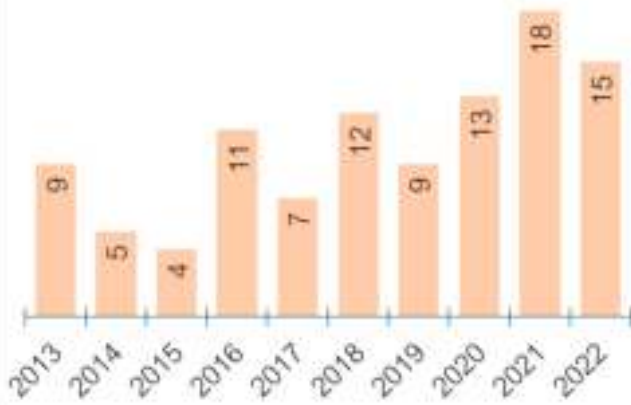
Average Rent by Unit Type

	All Units	0 Bedroom	1 Bedroom	2 Bedroom	3+ Bedroom
SWNB Municipalities ^a	\$777	\$642	\$682	\$813	\$894
McAdam ^c	\$404	-	\$450	\$390	\$400

Included Appliances / Utilities & Pet Allowance

	Appliances Incl.		Utilities Incl.		Pets Allowed	
	Dish-washer	Washer / Dryer	Yes	Partial	Yes	Depends
SWNB Municipalities ^a	42%	23%	13%	45%	27%	25%
McAdam ^c	67%	67%	0%	20%	-	-

Total Sales (March Y2D)



Months of Inventory (March Y2D)



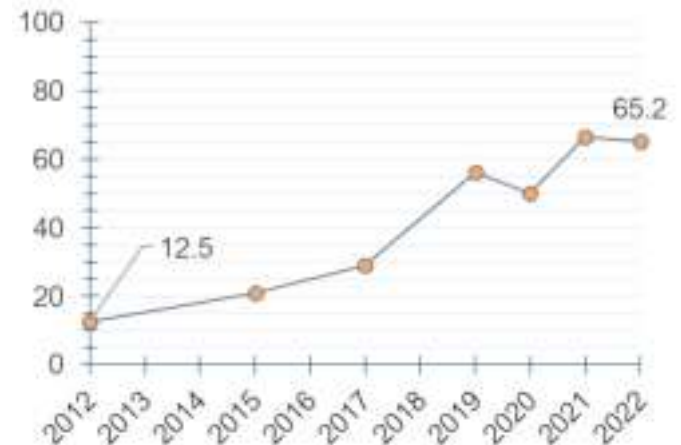
Median Sale Price (March Y2D)



Median Days on Market (March Y2D)



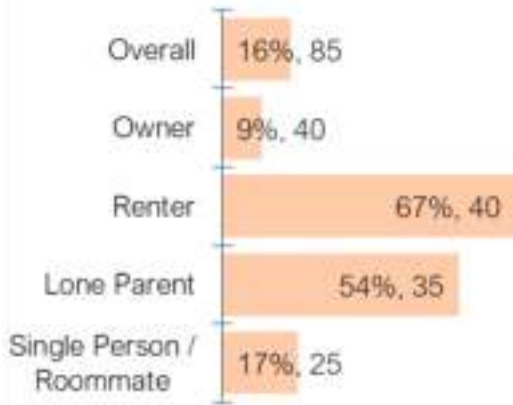
Sales to New Listings Ratio (March Y2D)



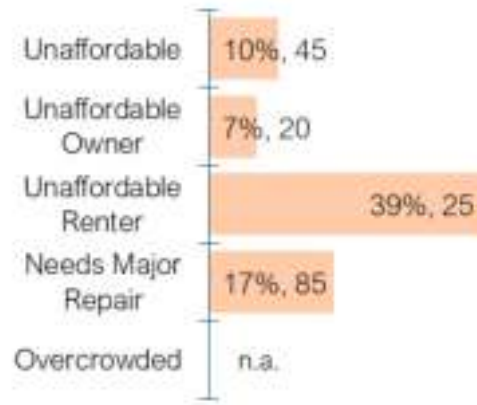
Housing Hardship

Source: Statistics Canada Data Tables

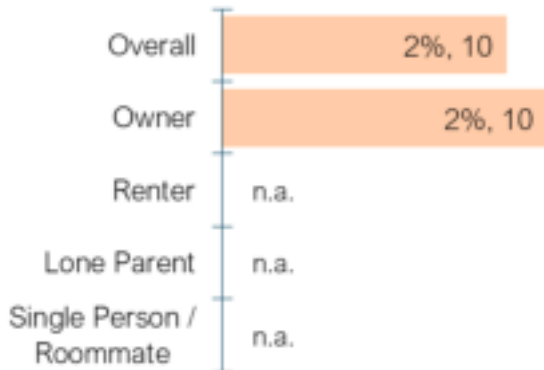
Households (%) in Core Housing Need, 2016



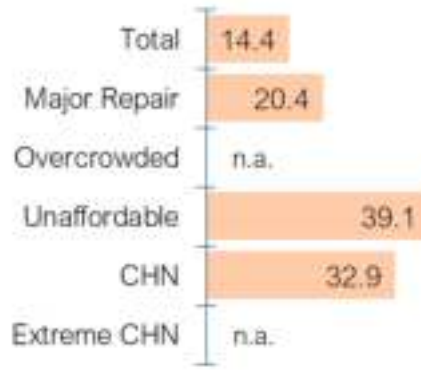
Households (%) in Housing Hardship, 2016



Households (%) in Extreme CHN, 2016



Average STIR by Housing Hardship, 2016



Affordability

HOMEOWNERSHIP

Source: Statistics Canada Data Tables, MLS®, CMHC, Bank of Canada

Median Affordable Purchase Price by Household (HH) & Median Sale Price (Harvey & McAdam)



The above chart illustrates how the median cost to purchase a home has changed over the last decade in relation to the estimated price that the median household type could afford at that time. The chart is not meant to be a 100% accurate representation, but rather a visualization of how housing affordability / attainability has changed. Assumption details are found in **Appendix D**.

Anticipated Population & Households

This study projects the future population and households of the SNBSC's municipalities. Population projections use the "Cohort Survival" method, which anticipates growth by 5-year age population cohorts. The model considers the influence of births, deaths, and migration on local population, and what that might mean for the future age distribution of local communities and how it impacts future household totals. Note that population data is as recent as the 2021 Census, while household data comes from 2016. Greater detail about the method is available in **Appendix C**.

ANTICIPATED POPULATION

Source: derived from Statistics Canada

	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	1,175	1,160	-1%	1,160	0%
% Youth (< 15)	14% [165]	13% [150]	-9%	12% [140]	-7%
% Young Adult (15 to 24)	8% [95]	7% [85]	-11%	8% [90]	6%
% Middle Adult (25 to 44)	17% [200]	15% [175]	-13%	14% [165]	-6%
% Mature Adult (45 to 64)	33% [385]	32% [370]	-4%	30% [345]	-7%
% Senior (65+)	28% [330]	33% [380]	15%	37% [425]	12%
Median Age	54	55.6		56.7	

ANTICIPATED HOUSEHOLDS

Source: derived from Statistics Canada

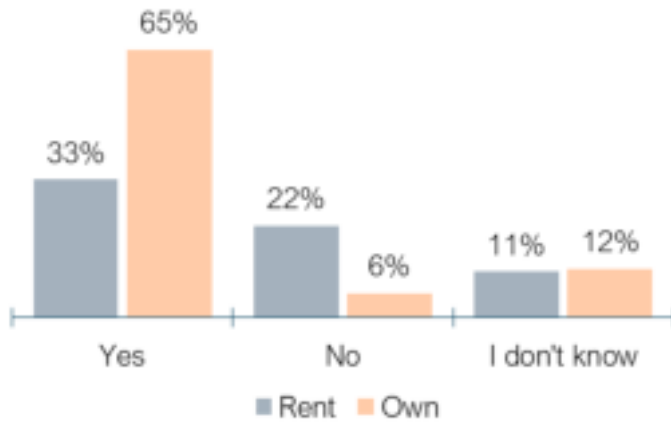
	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	535	550	3%	560	2%
% <i>Young Adult (15 to 24)</i>	2% [10]	2% [10]	0%	2% [10]	0%
% <i>Middle Adult (25 to 44)</i>	24% [130]	21% [115]	-12%	21% [115]	0%
% <i>Mature Adult (45 to 64)</i>	35% [185]	30% [165]	-11%	26% [145]	-12%
% <i>Senior (65+)</i>	40% [215]	47% [260]	21%	52% [290]	12%

2022 Resident Survey

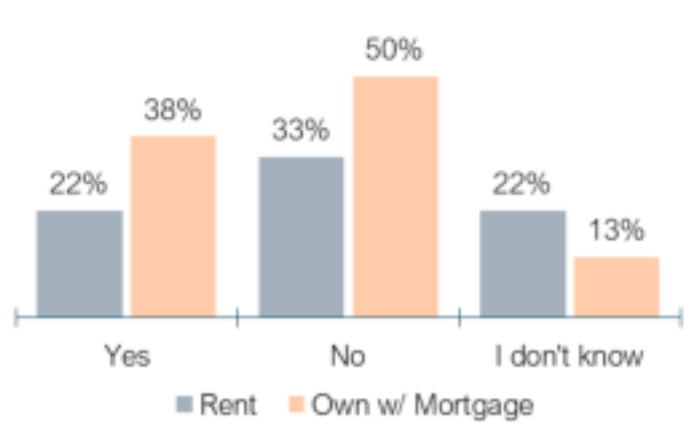
Sample (n) = 26

Note: combination of Blacks Harbour, Campobello, Grand Manan, & St. George (too few responses individually).
The Village of McAdam received no responses.

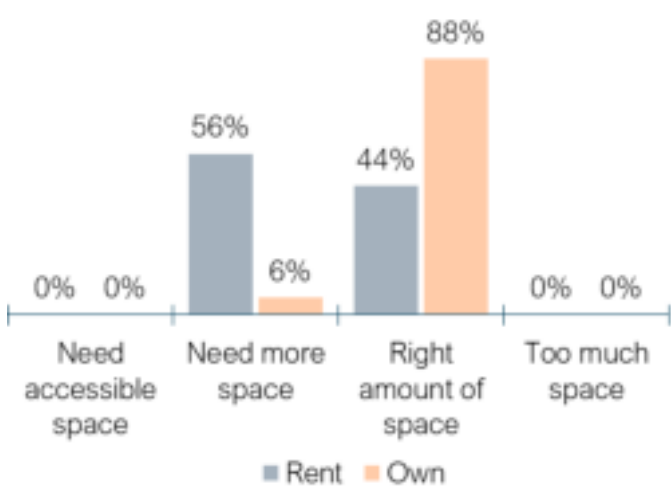
Does your housing meet your needs?



Do you spend over 30% of income on shelter?



Does your living space match your need?



Your home's level of condition / maintenance?



Availability of Rental Housing?



Difficulty finding housing that meets needs?





Town of Saint Andrews

Saint Andrews was the earliest community settled by Europeans in Charlotte County in 1786. Upon learning that they were in the United States, loyalists from Castine, Maine disassembled their houses, loaded them on barges, and stopped at the first peninsula they found once they passed the mouth of the St. Croix River. Many of those re-assembled homes stand to this day and architectural heritage plays a large role in town to this day.

While there is history around the more traditional Charlotte County industries, since the 1900's, Saint Andrews has been considered a resort town. Today the town features dozens of inn's, bed and breakfasts, and the prominent Algonquin Hotel, as well as tourist activities and restaurants. In the winter, almost half the residents depart for warmer climes. The more prominent tourist economy can overshadow a thriving marine science industry with Federal and non-profit laboratories.

Key Community Findings

- The Saint Andrews total population declined marginally between 2006 and 2016, but experienced a dramatic 15% from 2016 to 2021, reaching 2,050 people. The largest age cohort is made up of seniors aged 65+ (34%), followed by mature adults aged 45 to 64 (29%). As of 2021, Saint Andrews' median age is 57.2.
- Limited 2021 data demonstrates a 16% increase in the total number of households since 2016. The average household size is 2.1. As of 2016, renters made up 27% of households, while 73% were homeowners.
- As of 2021, two-person households were the most common household size in Saint Andrews at 43%, followed by single person households at 34%. Couples without child(ren) were the most common household type (36%) in 2016.
- Single-detached homes have made up the majority of dwellings for the past 15 years. As of 2021, this dwelling type made up 79% of the total reported inventory.

- The median before-tax household income for Saint Andrews was \$63,232 in 2015, higher than the aggregate of other SWNB municipalities and the province. Homeowners earned a median income of \$84,449 and renters earned \$31,013.
- Saint Andrews' participation and employment rates were marginally lower than the province overall in 2016. Its 2016 unemployment rate of 10.9% was better than both the aggregate of SWNB municipalities and the province.
- The landlord survey in Saint Andrews received a 79% response rate of landlords, or a 48% response rate of units. These responses indicate an average rent of \$897 with a 4.0% vacancy rate.
- The number of homes sold in Saint Andrews in 2021 was 105, an increase from the 85 homes in 2020.
- Months of inventory indicates the number of active properties on the market and pending sales. If inventory is decreasing, as it is in Saint Andrews, there is pressure for home prices to increase. In 2021 Saint Andrews had an inventory of 4.2, in 2020 inventory was 7.7. This decrease in inventory indicates pressure on the market.
- Median sales have increased 81% from 2016-2021, and 46% from 2020 to 2021 in Saint Andrews. The average days on the market has also been falling, with 57 days being the average in 2021.
- Overall, 14% of Saint Andrews households were in Core Housing Need in 2016, while 6% of households were in Extreme Core Housing Need (more than 50% of income to pay median rent).
- The cost of the median home in Saint Andrews has risen dramatically. In 2021, only the median couple household is able to afford the median home in Saint Andrews.

"I would love to own a house in St. Andrews, but the prices are extremely unaffordable and choices very limited."

"There is a massive lack of housing options for the seasonal worker, which is the majority of the industry in Saint Andrews. It is challenging for those who want to settle down as well to find long term affordable housing for singles."

"We love our home and our town but would love it if more people felt like they could easily move to our community. We often get asked by friends looking to move to Saint Andrews for help finding housing. It isn't easy for anyone of any income, age or lifestyle."

- In 2021, about 23% of the renter households in Saint Andrews could afford the average rent; 4% of renters could afford the average home price in Saint Andrews.
- Projections for Saint Andrews indicate the population is anticipated to increase (17%) from 2,050 in 2021 to 2,390 in 2026. This anticipated increase in population results in an increase in the number of households in Saint Andrews. There were 920 households in Saint Andrews in 2021, in 2026 there is anticipated to be 1,125.

- The residential survey for Saint Andrews found 41% of renters and 65% of owners felt that their current housing meets their needs in. However, 47% of renters reported spending over 30% of their income on housing. The availability of rental housing in Saint Andrews was viewed to be very low for both rentals and owners (71% and 55% respectively).
- Lived experience commentary from the resident survey spoke of affordability and availability as primary issues for Saint Andrews housing. There was particular mention of a lack of student and seasonal staff rental options, as well as a lack of subsidized / transitional housing.

General Data Summary

HISTORICAL POPULATION

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Population	1,795	1,890	1,790	2,050
% Youth (< 15)	14% [250]	13% [250]	12% [215]	11% [225]
% Young Adult (15 to 24)	12% [220]	13% [240]	12% [210]	8% [160]
% Middle Adult (25 to 44)	22% [400]	19% [350]	16% [285]	19% [390]
% Mature Adult (45 to 64)	28% [505]	33% [625]	30% [530]	29% [585]
% Senior (65+)	24% [430]	23% [430]	30% [535]	34% [690]
% Change (Last Census)	n/a	+ 5%	- 5%	+ 15%
Median Age	46.8	48.5	52.8	57.2

HISTORICAL HOUSEHOLDS

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Households	785	850	790	920
% Young Adult (< 25)	7% [55]	9% [80]	4% [30]	n/a
% Middle Adult (25 to 44)	21% [165]	16% [140]	22% [170]	n/a
% Mature Adult (45 to 64)	42% [330]	38% [325]	38% [300]	n/a
% Senior (65+)	30% [235]	36% [310]	34% [270]	n/a
% Change (Last Census)	n/a	+ 8%	- 7%	+ 16%
Average Household Size	2.2	2.2	2.1	2.1
Renter / Owner Share	24% / 76%	20% / 80%	27% / 73%	n/a

LABOUR FORCE

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Labour Force (15+)	1,515	1,605	1,460	n/a
Participation Rate	63.7%	50.2%	59.6%	n/a
Unemployment Rate	8.3%	9.3%	10.9%	n/a
Household (HH) Income	\$44,016	\$50,010	\$63,232	n/a
Owner HH Income	\$52,452	n/a	\$84,449	n/a
Renter HH Income	\$20,849	n/a	\$31,013	n/a

DWELLING CHARACTERISTICS

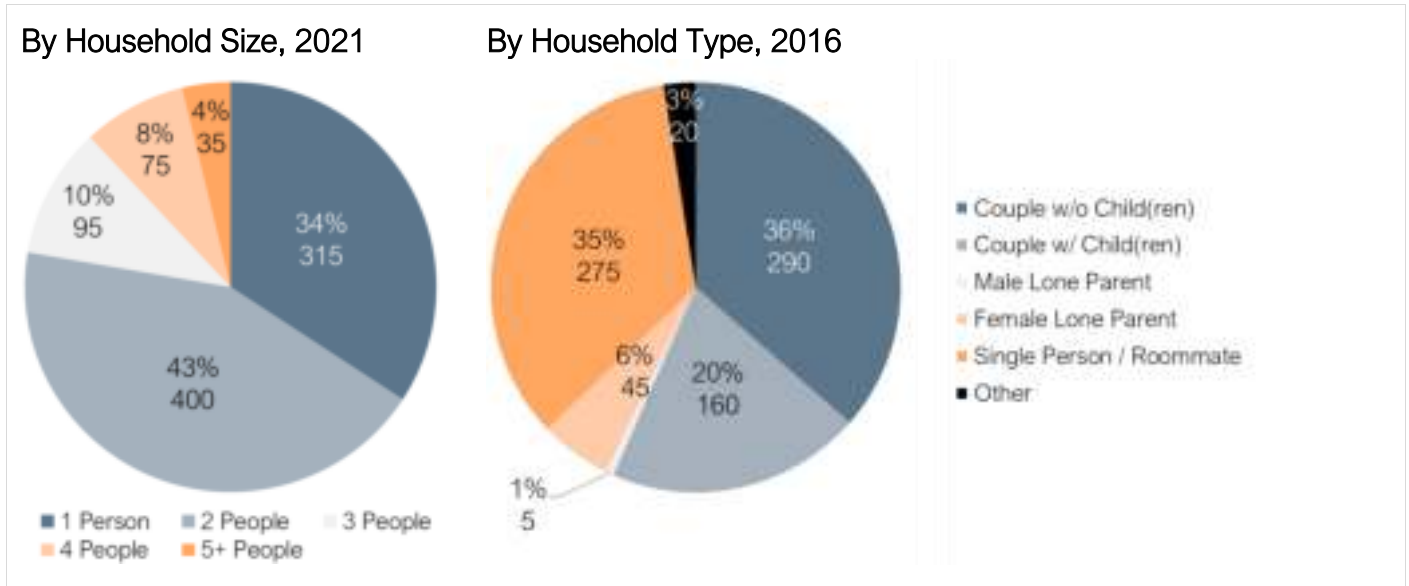
Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Dwellings	971	1,020	1,008	1,096
Permanently Occupied	790	815	795	920
% Single-detached	82%	81%	82%	79%

Data Breakdown

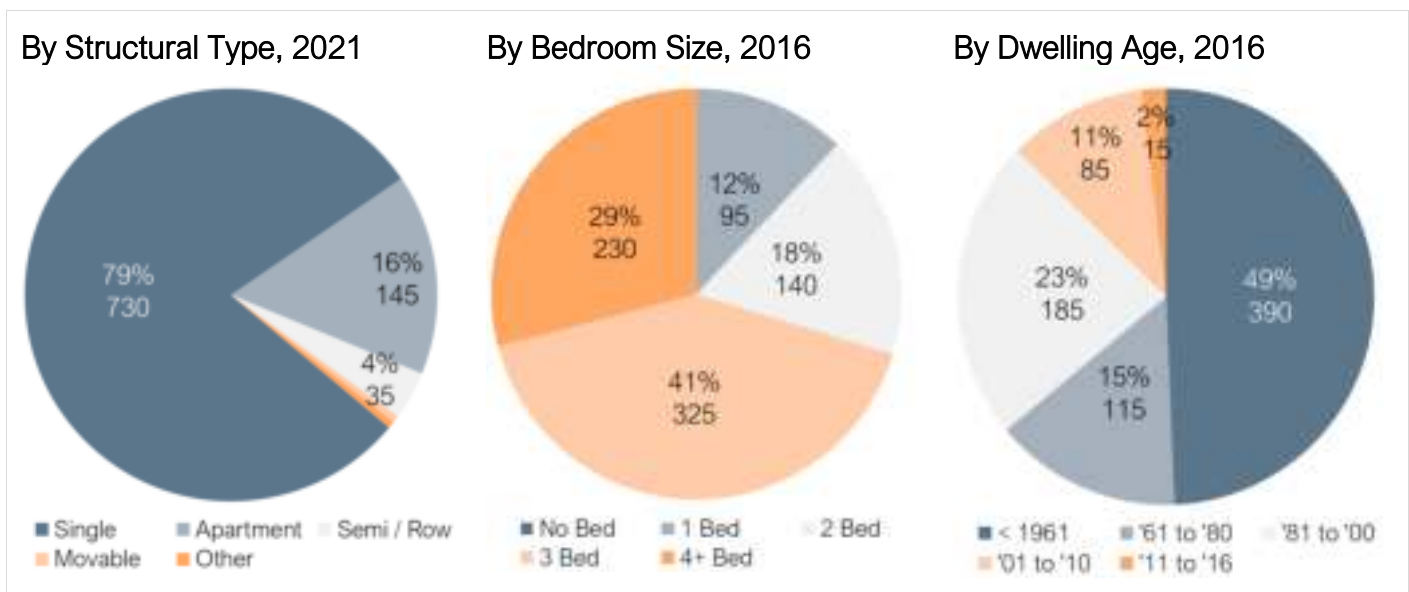
HOUSEHOLDS

Source: Statistics Canada Census Profile



DWELLINGS

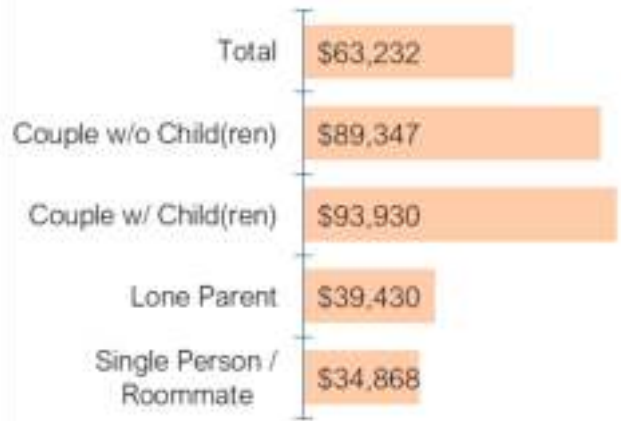
Source: Statistics Canada Census Profile



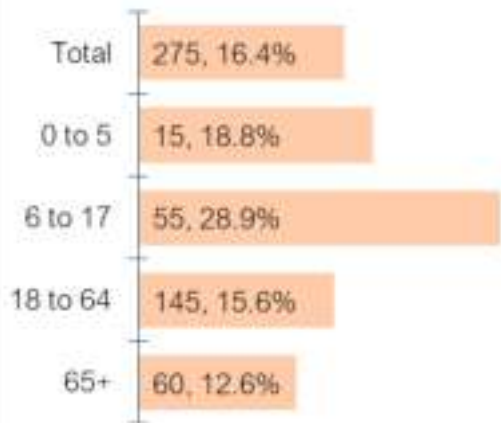
Median HH Income by Tenure, 2015



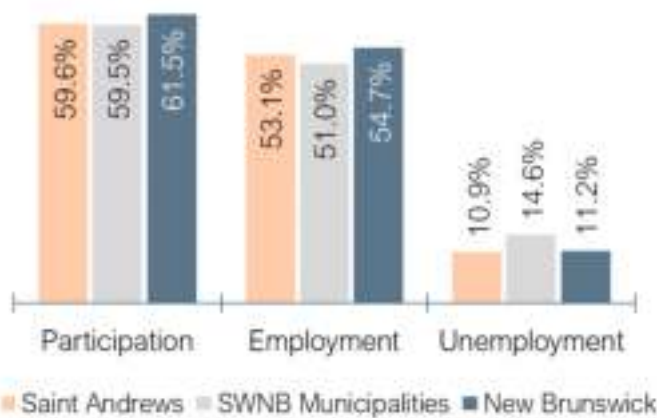
Median HH Income by Household Type, 2015



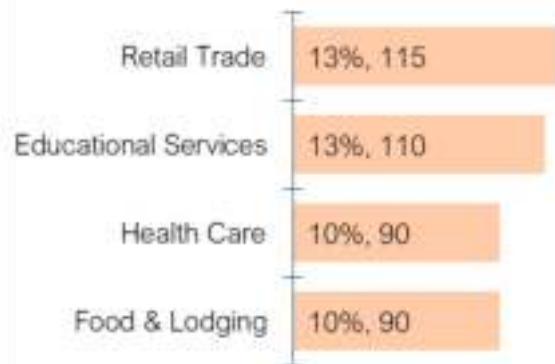
Persons below Low Income Measure (LIM-AT)



Labour Statistics by Location, 2016



Major Industries of Employment, 2016



Housing Market

RENTAL HOUSING

Source: Landlord Survey (n = 15 of 22 properties)

Response Rates

	# Units Surveyed	# Units Responded	% Units Responded	% Properties Responded	% Landlords Responded
SWNB Municipalities ^a	902	525	58%	51%	38%
<i>Saint Andrews</i> ^b	105	50	48%	68%	79%

Rents & Vacancy

	Minimum	Average	Maximum	% Vacancy
SWNB Municipalities ^a	\$370	\$777	\$2,000	2.7%
<i>Saint Andrews</i> ^b	\$550	\$897	\$1,700	4.0%

Note: *Saint Andrews* vacancy was largely representative of units that had been taken off the market temporarily for renovations, not the inability of landlords to find suitable tenants.

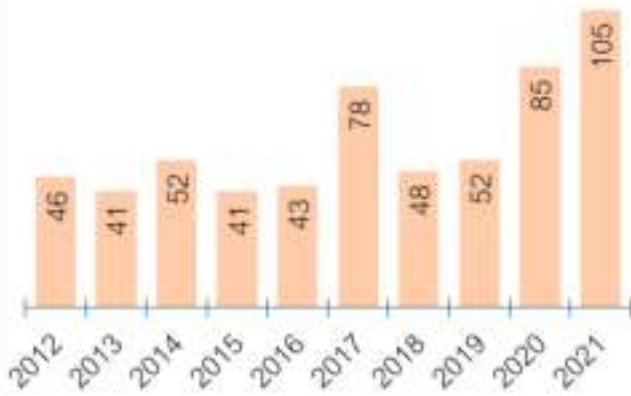
Average Rent by Unit Type

	All Units	0 Bedroom	1 Bedroom	2 Bedroom	3+ Bedroom
SWNB Municipalities ^a	\$777	\$642	\$682	\$813	\$894
<i>Saint Andrews</i> ^b	\$897	\$756	\$600	\$1,102	\$983

Included Appliances / Utilities & Pet Allowance

	Appliances Incl.		Utilities Incl.		Pets Allowed	
	Dish-washer	Washer / Dryer	Yes	Partial	Yes	Depends
SWNB Municipalities ^a	42%	23%	13%	45%	27%	25%
<i>Saint Andrews</i> ^b	40%	14%	51%	27%	32%	0%

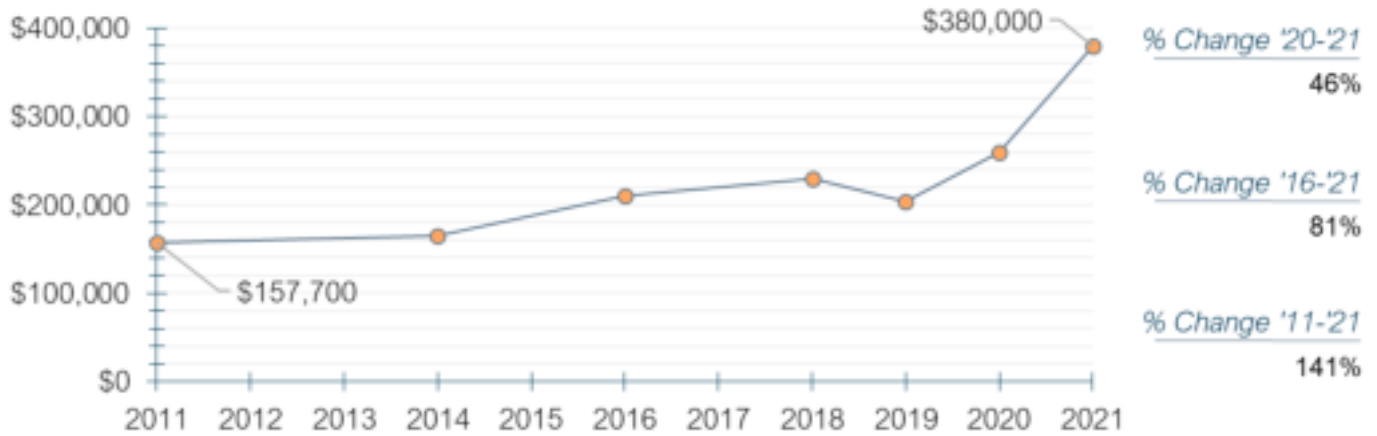
Total Sales (December Y2D)



Months of Inventory (December Y2D)



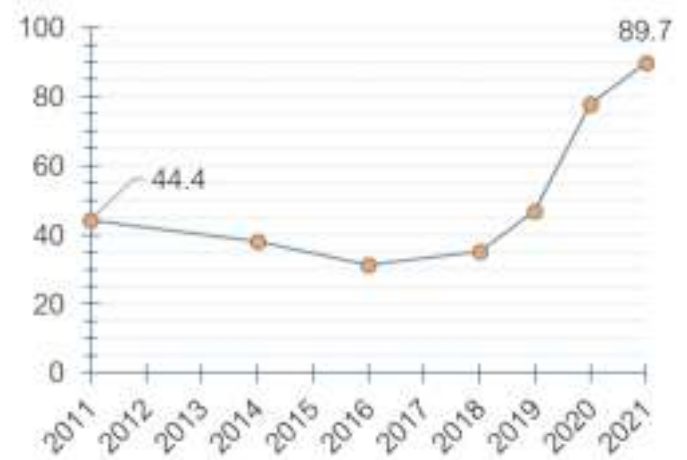
Median Sale Price (December Y2D)



Median Days on Market (December Y2D)



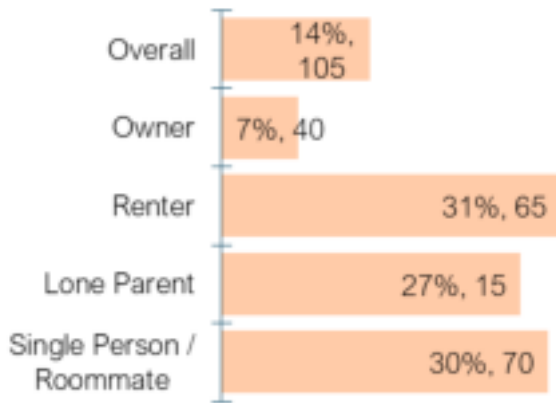
Sales to New Listings Ratio (December Y2D)



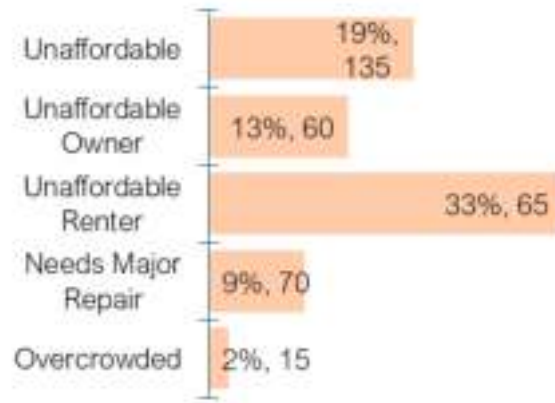
Housing Hardship

Source: Statistics Canada Data Tables

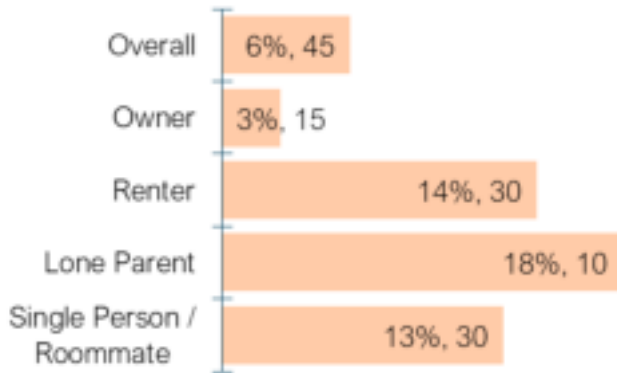
Households (%) in Core Housing Need, 2016



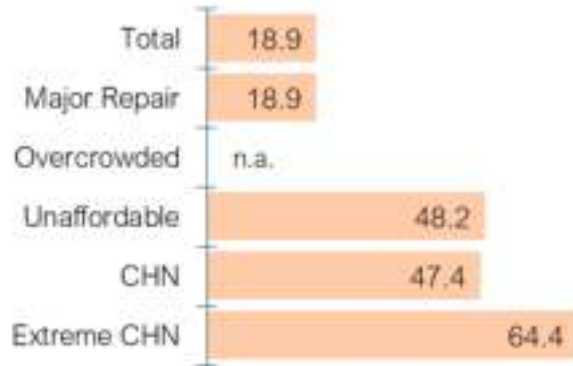
Households (%) in Housing Hardship, 2016



Households (%) in Extreme CHN, 2016



Average STIR by Housing Hardship, 2016

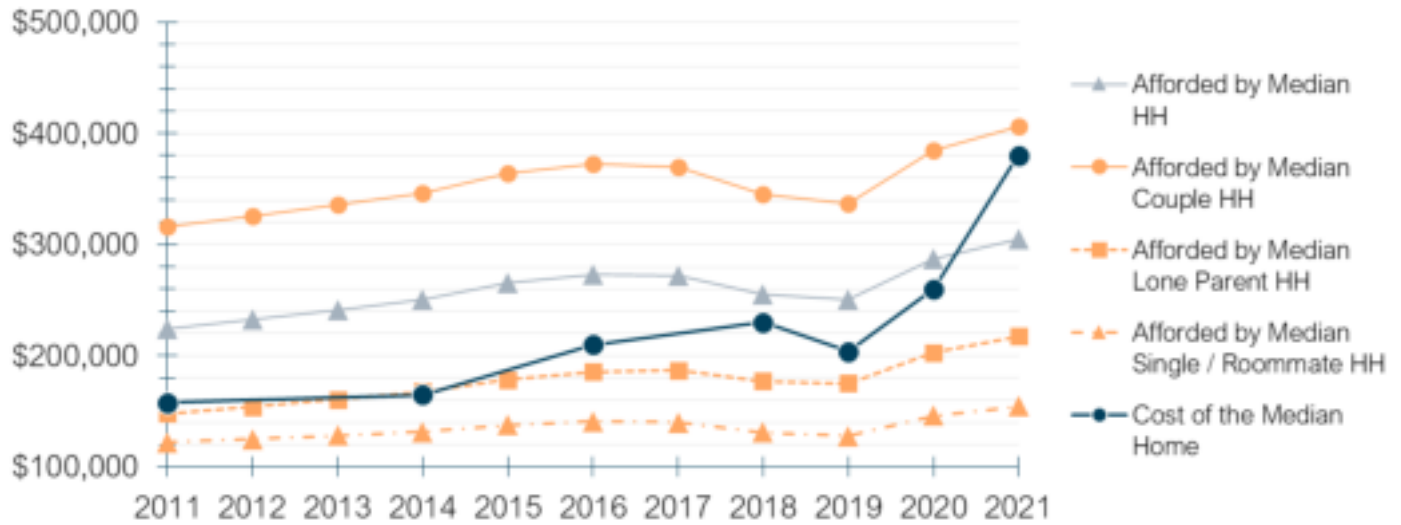


Affordability

HOMEOWNERSHIP

Source: Statistics Canada Data Tables, MLS®, CMHC, Bank of Canada

Median Affordable Purchase Price by Household (HH) & Median Sale Price

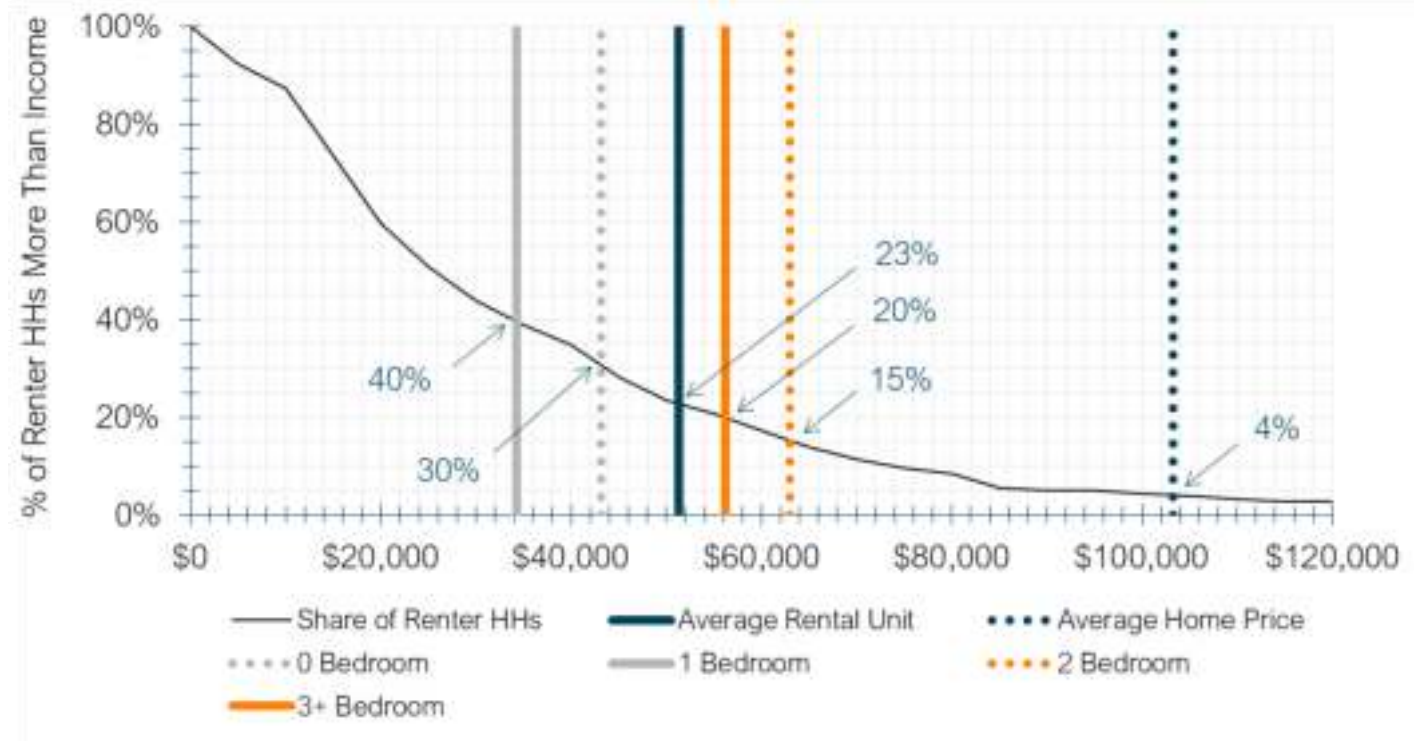


The above chart illustrates how the median cost to purchase a home has changed over the last decade in relation to the estimated price that the median household type could afford at that time. The chart is not meant to be a 100% accurate representation, but rather a visualization of how housing affordability / attainability has changed. Assumption details are found in **Appendix D**.

RENTERS / FIRST-TIME HOME BUYERS

Source: Statistics Canada 2016, Bank of Canada, Landlord Survey, MLS®

Percent of Renter HHs w/ Incomes Needed to Afford Average Rents (2022) & Housing Price (2021)



The above chart illustrates what income level might be needed to afford the most recent cost to rent the average local unit type and purchase the average local home (represented by the vertical lines). These incomes are superimposed on the downward sloping line that represents the percentage of renter households earning a given income. The intent is to demonstrate what percentage of renters could reasonably afford to rent and purchase their first home. The chart is not meant to be a 100% accurate representation (note, the renter share is only available as of the 2016 Census), but rather a visualization of current housing affordability / attainability. Assumption details are found in **Appendix D**.

Anticipated Population & Households

This study projects the future population and households of the SNBSC’s municipalities. Population projections use the “Cohort Survival” method, which anticipates growth by 5-year age population cohorts. The model considers the influence of births, deaths, and migration on local population, and what that might mean for the future age distribution of local communities and how it impacts future household totals. Note that population data is as recent as the 2021 Census, while household data comes from 2016. Greater detail about the method is available in **Appendix C**.

ANTICIPATED POPULATION

Source: derived from Statistics Canada

	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	2,050	2,390	17%	2,710	13%
% Youth (< 15)	11% [225]	10% [230]	2%	8% [225]	-2%
% Young Adult (15 to 24)	8% [160]	7% [160]	0%	6% [160]	0%
% Middle Adult (25 to 44)	19% [390]	20% [480]	23%	22% [590]	23%
% Mature Adult (45 to 64)	29% [585]	25% [605]	3%	20% [555]	-8%
% Senior (65+)	34% [690]	38% [920]	33%	44% [1185]	29%
Median Age	57.2	59.5		60.9	

ANTICIPATED HOUSEHOLDS

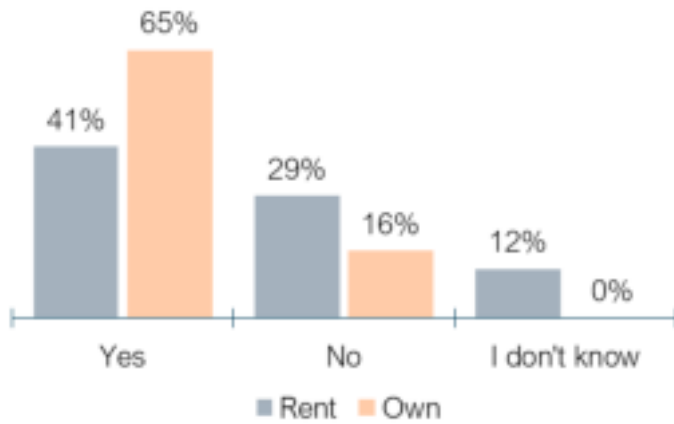
Source: derived from Statistics Canada

	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	920	1,125	22%	1,245	11%
% Young Adult (15 to 24)	2% [20]	2% [20]	0%	2% [20]	0%
% Middle Adult (25 to 44)	25% [230]	24% [270]	17%	24% [300]	11%
% Mature Adult (45 to 64)	34% [315]	29% [325]	3%	23% [290]	-11%
% Senior (65+)	40% [365]	45% [510]	40%	51% [635]	25%

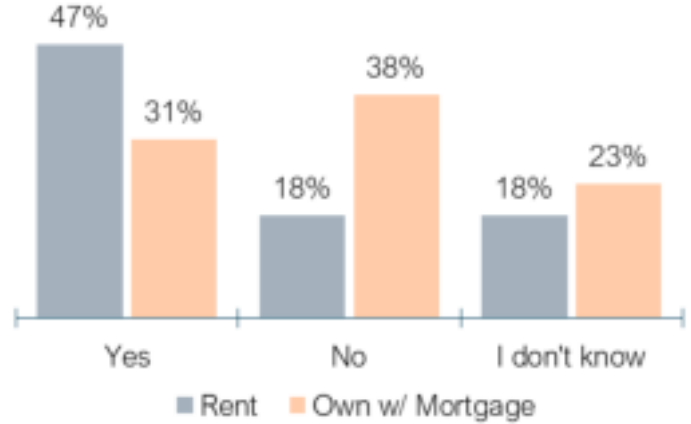
2022 Resident Survey

Sample (n) = 48

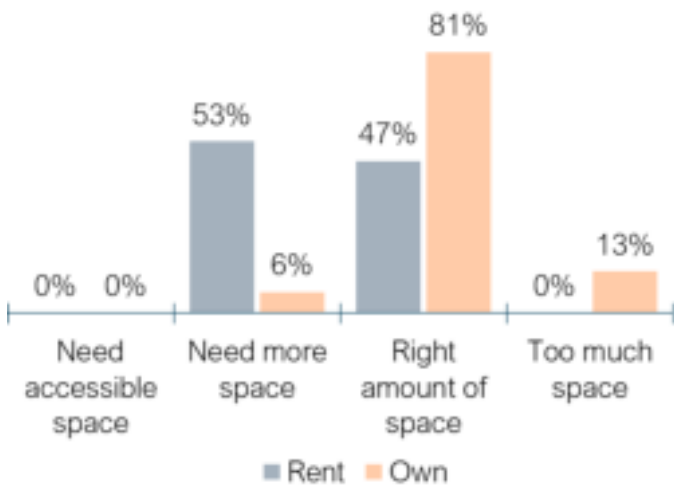
Does your housing meet your needs?



Do you spend over 30% of income on shelter?



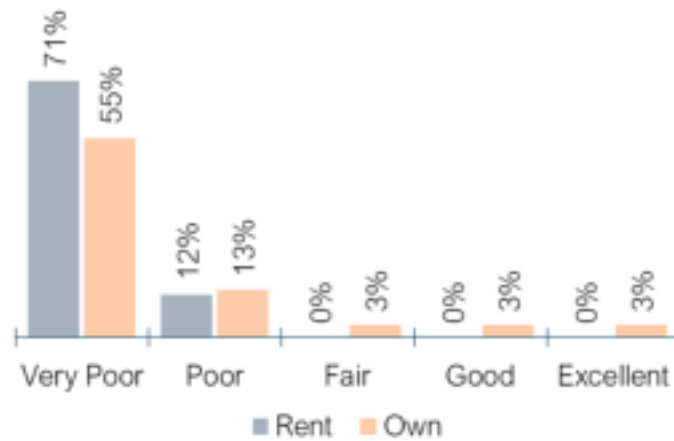
Does your living space match your need?



Your home's level of condition / maintenance?



Availability of Rental Housing?



Difficulty finding housing that meets needs?





Town of St. George

St. George, the “Granite Town”, is located on the Magaguadavic River near Lake Utopia in New Brunswick. The town was famous for its granite industry but is now a centre of aquaculture and forestry production. Sitting on the Magaguadavic Basin, St. George is also a prime destination for beautiful scenery, outdoor sports, and much more. St. George has the highest concentration of immigrants in Charlotte County, mostly from the Philippines and mostly employed in the aquaculture sector.

Key Community Findings

- The St. George total population grew substantially from 2006 to 2016, and continued on this trajectory but of a lesser magnitude of 4% between 2016 and 2021. The largest age cohort is made up of mature adults aged 45 to 64 (29%), followed by seniors aged 65+ (24%). As of 2021, St. George’ median age is 47.2.
- Limited 2021 data demonstrates a 10% increase in the total number of households since 2016. The average household size is 2.2. As of 2016, renters made up 26% of households, while 74% were homeowners.
- As of 2021, two-person households were the most common household size in St. George at 37%, followed by single person households at 34%. Single person / roommate households were the most common household type (34%) in 2016, followed by couples without child(ren) (28%).
- Single-detached homes have made up the majority of dwellings for the past 15 years. As of 2021, this dwelling type made up 69% of the total reported inventory.
- The median before-tax household income for St. George was \$61,472 in 2015, higher than the aggregate of other SWNB municipalities and the province. Homeowners earned a median income of \$63,023 and renters earned \$22,985.
- St. George’ participation and employment rates were marginally lower than the province overall in 2016. Its 2016 unemployment rate of 11.2% was on par with the provincial average and better than the aggregate of SWNB municipalities.

- The landlord survey in St. George received a 70% response rate of landlords, or an 81% response rate of units. These responses indicate an average rent of \$760 with a 1.4% vacancy rate.
- The number of homes sold in St. George in 2021 was 101, an increase from the 68 homes sold in 2020.
- Months of inventory indicates the number of active properties on the market and pending sales. If inventory is decreasing, as it is in St. George, there is pressure for home prices to increase. In 2021 St. George had an inventory of 3.8, in 2020 inventory was 7.5. This decrease in inventory indicates pressure on the market.
- Median sales have increased 118% from 2016 to 2021, and 72% from 2020 to 2021 in St. George. The average days on the market has also been falling, with 45 days being the average in 2021.
- Overall, 15% of St. George households were in Core Housing Need in 2016, while 5% of households were in Extreme Core Housing Need (more than 50% of income to pay median rent).
- The cost of the median home in St. George has been rising. In 2021, the median household and the median couple household were able to afford the median home in St. George. The median lone parent household and the median single / roommate household were unable to.
- In 2021, 30% of the renter households in St. George could afford the average rental unit; 21% of renters can afford the average home price in St. George.
- Projections for St. George indicate the population is anticipated to increase (6%) from 1,580 in 2021 to 1,670 in 2026. This anticipated increase in population results in an increase in the number of households in St. George. There were 700 households in St. George in 2021, in 2026 there is anticipated to be 765.
- The residential survey for Blacks Harbour, Campobello, Grand Manan, and St. George combined its data due to limited responses. The survey found 33% of renters and 65% of owners felt that their current housing meets their needs in these areas. The availability of rental housing in these townships was viewed to be very low for both rentals and owners (78% and 65% respectively).

General Data Summary

HISTORICAL POPULATION

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Population	1,310	1,545	1,515	1,580
% Youth (< 15)	18% [235]	17% [265]	15% [225]	14% [225]
% Young Adult (15 to 24)	13% [175]	12% [190]	13% [190]	11% [175]
% Middle Adult (25 to 44)	27% [355]	25% [385]	22% [330]	22% [355]
% Mature Adult (45 to 64)	28% [370]	29% [455]	30% [455]	29% [455]
% Senior (65+)	14% [180]	16% [250]	20% [310]	24% [375]
% Change (Last Census)	n/a	+ 18%	- 2%	+ 4%
Median Age	40.1	42.3	45.3	47.2

HISTORICAL HOUSEHOLDS

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Households	525	670	635	700
% Young Adult (< 25)	2% [10]	0% [0]	7% [45]	n/a
% Middle Adult (25 to 44)	30% [160]	31% [205]	26% [165]	n/a
% Mature Adult (45 to 64)	37% [195]	43% [290]	35% [225]	n/a
% Senior (65+)	29% [150]	22% [150]	32% [205]	n/a
% Change (Last Census)	n/a	+ 28%	- 5%	+ 10%
Average Household Size	2.5	2.4	2.3	2.2
Renter / Owner Share	6% / 94%	21% / 79%	26% / 74%	n/a

LABOUR FORCE

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Labour Force (15+)	1,070	1,265	1,245	n/a
Participation Rate	65.9%	70.0%	61.0%	n/a
Unemployment Rate	9.2%	9.0%	11.2%	n/a
Household (HH) Income	\$45,112	\$58,391	\$61,472	n/a
Owner HH Income	\$47,900	n/a	\$63,023	n/a
Renter HH Income	\$23,979	n/a	\$22,985	n/a

DWELLING CHARACTERISTICS

Source: Statistics Canada Census Profile

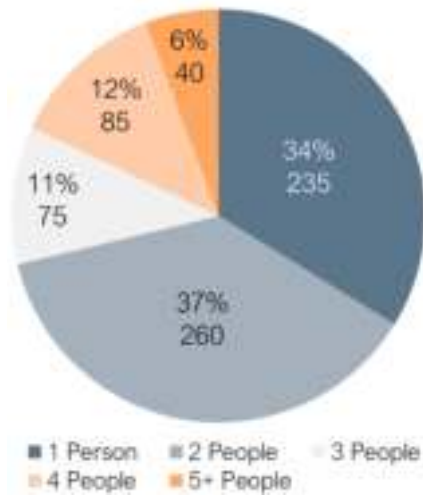
	2006	2011	2016	2021
Total Dwellings	522	673	681	751
Permanently Occupied	520	635	635	700
% Single-detached	78%	78%	73%	69%

Data Breakdown

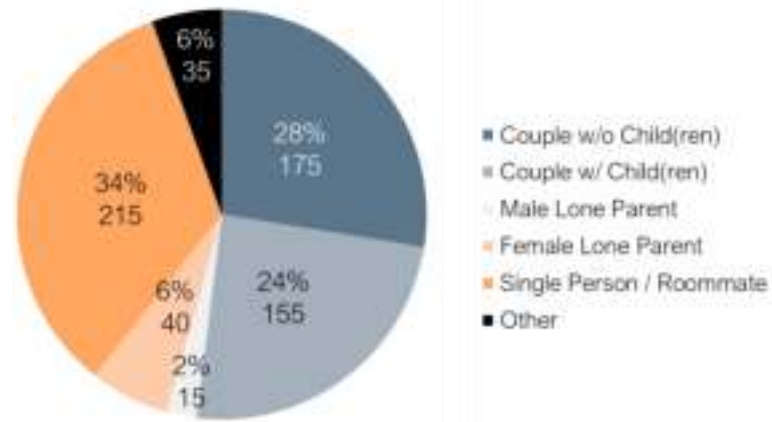
HOUSEHOLDS

Source: Statistics Canada Census Profile

By Household Size, 2021



By Household Type, 2016

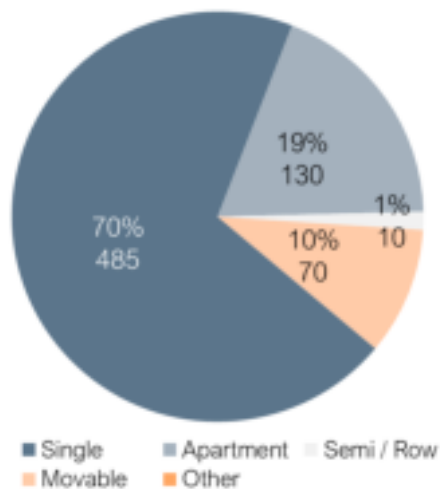


- Couple w/o Child(ren)
- Couple w/ Child(ren)
- Male Lone Parent
- Female Lone Parent
- Single Person / Roommate
- Other

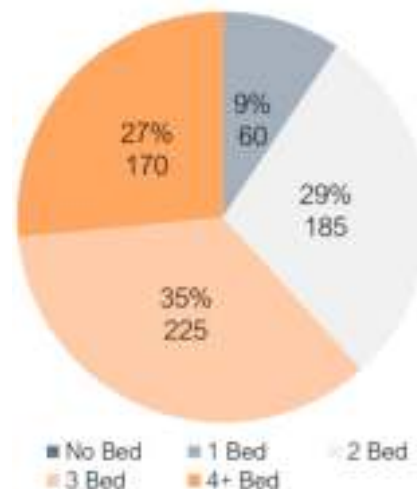
DWELLINGS

Source: Statistics Canada Census Profile

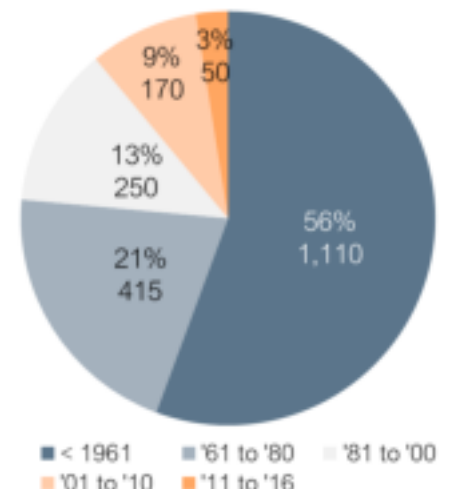
By Structural Type, 2021



By Bedroom Size, 2016



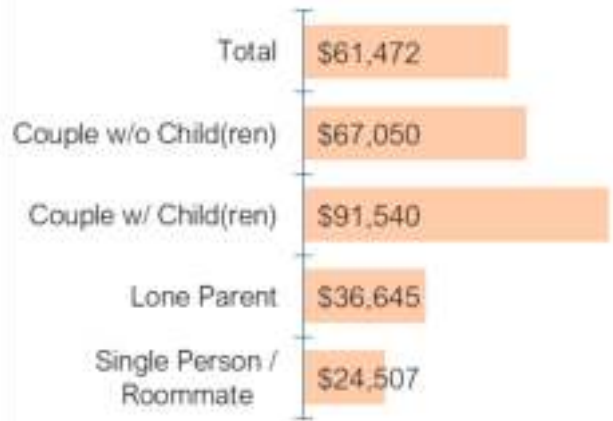
By Dwelling Age, 2016



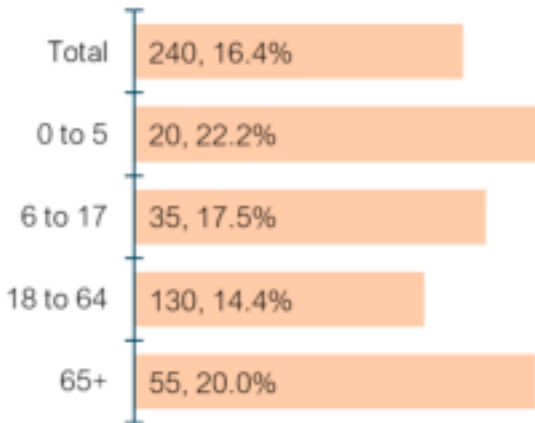
Median HH Income by Tenure, 2015



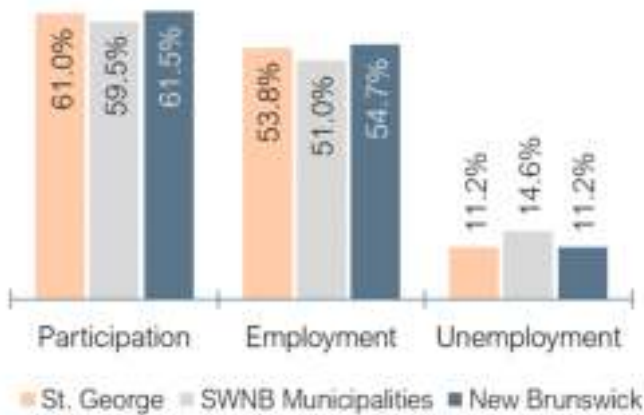
Median HH Income by Household Type, 2015



Persons below Low Income Measure (LIM-AT)



Labour Statistics by Location, 2016



Major Industries of Employment, 2016



Housing Market

RENTAL HOUSING

Source: Landlord Survey (n = 12 of 17 properties)

Response Rates

	# Units Surveyed	# Units Responded	% Units Responded	% Properties Responded	% Landlords Responded
SWNB Municipalities ^a	902	525	58%	51%	38%
<i>St. George</i> ^b	91	74	81%	71%	70%

Rents & Vacancy

	Minimum	Average	Maximum	% Vacancy
SWNB Municipalities ^a	\$370	\$777	\$2,000	2.7%
<i>St. George</i> ^b	\$440	\$760	\$950	1.4%

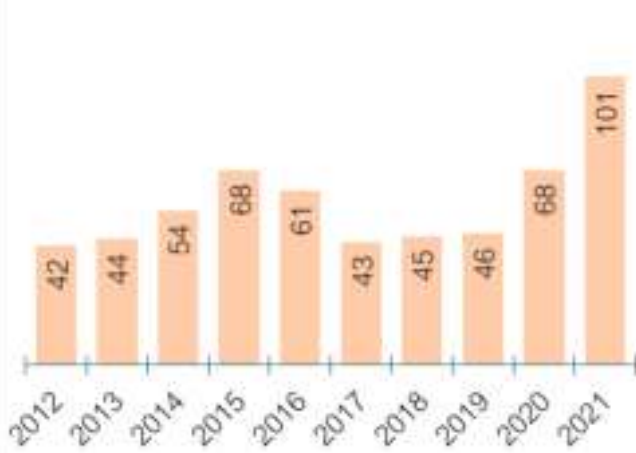
Average Rent by Unit Type

	All Units	0 Bedroom	1 Bedroom	2 Bedroom	3+ Bedroom
SWNB Municipalities ^a	\$777	\$642	\$682	\$813	\$894
<i>St. George</i> ^b	\$760	-	\$650	\$859	-

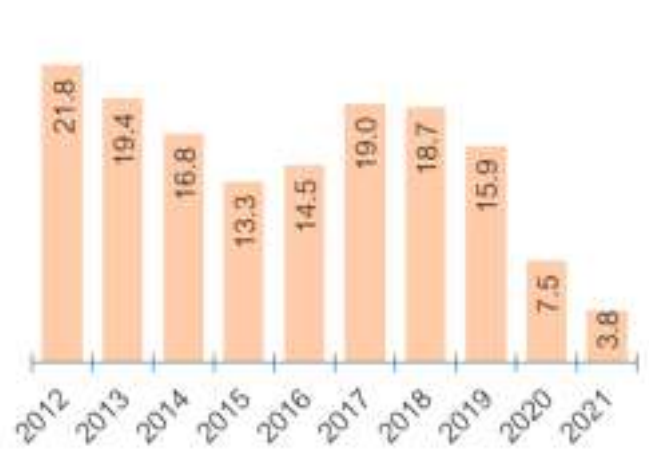
Included Appliances / Utilities & Pet Allowance

	Appliances Incl.		Utilities Incl.		Pets Allowed	
	Dish-washer	Washer / Dryer	Yes	Partial	Yes	Depends
SWNB Municipalities ^a	42%	23%	13%	45%	27%	25%
<i>St. George</i> ^b	11%	5%	0%	67%	25%	66%

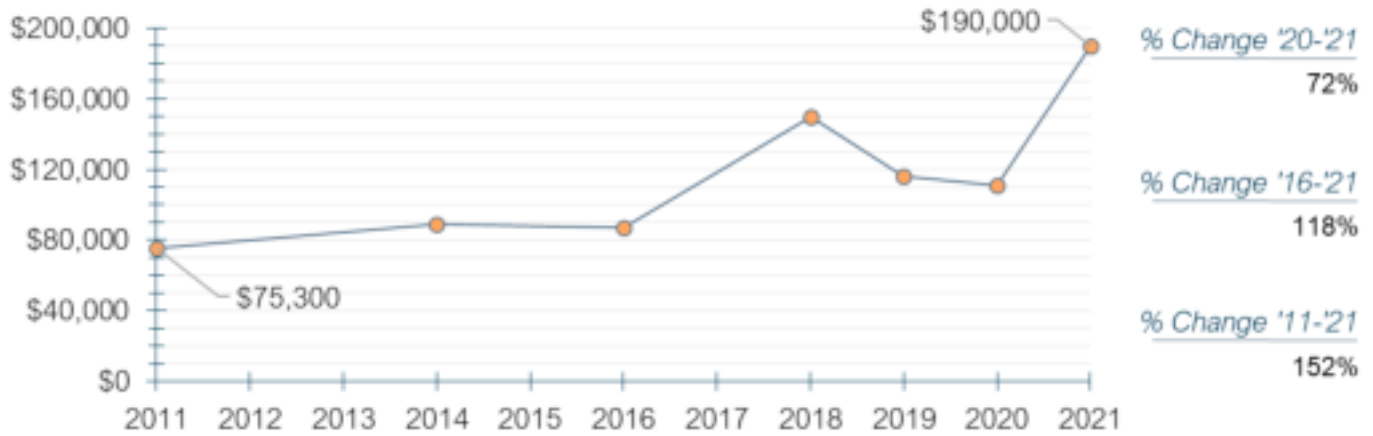
Total Sales (December Y2D)



Months of Inventory (December Y2D)



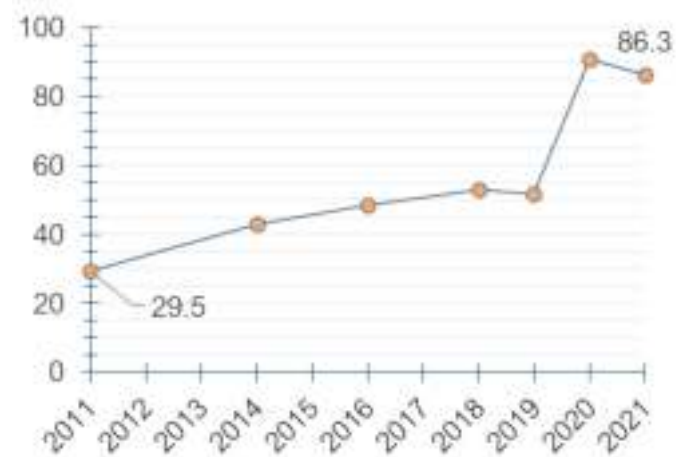
Median Sale Price (December Y2D)



Median Days on Market (December Y2D)



Sales to New Listings Ratio (December Y2D)



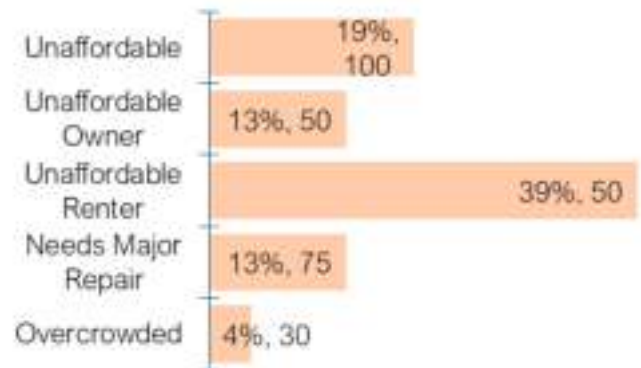
Housing Hardship

Source: Statistics Canada Data Tables

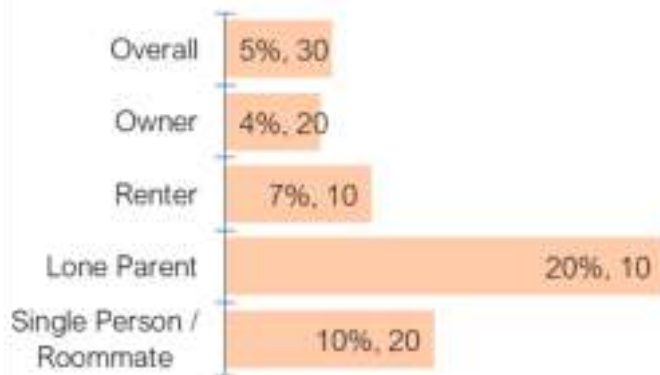
Households (%) in Core Housing Need, 2016



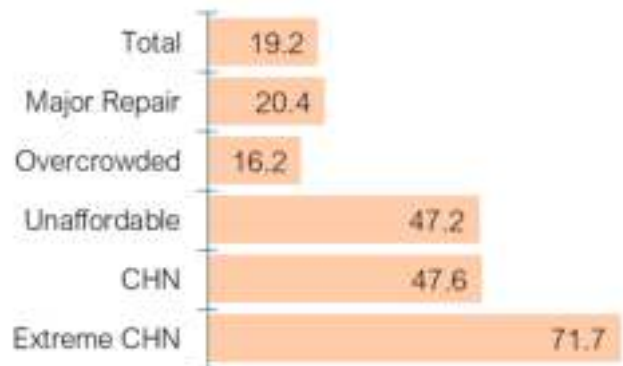
Households (%) in Housing Hardship, 2016



Households (%) in Extreme CHN, 2016



Average STIR by Housing Hardship, 2016

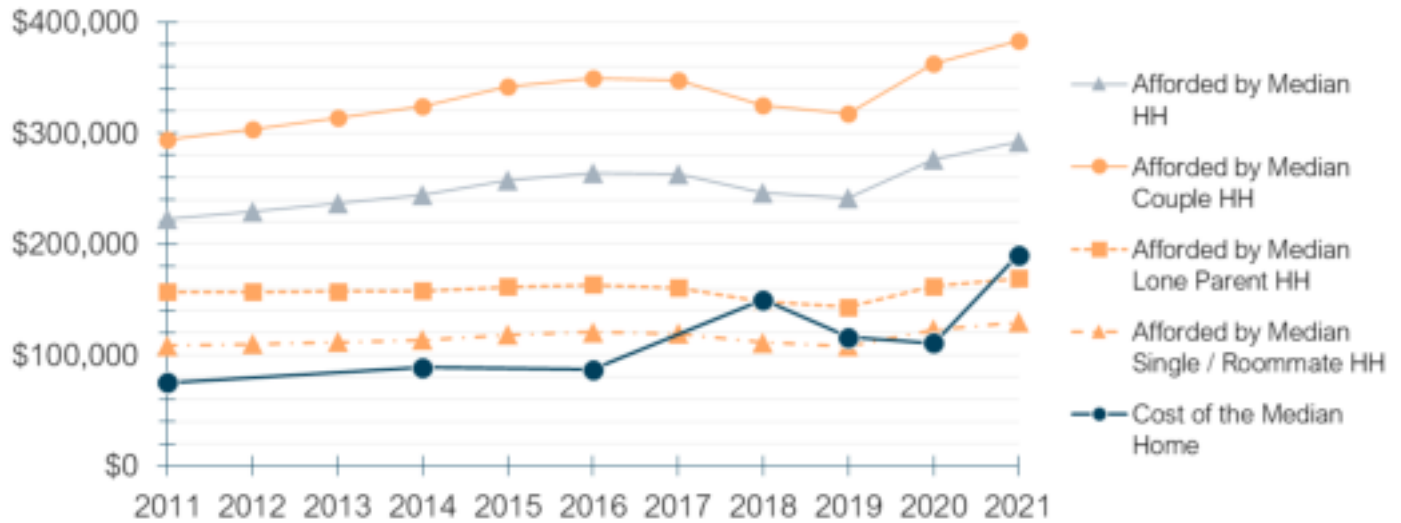


Affordability

HOMEOWNERSHIP

Source: Statistics Canada Data Tables, MLS®, CMHC, Bank of Canada

Median Affordable Purchase Price by Household (HH) & Median Sale Price

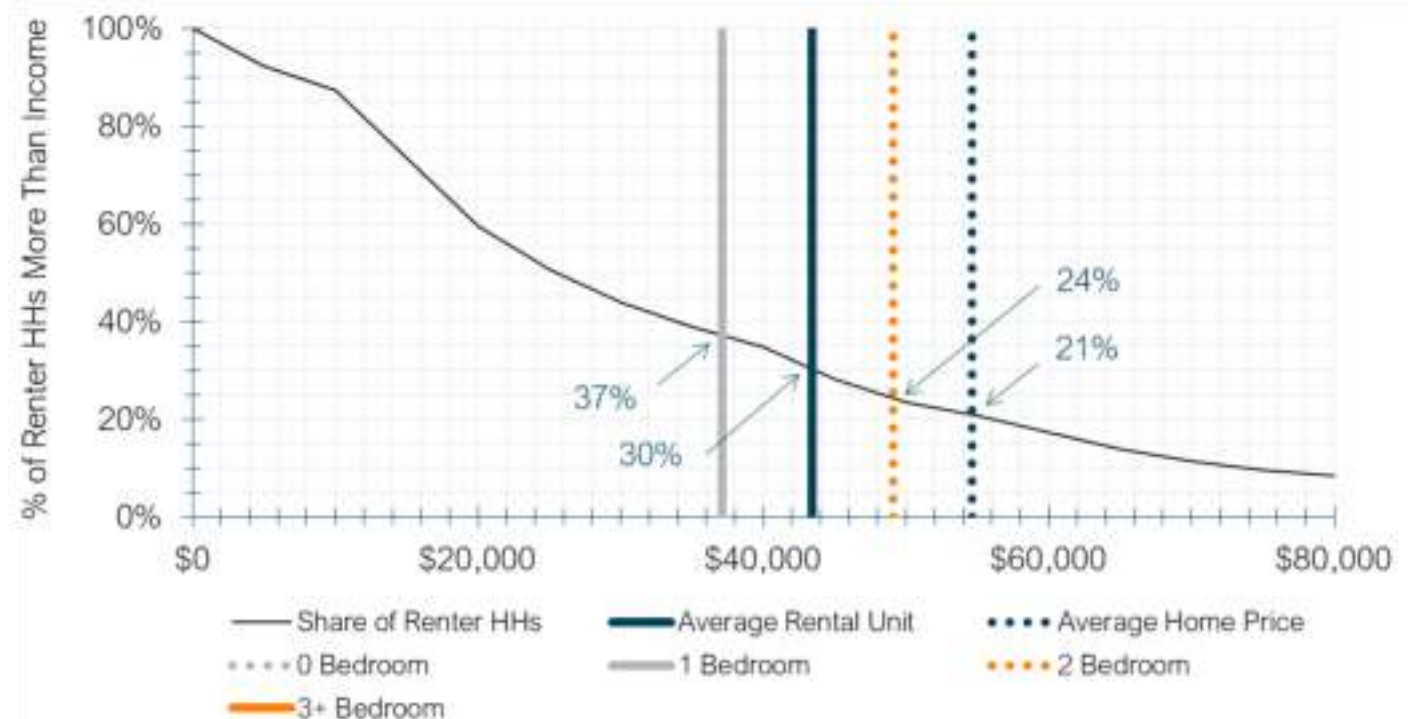


The above chart illustrates how the median cost to purchase a home has changed over the last decade in relation to the estimated price that the median household type could afford at that time. The chart is not meant to be a 100% accurate representation, but rather a visualization of how housing affordability / attainability has changed. Assumption details are found in **Appendix D**.

RENTERS / FIRST-TIME HOME BUYERS

Source: Statistics Canada 2016, Bank of Canada, Landlord Survey, MLS®

Percent of Renter HHs w/ Incomes Needed to Afford Average Rents (2022) & Housing Price (2021)



The above chart illustrates what income level might be needed to afford the most recent cost to rent the average local unit type and purchase the average local home (represented by the vertical lines). These incomes are superimposed on the downward sloping line that represents the percentage of renter households earning a given income. The intent is to demonstrate what percentage of renters could reasonably afford to rent and purchase their first home. The chart is not meant to be a 100% accurate representation (note, the renter share is only available as of the 2016 Census), but rather a visualization of current housing affordability / attainability. Assumption details are found in **Appendix D**.

Anticipated Population & Households

This study projects the future population and households of the SNBSC's municipalities. Population projections use the "Cohort Survival" method, which anticipates growth by 5-year age population cohorts. The model considers the influence of births, deaths, and migration on local population, and what that might mean for the future age distribution of local communities and how it impacts future household totals. Note that population data is as recent as the 2021 Census, while household data comes from 2016. Greater detail about the method is available in **Appendix C**.

ANTICIPATED POPULATION

Source: derived from Statistics Canada

	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	1,580	1,670	6%	1,715	3%
% Youth (< 15)	14% [225]	13% [215]	-4%	11% [185]	-14%
% Young Adult (15 to 24)	11% [175]	9% [155]	-11%	9% [160]	3%
% Middle Adult (25 to 44)	22% [355]	23% [385]	8%	21% [355]	-8%
% Mature Adult (45 to 64)	29% [455]	30% [495]	9%	32% [550]	11%
% Senior (65+)	24% [375]	25% [420]	12%	27% [465]	11%
Median Age	47.2	48.2		50.0	

ANTICIPATED HOUSEHOLDS

Source: derived from Statistics Canada

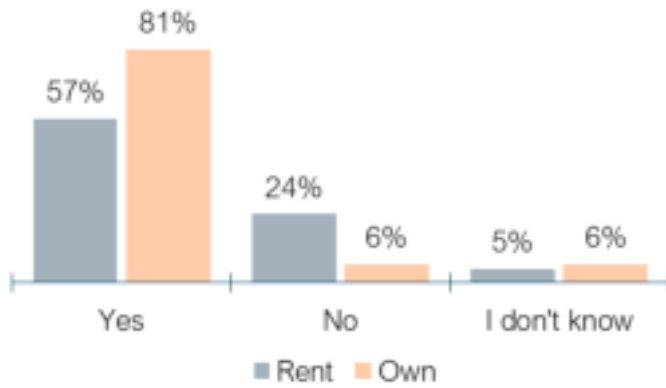
	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	700	765	9%	815	7%
% Young Adult (15 to 24)	5% [35]	5% [35]	0%	4% [35]	0%
% Middle Adult (25 to 44)	26% [180]	25% [190]	6%	22% [180]	-5%
% Mature Adult (45 to 64)	34% [235]	32% [245]	4%	33% [265]	8%
% Senior (65+)	36% [250]	39% [295]	18%	41% [335]	14%

2022 Resident Survey

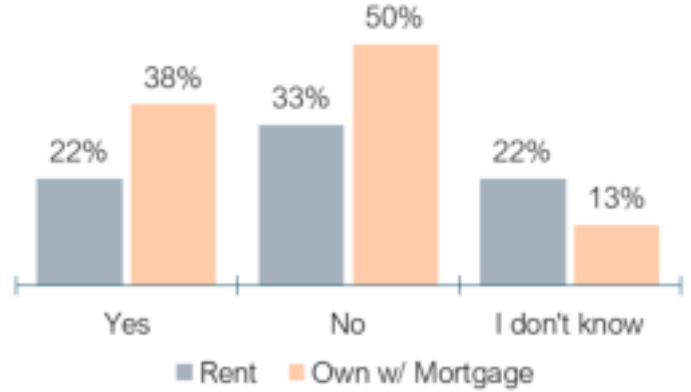
Sample (n) = 26

note: combination of Blacks Harbour, Campobello, Grand Manan, & St. George (too few responses individually)

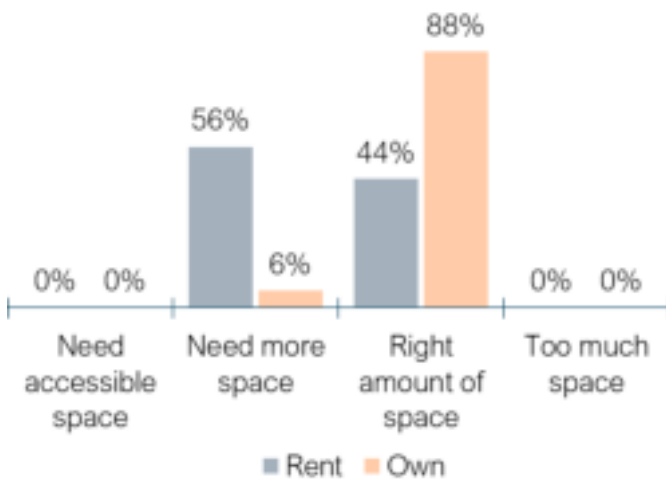
Does your housing meet your needs?



Do you spend over 30% of income on shelter?



Does your living space match your need?



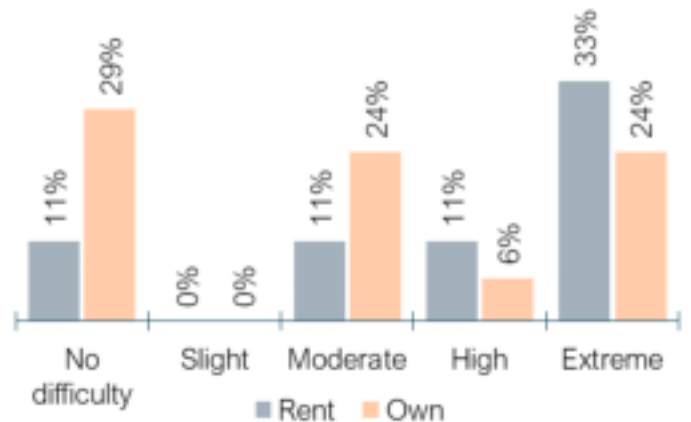
Your home's level of condition / maintenance?



Availability of Rental Housing?



Difficulty finding housing that meets needs?





Town of St. Stephen

St. Stephen is the largest municipality in Charlotte County. It is home to Canada's oldest candy company, the Ganong Bros Ltd, which has been in operation since 1873. The company has been an integral part of the town's economy and culture. The town is located on the St. Croix River and is connected to Calais, Maine and United States by three border crossings.

St. Stephen is also considered a quasi-government town with the RCMP, a provincial office, Canada Immigration, Service Canada, Service New Brunswick and so on. There is the smallest university in the country, St. Stephen's University, a hospital providing 24/7 emergency services, and the Peskotomuhkati (Passamaquoddy) First Nation who have lived in the SWNB region (and portions of Maine) for at least 10,000 years.

Key Community Findings

- The total St. Stephen population noticeably declined between 2011 and 2016 (8%), but marginally rebounded with 2% growth over 2016 and 2021. At present, the largest age cohort is made up of mature adults aged 45 to 64 (28%), followed by seniors aged 65+ (26%). As of 2021, St. Stephen' median age is 48.0.
- Limited 2021 data demonstrates a 4% increase in the total number of households since 2016. The average household size is 2.1. As of 2016, renters made up 36% of households, while 64% were homeowners.
- As of 2021, single person households are the most common household size at 38%, followed by two-person households at 33%. Single person / roommate households were also the most common household type (39%) in 2016, followed by couples without child(ren) (24%).
- Single-detached homes have made up the majority of dwellings for the past 15 years. As of 2021, this dwelling type made up 62% of the total reported inventory, followed by apartments (28%).

- The median before-tax household income for St. Stephen was \$47,488 in 2015, lower than the aggregate of other SWNB municipalities and the province. Homeowners earned a median income of \$62,189 and renters earned \$27,787.
- St. Stephen' participation and employment rates were marginally lower than the province and the aggregate of SWNB municipalities in 2016. Its 2016 unemployment rate of 16.7% was higher than both other geographies.
- The landlord survey in St. Stephen received a 43% response rate of landlords, or a 61% response rate of units. These responses indicate an average rent of \$788 with a 2.5% vacancy rate.
- The number of homes sold in St. Stephen in 2021 was 213, an increase from the 157 homes in 2020.
- Months of inventory indicates the number of active properties on the market and pending sales. If inventory is decreasing, as it is in St. Stephen, there is pressure for home prices to increase. In 2021 St. Stephen had an inventory of 3.4, in 2020 inventory was 6.7. This decrease in inventory indicates pressure on the market.
- Median sales have increased 91% from 2016 to 2021, and 25% from 2020 to 2021 in St. Stephen. The average days on the market has also been falling, with 66 days being the average in 2021.
- Overall, 11% of St. Stephen households were in Core Housing Need in 2016, while 7% of households were in Extreme Core Housing Need (more than 50% of income to pay median rent).
- The cost of the median home in St. Stephen has been rising. In 2021, the median household and the median couple household were able to afford the median home in St. Stephen. The median lone parent household and the median single /roommate household were unable to..
- In 2021, 28% of the renter households in St. Stephen could afford the average rental unit; 30% of renters can afford the average home price in St. Stephen.

"I have had to move to cities to find housing for me and my children because there is so little offered here in St. Stephen area. What little apartments that are available are overpriced and run down and full of mold. Unsafe living conditions. Usually only 1-2 bedrooms available only also."

"Lack of affordable apartments and I feel lucky to have one, but rents were going up each year and no improvements to the building."

"Landlords charge too much money for housing they do not put any money back in to."

- Projections for St. Stephen indicate the population is anticipated to increase slightly (2%) from 4,510 in 2021 to 4,595 in 2026. This anticipated increase in population results in an increase in the number of households in St. Stephen. There were 2,075 households in St. Stephen in 2021, in 2026 there is anticipated to be 2,140.

- The residential survey for St. Stephen found 43% of renters and 88% of owners felt that their current housing meets their needs. The availability of rental housing St. Stephen was viewed to be very low for both rentals and owners (81% and 75% respectively).
- Lived experience commentary from the resident survey spoke of affordability, unit maintenance, and availability as primary issues for St. Stephen housing.

General Data Summary

HISTORICAL POPULATION

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Population	4,780	4,815	4,415	4,510
% Youth (< 15)	18% [850]	17% [820]	16% [725]	15% [680]
% Young Adult (15 to 24)	13% [630]	12% [580]	11% [480]	10% [460]
% Middle Adult (25 to 44)	26% [1,245]	25% [1,180]	22% [965]	21% [945]
% Mature Adult (45 to 64)	24% [1,160]	28% [1,355]	29% [1,280]	28% [1,265]
% Senior (65+)	19% [900]	19% [905]	22% [975]	26% [1,160]
% Change (Last Census)	n/a	+ 1%	- 8%	+ 2%
Median Age	40.1	42.9	45.8	48.0

HISTORICAL HOUSEHOLDS

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Households	2,040	2,150	1,990	2,075
% Young Adult (< 25)	4% [90]	4% [95]	4% [80]	n/a
% Middle Adult (25 to 44)	33% [680]	28% [610]	26% [525]	n/a
% Mature Adult (45 to 64)	33% [675]	40% [870]	39% [780]	n/a
% Senior (65+)	29% [595]	27% [580]	31% [610]	n/a
% Change (Last Census)	n/a	+ 5%	- 7%	+ 4%
Average Household Size	2.3	2.2	2.1	2.1
Renter / Owner Share	34% / 66%	37% / 63%	36% / 64%	n/a

LABOUR FORCE

Source: Statistics Canada Census Profile

	2006	2011	2016	2021
Total Labour Force (15+)	3,835	3,905	3,545	n/a
Participation Rate	58.5%	55.8%	57.5%	n/a
Unemployment Rate	13.4%	10.8%	16.7%	n/a
Household (HH) Income	\$36,739	\$35,675	\$47,488	n/a
Owner HH Income	\$48,901	n/a	\$62,189	n/a
Renter HH Income	\$21,550	n/a	\$27,787	n/a

DWELLING CHARACTERISTICS

Source: Statistics Canada Census Profile

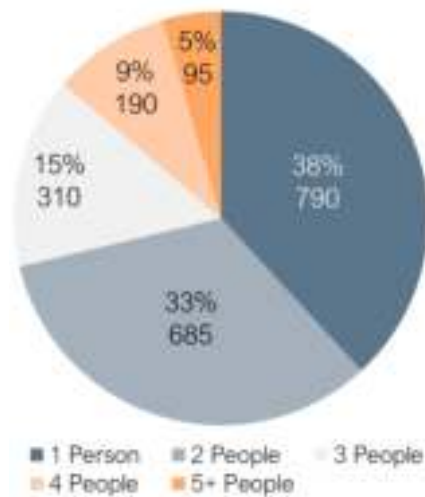
	2006	2011	2016	2021
Total Dwellings	2,187	2,256	2,206	2,278
Permanently Occupied	2,020	2,150	2,000	2,075
% Single-detached	66%	64%	64%	62%

Data Breakdown

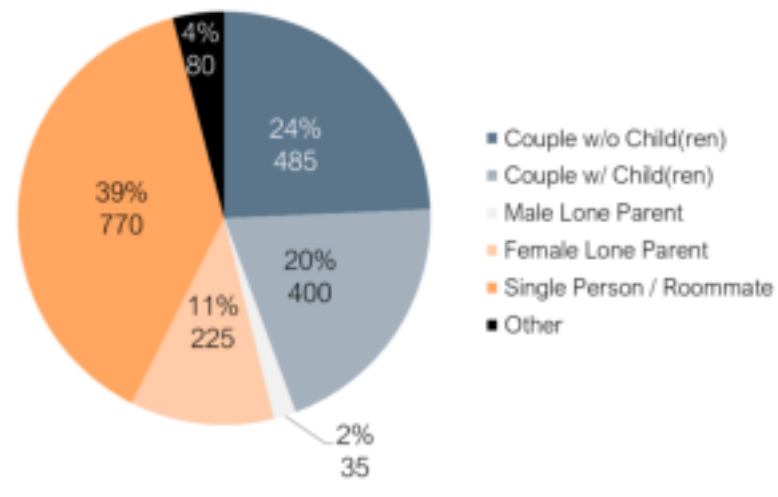
HOUSEHOLDS

Source: Statistics Canada Census Profile

By Household Size, 2021



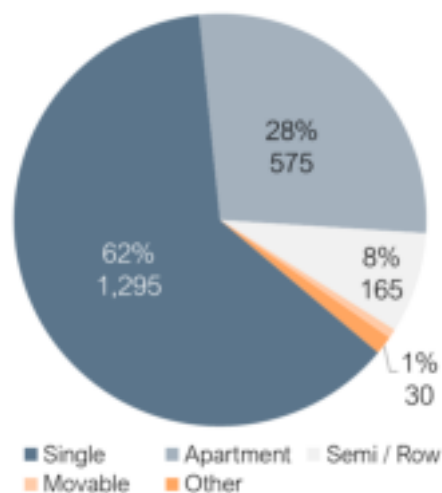
By Household Type, 2016



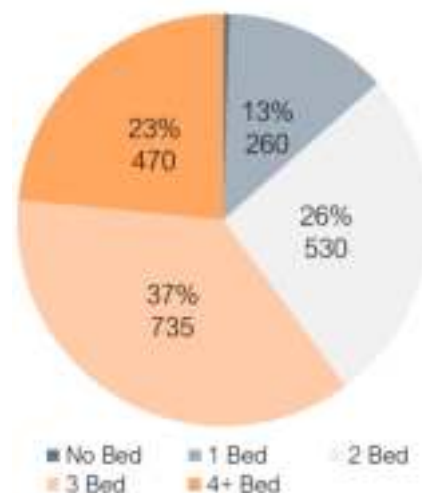
DWELLINGS

Source: Statistics Canada Census Profile

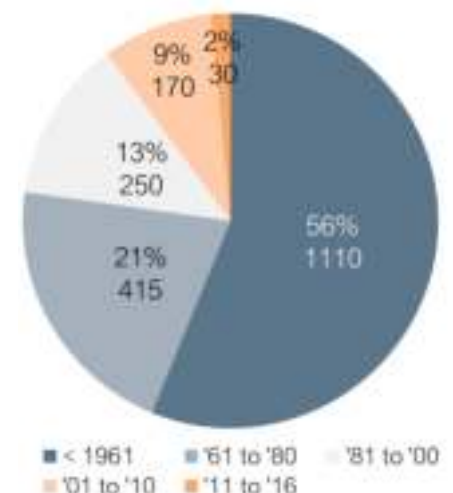
By Structural Type, 2021



By Bedroom Size, 2016



By Dwelling Age, 2016



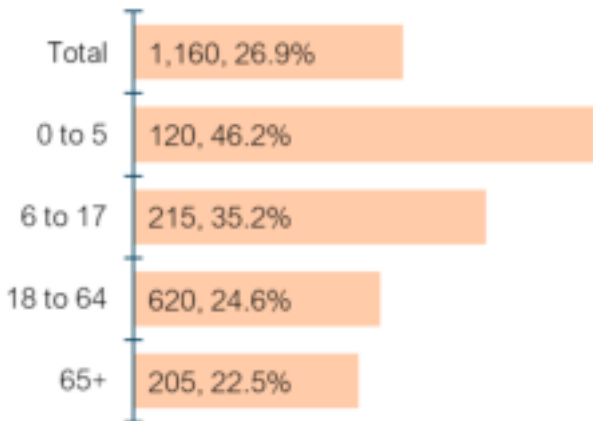
Median HH Income by Tenure, 2015



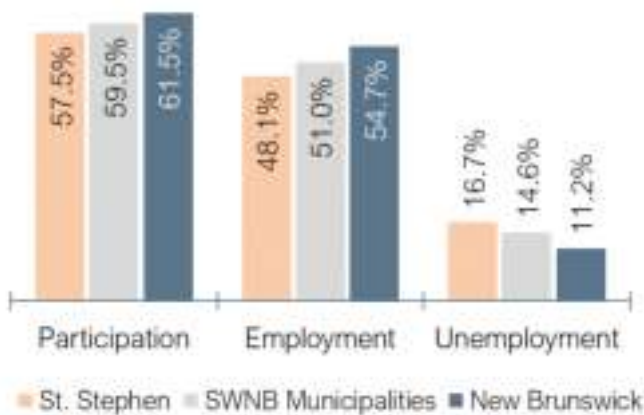
Median HH Income by Household Type, 2015



Persons below Low Income Measure (LIM-AT)



Labour Statistics by Location, 2016



Major Industries of Employment, 2016



Housing Market

RENTAL HOUSING

Source: Landlord Survey (n = 54 of 92 properties)

Response Rates

	# Units Surveyed	# Units Responded	% Units Responded	% Properties Responded	% Landlords Responded
SWNB Municipalities ^a	902	525	58%	51%	38%
<i>St. Stephen</i> ^a	601	365	61%	59%	43%

Rents & Vacancy

	Minimum	Average	Maximum	% Vacancy
SWNB Municipalities ^a	\$370	\$777	\$2,000	2.7%
<i>St. Stephen</i> ^a	\$400	\$788	\$2,000	2.5%

Average Rent by Unit Type

	All Units	0 Bedroom	1 Bedroom	2 Bedroom	3+ Bedroom
SWNB Municipalities ^a	\$777	\$642	\$682	\$813	\$894
<i>St. Stephen</i> ^a	\$788	\$514	\$731	\$808	\$891

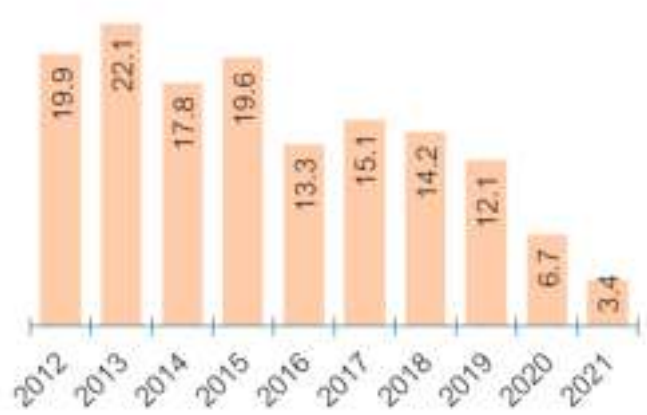
Included Appliances / Utilities & Pet Allowance

	Appliances Incl.		Utilities Incl.		Pets Allowed	
	Dish-washer	Washer / Dryer	Yes	Partial	Yes	Depends
SWNB Municipalities ^a	42%	23%	13%	45%	27%	25%
<i>St. Stephen</i> ^a	50%	28%	10%	47%	26%	24%

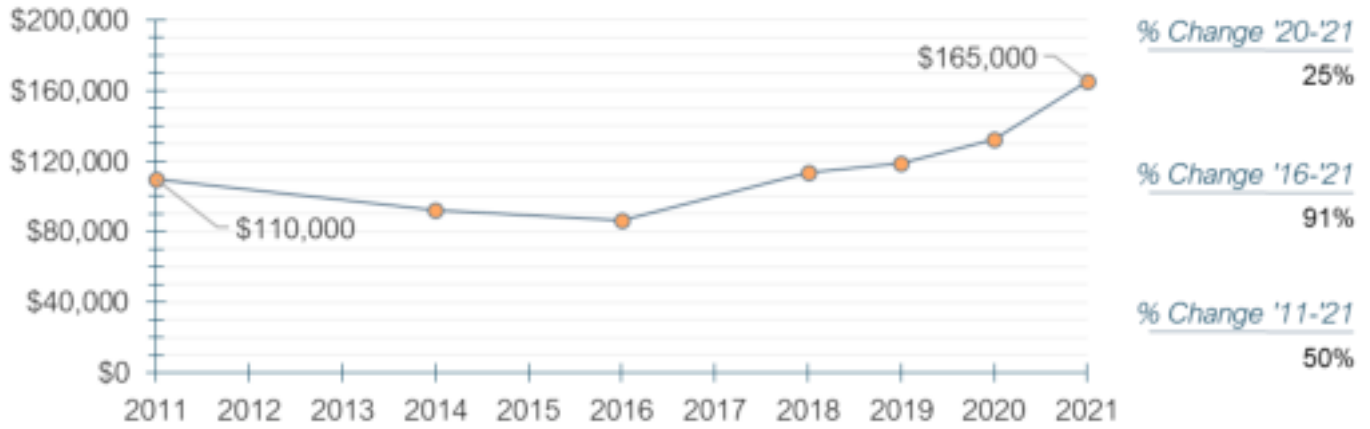
Total Sales (December Y2D)



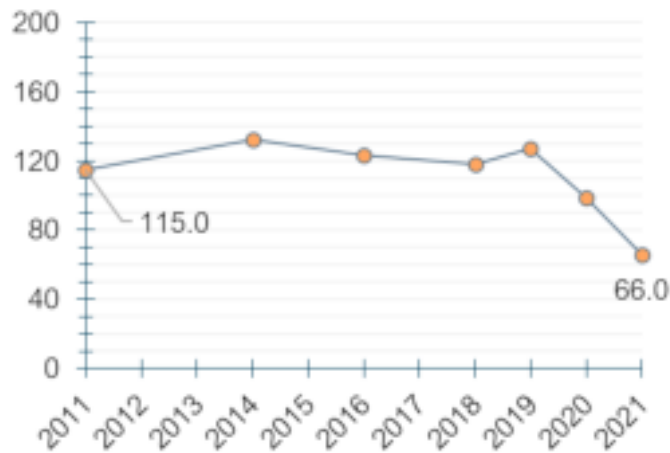
Months of Inventory (December Y2D)



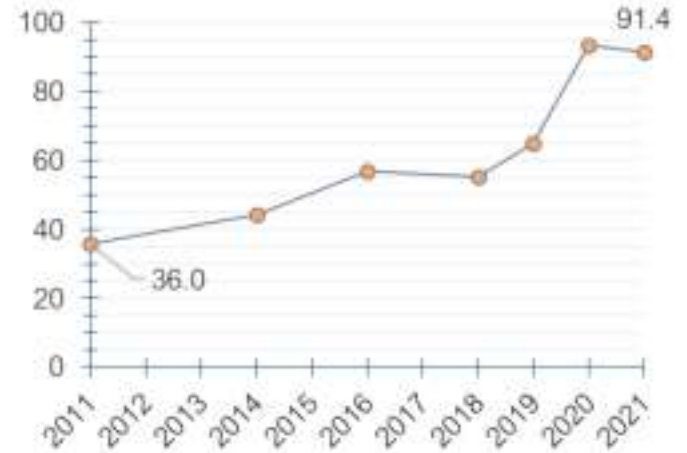
Median Sale Price (December Y2D)



Median Days on Market (December Y2D)



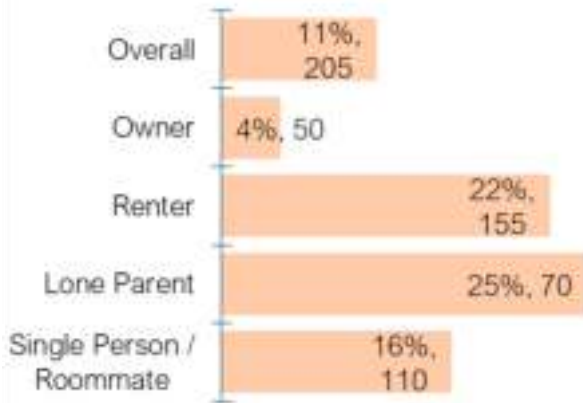
Sales to New Listings Ratio (December Y2D)



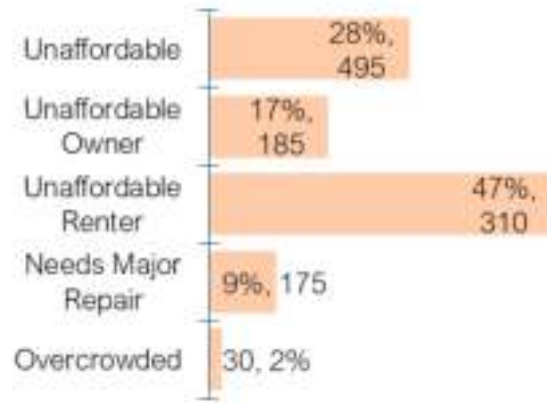
Housing Hardship

Source: Statistics Canada Data Tables

Households (%) in Core Housing Need, 2016



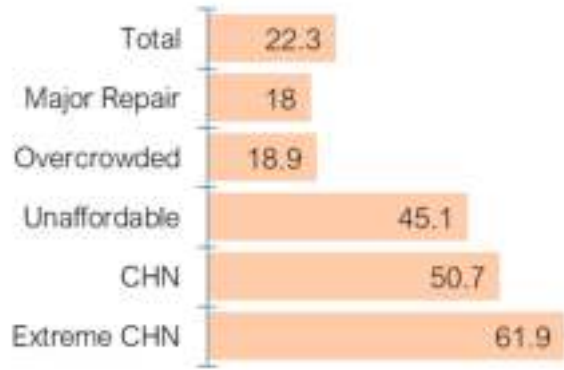
Households (%) in Housing Hardship, 2016



Households (%) in Extreme CHN, 2016



Average STIR by Housing Hardship, 2016

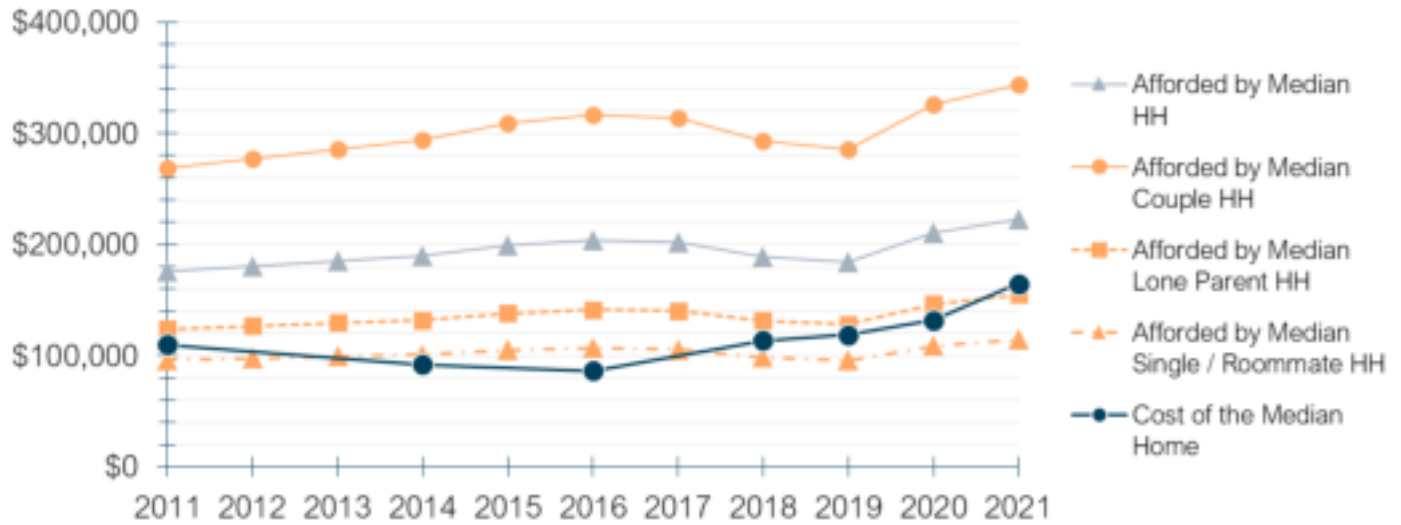


Affordability

HOMEOWNERSHIP

Source: Statistics Canada Data Tables, MLS®, CMHC, Bank of Canada

Median Affordable Purchase Price by Household (HH) & Median Sale Price

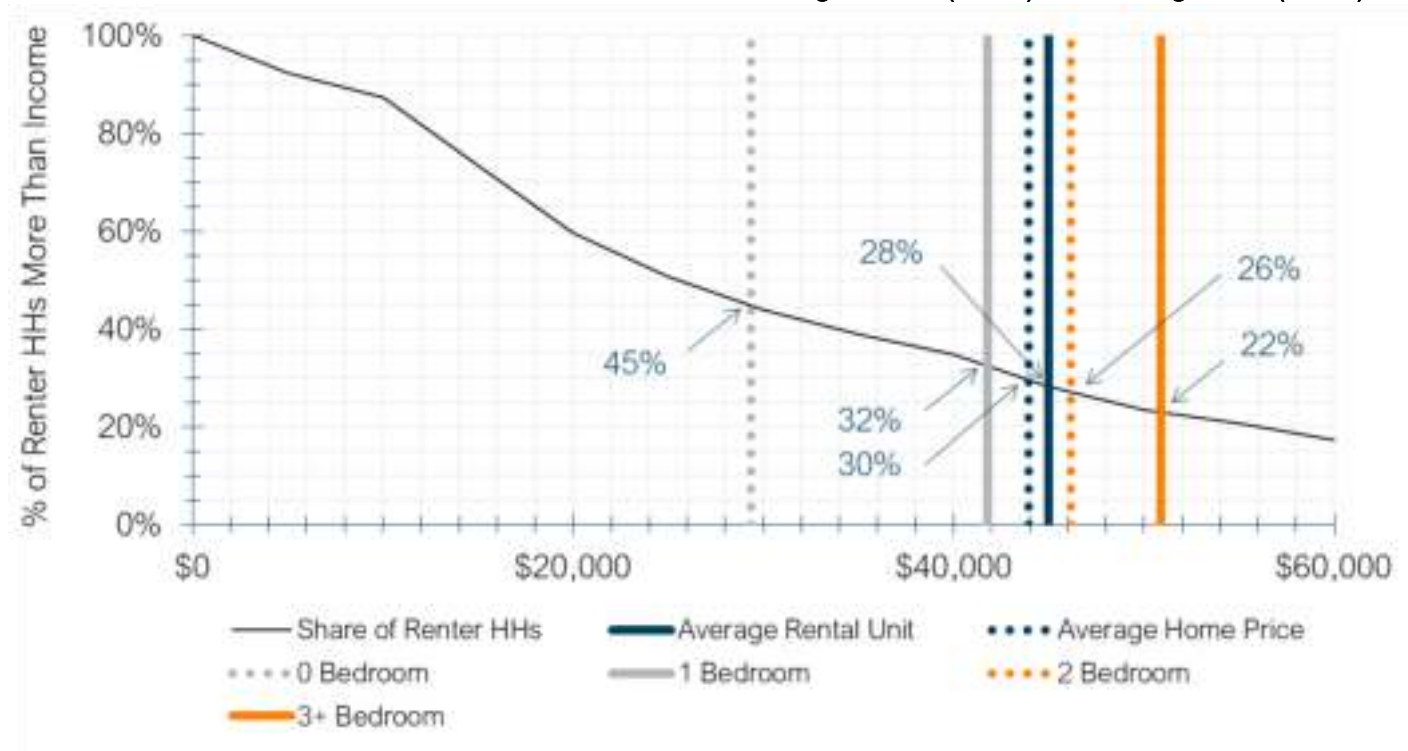


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RENTERS / FIRST-TIME HOME BUYERS

Source: Statistics Canada 2016, Bank of Canada, Landlord Survey, MLS®

Percent of Renter HHs w/ Incomes Needed to Afford Average Rents (2022) & Housing Price (2021)



The above chart illustrates what income level might be needed to afford the most recent cost to rent the average local unit type and purchase the average local home (represented by the vertical lines). These incomes are superimposed on the downward sloping line that represents the percentage of renter households earning a given income. The intent is to demonstrate what percentage of renters could reasonably afford to rent and purchase their first home. The chart is not meant to be a 100% accurate representation (note, the renter share is only available as of the 2016 Census), but rather a visualization of current housing affordability / attainability. Assumption details are found in **Appendix D**.

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This study projects the future population and households of the SNBSC’s municipalities. Population projections use the “Cohort Survival” method, which anticipates growth by 5-year age population cohorts. The model considers the influence of births, deaths, and migration on local population, and what that might mean for the future age distribution of local communities and how it impacts future household totals. Note that population data is as recent as the 2021 Census, while household data comes from 2016. Greater detail about the method is available in **Appendix C**.

ANTICIPATED POPULATION

Source: derived from Statistics Canada

	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	4,510	4,595	2%	4,640	1%
% Youth (< 15)	15% [680]	13% [605]	-11%	12% [555]	-8%
% Young Adult (15 to 24)	10% [460]	10% [460]	0%	10% [445]	-3%
% Middle Adult (25 to 44)	21% [945]	21% [975]	3%	22% [1,000]	3%
% Mature Adult (45 to 64)	28% [1,265]	26% [1,175]	-7%	23% [1,050]	-11%
% Senior (65+)	26% [1,160]	30% [1,375]	19%	34% [1,590]	16%
Median Age	48.0	50.8		52.5	

ANTICIPATED HOUSEHOLDS

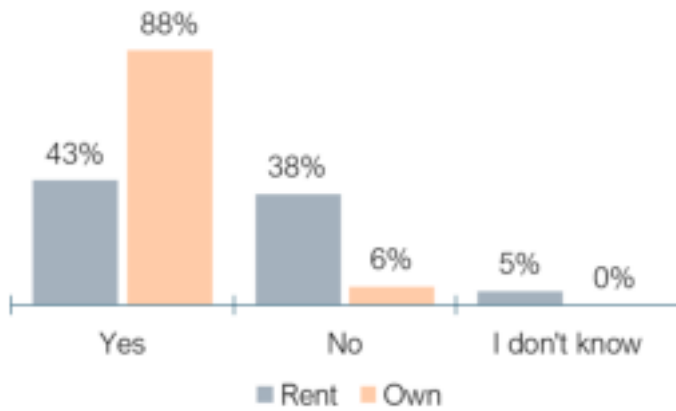
Source: derived from Statistics Canada

	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	2,075	2,140	3%	2,165	1%
% Young Adult (15 to 24)	4% [75]	4% [75]	0%	3% [75]	0%
% Middle Adult (25 to 44)	25% [515]	24% [515]	0%	24% [510]	-1%
% Mature Adult (45 to 64)	37% [765]	33% [710]	-7%	29% [630]	-11%
% Senior (65+)	34% [715]	39% [840]	17%	44% [950]	13%

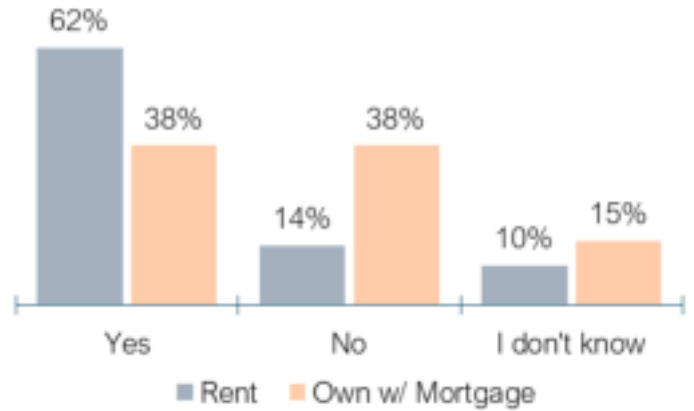
2022 Resident Survey

Sample (n) = 37

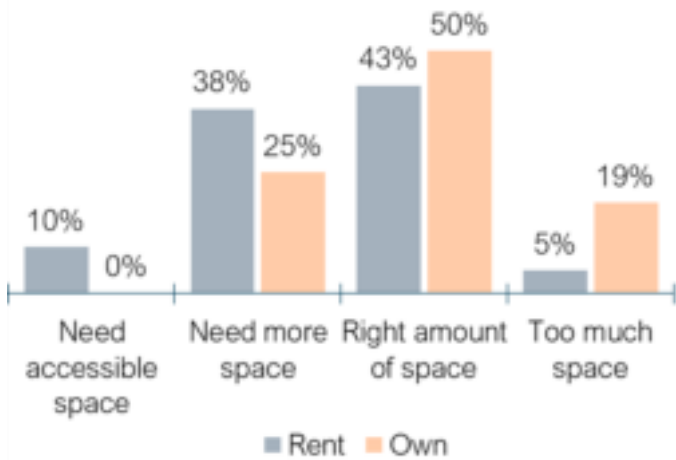
Does your housing meet your needs?



Do you spend over 30% of income on shelter?



Does your living space match your need?



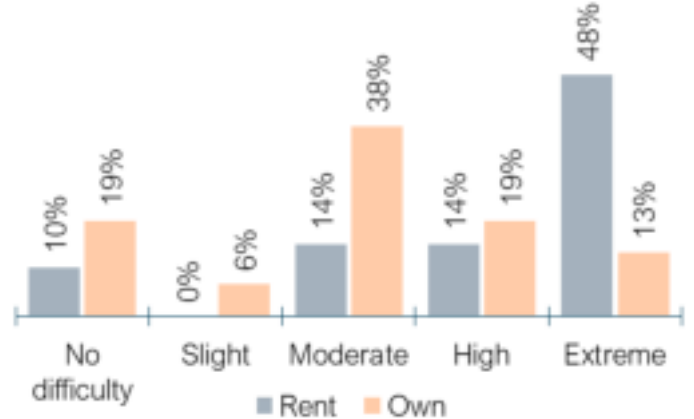
Your home's level of condition / maintenance?



Availability of Rental Housing?



Difficulty finding housing that meets needs?



10 POTENTIAL HOUSING DEMAND

Any predictions of future conditions are inherently imperfect because it is impossible to know what environmental, social, political, and economic contexts will exist even one year from now – the COVID-19 pandemic is a textbook example of how population trends and housing conditions can rapidly change. Predictions of housing demand must rely on available data (sometimes outdated), with several assumptions embedded into calculations. In other words, readers should interpret results with a grain of salt. This emphasizes the importance of regularly occurring updates to this housing study.

The following work uses a similar approach as was used in the original 2020 Housing Study, with some modifications explained throughout the text. Notably, predicted housing demand is for both rental and owned units, and employment growth is not used. In addition, demand forecasts use results from household projections, but adjusts household totals upwards to reflect the actual total dwellings reported by Statistics Canada for each community (see the **Dwelling Characteristics** table in the **Key Community Findings** section of any of the researched municipalities).

First, we use landlord survey vacancy results to estimate how many units could be required to bring local markets to within a healthy vacancy range, which is widely considered to be within 3% to 5%. For those markets whose samples reported vacancy below 3% (Harvey, St. George, and St. Stephen), we calculated how many would be needed at each end of the range to satisfy a healthy market. For those above 3% or in excess of the 5% upper limit, we performed no calculations. The assumption is that these municipalities have already satisfied or have the flexibility to satisfy demand in a way that limits impacts to renters (e.g. prices do not rapidly escalate).

Forecasts of required units needed to bring local rental markets within a healthy vacancy range (3% to 5%)

Municipality	% Renter HHs (2016)	Est. Rental Homes (2021)	Vacancy Rate	Vacant Units	Req'd Vacant Units
Blacks Harbour	26%	109	9.1%	1	-
Campobello*	8%	49	-	0	-
Grand Manan*	16%	225	-	0	-
Harvey	37%	65	0.0%	0	2 - 3
McAdam**	13%	78	20.0%	11	-
Saint Andrews	27%	296	4.0%	2	-
St. George	26%	195	1.4%	1	6 - 10
St. Stephen	36%	820	2.5%	9	25 - 43

* No landlord information was available for Campobello and no landlord's responded for Grand Manan, resulting in no vacancy information.

Second, we apply household projections to determine what the demand for rental and owned housing may be by 2026 (the next Census period). For simplicity, historical renter to owner ratios were applied to 2021 Census data (tenure data had not yet been released when this report was produced) to estimate how many of each might exist at present. From there, the overall projected household growth rate was applied to each household tenure to determine how many households there could be in five years.

Note that the growth rate assumes there is a continuation of the status quo. Environmental, social, political, and economic conditions will remain the same over the projection period – indicators like vacancy are assumed to be the same, hence why estimating the required total vacant units is a separate calculation. Readers of the original

report will notice that this iteration does not include housing demand related to employment growth. This is to avoid potential double counting, since household and employment growth are not mutually exclusive.

Forecasts of potential future (2026) housing demand by renter and owner households

Municipality	Est. Rental Homes (2021)	Est. Owned Homes (2021)	Potential 5-yr HH Growth	Future Rental Homes (2026)	Future Owned Homes (2026)
Blacks Harbour	109	312	-5%	104	296
Campobello	49	563	6%	52	597
Grand Manan	225	1,183	6%	239	1,254
Harvey	65	111	12%	73	124
McAdam	78	522	3%	80	538
Saint Andrews	296	800	22%	361	976
St. George	195	556	9%	213	606
St. Stephen	820	1,458	3%	845	1,502

Third, we add the results of the previous two tables together to forecast the total units required to satisfy demand over the next five years, also split up by tenure. At this juncture, it is important to note again that calculations are meant to be a simplification of what would normally be an incredibly complex calculation. For instance, we do not have readily available information that would suggest how many new owned units would be necessary to dampen or reverse the recent, rapid real estate appreciation that has pushed ownership further out of reach for many.

Forecasts of total, rental, and owned units

Municipality	Req'd New Rentals	Req'd Vacant Units	Total Req'd New Rentals	Req'd New Owned	Total Req'd Units ('21-'26)
Blacks Harbour	-5	-	-5	-16	-21
Campobello	3	-	3	34	37
Grand Manan	14	-	14	71	85
Harvey	8	2 - 3	10 - 11	13	23 - 24
McAdam	2	-	2	16	18
Saint Andrews	65	-	65	176	241
St. George	18	6 - 10	24 - 28	50	74 - 78
St. Stephen	25	25 - 43	50 - 68	44	94 - 112

Lastly, to capture the number of households that already live in a municipality but would like to improve their housing situation, we use 2016 Core Housing Need totals by tenure to estimate an upper limit of how many units could be needed. This final approach assumes that all households in need would move to a new unit and that movement within the existing inventory will not occur – hence why it is an upper limit. It also applies a modified Core Housing Need total, which removes total households experiencing “Extreme” Core Housing Need (spending more than 50% of income on shelter). We assume these households would benefit most greatly from non-market interventions like rent-geared-to-income units.

Forecasts of required units if municipalities wish to address historical rates of Core Housing Need

Municipality	Renter HHs in CHN (2016)	Owner HHs in CHN (2016)	Adj. Req'd Rental Units	Adj. Req'd Owned Units	Total Adj. Req'd Units ('21-'26)
Blacks Harbour	15	15	10	-1	9
Campobello	15	10	18	44	62
Grand Manan	35	40	49	111	160
Harvey	10	10	20 - 21	23	43 - 44
McAdam	40	30	42	46	88
Saint Andrews	35	25	100	201	301
St. George	40	25	64 - 68	75	139 - 143
St. Stephen	55	5	105 - 123	49	154 - 172

11 GAPS & LIMITATIONS

STUDY SCOPE

This study focusses solely on SWNB's municipalities. While it is possible to develop rental options outside of municipalities (some rentals already do exist), there are practical limits to rental growth. For instance, the provision of infrastructure, like sewer and water, for multi-unit buildings is infeasible in rural settings (appropriate septic systems are incredibly expensive), thus limiting development to municipally serviced areas. The rural context can usually only accommodate low density dwellings (i.e. single-detached homes), with some flexibility for accessory apartments / garden suites if site conditions, septic, and well capacity are sufficient.

Areas with municipal services includes most of Blacks Harbour, McAdam, Saint Andrews, St. George, and St. Stephen. Harvey has limited municipal sewage which could be expanded. Grand Manan, Campobello, and all LSD's in the region do not have any municipal services. While it may be possible to develop additional rental options in these communities, it is not foreseeable because:

- it is far more cost effective to develop where municipal infrastructure exists;
- developing housing in rural areas takes land away from resource uses, such as agriculture and forestry, that require larger, undeveloped properties;
- developments like conservation subdivisions, using sustainable community design with open space and communal septic system requirements are a best practice for housing development in rural areas.

SURVEY WORK

Landlord survey work is directly dependent on the availability and willingness of local stakeholders to respond to specific questions about their properties. Some may not wish to share this information – which is a reasonable response, especially in a time of increasing concerns for privacy. Although some chose not to respond, the greatest limitation was availability. For instance, Campobello presented significant challenges for data collection because no landlords that offered long-term tenancy rentals could be identified (this is why Campobello is not included in survey results). Grand Manan was also particularly difficult – not because landlords did not exist, but because most of the telephone numbers available to the SNBSC and surveyors were no longer in service.

Resident survey work will never duplicate the Census collection process due mainly to staffing capacity and budgetary restrictions. Consequently, participation can rarely be void of bias. In this case, a housing study is generally more likely to attract responses from people who experience housing need or are aware of someone else who is. Furthermore, resident surveys were distributed in a way that was completely voluntary.

12 ACRONYMS and DEFINITIONS

ACRONYMS

%Δ	Percent Change
CHN:	Core Housing Need
CMHC:	Canadian Mortgage & Housing Corporation
ECHN:	Extreme Core Housing Need
HH:	Household
LIM-AT:	Low Income Measure After-Tax
LSD:	Local Service District (unincorporated areas)
NB:	New Brunswick
STIR:	Shelter-Cost-to-Income-Ratio
SNBSC:	Southwest New Brunswick Service Commission
SWNB:	Southwest New Brunswick
Y2D:	Year to date
YoY:	Year over year

DEFINITIONS

“**Median Days on Market**” means how many days the typical real estate listing has been made available on the market for purchase before a seller has accepted an offer;

“**bedrooms**” refer to rooms in a private dwelling that are designed mainly for sleeping purposes even if they are now used for other purposes, such as guest rooms and television rooms. Also included are rooms used as bedrooms now, even if they were not originally built as bedrooms, such as bedrooms in a finished basement. Bedrooms exclude rooms designed for another use during the day such as dining rooms and living rooms even if they may be used for sleeping purposes at night. By definition, one-room private dwellings such as bachelor or studio apartments have zero bedrooms;

“**census**” means a census of population undertaken under the *Statistics Act* (Canada);

“**census division (CD)**” means the grouping of neighbouring municipalities, joined together for the purposes of regional planning and managing common services (e.g. Charlotte County and York County);

“**census subdivision (CSD)**” is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes;

“**child**” refers to any unmarried (never married or divorced) individual, regardless of age, who lives with his or her parent(s) and has no children in the same household;

“**components of demographic growth**” refers to any of the classes of events generating population movement variations. Births, deaths, migration, marriages, divorces, and new widowhoods are the components responsible for the variations since they alter either the total population or the age, sex, and marital status distribution of the population.:

“emigrant” refers to a Canadian citizen or immigrant who has left Canada to establish a permanent residence in another country.

“immigrant” refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities;

“interprovincial migration” refers to movement from one province or territory to another involving a permanent change in residence. A person who takes up residence in another province or territory is an out-migrant with reference to the province or territory of origin and an in-migrant with reference to the province or territory of destination;

“intraprovincial migration” refers to movement from one region to another within the same province or territory involving a permanent change of residence. A person who takes up residence in another region is an out-migrant with reference to the region of origin and an in-migrant with reference to the region of destination;

“non-permanent residents” refers to persons who are lawfully in Canada on a temporary basis under the authority of a temporary resident permit, along with members of their family living with them. Non-permanent residents include foreign workers, foreign students, the humanitarian population and other temporary residents;

“core housing need” is when 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 meets all three housing standards;

“adequate housing” means that, according to the residents within the dwelling, no major repairs are required for proper use and enjoyment of said dwelling (also known as **“need for major repair”**);

“affordable housing” means that household shelter costs equate to less than 30% of total before-tax household income;

“suitable housing” means that a dwelling has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements (also known as **“overcrowding”**);

“dwelling” is defined as a set of living quarters;

“employment rate” means, for a particular group (age, sex, marital status, geographic area, etc.), the number of employed persons in that group, expressed as a percentage of the total population in that group;

“extreme core housing need” has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

“household” refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad;

“owner household” refers to a private household where some member of the household owns the dwelling, even if it is still being paid for;

“renter household” refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid;

“household maintainer” refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may

contribute to the payments, more than one person in the household may be identified as a household maintainer. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer;

“**household size**” refers to the number of persons in a private household;

“**household type**” refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family;

“**labour force**” refers to persons who, during the week of Sunday, May 1 to Saturday, May 7, 2016, were either employed or unemployed;

“**low-income measure, after tax,**” refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases;

“**months of inventory**” is the relationship of sales pace to the number of properties currently on the market if no additional homes were added to the supply. It is calculated by determining the number of homes sold per month and dividing by the total number of properties for sale on the last day of the month;

“**NAICS**” means the North American Industry Classification System (NAICS) Canada 2012, published by Statistics Canada;

“**NAICS industry**” means an industry established by the NAICS;

“**participation rate**” means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

“**primary rental market**” means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

“**Rental Market Survey**” refers the collection of data samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market;

“**sales to new listings ratio**” means the how many sales occurred in a given time period over the number of new listings occurring the same time period;

“**secondary rental market**” means a market for rental housing units that were not purpose-built as rental housing;

“**shelter cost**” refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services;

“**shelter-cost-to-income-ratio (STIR)**” refers to the proportion of average total income of household which is spent on shelter costs.

“**dwelling type**” means the structural characteristics or dwelling configuration of a housing unit, such as, but not limited to, the housing unit being a single-detached house, a semi-detached house, a row house, an apartment in a duplex or in a building that has a certain number of storeys, or a mobile home;

“single-detached house” means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house;

“semi-detached house” means one of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides;

“row house” means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses;

“duplex” (also known as apartment or flat in a duplex) means one of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings;

“apartment in a building that has five or more storeys ” means a dwelling unit in a high-rise apartment building which has five or more storeys;

“apartment in a building that has fewer than five storeys” means a dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys;

“mobile home” means a single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt;

“tenure” refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling;

“unemployment rate” means, for a particular group (age, sex, marital status, geographic area, etc.), the unemployed in that group, expressed as a percentage of the labour force in that group;

“vacancy” means a unit that, at the time of the CMHC Rental Market Survey, it is physically unoccupied and available for immediate rental.

APPENDIX A: RESIDENT SURVEY QUESTIONS

Southwest New Brunswick Municipal Housing Survey

Turner Drake & Partners LTD on behalf of the Southwest New Brunswick Service Commission (SNBSC) is conducting a study on housing needs in the municipalities of Blacks Harbour, Campobello, Grand Manan, Harvey, McAdam, Saint Andrews, St. George, and St. Stephen. We are in the process of collecting information as an update to SNBSC’s 2020 Municipal Housing Study (<http://swnb-housing.ca/>).

Your participation in the following survey is completely voluntary but participating will help us better understand the housing needs in our municipalities and analysis of responses will be shared with municipal decision makers, people who build housing, and granting agencies. Questions about expenses help to determine how affordable housing is in our region but are completely voluntary and can be left blank, as can any question you do not feel comfortable answering. Please fill out the survey online at:

<http://swnb-housing.ca/index.php/resident-survey/>

If you cannot fill the survey out online, this paper copy can be returned to **33 Wall St., St. Stephen** or your local municipal office. Any questions can be directed to the project manager at alexander.gopen@snbsc.ca or 506-466-3450. Your participation is greatly appreciated.

Confidentiality: Your responses are voluntary and will be confidential unless contact information is left for follow up. Responses will not be identified by individual. All responses will be compiled together and analyzed as a group.

1. **What municipality do you live in?**
 - A. Village of Blacks Harbour
 - B. Campobello Island
 - C. Village of Grand Manan
 - D. Village of Harvey
 - E. Village of McAdam
 - F. Town of Saint Andrews
 - G. Town of St. George
 - H. Town of St. Stephen
 - I. I live outside of these municipalities

2. **Do you rent or own your housing?**
 - A. I rent
 - B. I own my house outright
 - C. I own my house and pay a mortgage

3. Do you share housing costs with anyone else? (i.e. utilities, groceries)

Yes No

4. What type of housing do you live in?



Single-detached



Purpose built apartment



Duplex / Semi-detached



Mixed-use apartment



Townhouse / Rowhouse



Accessory dwelling unit (i.e: basement suite)



Mobile / Mini-home

H. Other

5. How many people live with you in your unit?

I live alone 1 2 3 4+

6. Is your housing matched to suit your space needs?

A. Right amount of space

B. Need barrier free/accessible space

C. Need more space

D. Too much living space

7. How would you describe your household?

A. Live alone

B. Live with a roommate

C. Couple without children

D. Couple with children

- E. Single parent
- F. Multigenerational family

8. Does anyone in your household have any accessibility or mobility issues?

Yes No

9. Approximately how much do you spend each month on housing costs? Including rent, mortgage payments, condominium fees, and utilities (heat, water, electricity). You may round to the nearest \$50.

10. Does your rent include utilities?

Yes No Some (e.g. just hot water) I don't rent

11. How much does your household spend on utilities per month? (skip if you do not pay for utilities)

12. Approximately how much does your household spend on transportation each month? Includes gas, car maintenance, insurance, public transit, bicycle maintenance, etc.

13. Which of the following describes your total before-tax household income last year?

- | | |
|---------------------------|---------------------------|
| A. Less than \$19,999 | G. \$120,000 to \$139,999 |
| B. \$20,000 to \$39,999 | H. \$140,000 to \$159,999 |
| C. \$40,000 to \$59,999 | I. \$160,000 or more |
| D. \$60,000 to \$79,999 | J. Prefer not to say |
| E. \$80,000 to \$99,999 | |
| F. \$100,000 to \$119,999 | |

14. Are you spending more than 30% of your before-tax income on shelter costs? (Shelter costs are your combined mortgage/rent, property taxes, and utility costs)

Yes No Don't know

15. Do you feel like your shelter costs are affordable?

Extremely unaffordable 1 2 3 4 5 Extremely affordable

16. How well is your housing maintained?

Poorly maintained 1 2 3 4 5 Well maintained

17. Have you ever experienced discrimination in relation to housing?

Yes No Possibly

17. If comfortable, please describe the discrimination you have experienced in relation to housing?

18. How would you rate the availability of rental housing in your community?

Poor 1 2 3 4 5 Good

19. Does your current housing situation meet your needs? If not, why?

Yes No Don't know _____

20. Did your housing situation 2 years ago meet your needs? If not, why?

Yes No Don't know _____

21. Rate the difficulty you have experienced or are experiencing finding housing that matched your needs.

No difficulty 1 2 3 4 5 Extreme difficulty

22. In the next five years do you think any of these will be a problem for you? Check all that apply.

- A. Cost of utilities (electricity, water, internet, heat, etc.)
- B. Cost to repair and maintain my home
- C. Physical ability to maintain my home
- D. Distance to services and amenities (groceries, bank, medical, school, etc.)
- E. Cost of mortgage or rent
- F. Activities of daily living (cooking, cleaning, caring for myself, etc.)
- G. Stability of housing (renovictions, loss of housing to vacation rentals etc.)
- H. Rental unit not being maintained by landlord
- I. Size of living space
- J. Accessibility (e.g stairs and counter height)

23. Do you feel safe in your home / community?

Yes No Don't know

24. Is there anything else we should know about your housing situation or housing in general?

APPENDIX B: RESIDENT SURVEY QUALITATIVE COMMENTS

Survey Question: “Why Does your current housing not meet your needs?”

Key Themes: **Affordability**, **Availability**, **Suitability** and **Maintenance**

“The **cost to purchase** was a lot so trying to manage other rising costs is very difficult. **Maintenance** is also a challenge with rising prices. **Taxes** are extremely high.”

“We need to **rent our house on weekends as a STR** in order to keep costs under 30% of income. We would like to build a smaller home and rent our large home but the cost of building, availability of trades, financing with an existing mortgage and **rentals** during the build are all too **scarce**.”

“**Winter lease only**; otherwise unavailable. Will be living in a tent at campground for the summer.”

“Space is a bit **small**. No other apartments available for **reasonable rate**”

“Would like **more space** including outdoor space.”

“**Affordability**, both rent and cost to heat. Size, parking, and **safety of structure**.”

“Apartment is fine for now but would like a better place in the future but **hard to find**”

“The place is **tiny**, noisy, poorly insulated, **poorly maintained**, and **expensive**.”

“**No garage or workspace**, house is **always freezing** despite high heat costs, no privacy, needs a lot of inside work due to **shoddy renovations**”

“Too **expensive**, **not enough bedrooms**”

“Cost of rent alone **is unaffordable**. I suffer from **chronic illnesses** that make just walk difficult some days. To enter or exit my home I have **5+ stairs** to go up. **Laundry is in the basement** which again is an issue some days. Unfortunately, there are **not many options for housing** and **nothing affordable at this time**.”

“We are **older and finding it hard to climb stairs** to the bedroom and down to basement for laundry”

“It's **too expensive** honestly and constantly scared of losing the little we do have. Plus it's a bit and **old house and extremely hard to heat**.”

“We **cannot afford** to pay to live in a house that is **unsuitable to be lived in**. We cannot even afford groceries and have to depend on a food bank”

“I would like something **newer and not so run down**. There is no **housing that meets this**.”

“Power continually goes out more often as the years go by. The **quality of repairs** and cellular service decrease as costs go up. Road quality is near a disaster. **Houses are limping along with little to no investment.** Primarily **the housing that doesn't meet my needs would be available** contractors that follow rules and regulations and meet standards the mainland takes for granted.”

“It is an **old house that needs major work** and there is no extra money to get the big jobs done.”

“**Need office space** due to shift to working from home.”

“Am living in family summer cottage year round., **expensive** and sometimes **difficult to keep warm.**”

“**Not winterized** - have to stay with others in the winter”

“**Too expensive** and **run down**”

“**Windows are falling** out during the winter. Jack's up our power bill and provides an **unsafe living space**”

“**Not enough space.**”

“**I need more space (bedrooms) for my children.**”

“**Smallish home.** Suitable but space could help.”

“It's **too expensive**, it's not great shape the set up is poorly”

“**Need more space**, 2 bedroom mini home for myself and 2 boys.”

Survey Question: “Is there anything else we should know about your housing situation or housing in general?”

Key Themes: **Affordability**, **Availability**, **Suitability** and **Maintenance**

“**Not enough affordable housing**, new housing units cater to seniors or are high end units.”

“I would love to own a house in St. Andrews but the prices are **extremely unaffordable** and **choices very limited.**”

“There is a massive **lack of housing options for the seasonal worker**, which is the majority of the industry in Saint Andrews. It is challenging for those who want to settle down as well to find **long term affordable housing for singles.**”

“**Property taxes** are way too high and with annual increases are my biggest worry”

“I am not concerned about my housing needs, but am increasingly concerned with the **availability** and **affordability of younger people** in our community. If we cannot properly house young families, our community will fail. Having those who are affluent moving here and paying larger prices for housing risks the future for our children and grandchildren”

“There needs to be better broader planning outside of Saint Andrews. We can't be having shacks and campers on lands they don't own. We need every piece of land accounted for and proper and sensible development of new subdivisions across Charlotte County. We also need to centralize more retail and services to the Route 1 corridor so they can be more easily accessible to more people. Say a new hospital at the 127/1 interchange or a new grocery or chopping plaza there. Something central so that people are not having to rely on services located in the far corner of St. Stephen.”

“Rental housing for students and seasonal summer staff is limited”

“We love our home and our town but would love it if more people felt like they could easily move to our community. We often get asked by friends looking to move to Saint Andrews for help finding housing. It isn't easy for anyone of any income, age or lifestyle.”

“As a single parent, I was fortunate enough 6 years ago to buy a house I could afford as there were no long term rentals. That being said, there were only 2 options I could afford at the time. But I cannot afford the upkeep, so in a couple of years that will be a real problem.”

“Concerns re percentage of homes in the town being converted to vacation rental homes, and lack of availability of homes for younger families and singles / families with middle and lower incomes.”

“Two people with college degrees and professional careers, and we are unable to live comfortably, unable to save money, and unable to purchase a home. Looking to leave the province as soon as possible. Unsatisfactory life here.”

“Very limited options for renting in St. Andrews”

“I feel that I have been extremely lucky with my rental in St Andrews but know many others who have not been so fortunate. I moved to town nearly 5 years ago to work and live at the Algonquin Resort but the staff accommodations are horrific. If I hadn't found my current rental, which was a hand written note on the grocery store bulletin board, I would have had to leave the area”

“As a manager at a local business it is extremely difficult to staff my business without any opportunity for them to find their own living space. As a community we are in need of low rise apartment buildings (for all ages) with flexible rental conditions (ie month to month 6 months rental terms). Or opportunities for local businesses to rent space in town to ensure we can hire the employees required to keep the town moving in the right direction.”

“Saint Andrews housing costs are WAY too expensive when you consider that there is literally no access to most services in this community. If you have to drive a half hour to an hour to access anything at all, housing really should not be so pricey.”

“We are so lucky to live in a house that we could afford to buy, and that we bought just months before the housing market took off. Prior that that, we lived in a very small apartment that was beautiful but really not enough space for us and it was a miracle that we found that at all. The housing crisis is impacting everyone negatively.. without a solution, there will be no staff for restaurants and other businesses to even run. This is already a huge issue. If more affordable (including both low-income and mid-range) options are not created, this community will suffer quickly and dramatically. No young families means numbers will dwindle for the local schools. This means local kids could be looking at having to bus out to other communities out of necessity or to connect with meaningful extracurricular opportunities. It also means that we may not have folks willing or able to staff our local nursing home, emergency services, and essential businesses. There needs to be limits and/or restrictions imposed on short-term and seasonal rentals. There need to be options

for renting and buying that don't force people into compromising financial situations. We went across Canada in 2017 and made it all the way to Tofino. I remember thinking that Tofino was comparable to St. Andrews: size, population, tourist destination, etc. While eating at a local restaurant, one of our servers told us that AirBnB had destroyed the community for workers. Multiple staff from various businesses were having to live in motel rooms all summer long because there wasn't a single room or apartment vacant. If that were St. Andrews, we wouldn't even have motel rooms available as a back up plan. It was a smart move by Kingsbrae to buy the motel on Water Street, but it speaks volumes that they had to go to such lengths to be able to ensure adequate staff numbers. Locals should be able to live comfortably in this town. It is a community, and in my opinion it is the community element that should be protected at all costs. The residents of our town are our greatest asset and resource.”

“I am a single mother of 3 on assistance. I have been on the Nb housing list since my oldest was born, 9 years ago.. with no chance at a nb housing place yet. I am struggling to find a place big enough for all of us and soon will be homeless.” ***a portion of this comment was not included to maintain anonymity***

“Housing in most NB has been difficult. Rentals spaces are near nonexistent, housing prices have reached levels that a 2 working household can't afford unless working high paying jobs. Even the realty market does not have much on the market for sale. This is a real problem for the majority of NB'ers and more so for those in precarious living situations and unstable housing as well as seniors”

“Landlords neglect proper maintenance to ensure safety of the renters. They are prone to neglect doing repairs that are brought to their attention. Safety inspections of rental housings should be done yearly to ensure that mold, unsafe wiring and plumbing issues are pointed out to be fixed before continuing to collect rent. Most people end up living in very unhealthy homes because that's all there is”

“Taxes are outrageous”

“I know of many people who have struggled with the lack of housing choice in our area. New people moving to the area, especially young people, who we need badly. And elderly folk who need housing that suits their abilities.”

“The insecurity of it. I want to own a house so badly but cannot afford it. Instead I end up living in a house where the relationships I'm forced to keep don't feel safe because we cannot afford to leave or live on our own.”

“Landlords charge too much money for housing they do not put any money back in to.”

“There needs to be more new apartment units built in this municipality. Mid range rents.”

“If landlords are able to increase rent for long term tenants, they should have to maintain the property. Broken heaters, lack of proper insulation and siding not complete all contribute to very high power bills.”

“I have had to move to cities to find housing for me and my children because there is so little offered here in St. Stephen area. What little apartments that are available are overpriced and run down and full of Mold. Unsafe living conditions. Usually only 1-2 bedrooms available only also.”

“The community is in a housing crisis. I know of many people who are struggling to find affordable, stable housing”

“While we are not poor, we are on a fixed retirement income. The **availability of suitable affordable housing** is at a shortage and also at a premium price. When rent increases are uncontrolled by government, we are at the mercy of the landlord.”

“**Lack of affordable apartments** and I feel lucky to have one but rents were going up each year and **no improvements to the building.**”

“There **are few affordable rentals available for low-income families.** One man seems to be buying up all of the rentals, and he will end up with a monopoly. Then you have the people down the road who are trying to buy the little park on Milltown Blvd, near Riverside Grocery. I have been told they are already illegally cutting trees in the park to make room for a 2-car garage. My neighbour is working on fighting this, but the Town isn't paying a lot of attention because the people who are doing this have the money to bribe the right people.”

“It's very very hard for me to survive each month, with such a **very high rent** in an apartment that is SUPPOSED to be 2 bedroom, and now it's a one bedroom, **there's mold here**, it's affecting my other health issues, I cannot work due to my health issues. I struggle very badly with as I cannot afford to pay ANY of my bills, cannot afford to keep my car on the road, my medication I need to have every month is high for me, groceries are next to impossible to buy, I have to use the food bank quite often. I'm in a very desperate situation here. My monthly fixed income is \$769 per month and my rent is \$675. How am I to continue surviving on that?”

“We live in an older **mini home that is not air tight** which causes our utilities to be almost if not more expensive than the price of rent some months. We have an electric furnace. There are **hardly ANY rents available** on Grand Manan Island. We desperately need **affordable housing** over here! I feel we are the forgotten island!”

“Many people on Grand Manan do not have drinkable water. The lack of a septic system makes new environmentally friendly apartments unrealistic in addition to the **double taxes on property** that is rented.”

“I have been in abusive relationships before and it's next to impossible to get free because there's **no rents available.** Also in the fall there are many mainland fishermen who come over to help with our **lobster season.** **It's very hard for them to find places to stay.**”

“When my son needed to move out ...**young adult...rental options were nil...he had to buy.** Affordable mortgages are very limited. As a young person with little credit built up, he could not get a mortgage on his own. Very difficult for young people starting out”

“Landlords should not be vilified for having to raise rents to cover their costs. It's not their responsibility to solve the housing crisis. Also too many slum landlords putting up **cheap housing that will be derelict** in a few years. Also too many heritage buildings being torn down. There are plenty of old buildings that should be maintained before new buildings are built. St Stephen is a sad, sad, place. I fear for the future and am glad I am old won't see it.”

“**Rent is way too expensive.** No one should have to decide between food and a roof over their head”

“Cost of overall living expenses are increasing.”

“**The doors don't closes/lock behind you**”

“I was lucky enough to have purchased my home in 2008. Things were more affordable at the time. I feel horrible for anyone who is trying to purchase or buy today. With the influx of wealthy new residents driving up the housing market. It's making **housing unaffordable** for our residents. Throw in whatever **tax hikes** come

with amalgamation and the province driving up **property taxes**. 9.5% for me this year. Things are only going to get worse.”

“**Taxes are extremely high**, that would help immensely having them lowered.”

“**Less Tax** would be helpful eh!”

“There is **no affordable housing available** in our area. Houses are selling for astronomically high prices. **Rents are too high**. Those that are affordable are **not livable**.”

“I live in my mother's cottage. It is **not well winterized** but I'm year-round. I don't pay a steady rent. I had built my self-employment to a level where I might live elsewhere but lost all that with Covid and slow rebuilding my income.”

“We are fortunate to own our own home, but **very difficult for people moving into area for affordable housing**.”

“The cost living very high right now.. hard on the people”

“Increase in low income housing in my area has brought concerns for a decrease in property values.”

“Our housing suits our needs for what we have, but **may become too small** when we continue to grow our family.”

Survey Question: “If you are comfortable, please describe the discrimination you have experienced in relation to housing”

Key Themes: **Pets**, **Children**, **Single Household Income**, **Race/Gender**, **Age**

“Whether you have **pets** or **children**”

“A lot of rentals do not rent to **single income households**, which was an issue in the past. Also having **animals** has causes me to be refused homes before with zero questions about breed, temperament or cleanliness.”

“Having **children** being a **single mother**.”

“**Children**”

“My husband is French Acadian. We have had some **comments about his being foreign renter** even though born and raised in NB”

“If you have **children** specially younger children most places in St. Stephen will turn your around saying it's not suitable for children, also you basically need to rehome your **pets** if you expect to find a place. It's sad”

“**Not native to Canada**.”

“Trying to rent an apartment **as a student**”

“I have been denied housing because of my **race, gender, and age**.”

“Not renting to us because we have children, not following basic rental rules because we were from out of province, bullying regarding house purchasing and poor real estate management”

“Single female with pet”

“My pet means more to me than my actual live. It's beyond difficult trying to find any kind of housing that's accommodating”

“Refused rental due to age.”

APPENDIX C: PROJECTION EXPLANATION

The Cohort Survival projection method is an approach that considers the influence of fertility, mortality, and migration on the five-year population age cohorts of a particular community. Apart from provincial birth and death rate inputs, the method isolates local trends from its neighbours – for instance, any regional changes in population do not impact local results.

In practice, the method “grows” the population from the most recent Census year (2021 in this case) by forecasting births, deaths, and migration by each five-year age cohort. Specifically, the method forecasts:

- births by applying provincial fertility rates by age group to the number of women living in a community in those related age groups;
- deaths by applying provincial mortality rates by sex and age to estimate how many people “survive” from one forecast period to the next; and
- migration by applying estimated rates by age and sex that the method calculates by comparing the historical expected population of a Census year (after fertility and mortality rates have been applied to the previous Census period) and the actual population of that year. The method assumes that the difference between the two reflects the number of people who move to or away from the community between Census periods. Note that greater emphasis was put on the 2016 to 2021 migration patterns than those before 2016 to reflect the changing tide in location preference.



Household projections are considered (simplistically) as synonymous with the increase in housing stock required to accommodate expected population changes (note that overall housing demand is also influenced by economic and fiscal factors, but these are omitted from the exercise for simplification). Projecting future growth in the number of households requires two related data inputs:

- population projections (importantly, by age cohort), and
- the historical proportion of maintainers by age cohort, divided by the total people in that cohort (known as the “headship rate”).

APPENDIX D: ASSUMPTIONS

AFFORDABILITY CALCULATIONS

Where possible, the report provides two analyses of affordability by community (titled: **Affordability** in each subsection). The analyses aim to offer an estimation of how attainability local housing is based on the relationship between income and housing costs (rents and mortgages). Calculations require several assumptions:

Chart #1 – Median Affordable Purchase Price by Household (HH) & Median Sale Price

This chart illustrates how the median cost to purchase a home has changed over the last decade in relation to the estimated price that the median household type could afford at that time. The chart is not meant to be a 100% accurate representation, but rather a visualization of how housing affordability / attainability has changed. The required assumptions are:

Annual median incomes by household type:³⁴ Statistics Canada’s annualized household income data is only available as granular as the Census Metropolitan Area (CMA), Census Agglomeration (CA), or the aggregate of all Non CMA-CA areas. We applied to three steps to estimate annual incomes by household type for SWNB municipalities:

Item	Assumption	Details
1	2005 to 2015 Incomes	We applied a straight line rate of change between 2006 and 2016 Census results for median incomes.
2	2016 to 2019 Incomes	We combined historical rates of change of Census data with annual rates of change at the Non CMA-CA level to approximate what incomes could have been after the most recent Census release for incomes.
3	2020 to 2022 Incomes	Non CMA-CA income data is only available up until 2019. To estimate local annual incomes for this period, Non CMA-CA incomes were first extrapolated to 2022, and then the same calculations from (2) were applied.

Home price afforded by income: Based on the estimated incomes from above, we applied several assumptions that led to the estimated affordable mortgage by year and the resulting purchase price related to this mortgage payment:

Item	Assumption	Details
1	Affordability	30% of before-tax household income spent on shelter costs – based on Statistics Canada and CMHC definition of affordability.
2	Miscellaneous Shelter Costs	30% of shelter costs – rough estimate based on past project experience / studies, which includes heat, utilities, taxes, insurance, etc.
3	Amortization Period	25 years – maximum permitted.

³⁴ Statistics Canada. Table 11-10-0012-01 Distribution of total income by census family type and age of older partner, parent or individual. DOI: <https://doi.org/10.25318/1110001201-eng>

Item	Assumption	Details
4	Down Payment	10% - acknowledges that not all home purchases (especially for first-time homebuyers) achieve the required 20% down payment to avoid the requirement of CMHC insurance (the cost of this insurance is not included in calculations, though it does increase the cost of acquisition)
5	Mortgage Rate	Estimated Annual Prime Rate – applies a weighted average to Bank of Canada prime rates ³⁵ that prevail over the course of a given year to estimate an annual prime rate (a constant mortgage rate is not applied to account for the impacts of the changing cost of debt).

Median incomes vs actual experience: The analysis is based on different median incomes, which means that results cannot speak to the experience of every household. That said, the analysis should be read with the understanding that median figures may mask the true hardships faced by some segments of the population; this is more effectively shared through the study’s engagement process and results.

Chart #2 – Percent of Renter Households with Incomes Needed to Afford Average Rents & Housing Price

This chart illustrates what income level might be needed to afford the most recent cost to rent the average local unit type and purchase the average local home (represented by the vertical lines). These incomes are superimposed on the downward sloping line that represents the percentage of renter households earning a given income. The intent is to demonstrate what percentage of renters could reasonably afford to rent and purchase their first home. The chart is not meant to be a 100% accurate representation (note, the renter share is only available as of the 2016 Census), but rather a visualization of current housing affordability / attainability. The required assumptions are:

Municipal renter distributions reflect that of the County: Statistics Canada’s Census derived tenure data is based on a 25% sample. Furthermore, the statistical agency randomly rounds its results by 5 or 10 to address participant privacy. For smaller communities, the two aforementioned practices can create gaps in knowledge; particularly, when results are close to 0.

The chart uses renter distribution data to estimate how many households achieve a certain level of income. The data is split into \$5,000 income increments, a custom data table purchased from Statistics Canada that exceeds the detail of the Census. The small increments, rounding, and sampling make municipal distributions unusable. To circumvent this issue, we assume that the renter distribution of the whole of Charlotte County (a much larger sample size) is representative of its individual communities.

2016 Census data for tenure: Statistics Canada had not yet released household tenure / income data when this report was submitted to the SNBSC; 2016 data was the most recent. Consequently, we had to assume distribution of renter income from 2016 remained relevant in 2022.

Income needed to afford shelter costs: To estimate the income required to pay for a particular mortgage, the same mortgage assumptions as previously listed were used. The only difference is that we assume the 2022 weighted average prime rate applies to all costs, regardless if the purchase price is from 2021 or 2022.

³⁵ Bank of Canada. (2022, April). Interest rates posted for selected products by the major chartered banks. <https://www.bankofcanada.ca/rates/banking-and-financial-statistics/posted-interest-rates-offered-by-chartered-banks/>

PROJECTION CALCULATIONS

Each community data profile includes a section about the potential anticipated population and households that may exist in 2026 and 2031. The purpose is to establish a demographic context for the future that could ultimately influence local housing demand. As mentioned, projections are an imperfect tool that rely on a set of necessary assumptions, being:

Local birth and death rates will follow provincial historical patterns

Statistics Canada provides fertility and mortality data as granular as the provincial level, meaning the trends among local communities are unknown. Therefore, the Cohort-Survival method requires that we assume local trends are equivalent to that of New Brunswick overall. In most cases, this is not a farfetched assumption; however, some outliers may run into notable trouble. For instance, applying average fertility rates to a university town population would result in significant overrepresentation of new births.

Local in- and out-migration will mimic past trends

Simply, local migration rates by cohort are established by comparing the estimated population in a Census period (based on deaths and deaths) to the actual population reported by the Census (see **Appendix C** for more detail). Cohort-Survival calculations depend on these established rates and assume they will continue over the foreseeable future.

There are several options for migration a practitioner can use. For instance, they can apply the average migration rates by cohort over a historical period, the maximum rates by cohort, or the minimum rates. For this report, we used migration rates from the last five years (2016 to 2021) to acknowledge the change in migration patterns that have occurred across New Brunswick since 2016.

Historical headship rates (rate of household maintainers per age cohort) will remain constant

As of the report's submission (June 2022), Statistics Canada had not yet released household maintainer data. Therefore, household projections rely on 2016 headship rates to anticipate the distribution of household maintainers by cohort over the projection period.

Social, economic, environmental, and political contexts will remain constant

No projection method can truly anticipate how the existing environment might change over the short- and long-term (as made clear by the rapid impacts brought on by the COVID-19 pandemic). Therefore, projections must assume that the future will maintain the status quo / will not deviate from the historical contexts from which the data comes from.