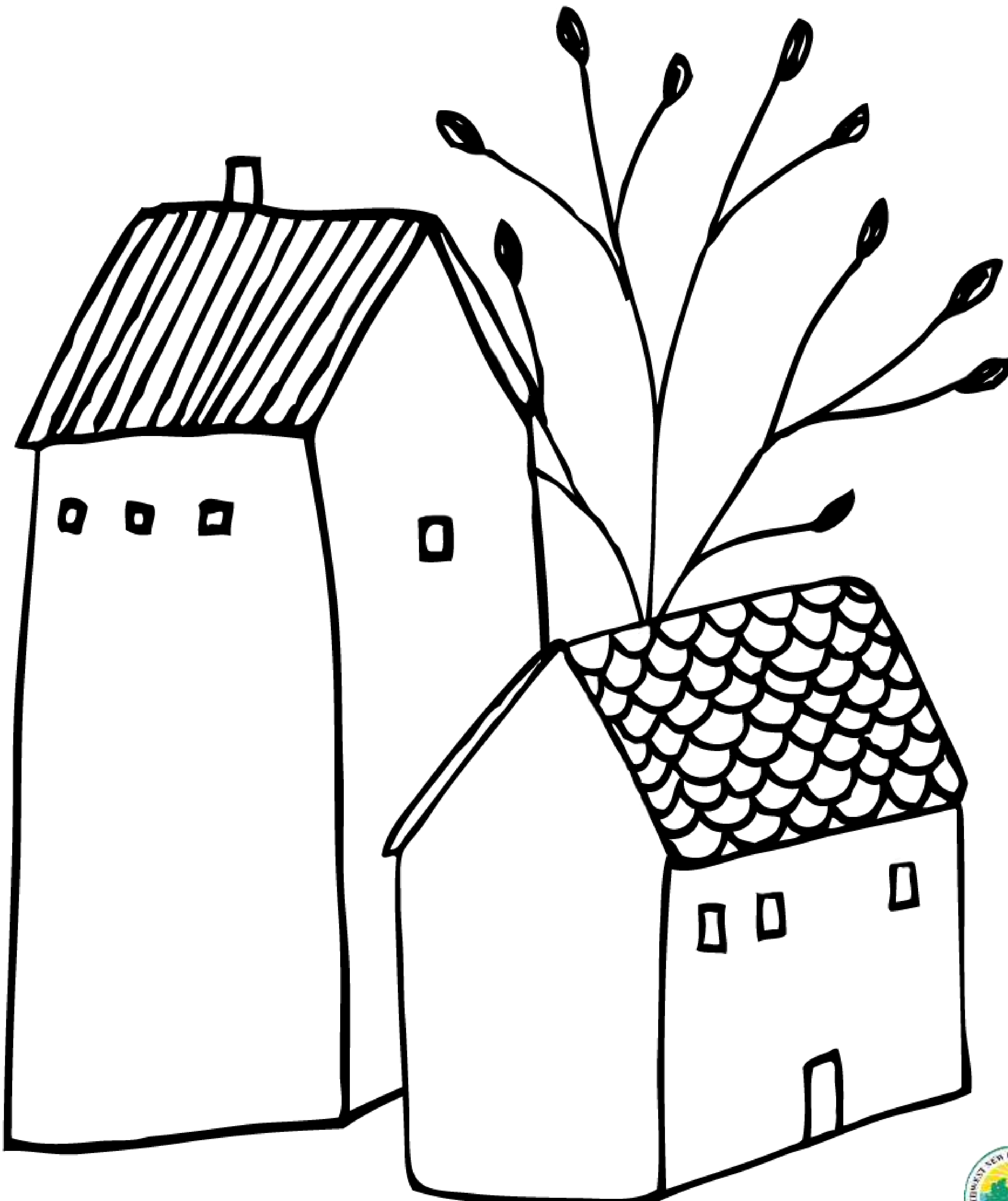
Southwest New Brunswick
2020 Municipal Housing Study



Authored by the Southwest New Brunswick Service Commission

Contents

1. EXECUTIVE SUMMARY

Southwest New Brunswick (SWNB) is a large geographic region with municipalities made up of several small towns and villages. Most employment centers 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. A market study has been conducted using existing census data as well as new data collected from landlords/developers, employers, and residents. The following table shows results from the developer/landlord study, and most importantly, vacancy rates:

		St. Stephen**	Saint Andrews*	St. George	Blacks Harbour	Harvey	Grand Manan	McAdam	SWNB (aggregated) **	Provincial (Oct 2019)
Vacancy rate		0.3%	2.3%	2.1%	6.7%	0%	0%	20.0%	0.96%	2.6%
Rental unit types		Bachelor, 1, 2, 3, 4, and 5 bd	Bachelor, 1, 2, 3, and 4 bd	1 and 2 bd	2, 3, and 4 bd	1, 2, 3, and 4 bd	2 and 3 bd	2, 3, and 5 bd	Bachelor, 1, 2, 3, 4, and 5 bd	Bachelor, 1, 2, and 3+ bd
Rent ($/month)		300-1285	450-1700	400-800	600	350-1150	800	325-385	300-1700	Average rent 812
Utilities (included or not)		2.7% included	21.3% included	Not included	Not included	6.7% included	Not included	Not included	6.5% included	NA
Response rate	Unit	69.0%	86.4%	61.8%	50.0%	60.0%	11.1%	100%	68.2%	Excellent data quality
	Landlord	44.9%	42.9%	21.4%	18.8%	58.3%	16.7%	18.2%	34.8%	

*** High data quality*
** Acceptable data quality*
No Poor data quality*

While each municipality has specific challenges and assets, all suffer from a lack of affordable, quality rental units. The overwhelming majority of housing stock are single-family homes. Even in municipalities with high vacancy rates, resident surveys reveal that the current rental stock is not meeting the needs of current residents and will be even less likely to meet needs in the future as demographics shift: especially the increasing prevalence of part-time/contract work, reliance on immigrants, and seniors ageing out of larger owned homes. While the market generally meets the needs of homeowners, **current renters face a host of issues at much higher rates than homeowners – to name a few: over-spending, lack of space, lack of maintenance, difficulty finding appropriate dwellings, and discrimination.**

Existing needs and shifting demographics point to the creation of:

- **Affordable multi-unit apartment buildings with a portion of 2 or more bedroom and accessible units;**
- **seniors apartments;**
- **smaller standalone units to rent or own such as townhouses, tiny-homes, mini-homes, and garden suites;**
- **conversion of existing single-family homes into multiple units;**
- **supportive housing; and**
- **mixed-use developments including affordable rental housing (retail, community centres, non-profit, etc…).**

Given demographics and the lack of public transportation, new builds would ideally be located within walking distance of amenities.

The following table shows the number of new units that should be created/converted to meet current and future demand:

Municipality	Required new units assuming no growth or change (healthy vacancy rate of 3-5%) (Year 1)	Required with 1% population growth (Year 1)	From Employment (within 5 years)	From internal movement (within 5 years)	Total (within 5 years)
St. Stephen	22-36	30-44	171	260	431
St. George	5-8	6-10	81	83	164
Saint Andrews	7-11	9-13	66	103	169
Grand Manan	5-9	7-11	121	140	261
Harvey	2-3	3-4	17	20	37
Blacks Harbour	Sufficient vacancy		43	50	93
McAdam	Sufficient vacancy		42	67	109
Total	41-67	66-82	541	723	1264

Getting these units built will require coordination between stakeholders: developers, non-profit organizations, municipalities, SNBSC, the Province, and the Federal government through CMHC. This report provides data and analysis that those building housing can use to apply for CMHC funding. **Besides collaboration, other recommendations include revising Zoning By-laws to be compatible with community needs for housing, developing vacant/surplus municipal/provincial land, increasing non-profit capacity, and updating this report periodically.**

2. ACKNOWLEDGEMENTS

This report could not have been completed without the assistance of the SWNB Municipal Housing Working Group including Heather Chase (Horizon Community Health), Pat Carlson (Harvey Area Housing Working Group), Cheryl Pepin (Horizon Community Health), and Raymond Funk (Vibrant Communities Charlotte County). Thank you also to municipal CAO's/Clerks, and Charlotte County Television who helped to publicize the resident survey. The data in this report could not have been obtained without the responses of landlords, developers, business owners, and residents. Finally, thank you to the Vibrant Communities Charlotte County for financial support and the SNBSC board for supporting this critical work for the region.

3. DEFINITIONS AND ACRONYMS

Affordable: Affordable housing has shelter costs less than 30% of total before-tax household income.

Suitable: Suitable housing has enough bedrooms for the size and make-up of resident households. This is measured according to the National Occupancy Standard.

Adequate: Adequate housing does not need any major repairs as reported by residents. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.

Shelter costs: 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.

Housing discrimination:

- Differential treatment in the application process (*e.g.* screening out an applicant on the basis of a racialized name);
- Outright denial of accommodation (*e.g.* refusal to rent to someone with children);
- Differential treatment relating to the statutory obligations of a landlord during occupancy (*e.g.* refusal to do required repairs);
- Differential treatment with regard to the amenities associated with some accommodation (*e.g.* inaccessible recreational facilities);
- Negative impact as a result of a seemingly neutral rule (*e.g.* an inflexible "no pets" policy that impacts on a person with a disability who uses a service animal); and
- Differential treatment as a result of association[81] (*e.g.* refusing to rent to someone because he or she is in an interracial relationship).

LSD: Local Service District (unincorporated areas)

SWNB: Southwest New Brunswick region, see pg. 6

SNBSC: Southwest New Brunswick Service Commission – Regional Service Commission responsible for service delivery under the *Regional Service Delivery Act.*

CMHC: Canadian Housing and Mortgage Corporation

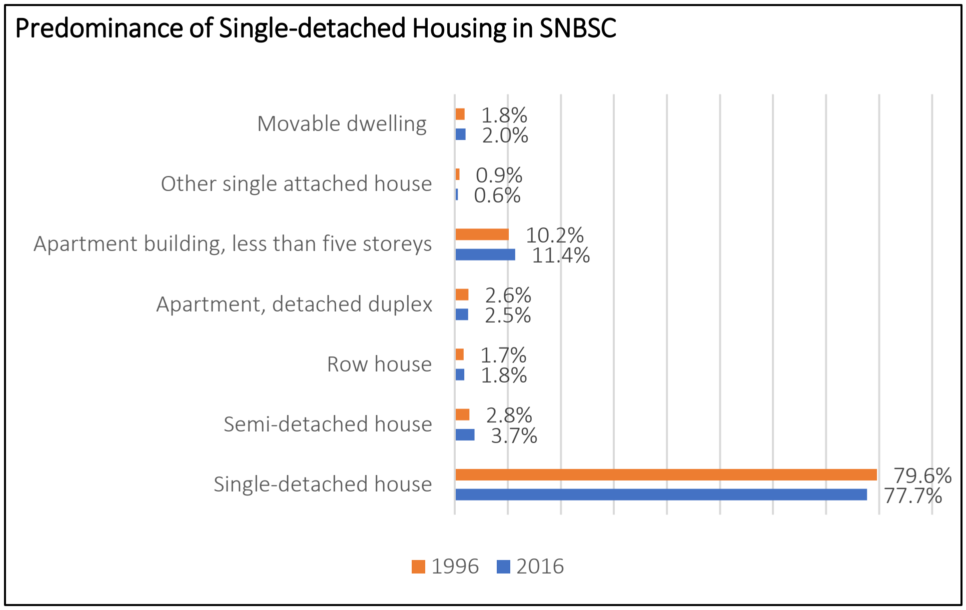
NB: New Brunswick

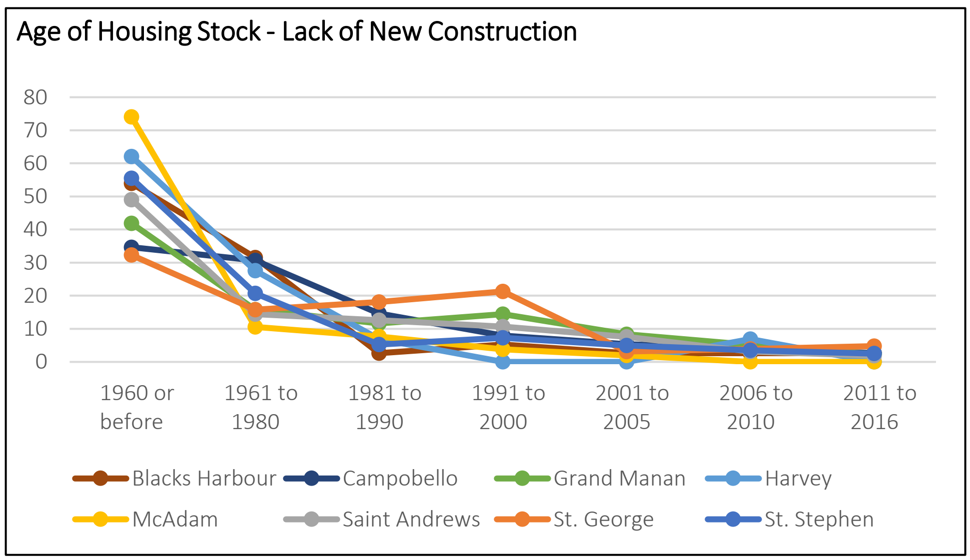
Vacancy rate: Percentage of rental units available at any given time. The ideal range is 3-5%.

Supportive housing: Combination of affordable housing with intensive coordinated services to help people struggling with chronic physical and mental health issues maintain stable housing and receive appropriate health care.

4. INTRODUCTION

Housing crises in larger metropolitan areas like Vancouver and Toronto, and possibly closer to home in Moncton and Fredericton are well publicized and researched. However, it is not just cities struggling with housing – smaller municipalities in SWNB have not been spared. While home-ownership is still more accessible here than other regions (suitable family homes in the region can typically range from $100,000-$200,000) stagnating incomes mean this is not accessible to all. Furthermore, owning a single-family home (over ¾ of the housing market in SNBSC municipalities, 2016) is not ideal for all. Buying a home is a major commitment and cost and many new residents prefer to rent first. Seniors, an increasing portion of the population, struggle to maintain and live in large, multi-story homes. For these and other reasons, the consumer market has shifted away from single-family homes. 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 of adequate housing struggle with maintaining population – 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; essential medical services cannot be provided because health care staff cannot find adequate homes. Lack of adequate housing effects everyone. This issue is not only preventing growth but it is affecting the future sustainability of communities in our region. Our region's most pressing need right now is good-quality apartment rentals that are relatively affordable. A 2001 Housing Study[2] identified the need for almost 400 new rental dwellings – and while some construction occurred during this period, there was actually a net *loss* of 35 units.

Our region has only a few active local developers experienced in large-scale development projects. There are more certain investments that can be made elsewhere for new multi-million-dollar housing projects. In larger markets, data on housing demands is readily available and, if the economy is good, there are usually many examples of successful projects occurring at any given time. These factors stimulate the development industry. Even if the economy shows signs of improvement in rural regions like ours, we generally lack reliable market data or the developer community to take advantage of the large-

[1] Price Waterhouse Cooper, Urban Land Institute, "Emerging Trends in Real Estate: United States and Canada 2019", 2018.
[2] David Bruce, "Housing Opportunities Study for Charlotte County", 2001.

scale housing development opportunities that do exist. There are actions that the whole region can take to improve this situation, but the status quo is not desirable.

Initially a population growth strategy initiated by Opportunities New Brunswick it was decided that lack of adequate rental housing was an issue limiting population growth and a working group formed made up of representatives from ONB, Horizon Health Community Network, Vibrant Communities Charlotte County, and SNBSC. As the project shifted, ONB ceased 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 SNBSC in a project management role.

If adequate and affordable housing is prioritized, properly planned for, and of course, developed, our region is poised to thrive. CMHC's National Housing Strategy as well as our own Provincial Housing Strategy show that there are governmental partners who see housing as a priority and are willing to form favourable funding or financing partnerships – such as CMHC's Co-Investment Fund for affordable rental housing ($13.2 billion). Developing a regional strategy showing the present and future needs of our communities and solutions for those needs is the first step in overcoming this major issue for SWNB.

The following report includes market studies containing analysis of demographics, existing rental markets, resident needs, and maps showing development opportunities. 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 for relevant stakeholders.

Data Collection

One of the issues leading to lack of new development in SWNB is the lack of data. While major urban centers have vacancy rates and other key housing metrics provided by CMHC, the small towns and villages that make up the area are a data desert. CMHC does provide analysis on census data for affordability, suitability, and adequacy of housing in SWNB municipalities. The census does provide many useful data, but since the last census was conducted in 2016, that data is now almost five years old. That being said, as it has a robust sample size, census data is used for basic demographic data and is identified with a [c].

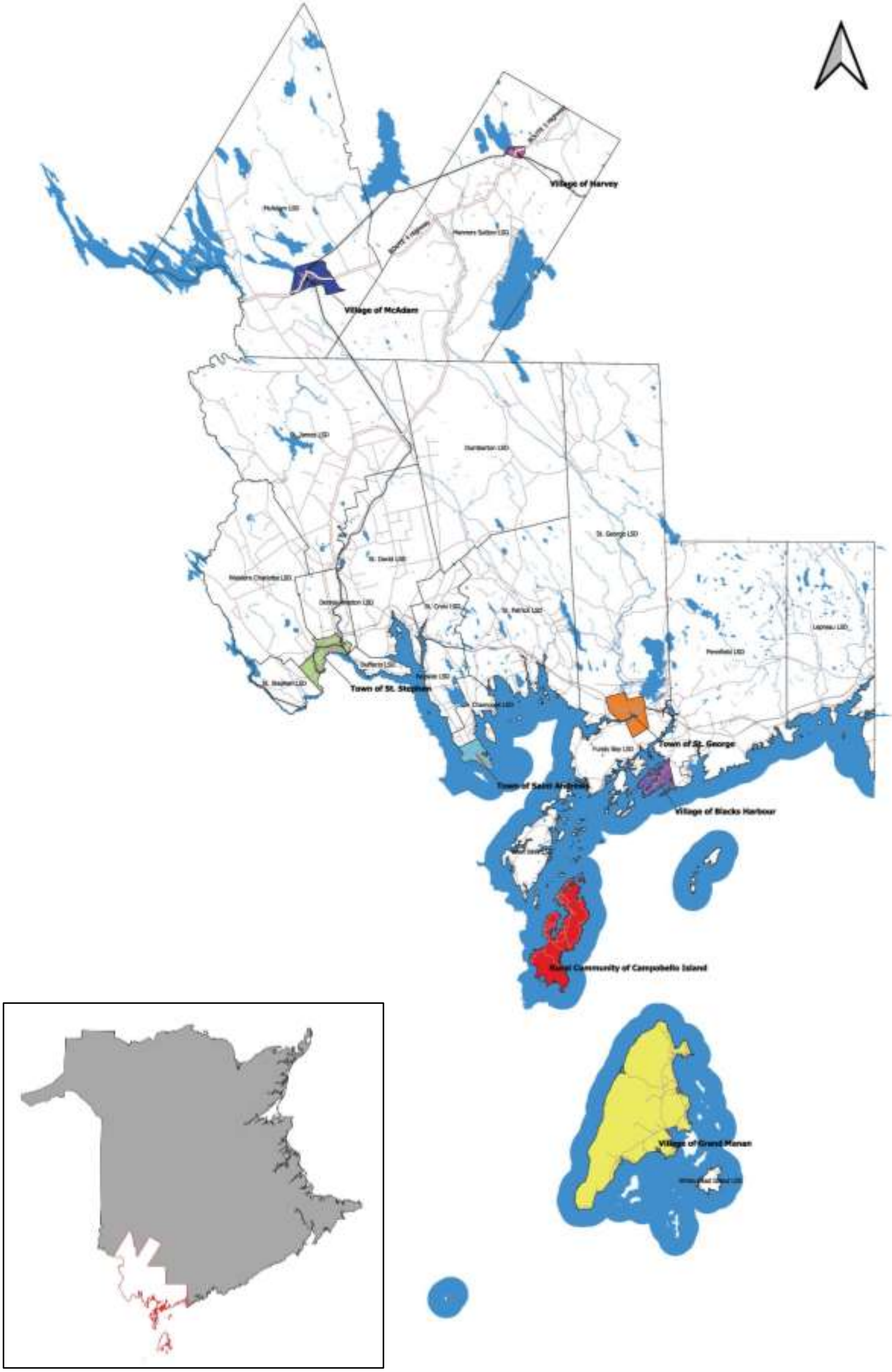
Ultimately, this study uses multiple sources of data, including anecdotal data, to triangulate a picture of the existing market and identify its gaps. One of the first goals of this study was to compile and share data that would help developers obtain financing and understand what types of housing the market is lacking. There are several groups that were included in 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). 80+ landlords responded to the questions listed in Appendix A between March 30th and May 30th, 2020. This data allowed the calculation of vacancy rates (very important for developers to obtain financing) and when compared with data from residents, shows where gaps exist in the market. Data from this source is identified with an [L].

Employers: Future St. Stephen (economic development agency) has recently conducted a survey of 70 employers in Charlotte County including questions on future employment. Unfortunately, no employers from the Harvey or McAdam area responded to requests for information. This data helps to calculate future demand. Data from this source can be seen in Appendix F and is identified with an [E].

Residents: 352 residents (tenants and owners) of municipalities in SWNB responded to a survey asking questions specifically about their housing situations. Responses were collected between July 7th, and August 4th, 2020. Questions can be seen in Appendix B and qualitative responses can be seen in Appendix C. This data gives a different picture of the rental market and also gives an idea of potential future renters (e.g. seniors looking to downsize). Data from this source is identified with an [R].

5. MUNICIPAL MARKET DATA



5.1 Blacks Harbour

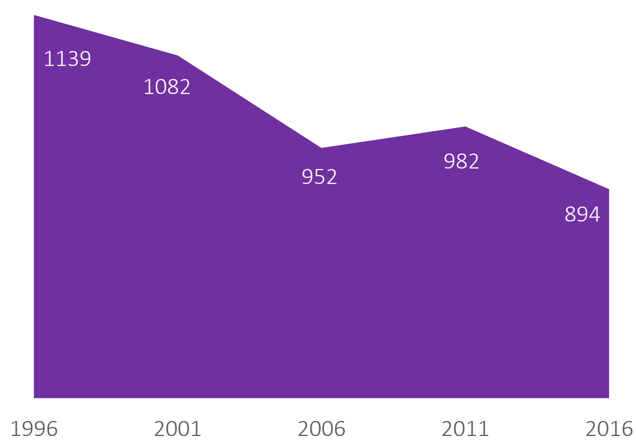
Blacks Harbour, locally known as Blacks, is a village in Charlotte County located on the shores of the Bay of Fundy. It is a community with an extensive history of fishing, especially sardines. Nowadays, it is home to international seafood companies, such as Connors Bros and Cooke Aquaculture. In many 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.

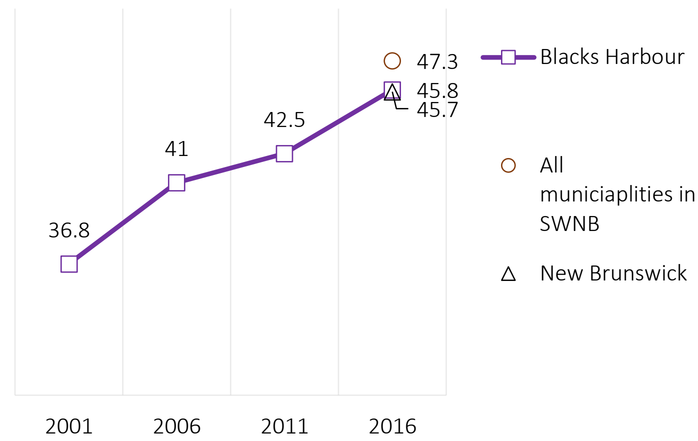
POPULATION AND DWELLING CHARACTERISTICS (2016 Census unless otherwise noted)	
Total Population	894
Median Age	45.8
Average Households Size	2.2
Most Common Household Size	2-person, 35.5%
Median Income	$50,701
Employment Rate	41.2%
Vacancy Rate (2020) [L]	6.7%
Single-Detached House	76% [280]
Can Afford Median Rental Shelter Costs	More than half
Can Afford Median Ownership Shelter Costs	92.1% - 97.4%
Households in Need of Accessible Housing [R]	26.7%
Households in Core Housing Needs	13.3%
Potential Populations in Core Housing Needs	recent immigrant households: 5.0 lone-parent households: 13.8 one-person households: 21.2
OWNER HOUSEHOLDS	
Households that Own	92.0% [245]
Median Monthly Shelter Costs	$503
Households Overspending* on Shelter Costs	8.7%
RENTER HOUSEHOLDS	
Households that Rent	26.3% [100]
Median Monthly Shelter Costs	$618
Households Overspending* on Shelter Costs	25.0%
** Note: households spend more then 30% income on shelter costs*	

2016 Demographics [C]

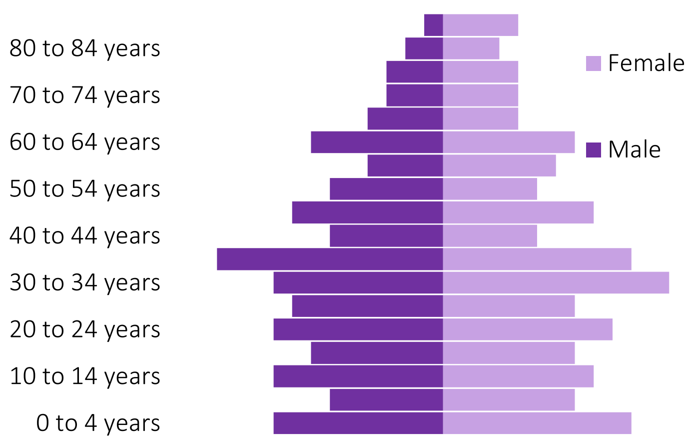
Total Population



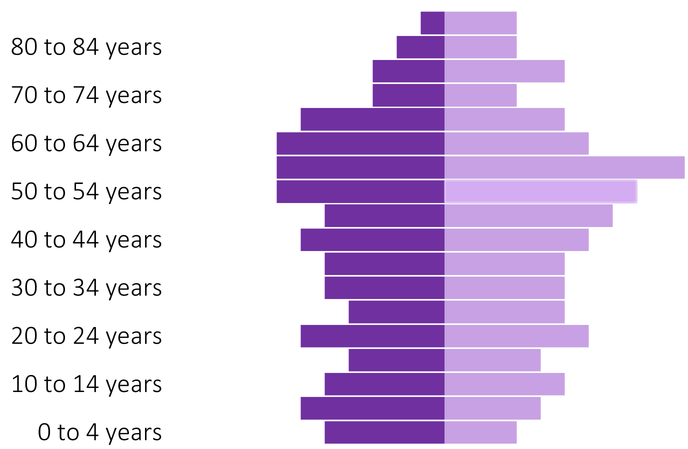
Median age



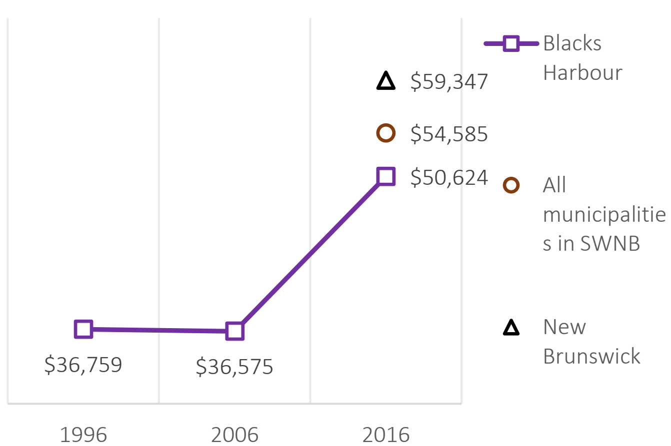
Population pyramid 1996



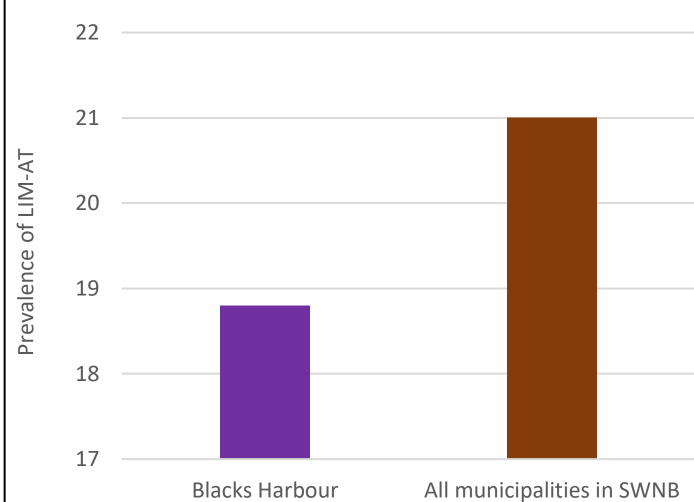
Population pyramid 2016



Median household income

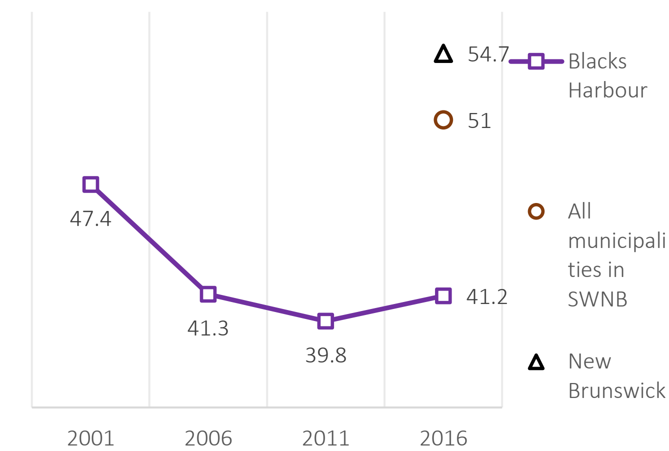


Prevalence of low income population 2016

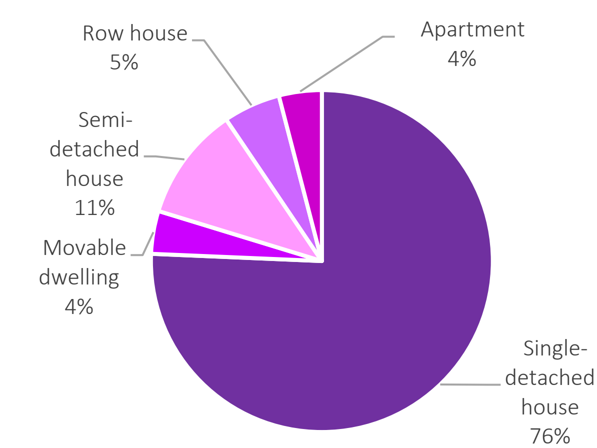


Employment distribution by industries 2016

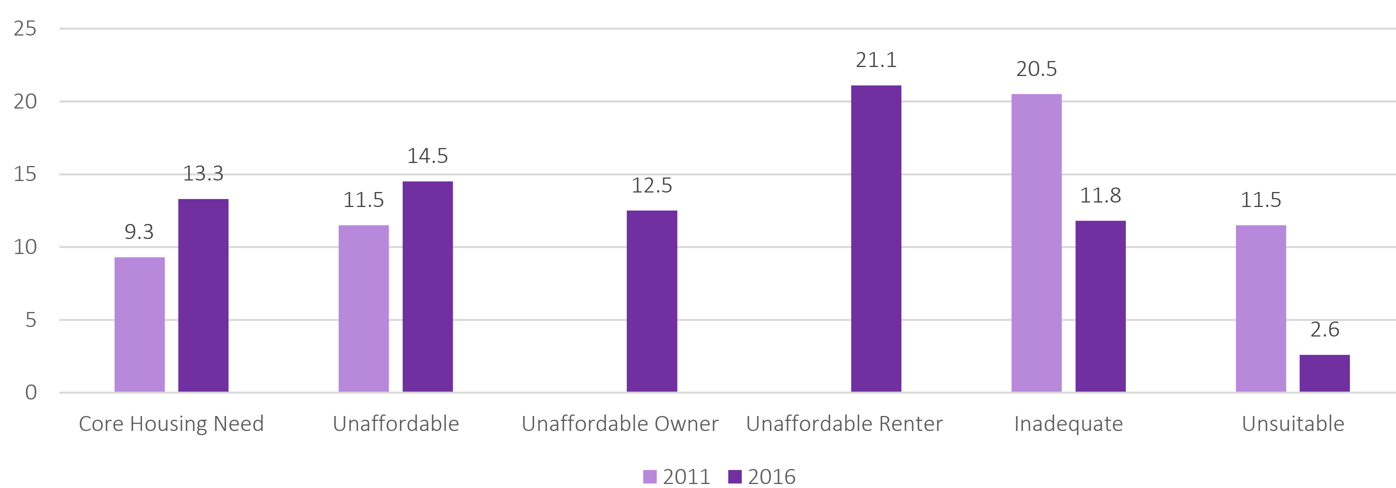
Employment rate



Housing structural type 2016

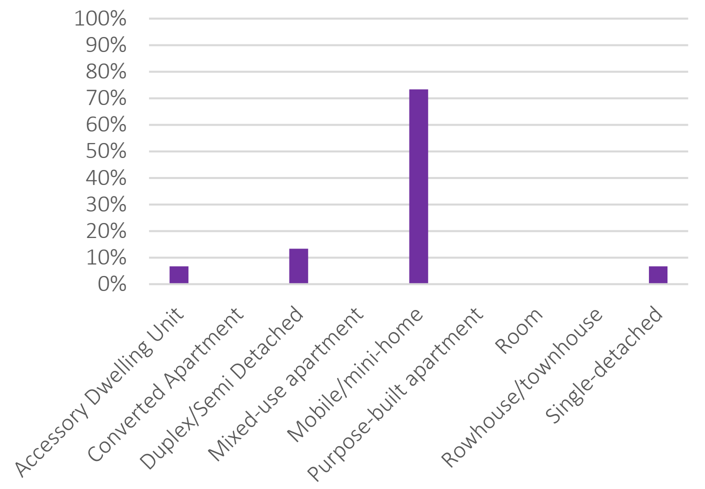


% in Core Housing Need

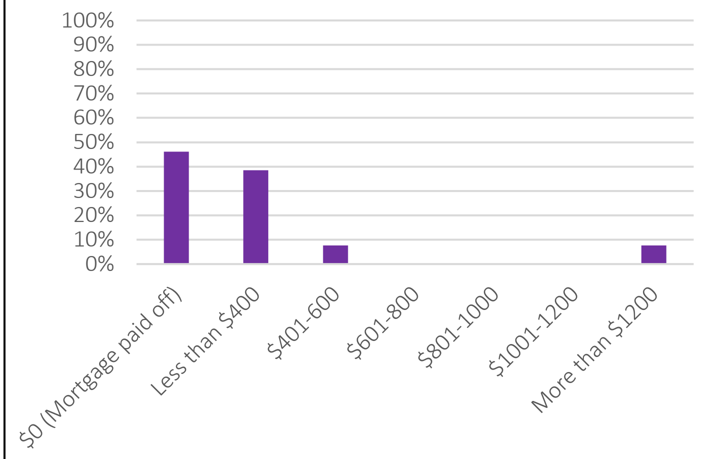


2020 Resident Survey [R] (n=15)

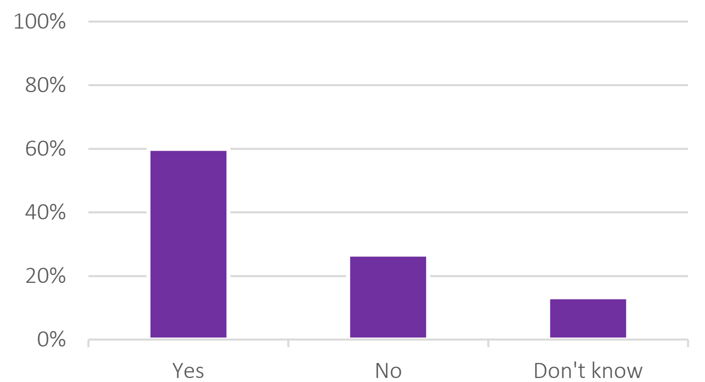
What type of housing do you live in?



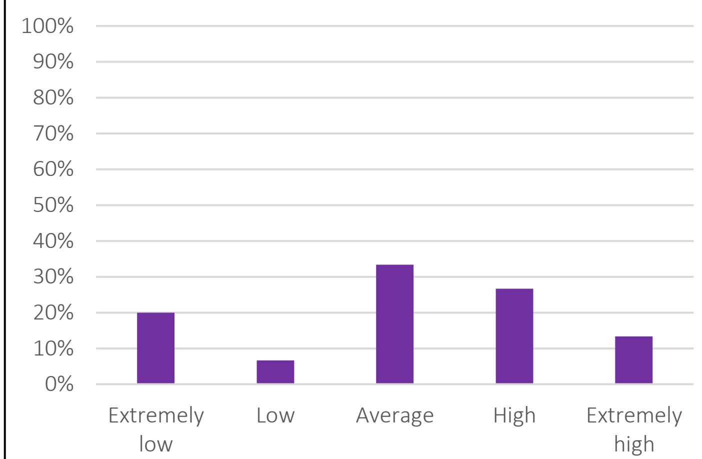
How much does your household spend on rent/mortgage per month?



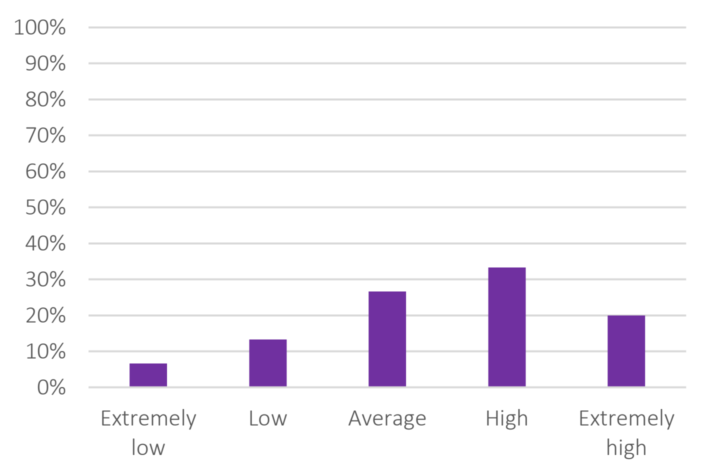
Are you spending more than 30% of your before-tax income on shelter costs? (Shelter costs are your mortgage/rent, property taxes, and utility costs)



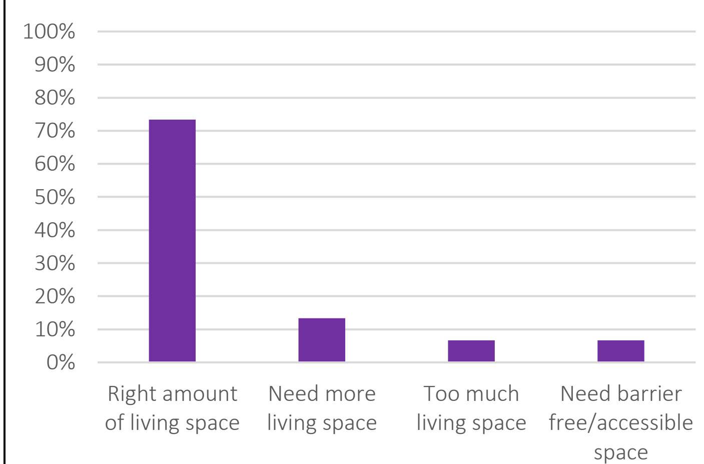
How would you rate the affordability of your shelter costs?

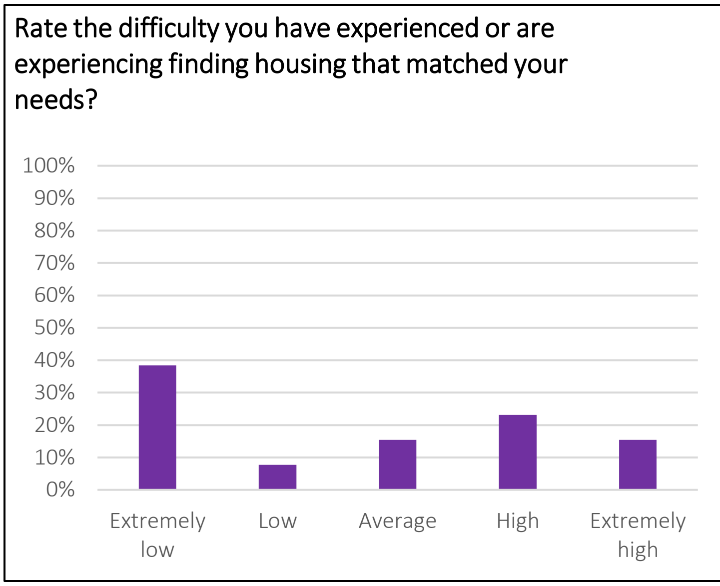


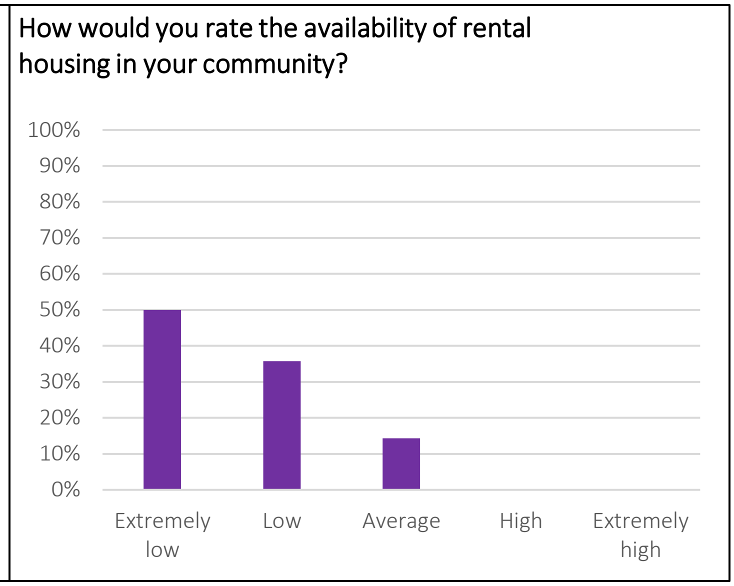
How would you rate the maintenance of your housing?



Is your housing matched to suit your space needs?



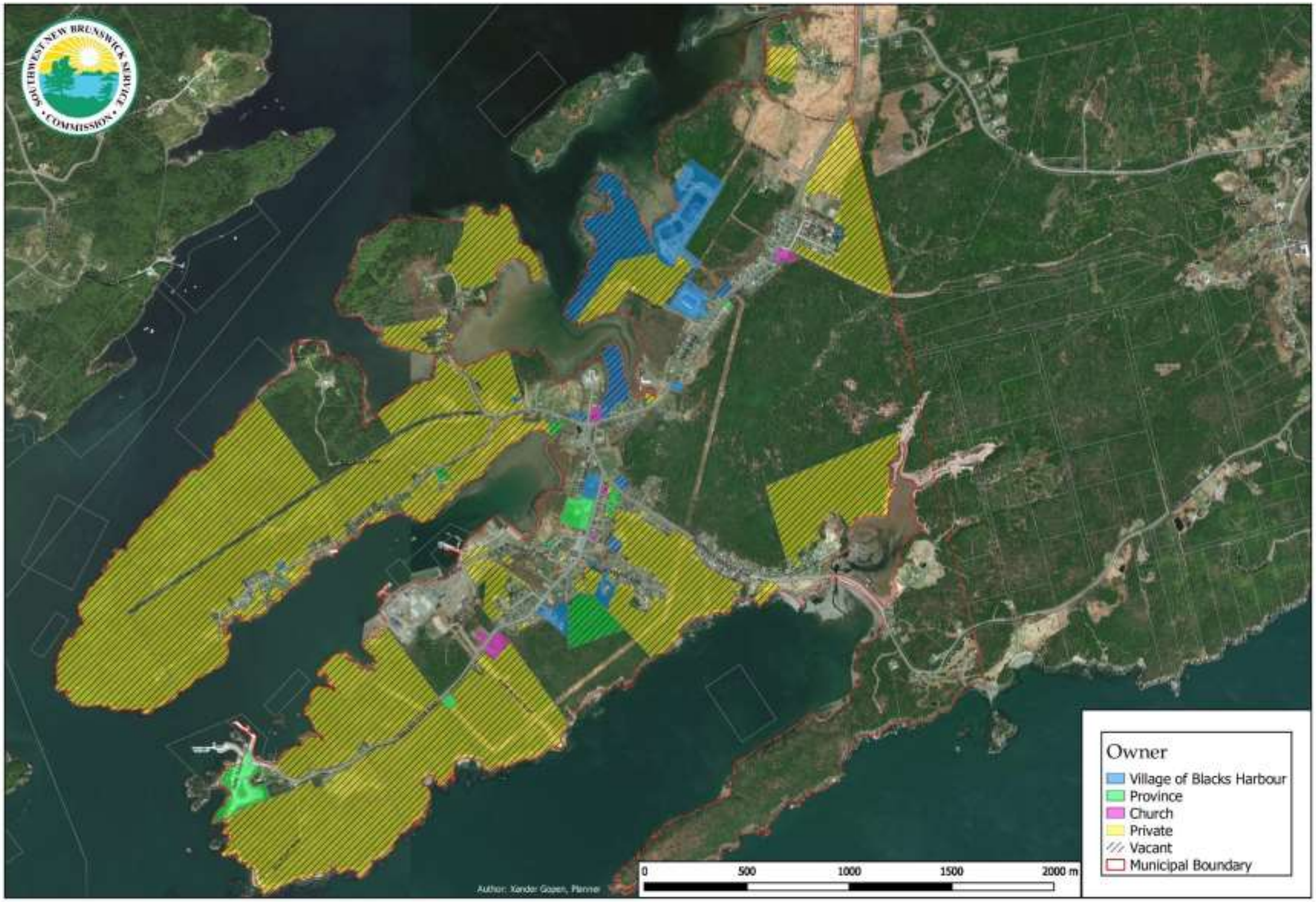




Data Analysis

- Small sample size means vacancy rate may not be representative
- Population decreasing and ageing
- Inability to afford shelter costs increasing (2011-2016) – almost 25% find current shelter costs unaffordable
- Relatively high proportion of immigrants – mostly from the Phillipines and working in the aquaculture industry
- Many lone-parent/single-parent households – these households particularly affected by affordability issues
- Relatively low employment rate

Blacks Harbour Development Options



5.2 Rural Community of Campobello

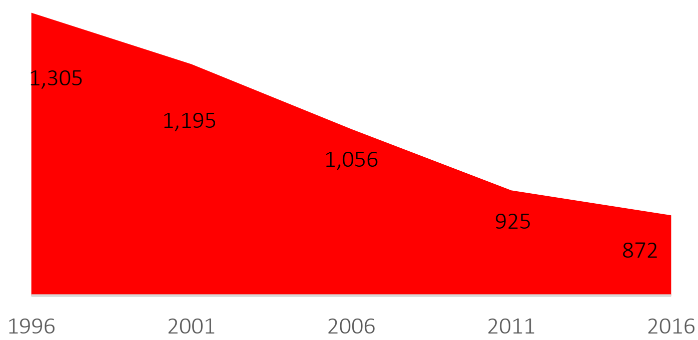
Campobello Island is located at the mouth of the Passamaquoddy Bay and the Bay of Fundy along the United State-Canada border. The island is not physically connected to the rest of Charlotte County but is connected to Lubec, in Maine by an international bridge. It can be accessed by ferry from Deer Island 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.

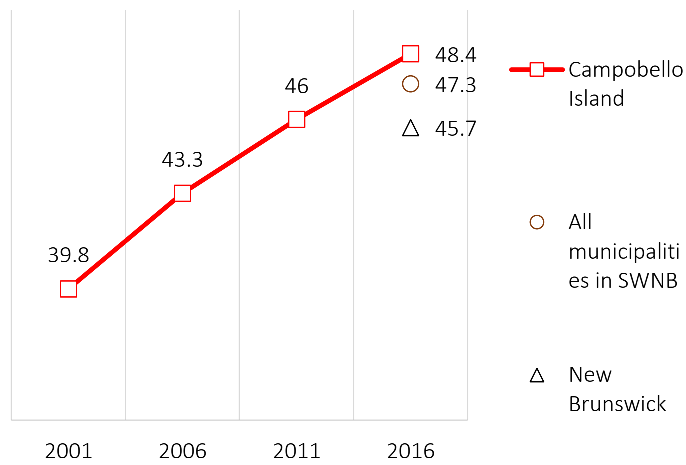
POPULATION AND DWELLING CHARACTERISTICS (2016 Census unless otherwise noted)	
Total Population	872
Median Age	48.4
Average Households Size	2.3
Most Common Household Size	2-person, 37.3%
Median Income	$52,135
Employment Rate	50.7%
Vacancy Rate (2020) [L]	NA
Single-Detached House	100% [375]
Can Afford Median Rental Shelter Costs	More than half
Can Afford Median Ownership Shelter Costs	73.3% - 78.7%
Households in Need of Accessible Housing [R]	37.5%
Households in Core Housing Needs	9.5%
Potential Populations in Core Housing Needs	recent immigrant households: 10.1 lone-parent households: 10.8 one-person households: 21.2
RENTER HOUSEHOLDS	
Households that Rent	8.0% [30]
Median Monthly Shelter Costs	$596
Households Overspending* on Shelter Costs	0%
OWNER HOUSEHOLDS	
Households that Own	92.0% [245]
Median Monthly Shelter Costs	$503
Households Overspending* on Shelter Costs	8.7%
Note: households spend more then 30% income on shelter costs	

2016 Demographics [C]

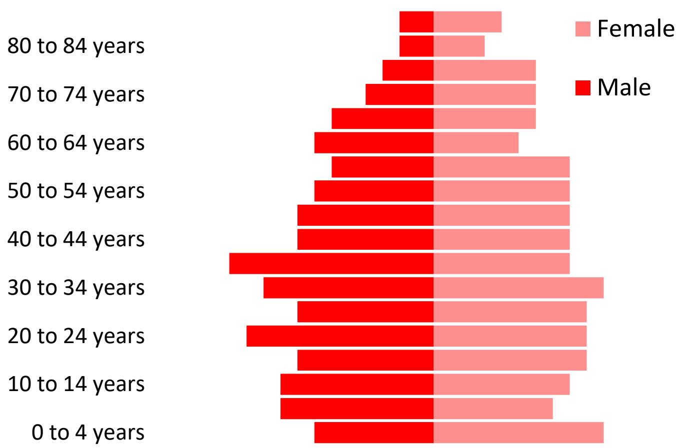
Total population



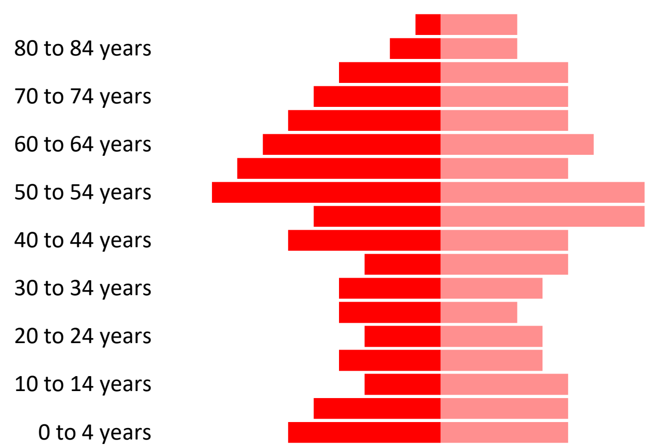
Median age



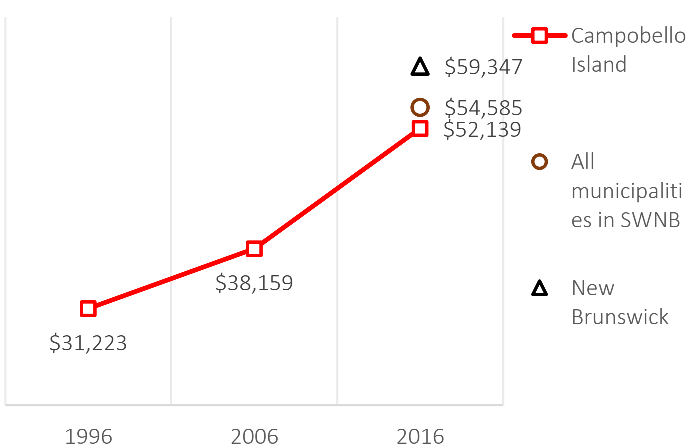
Population pyramid 1996



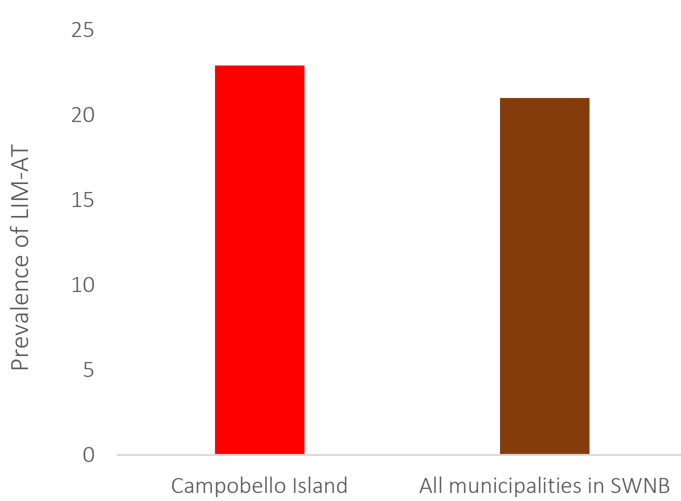
Population pyramid 2016



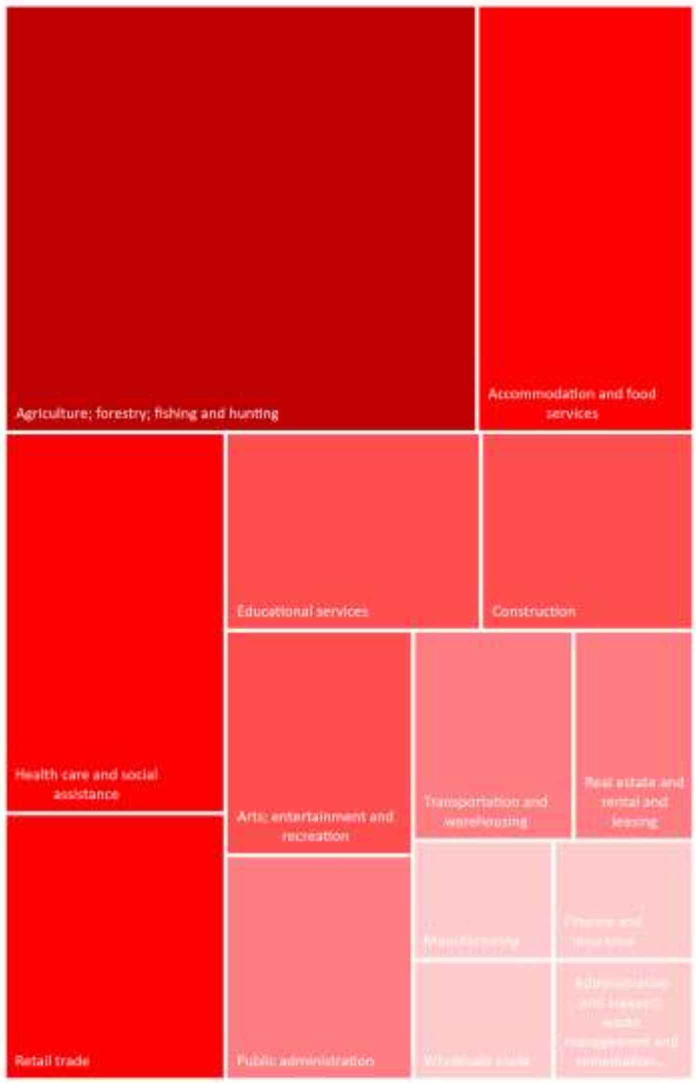
Median houshold income



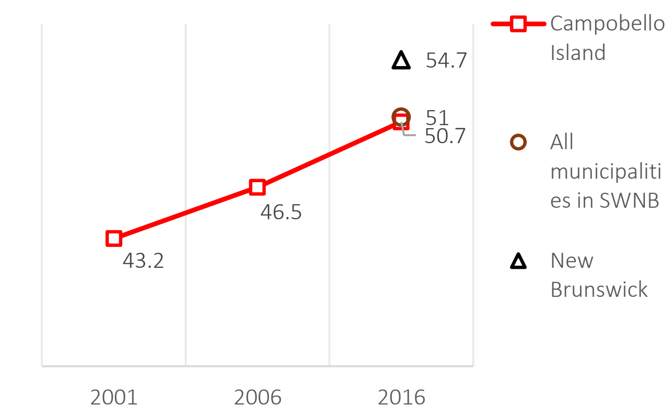
Prevalance of low income population 2016



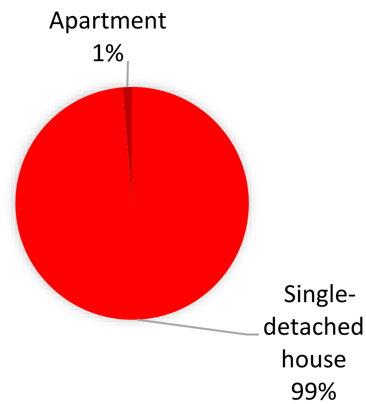
Employment distribution by industries 2016



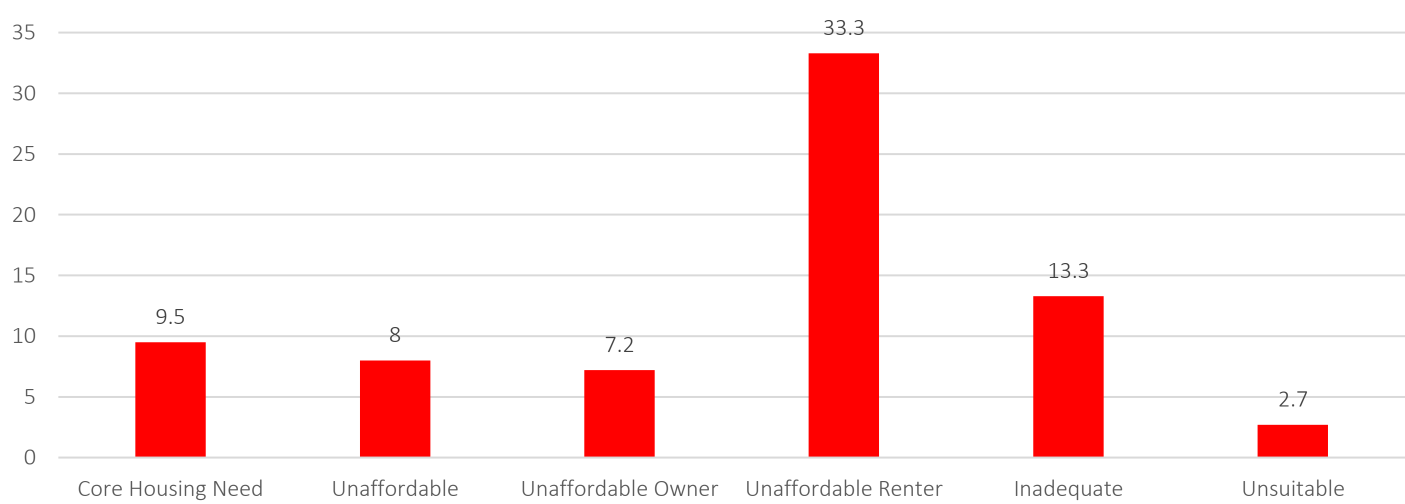
Employment rate (2011 supressed)



Housing structural types 2016



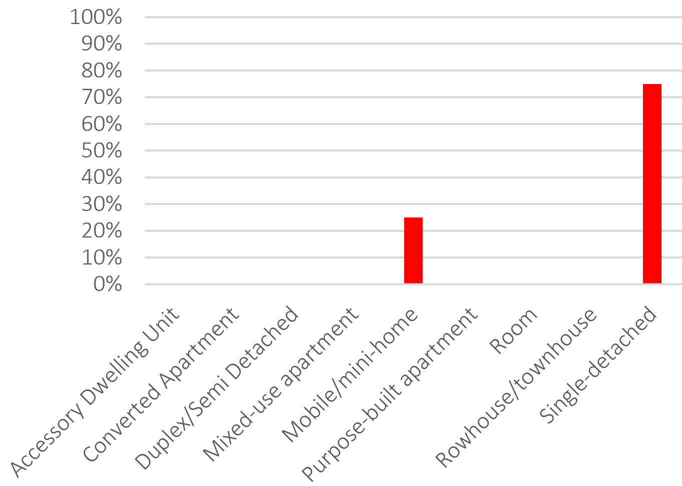
% in Core Housing Need 2016



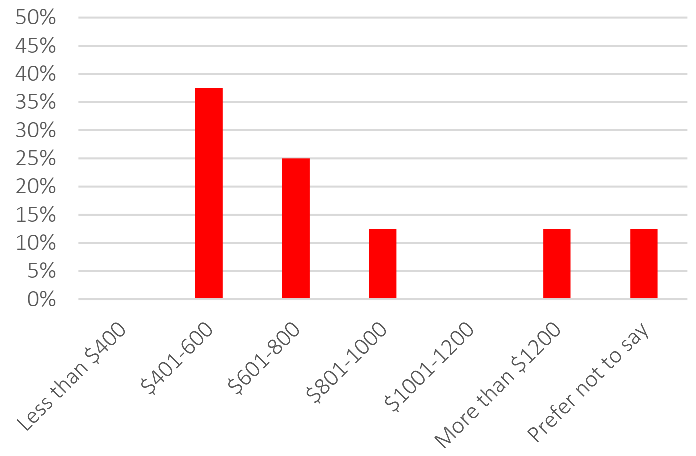
**No data for 2011*

2020 Resident Survey [R] (n=8)

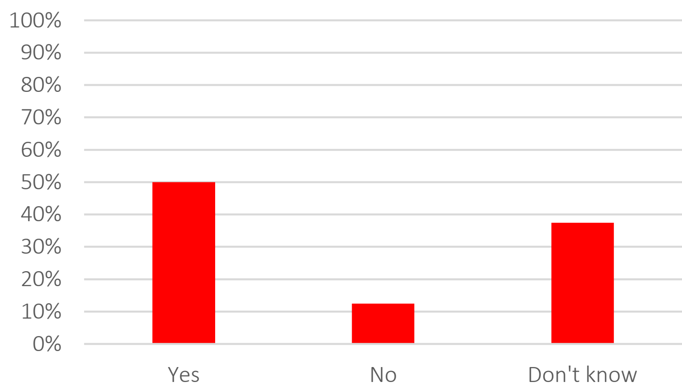
What type of housing do you live in?



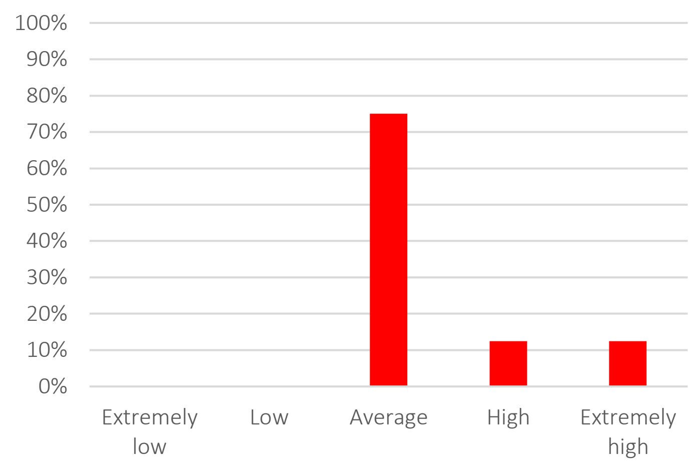
How much does your household spend on rent/mortgage per month?



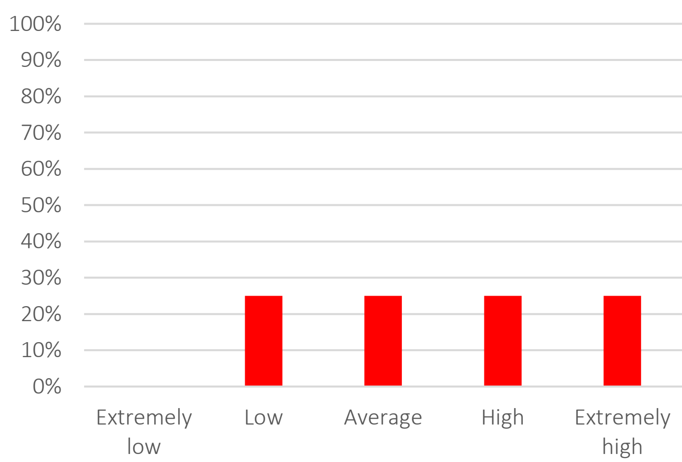
Are you spending more than 30% of your before-tax income on shelter costs? (Shelter costs are your mortgage/rent, property taxes, and utility costs)



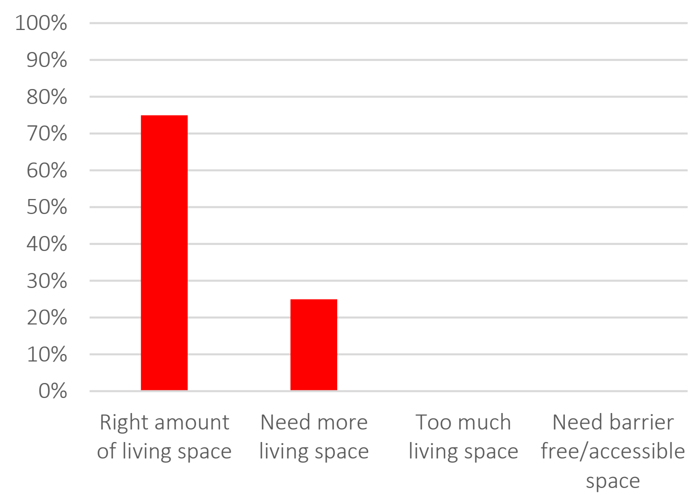
How would you rate the affordability of your shelter costs?



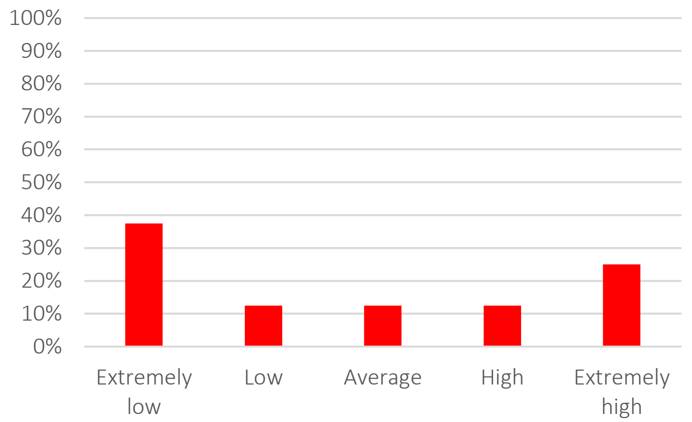
How would you rate the maintenance of your housing?



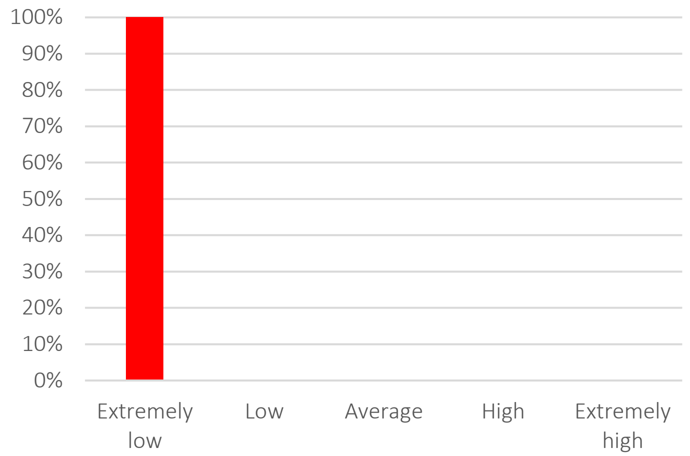
Is your housing matched to suit your space needs?



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



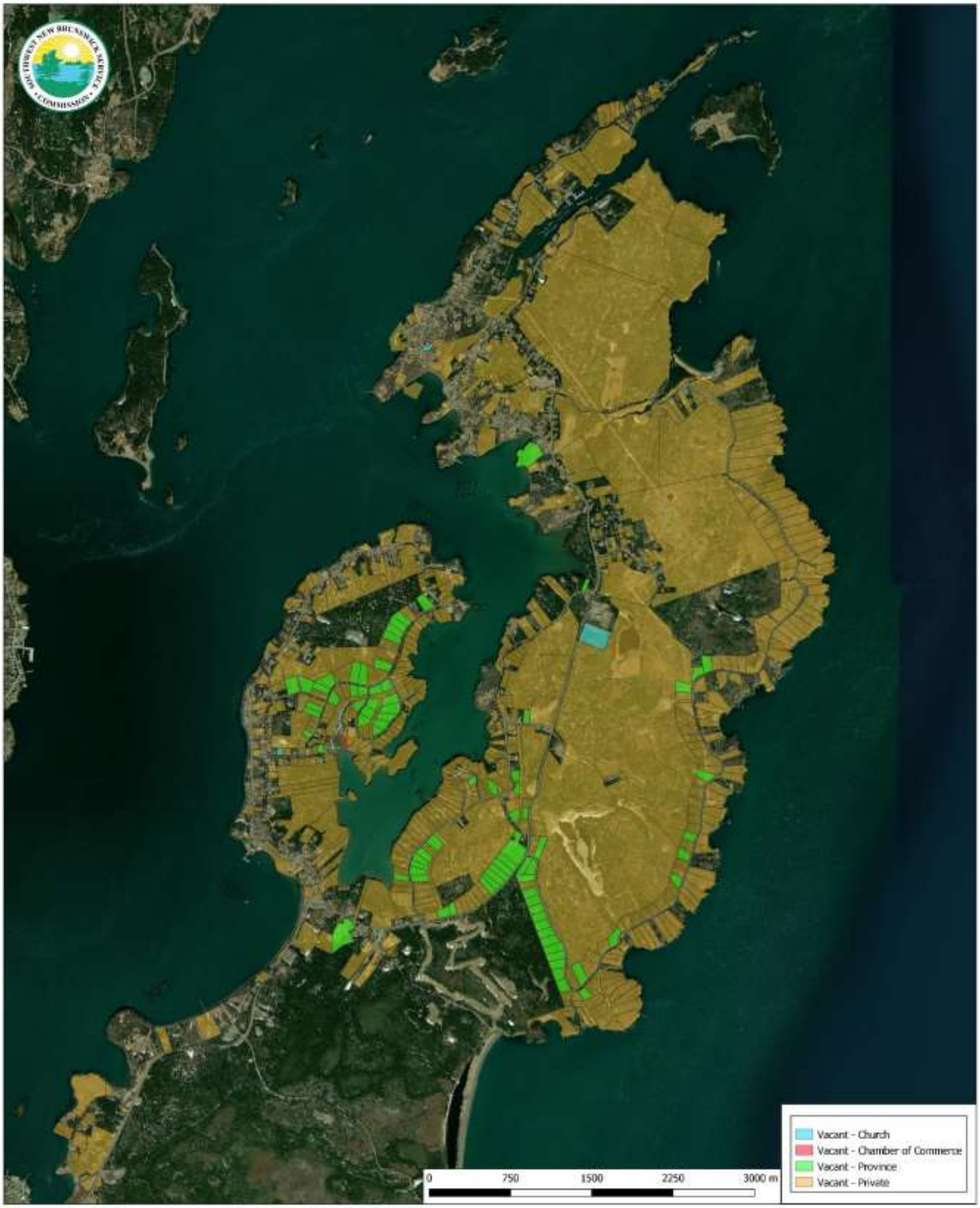
How would you rate the availability of rental housing in your community?



Data Analysis

- Very limited data, small sample sizes
- Essentially only single-family homes
- Population decreasing and aging
- High level of immigrants (mostly Americans)
- Many residents need accessible housing
- Rising employment rate

Campobello Development Options



5.3 Village of Grand Manan

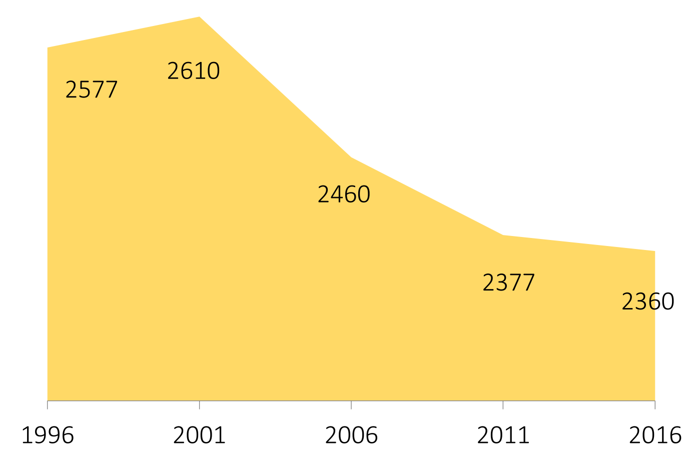
Grand Manan is an island in the Gulf of Maine, a 1.5 hour ferry ride from Blacks Harbour and mainland New Brunswick. Being so remote leads to certain challenges, but also to an incredibly tight-knit community where everyone looks out for everyone else. Predominately a fishing village, Grand Manan has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

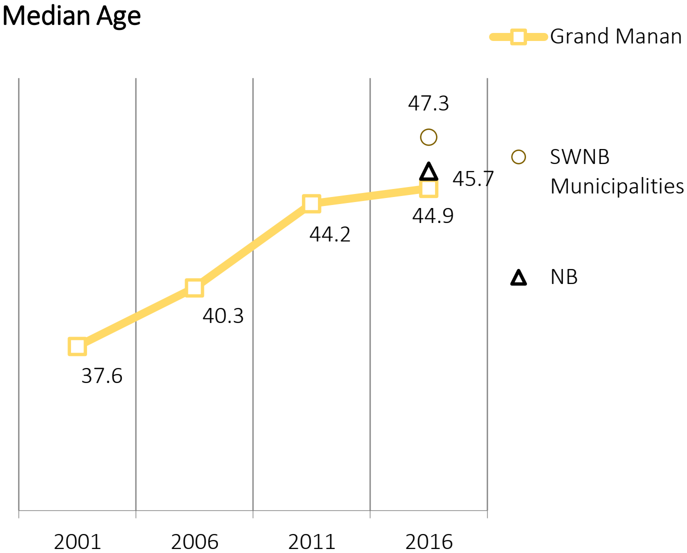
POPULATION AND DWELLING CHARACTERISTICS (2016 Census unless otherwise noted)	
Total Population	2,360
Median Age	44.9
Average Households Size	2.2
Most Common Household Size	2-person, 40.0%
Median Income	$61,952
Employment Rate	58.9%
Vacancy Rate (2020) [L]	0%
Single-Detached House	88.4% [950]
Can Afford Median Rental Shelter Costs	More than half
Can Afford Median Ownership Shelter Costs	52.6% - 56.3%
Households in Need of Accessible Housing [R]	13.6%
Households in Core Housing Needs	9.5%
Potential Populations in Core Housing Needs	recent immigrant households: 2.5 lone-parent households: 22.7 one-person households: 65.3
RENTER HOUSEHOLDS	
Households that Rent	16.7% [180]
Median Monthly Shelter Costs	$601
Households Overspending* on Shelter Costs	22.9%
OWNER HOUSEHOLDS	
Households that Own	83.3% [895]
Median Monthly Shelter Costs	$524
Households Overspending* on Shelter Costs	6.1%
**Note: households spend more then 30% income on shelter costs*	

2016 Demographics [C]

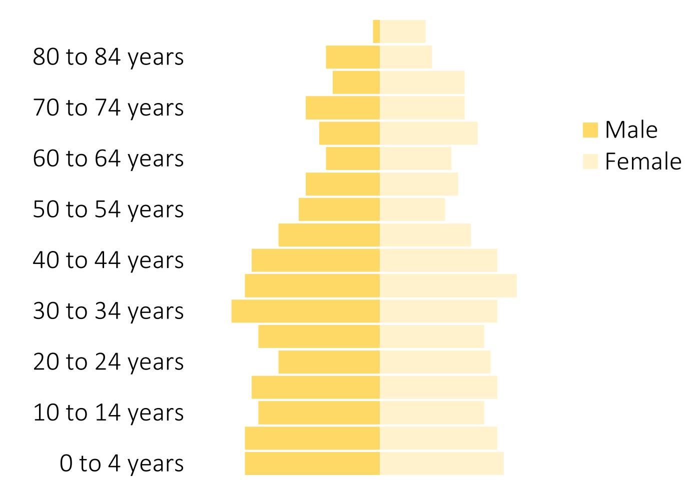
Total Population



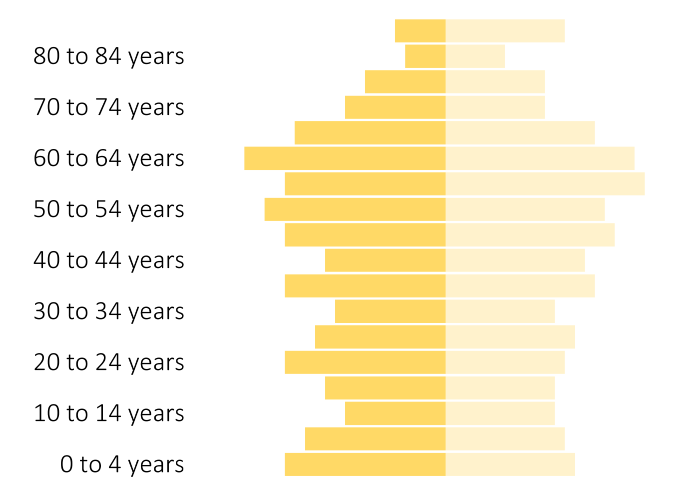
Median Age



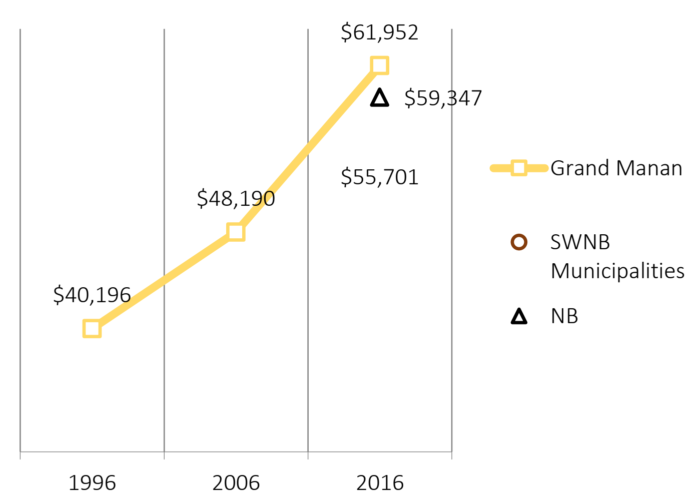
Population Pyramid 1996



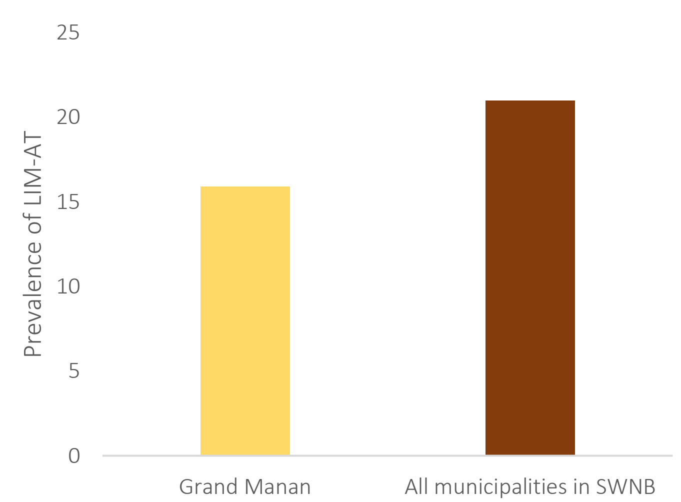
Population Pyramid 2016



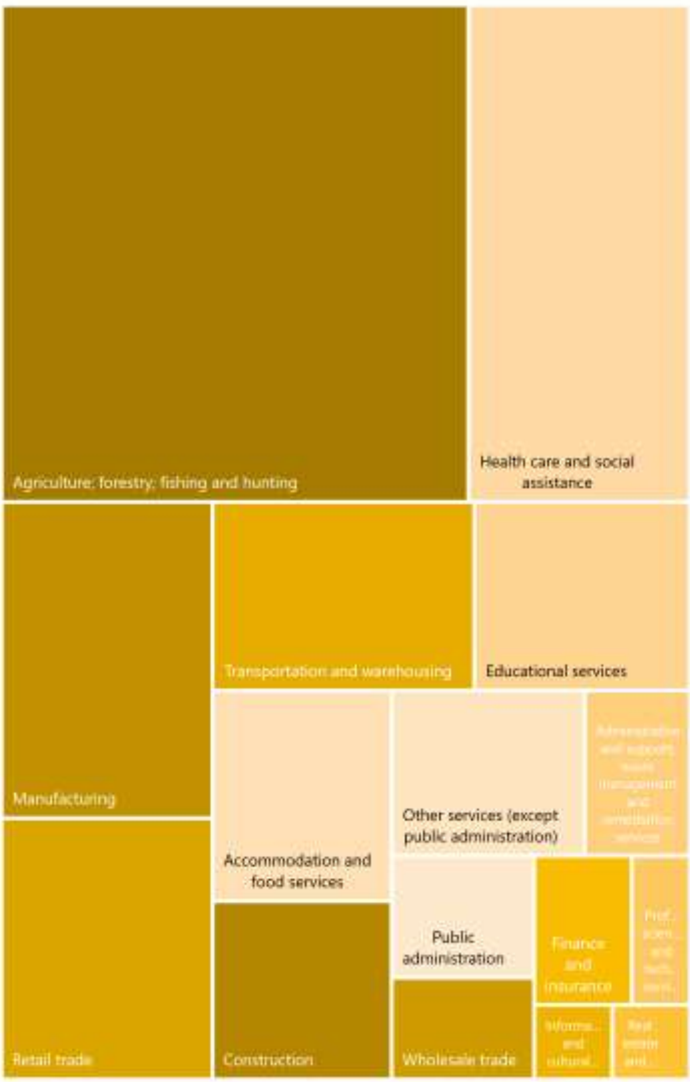
Median Household Income



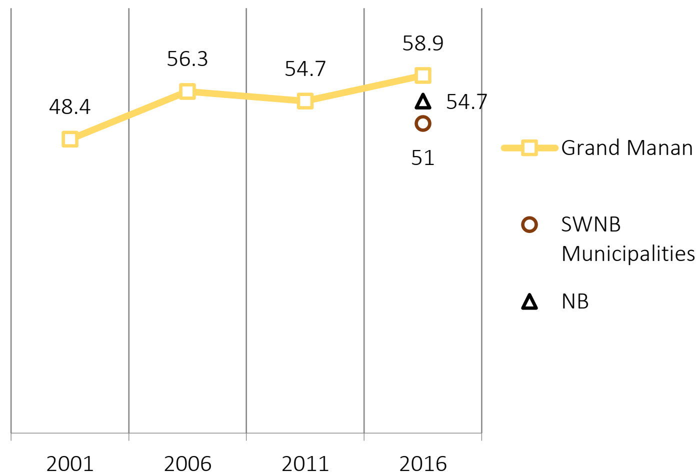
Prevalence of low income population 2016



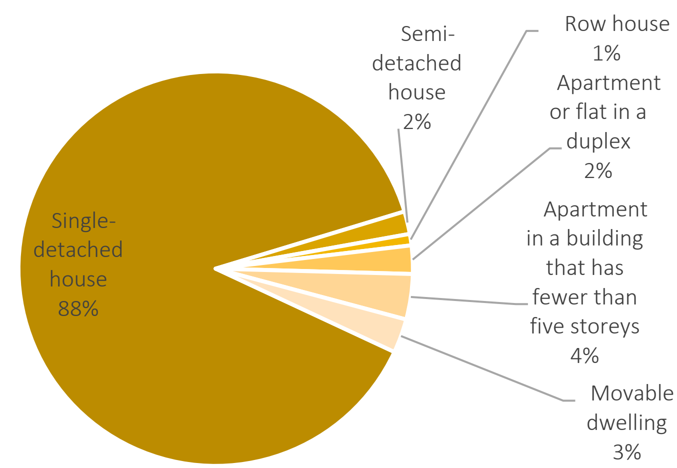
Employment distribution by industries 2016



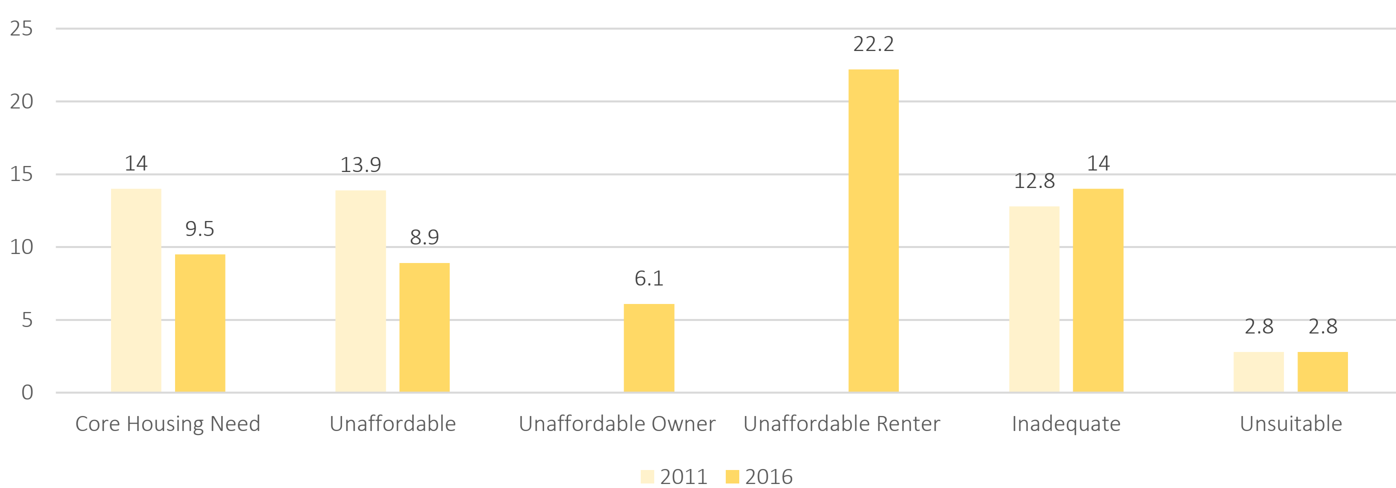
Employment rate



Housing Structural Type 2016

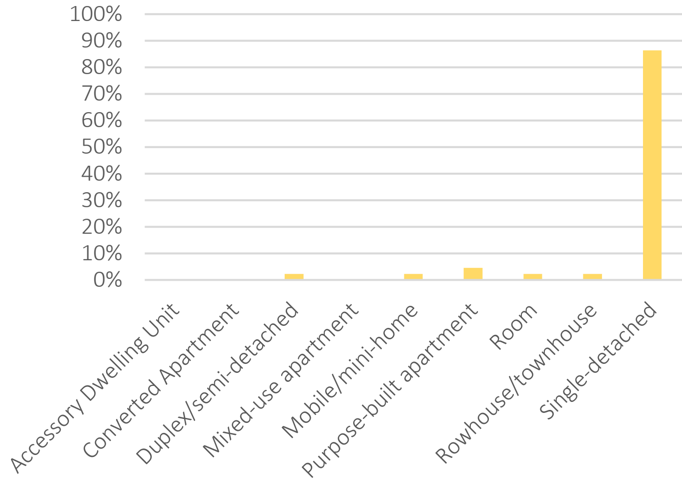


% in Core Housing Need

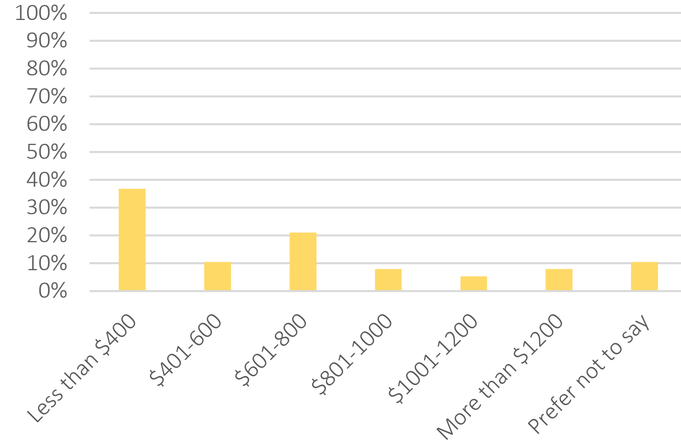


2020 Resident Survey [R] (n=44)

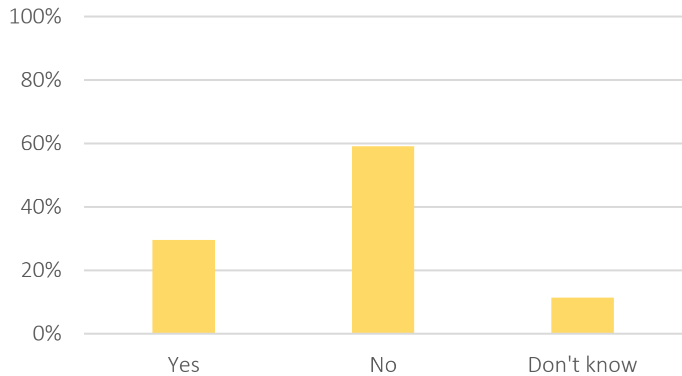
What type of housing do you live in?



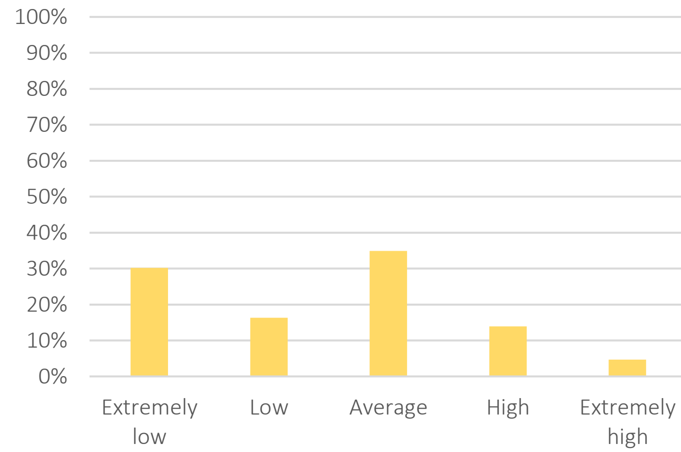
How much does your household spend on rent/mortgage per month?



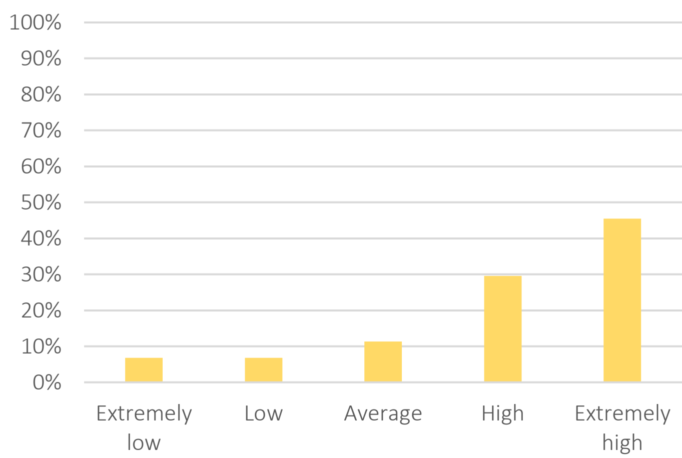
Are you spending more than 30% of your before-tax income on shelter costs? (Shelter costs are your mortgage/rent, property taxes, and utility costs)



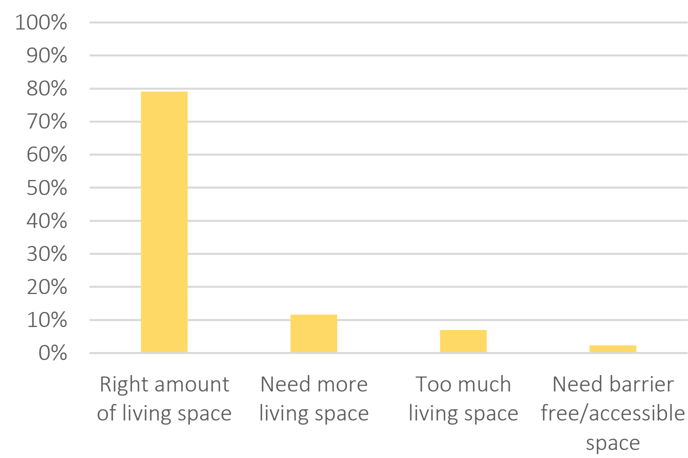
How would you rate the affordability of your shelter costs?



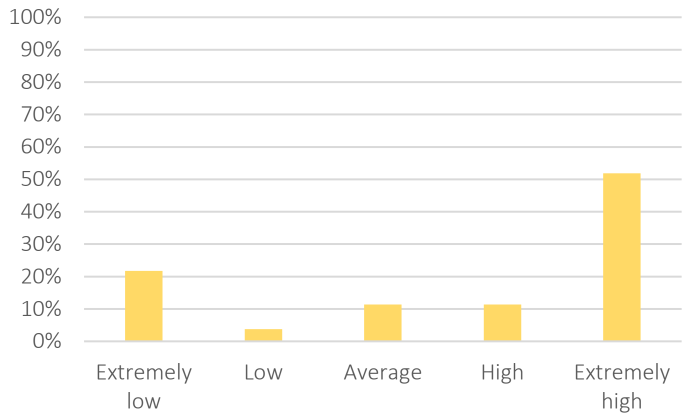
How would you rate the maintenance of your housing?



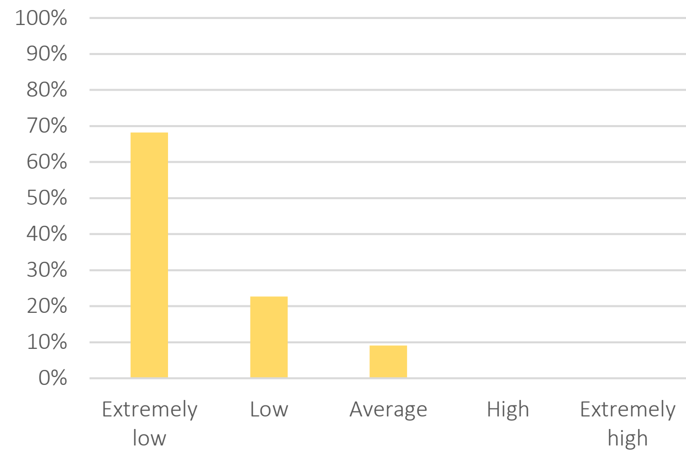
Is your housing matched to suit your space needs?



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



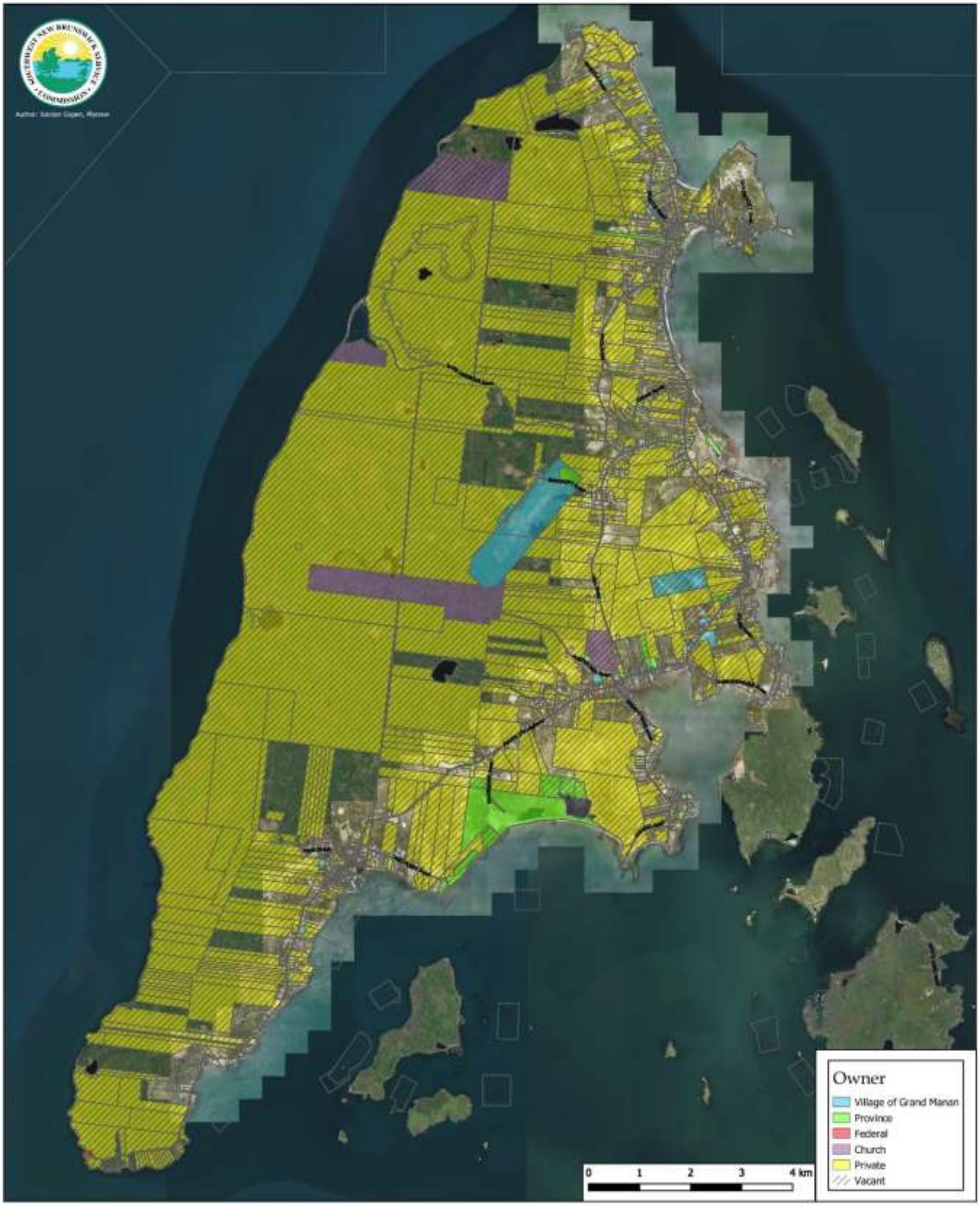
How would you rate the availability of rental housing in your community?



Data Analysis

- Population decreasing and aging (however, rates of both slowing)
- Relatively high household income, subject to natural resource price/availability shocks
- Relatively high rate of employment
- Predominantly single-family homes
- Residents struggle to find housing, but once housing is found, it is relatively well maintained, and well suited but not necessarily affordable

Grand Manan Development Options



5.4 Village of Harvey

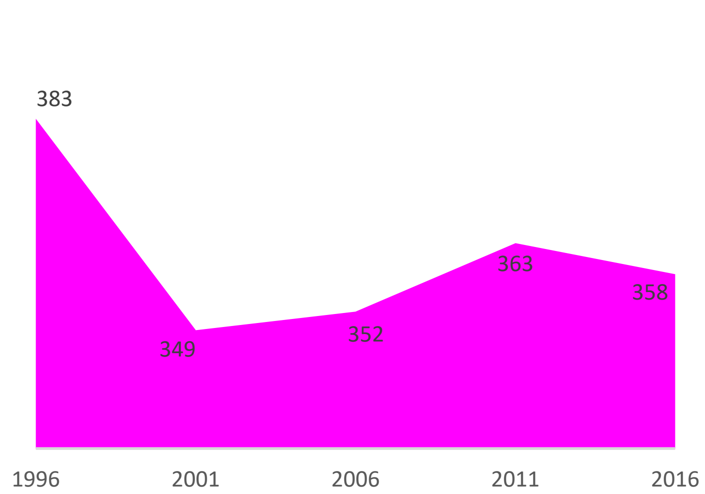
Harvey is a village in York County, located about 40km southwest of Fredericton. The village and its surrounding area have a well-documented settlement history associated with a few early immigrant families from Northumberland[3]. Later, the village began to see significant development due to the increasing 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.

POPULATION AND DWELLING CHARACTERISTICS (2016 Census unless otherwise noted)	
Total Population	358
Median Age	46.5
Average Households Size	2.3
Total Population	358
Median Age	46.5
Average Households Size	2.3
Most Common Household Size	2-person, 40%
Median Income	$58,453
Employment Rate	56.6%
Vacancy Rate (2020) L	0%
Single-Detached House	73.3% [110]
Can Afford Median Rental Shelter Costs	More than half
Can Afford Median Ownership Shelter Costs	60.0% - 63.3%
Households in Need of Accessible Housing R	0%
Households in Core Housing Needs	14.3%
Potential Populations in Core Housing Needs	recent immigrant households: 0 lone-parent households: 3.0 one-person households: 7.4
RENTER HOUSEHOLDS	
Households that Rent	37.9% [55]
Median Monthly Shelter Costs	$558
Households Overspending* on Shelter Costs	0%
OWNER HOUSEHOLDS	
Households that Own	62.1% [90]
Median Monthly Shelter Costs	$943
Households Overspending* on Shelter Costs	0%
**Note: households spend more then 30% income on shelter costs*	

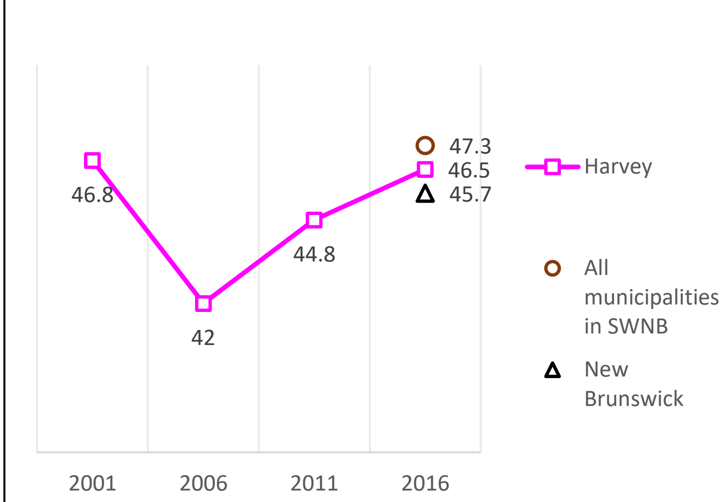
[3] Source: Village of Harvey, retrieved from http://www.village.harvey-station.nb.ca/.

2016 Demographics [C]

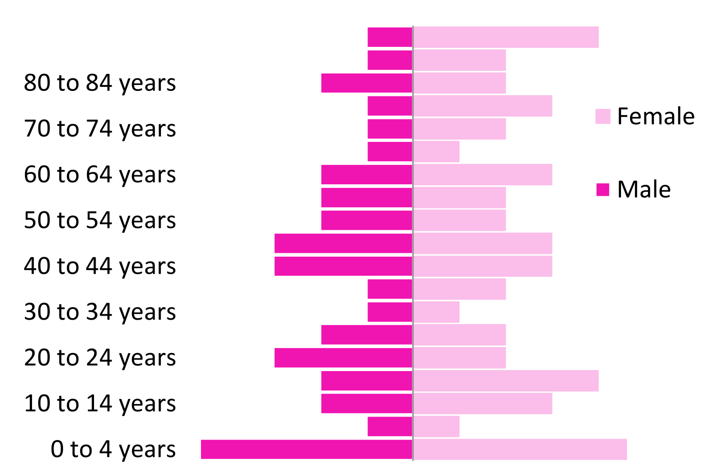
Total population



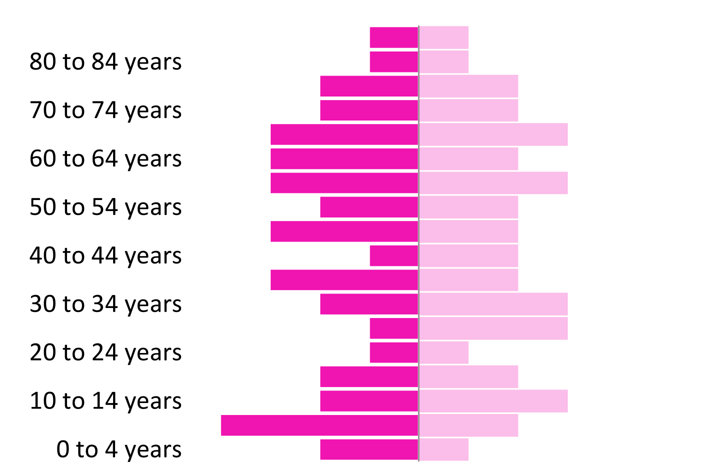
Median age



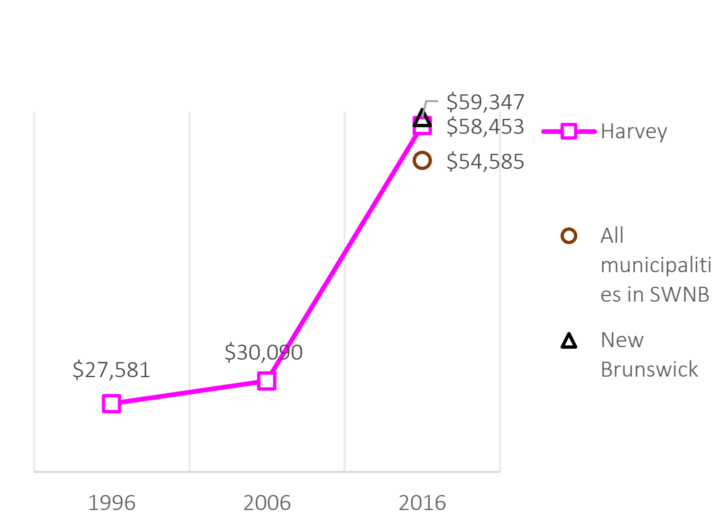
Population pyramid 1996



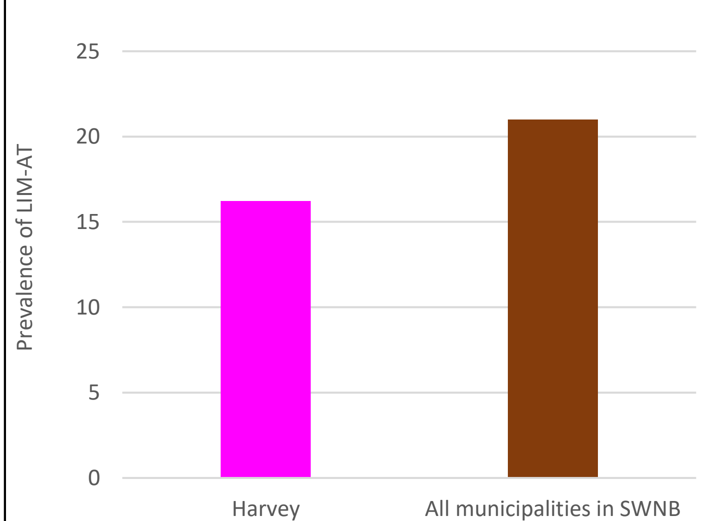
Population pyramid 2016

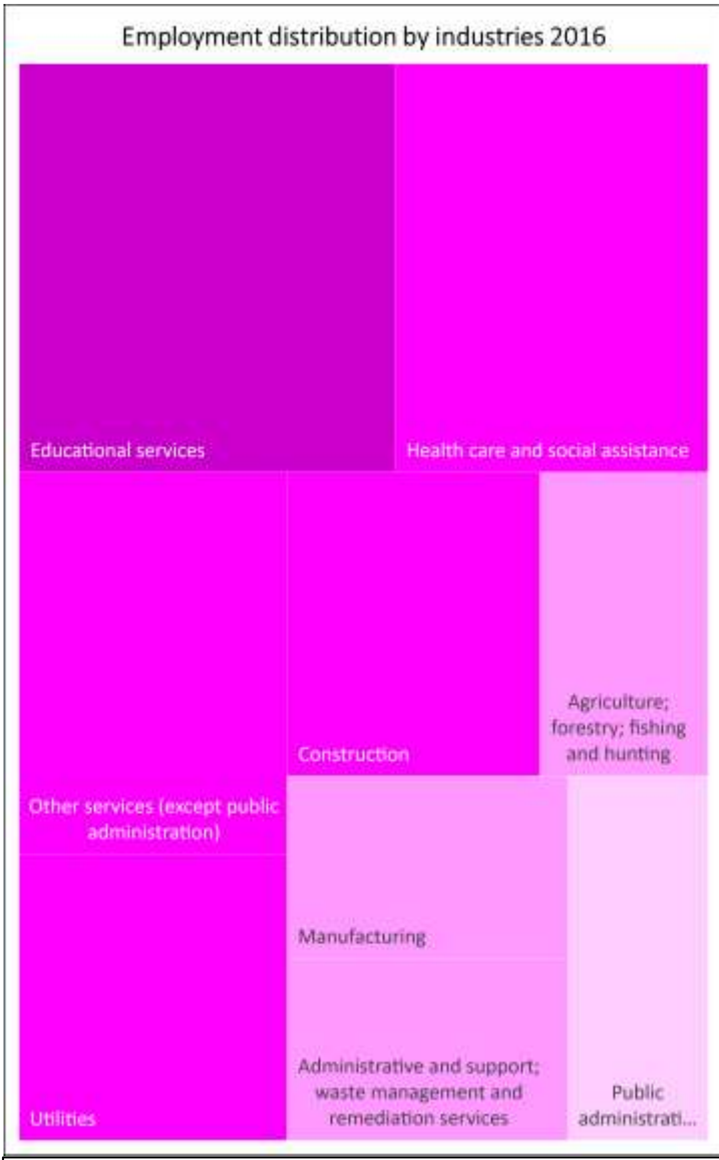


Median household income

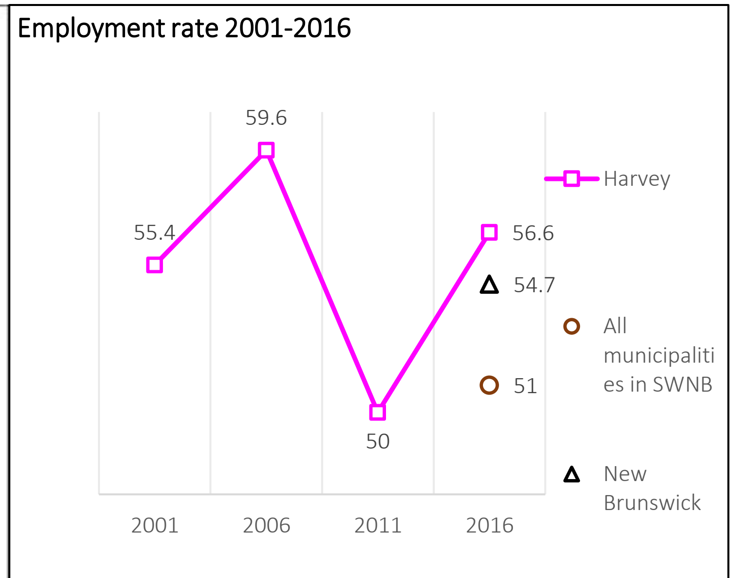


Prevalence of low income population 2016

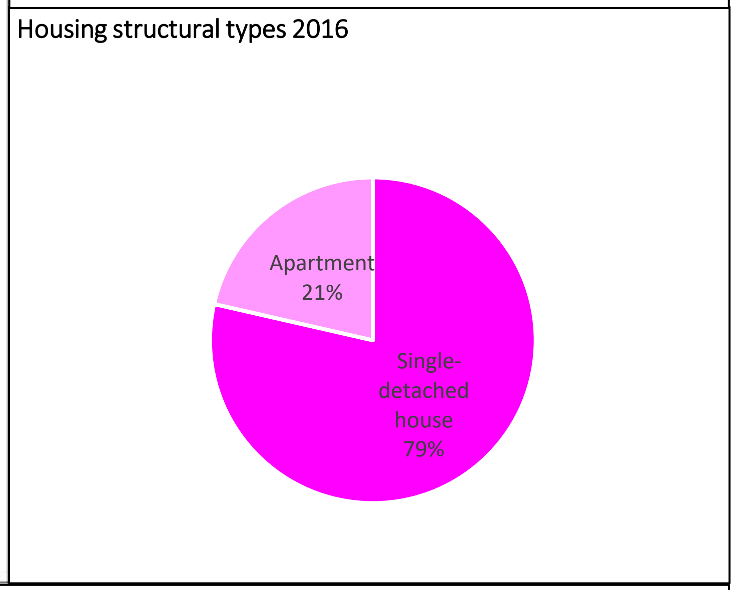




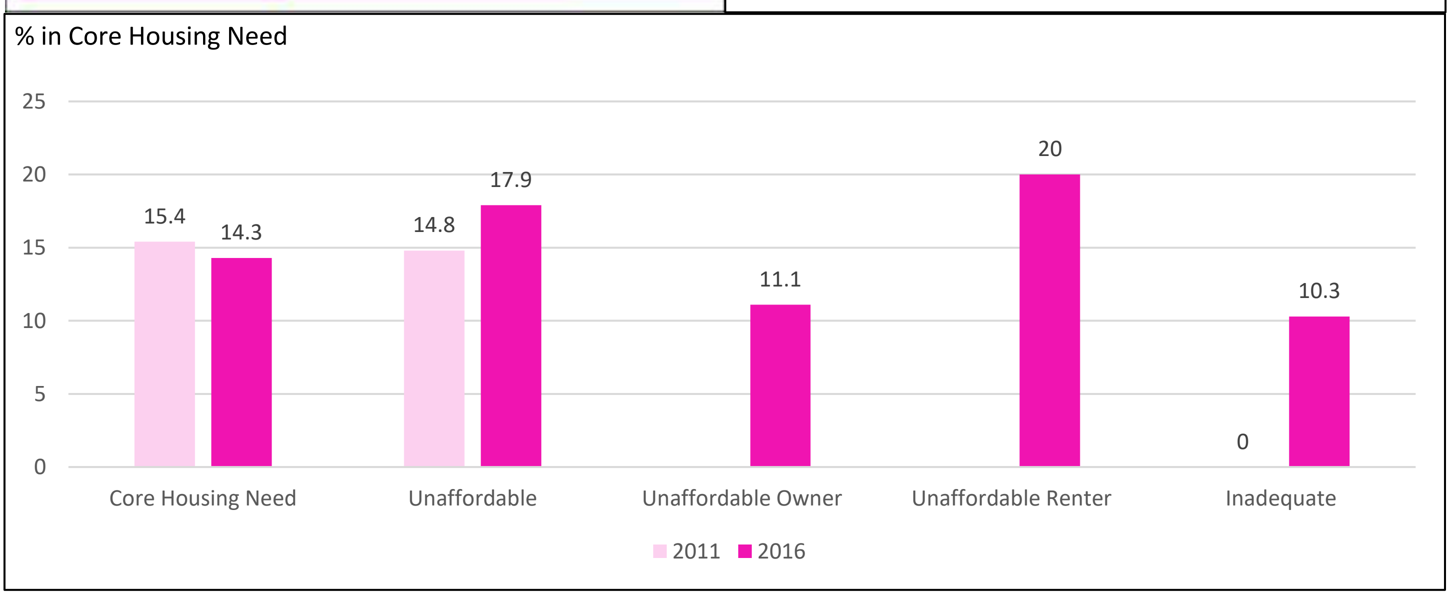
Employment distribution by industries 2016
Educational services
Health care and social assistance
Construction
Agriculture; forestry; fishing and hunting
Other services (except public administration)
Manufacturing
Administrative and support; waste management and remediation services
Public administrati...
Utilities



Employment rate 2001-2016
59.6
55.4
56.6
54.7
51
50
2001
2006
2011
2016
Harvey
All municipalities in SWNB
New Brunswick



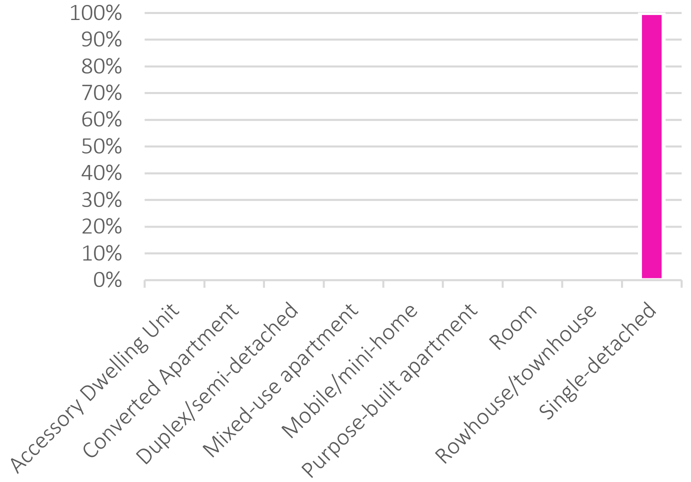
Housing structural types 2016
Apartment 21%
Single-detached house 79%



% in Core Housing Need
25
20
15
10
5
0
15.4
14.3
14.8
17.9
11.1
20
0
10.3
Core Housing Need
Unaffordable
Unaffordable Owner
Unaffordable Renter
Inadequate
2011
2016

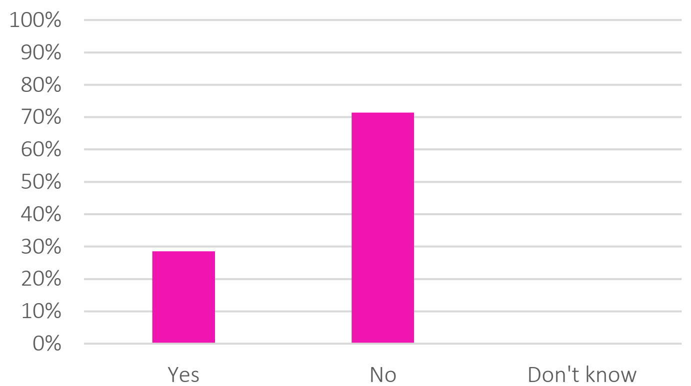
2020 Resident Survey[R] (n=8)

What type of housing do you live in?

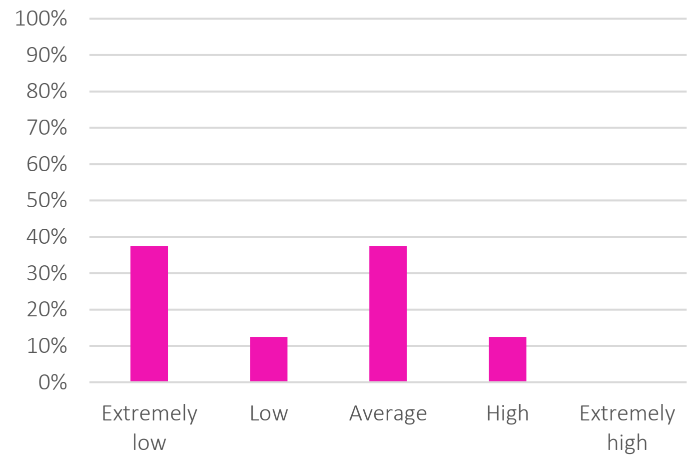


How much does your household spend on rent/mortgage per month?

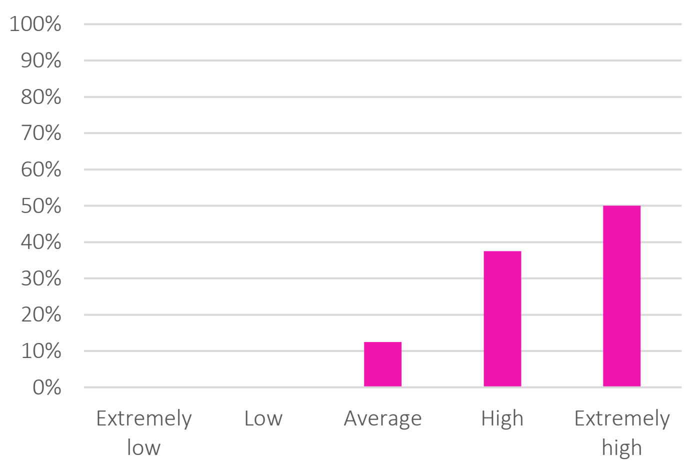
Are you spending more than 30% of your before-tax income on shelter costs? (Shelter costs are your mortgage/rent, property taxes, and utility costs)



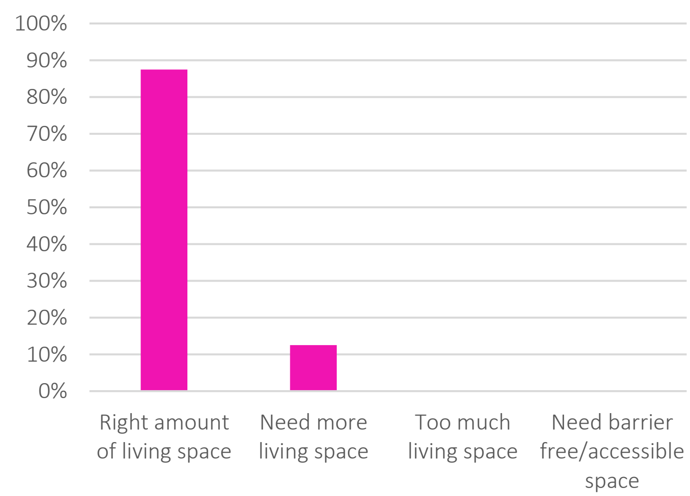
How would you rate the affordability of your shelter costs?

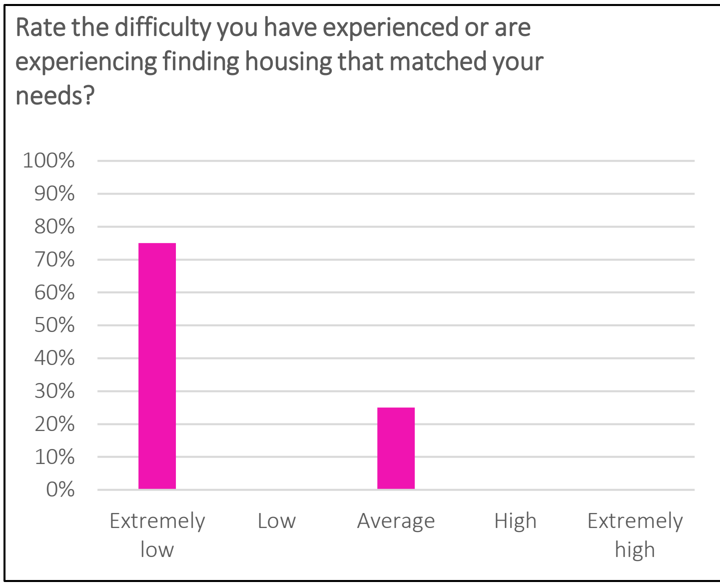


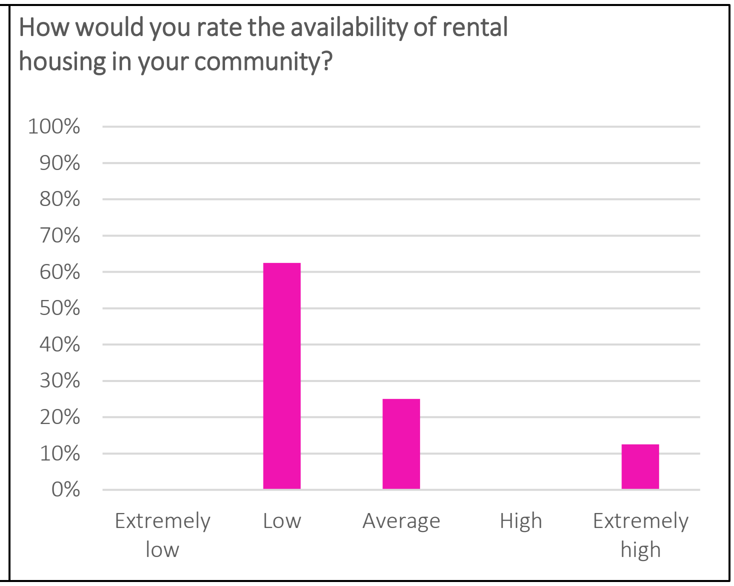
How would you rate the maintenance of your housing?



Is your housing matched to suit your space needs?



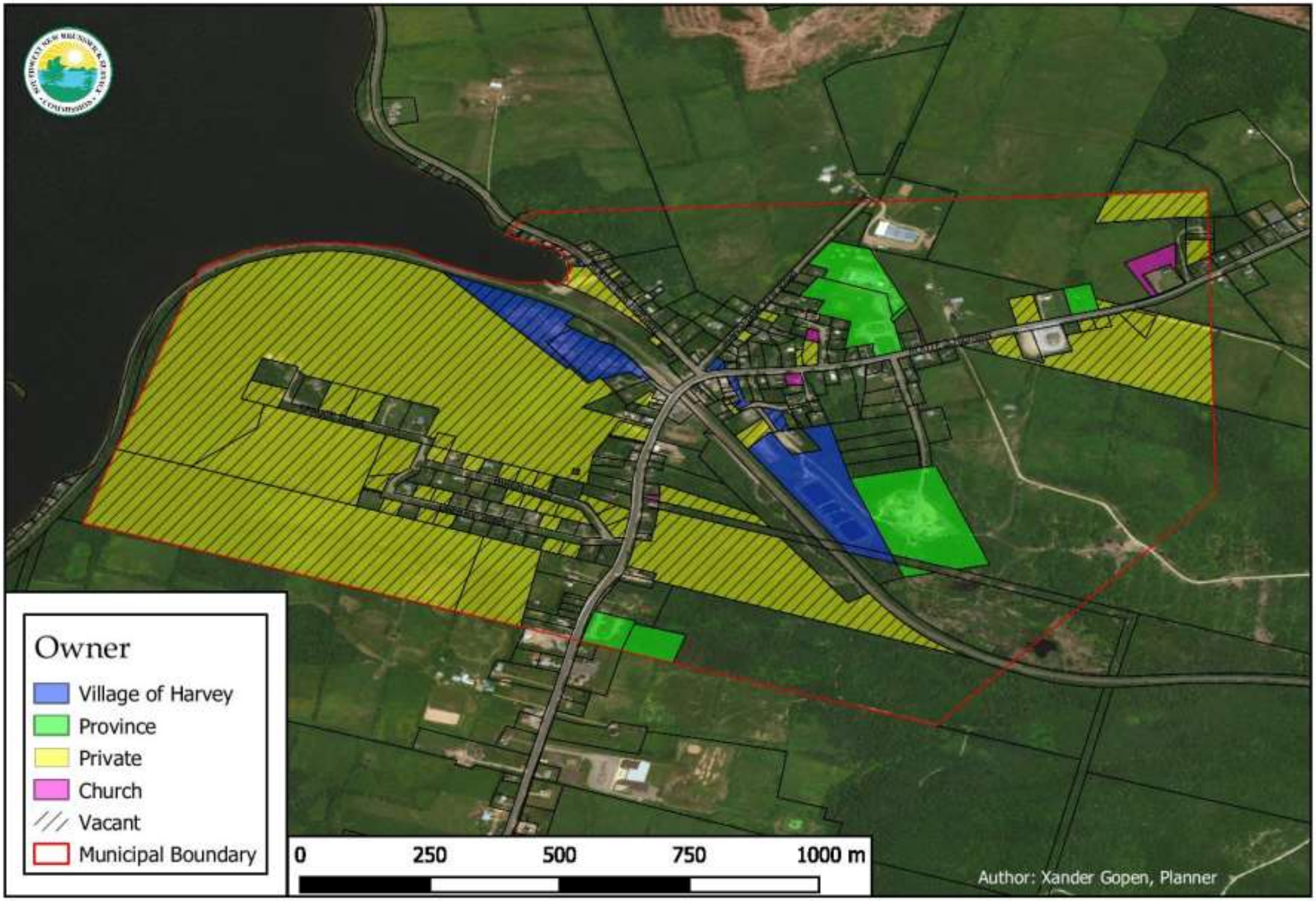




Data Analysis

- Small data set
- Harvey's population has remained relatively stable since 2001
- Many residents commute to Fredericton for work
- Harvey has a surprising number of apartments for such a small community
- Relatively high income and employment rate
- Few residents considered in vulnerable population
- Affordability of housing is becoming an issue

Village of Harvey Development Options



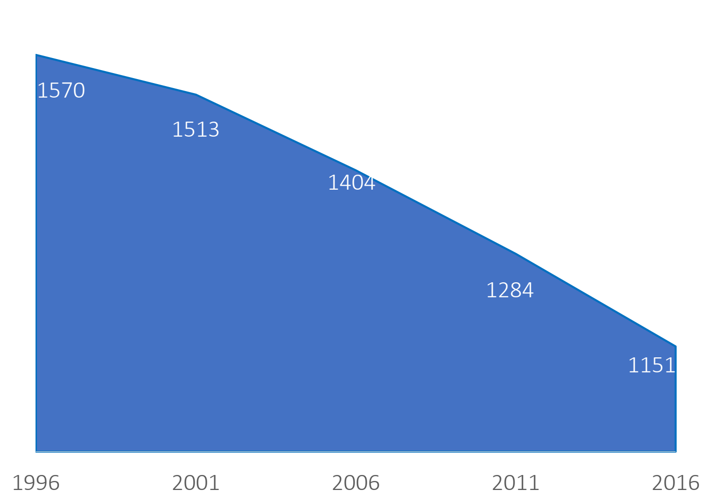
5.5 Village of McAdam

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.

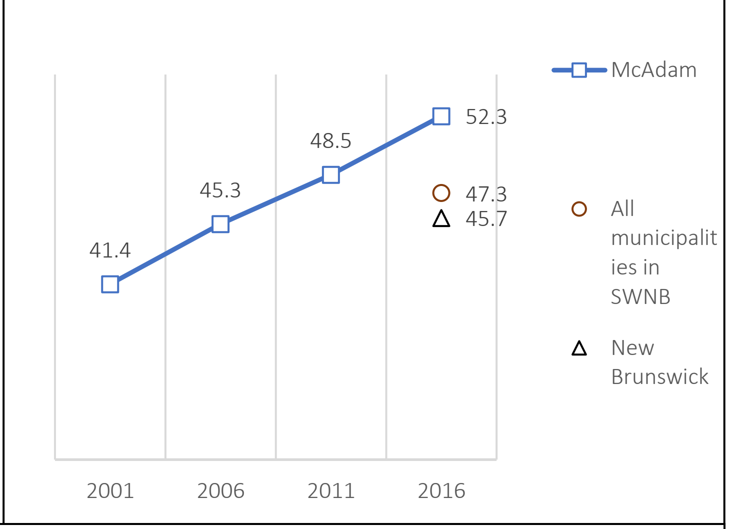
POPULATION AND DWELLING CHARACTERISTICS (2016 Census unless otherwise noted)	
Total Population	1,151
Median Age	52.3
Average Households Size	2.2
Most Common Household Size	2-person, 42.3%
Median Income	$48,512
Employment Rate	45.3%
Vacancy Rate [L] (2020)	20.0%
Single-Detached House	54.2% [490]
Can Afford Median Rental Shelter Costs	More than half
Can Afford Median Ownership Shelter Costs	93.4% - 96.2%
Households in Need of Accessible Housing [R]	20%
Households in Core Housing Needs	15.5%
Potential Populations in Core Housing Needs	recent immigrant households: 0 lone-parent households: 12.8 one-person households: 29.4
RENTER HOUSEHOLDS	
Households that Rent	14.3% [65]
Median Monthly Shelter Costs	$551
Households Overspending* on Shelter Costs	38.5%
OWNER HOUSEHOLDS	
Households that Own	85.7% [455]
Median Monthly Shelter Costs	$411
Households Overspending* on Shelter Costs	6.6%
Note: households spend more then 30% income on shelter costs	

2016 Demographics [C]

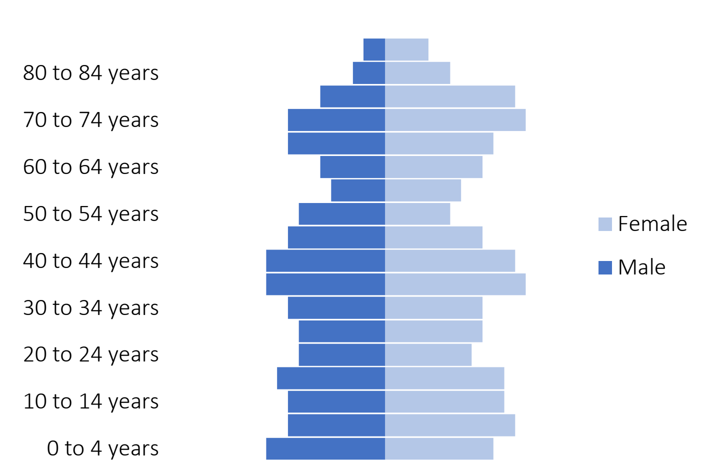
Total Population



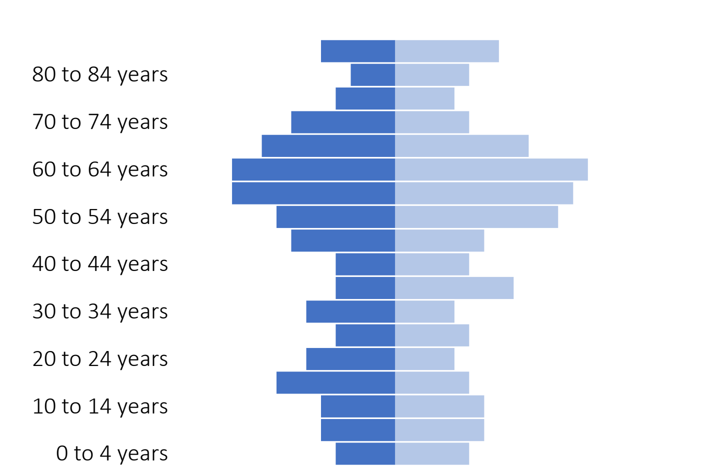
Median age



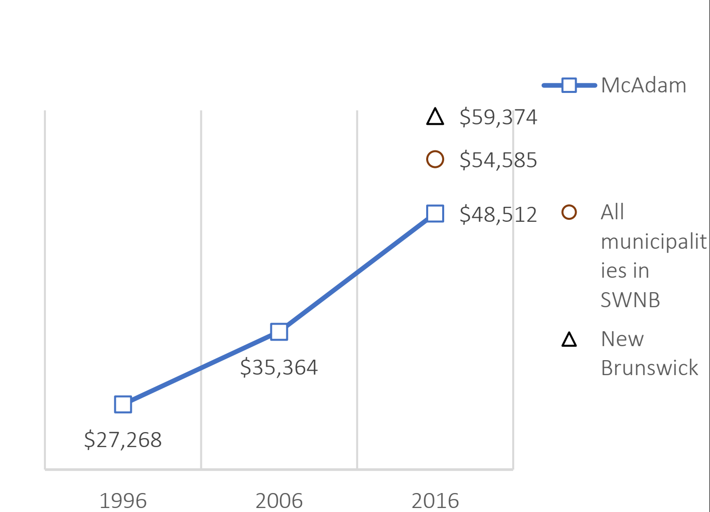
Population pyramid 1996



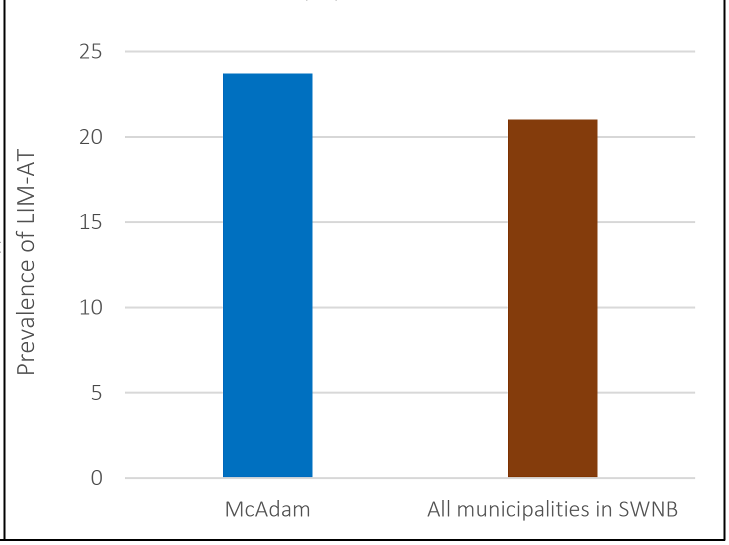
Population pyramid 2016

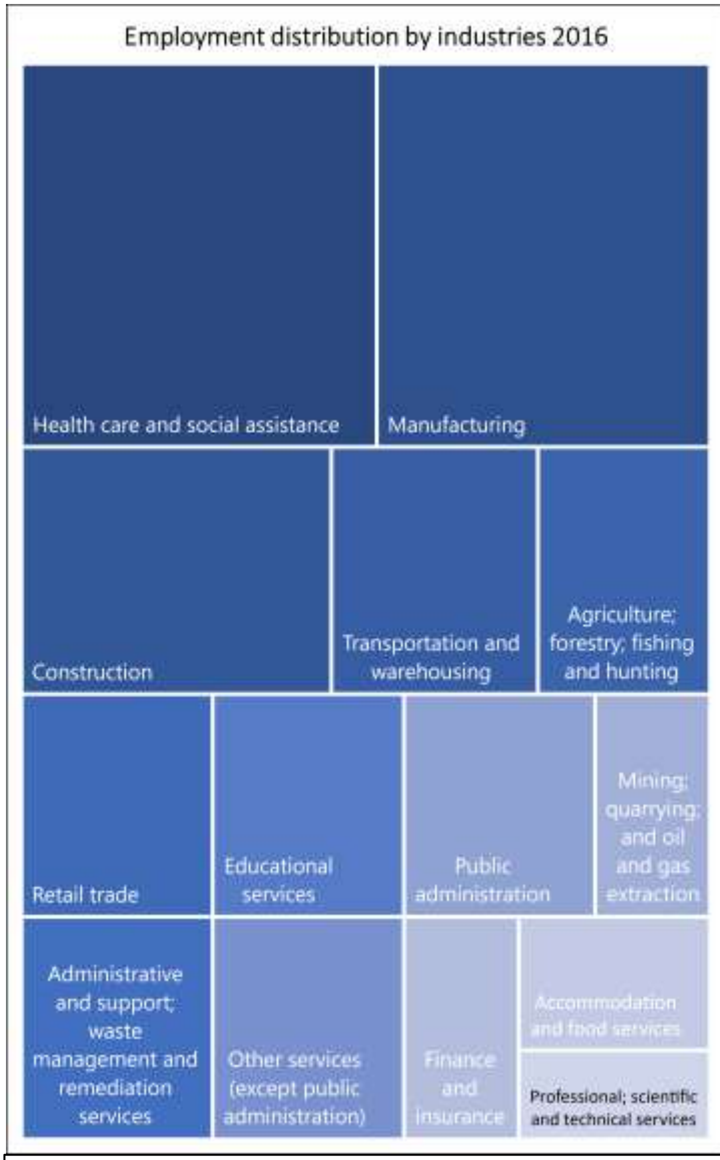


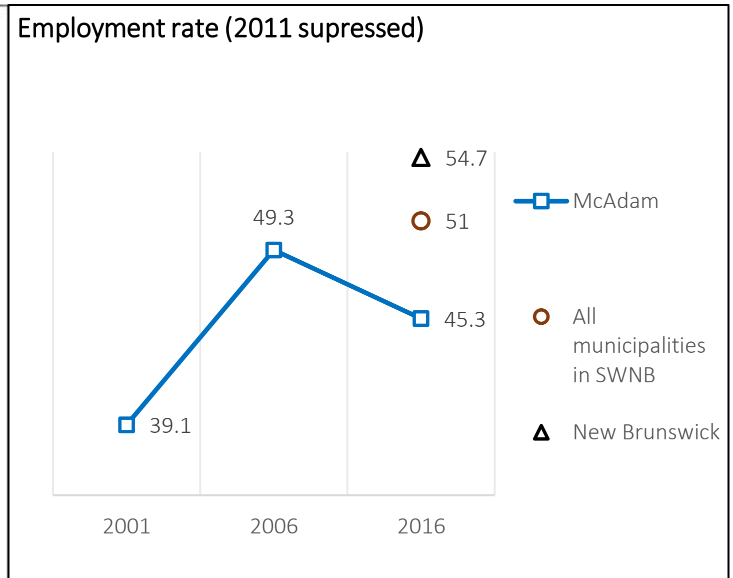
Median household income

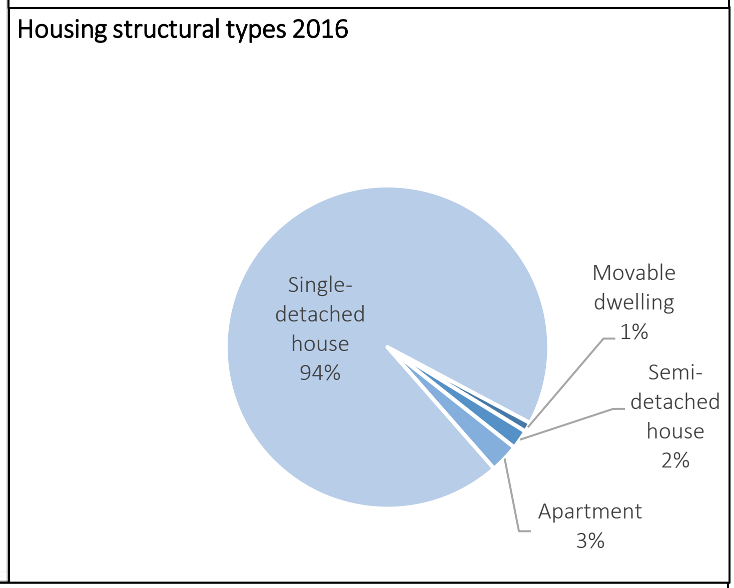


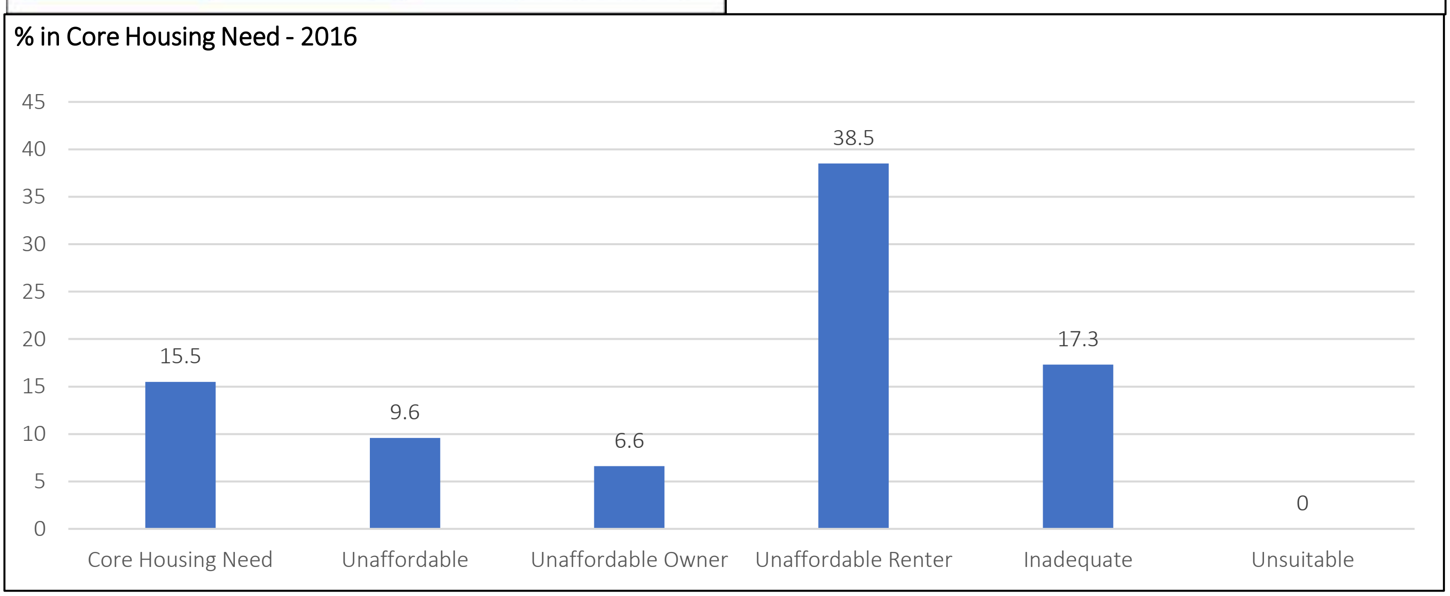
Prevalence of low income population in 2016







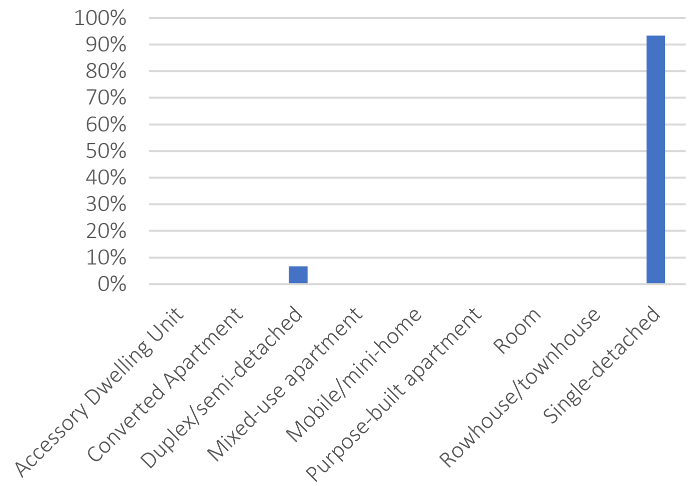




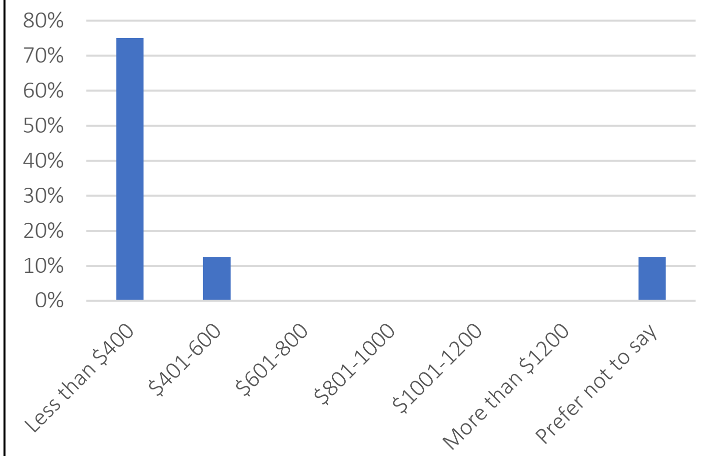
*No data for 2011

2020 RESIDENT SURVEY [R] (n=15)

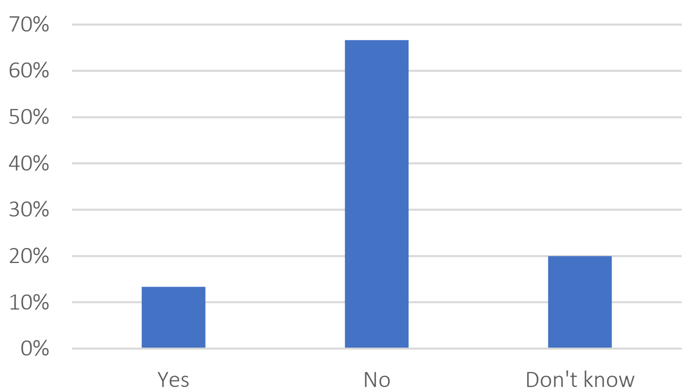
What type of housing do you live in?



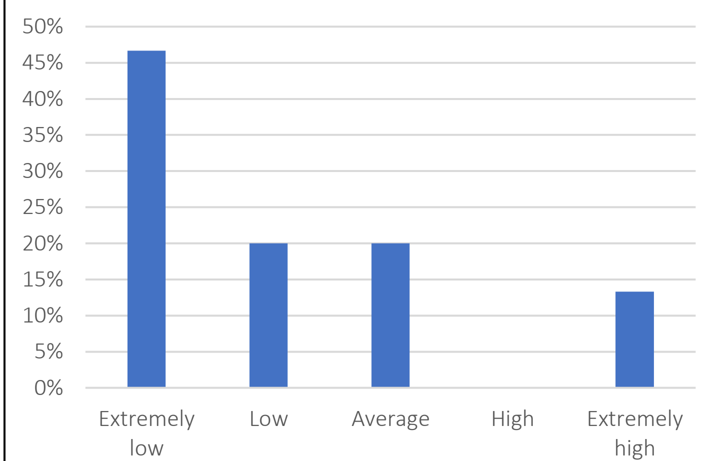
How much does your household spend on rent/mortgage per month?



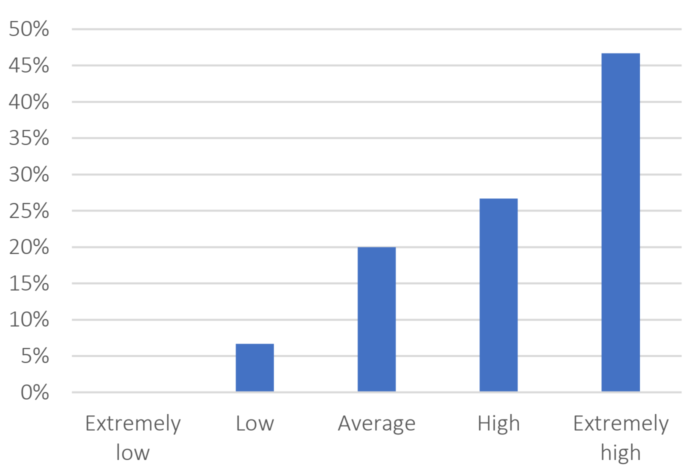
Are you spending more than 30% of your before-tax income on shelter costs? (Shelter costs are your mortgage/rent, property taxes, and utility costs)



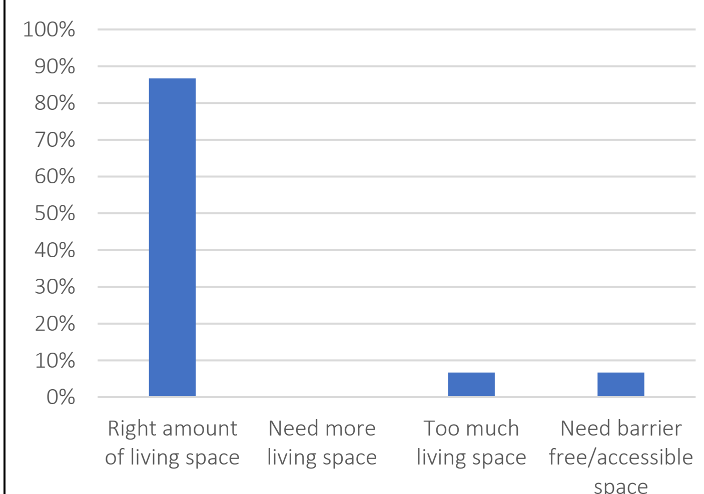
How would you rate the affordability of your shelter costs?



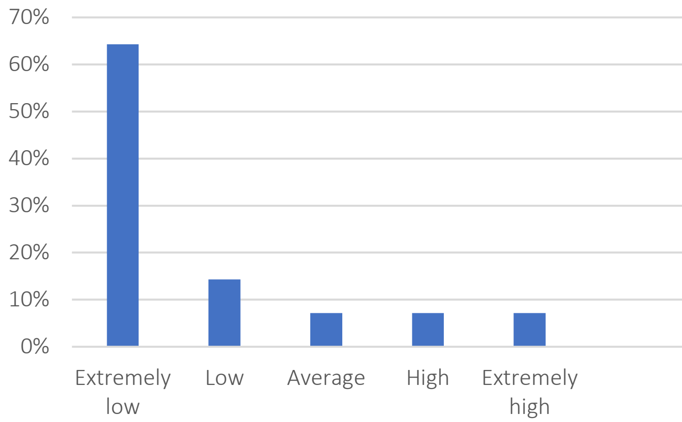
How would you rate the maintenance of your housing?



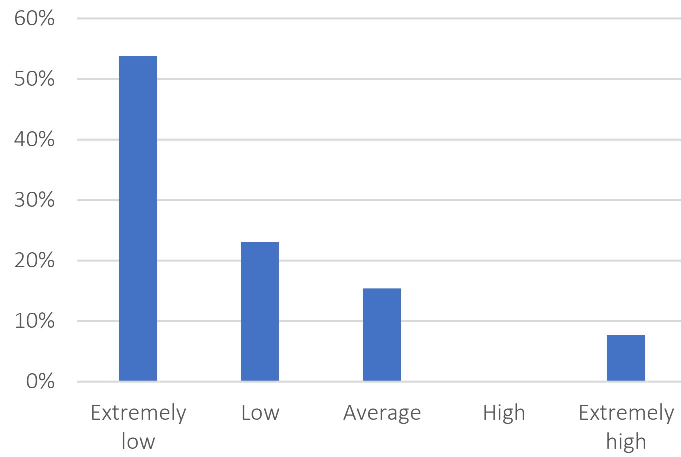
Is your housing matched to suit your space needs?



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



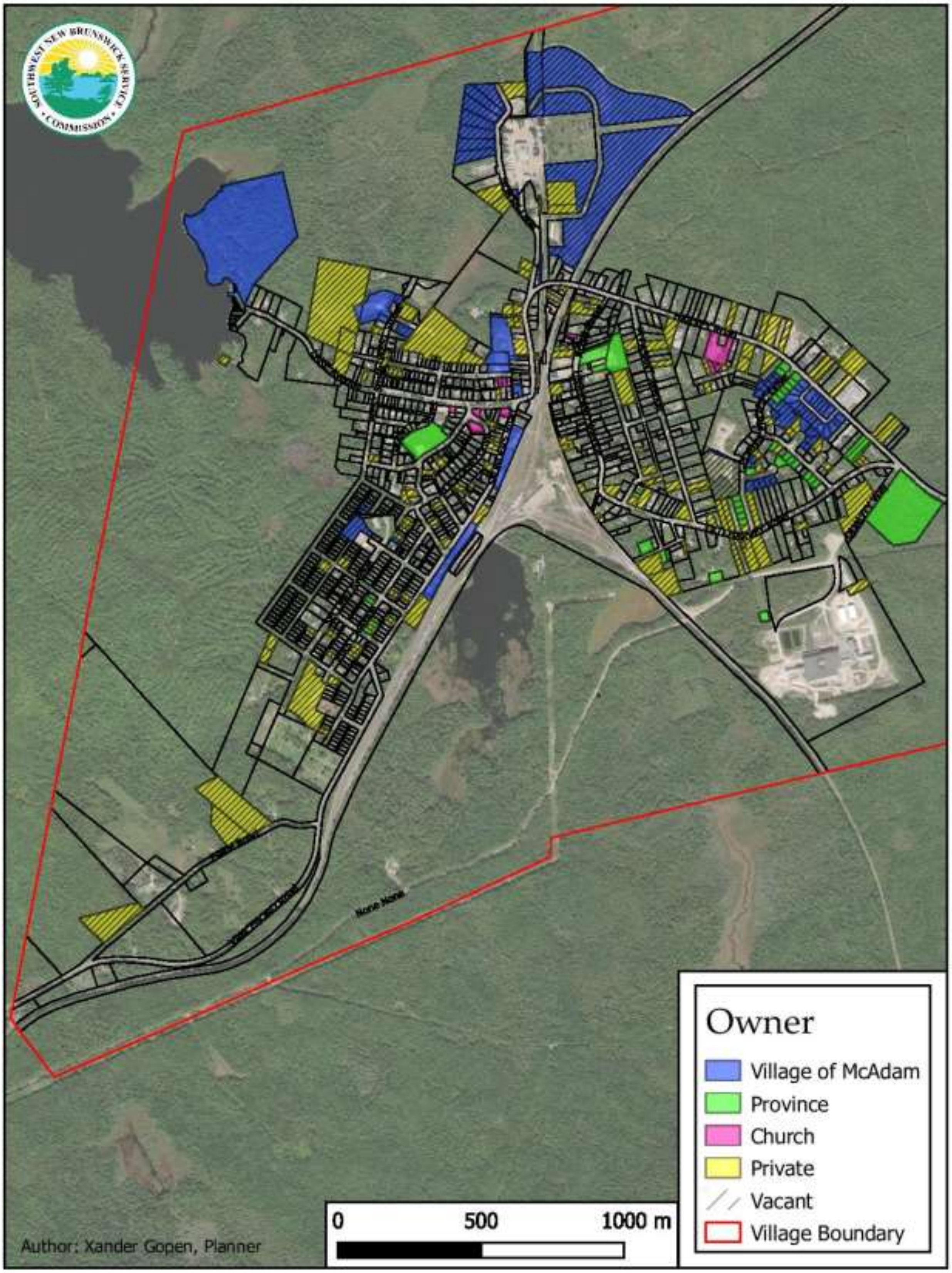
How would you rate the availability of rental housing in your community?



Data Analysis

- Small sample size
- Population decreasing and aging
- Relatively low median income and high rate of low-income
- Predominately single-family dwellings
- Affordability for renters a major issue
- High vacancy rate, likely due to population loss

McAdam Development Options



5.6 Town of Saint Andrews

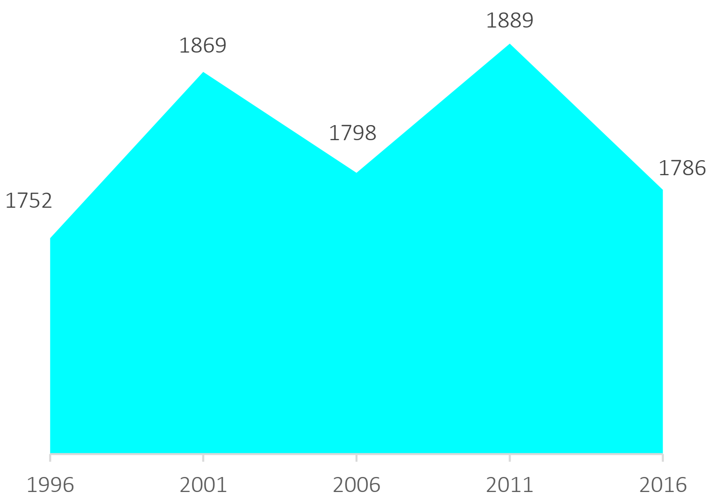
Saint Andrews was the earliest community settled by Europeans in Charlotte County in 1786. Upon learning that they were in the United States, loyalists from Castine, Maine disassembled their houses, loaded them on barges, and stopped at the first peninsula they found once they passed the mouth of the 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.

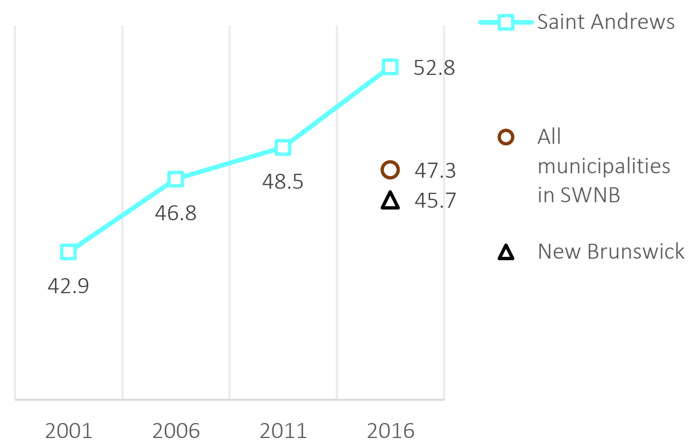
POPULATION AND DWELLING CHARACTERISTICS [C] (2016 Census unless otherwise noted)	
Total Population	1,786
Median Age	52.8
Average Households Size	2.1
Most Common Household Size	2-person, 43.7%
Median Income	$63,232
Employment Rate	53.1%
Vacancy Rate [L] (2020)	2.3%
Single-Detached House	82.4% [655]
Can Afford Median Rental Shelter Costs	More than half
Can Afford Median Ownership Shelter Costs	37.3% - 44.9%
Households in Need of Accessible Housing [R]	18.0%
Households in Core Housing Needs	13.5%
Potential Populations in Core Housing Needs	recent immigrant households: 5.5 lone-parent households: 12.8 one-person households: 46.0
RENTER HOUSEHOLDS	
Households that Rent	27.0% [215]
Median Monthly Shelter Costs	$717
Households Overspending* on Shelter Costs	34.9%
OWNER HOUSEHOLDS	
Households that Own	73.0% [580]
Median Monthly Shelter Costs	$653
Households Overspending* on Shelter Costs	12.9%
**Note: households spend more then 30% income on shelter costs*	

2016 Demographics [C]

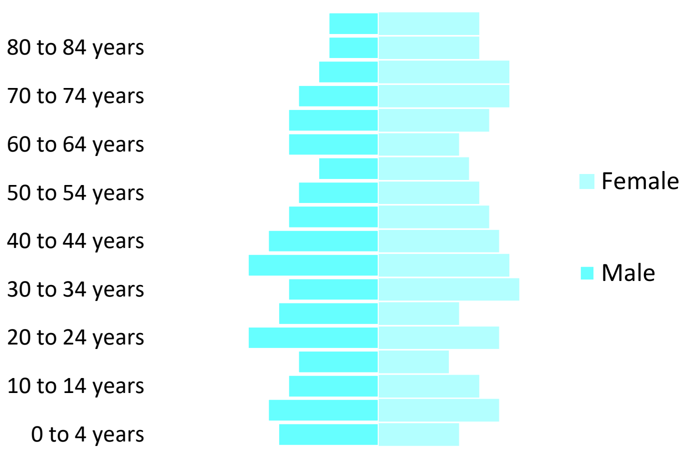
Total Population



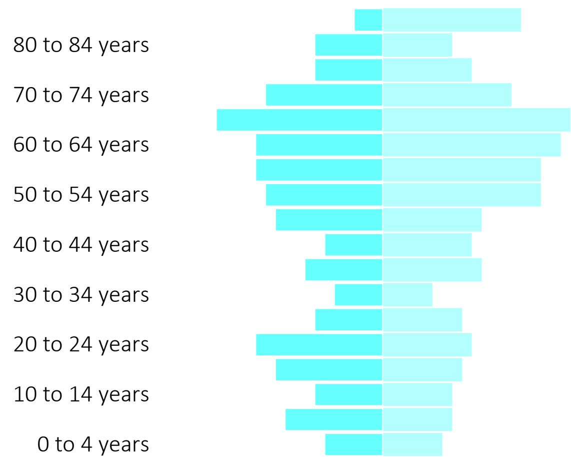
Median age



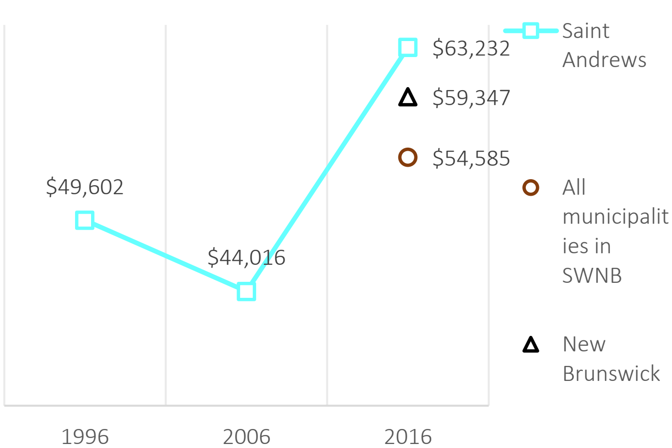
Population pyramid 1996



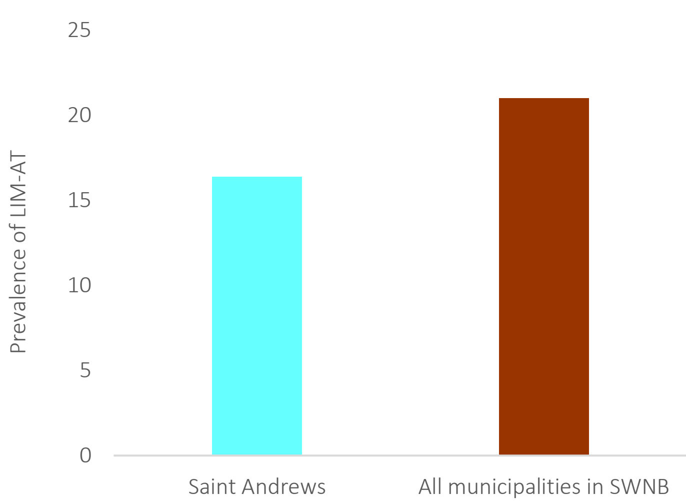
Population pyramid 2016

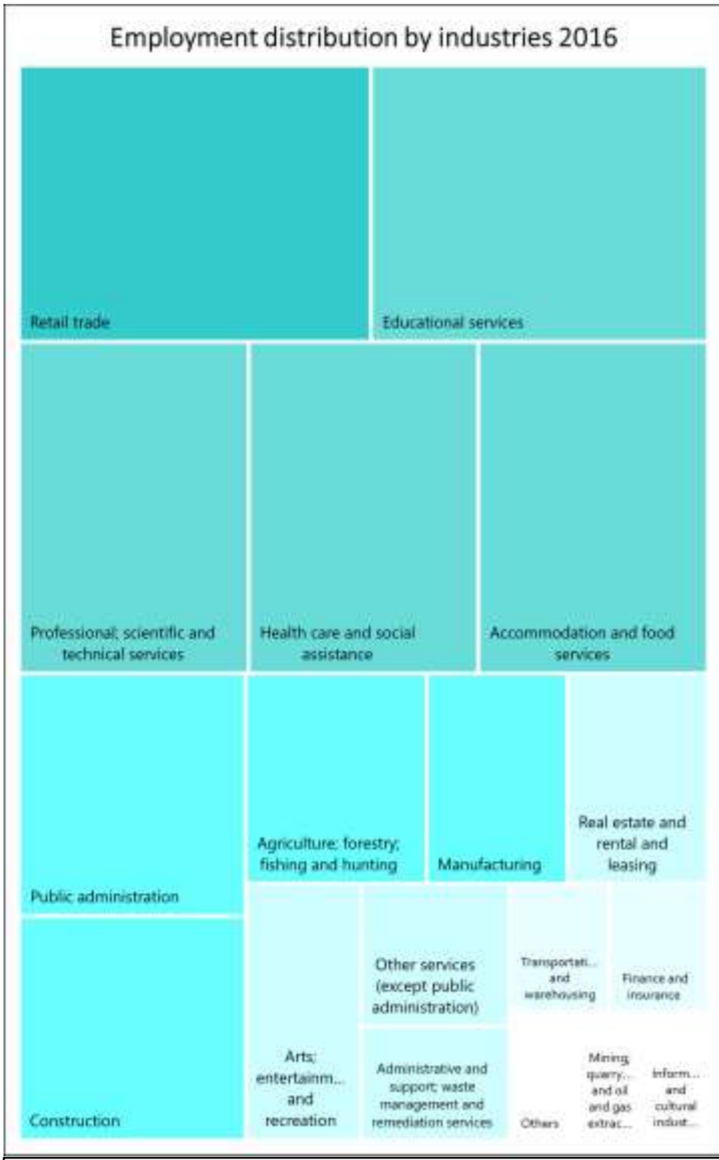


Median household income

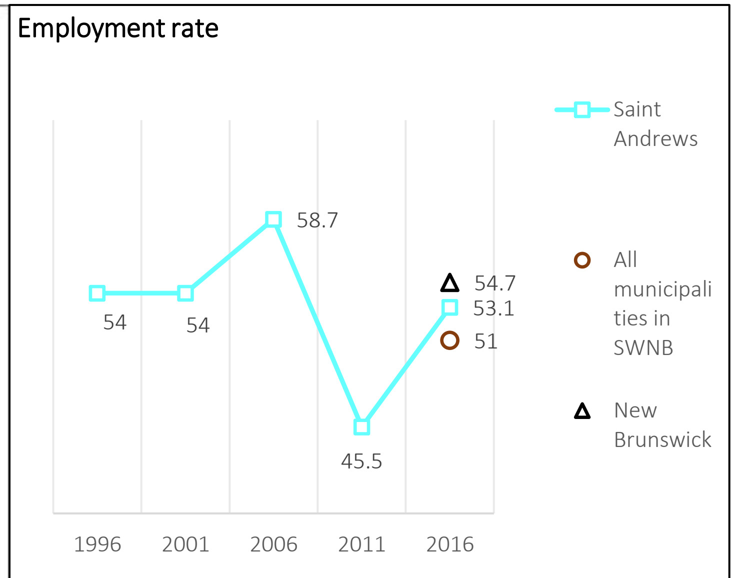


Prevalence of low income population 2016

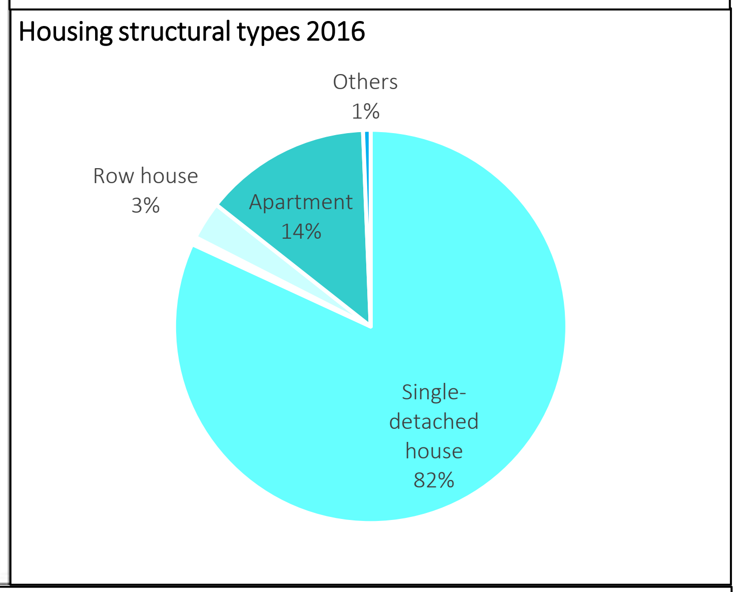




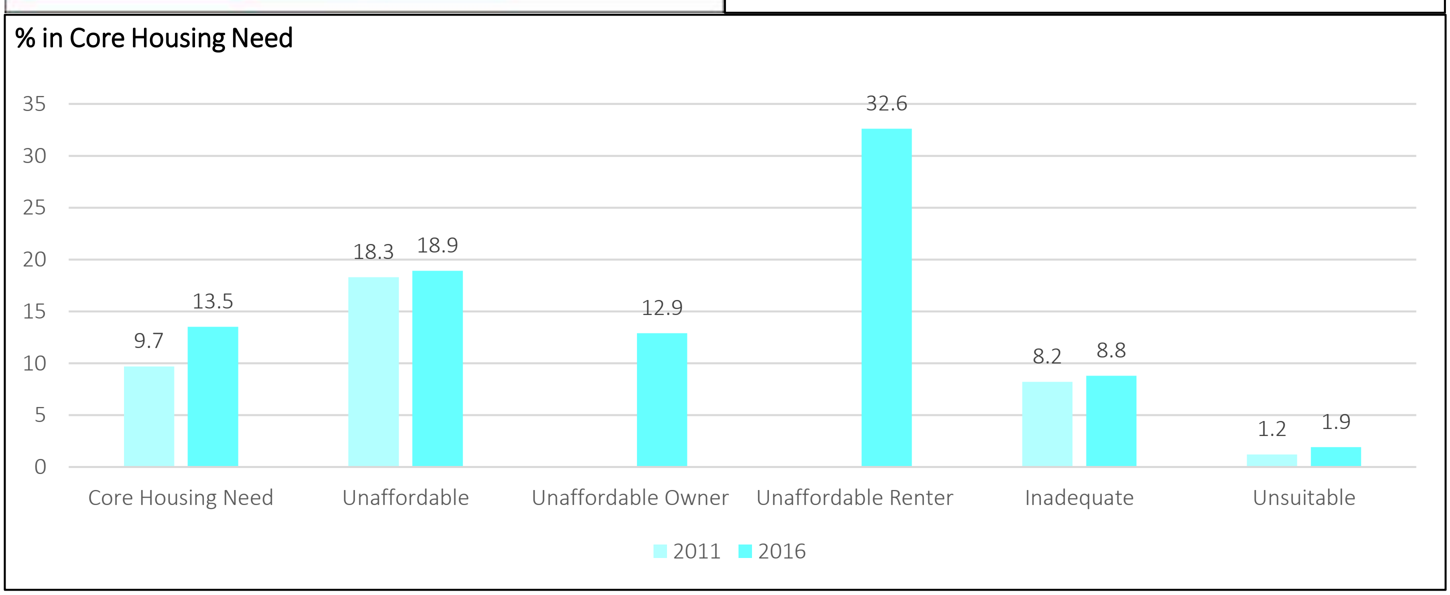
Employment distribution by industries 2016
Retail trade
Educational services
Professional, scientific and technical services
Health care and social assistance
Accommodation and food services
Public administration
Agriculture, forestry, fishing and hunting
Manufacturing
Real estate and rental and leasing
Construction
Arts, entertainm... and recreation
Other services (except public administration)
Administrative and support, waste management and remediation services
Transportati... and warehousing
Finance and insurance
Others



Employment rate
Saint Andrews
All municipalities in SWNB
New Brunswick
54
54
58.7
45.5
54.7
53.1
51
1996
2001
2006
2011
2016



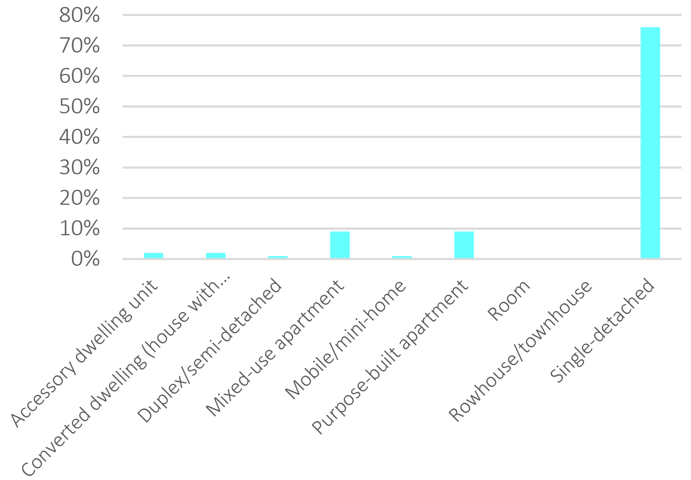
Housing structural types 2016
Others 1%
Row house 3%
Apartment 14%
Single-detached house 82%



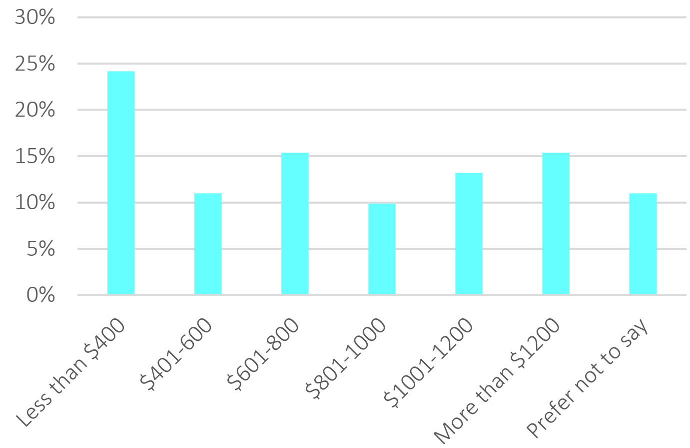
% in Core Housing Need
35
30
25
20
15
10
5
0
9.7
13.5
18.3
18.9
12.9
32.6
8.2
8.8
1.2
1.9
Core Housing Need
Unaffordable
Unaffordable Owner
Unaffordable Renter
Inadequate
Unsuitable
2011
2016

2020 Resident Survey R (n=99)

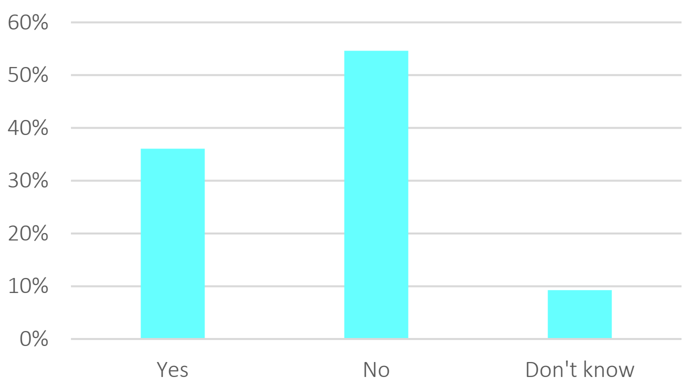
What type of housing do you live in?



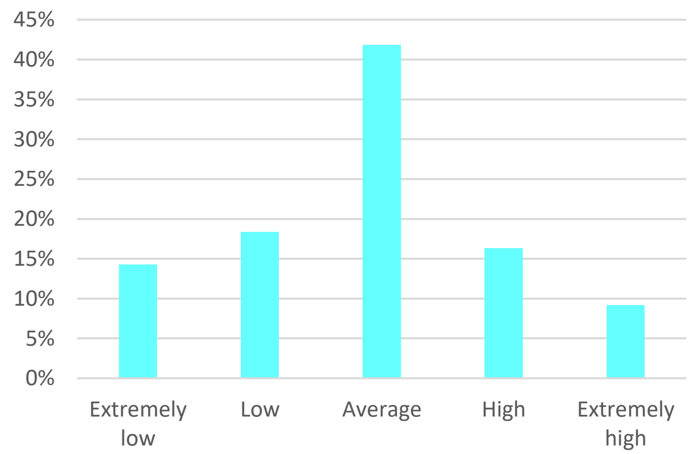
How much does your household spend on rent/mortgage per month?



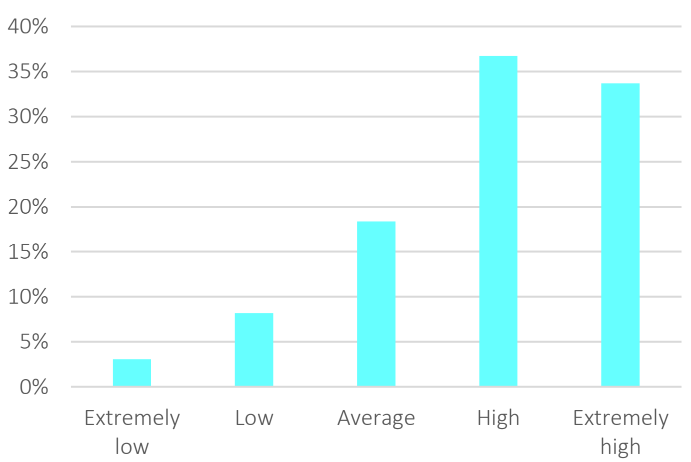
Are you spending more than 30% of your before-tax income on shelter costs? (Shelter costs are your mortgage/rent, property taxes, and utility costs)



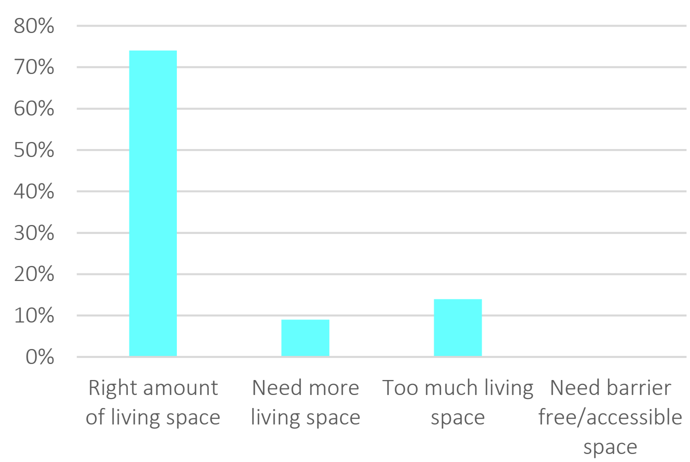
How would you rate the affordability of your shelter costs?

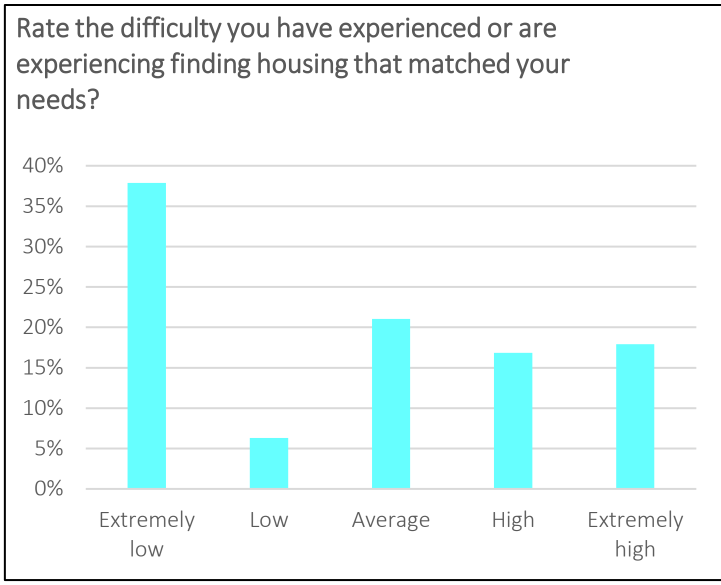


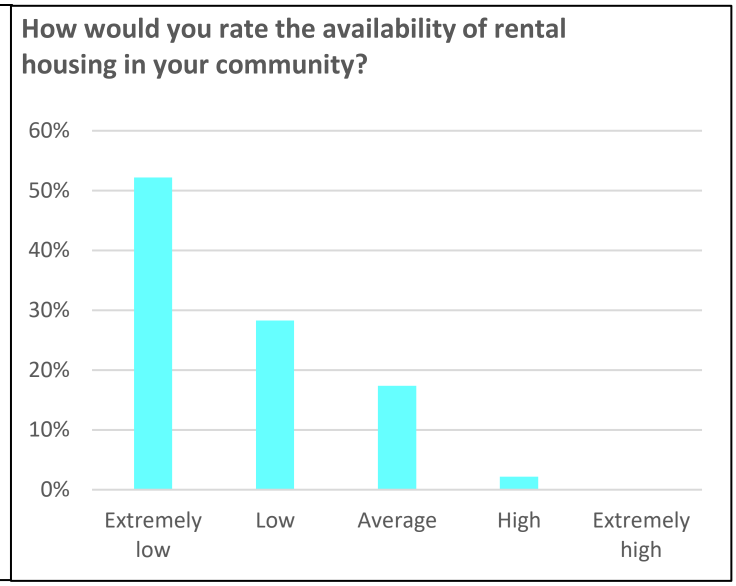
How would you rate the maintenance of your housing?



Is your housing matched to suit your space needs?



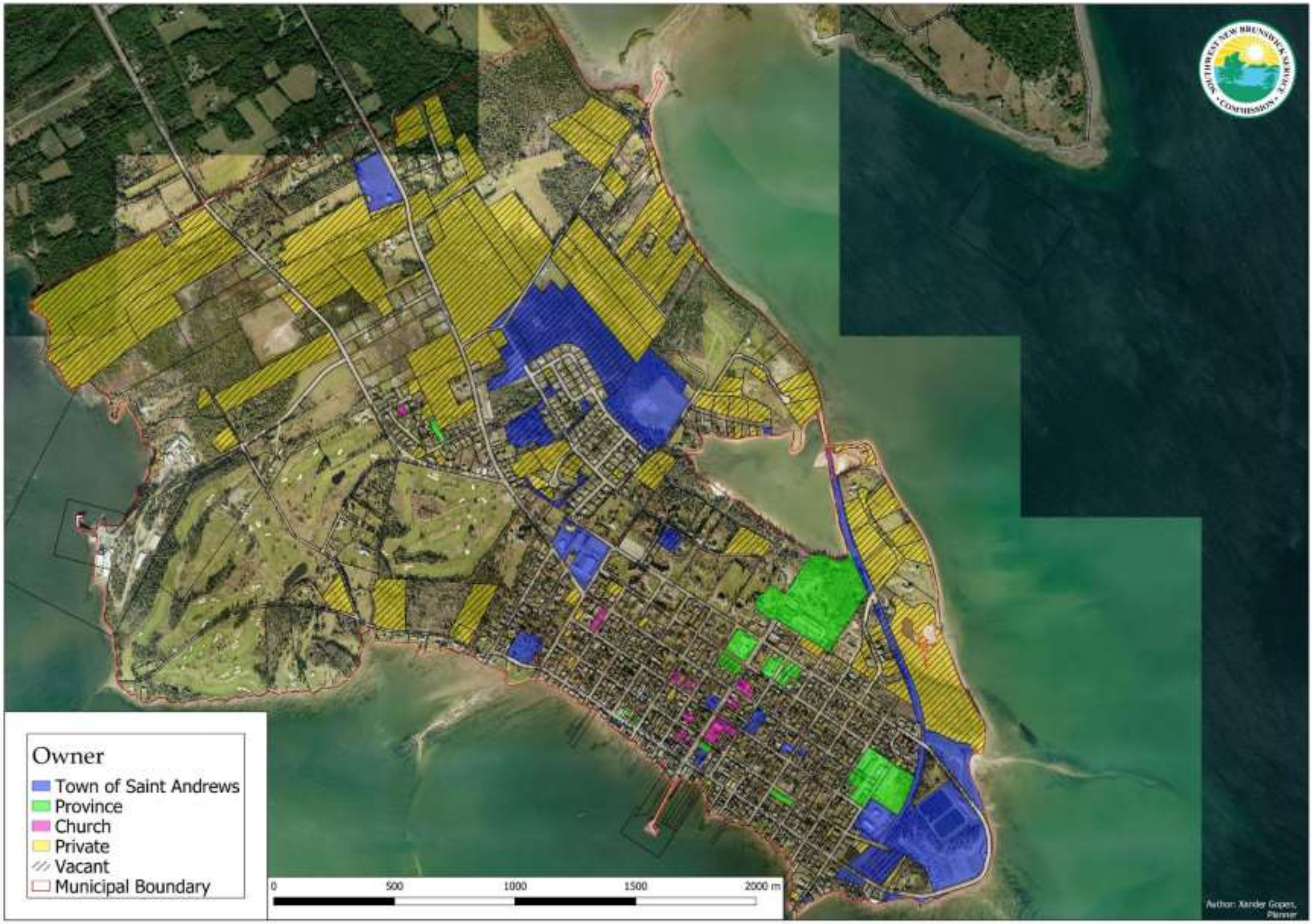




Data Analysis

- Population relatively stable, but aging
- Population is for permanent residents, population roughly doubles in the summer months
- Very high median income
- Saint Andrews residents spend relatively high amounts on shelter costs
- Renters struggle with affordability
- Relatively high numbers in too much space, likely due to aging population
- Relative diversity of housing stock – most options besides single-family homes built since 2006

Saint Andrews Development Options



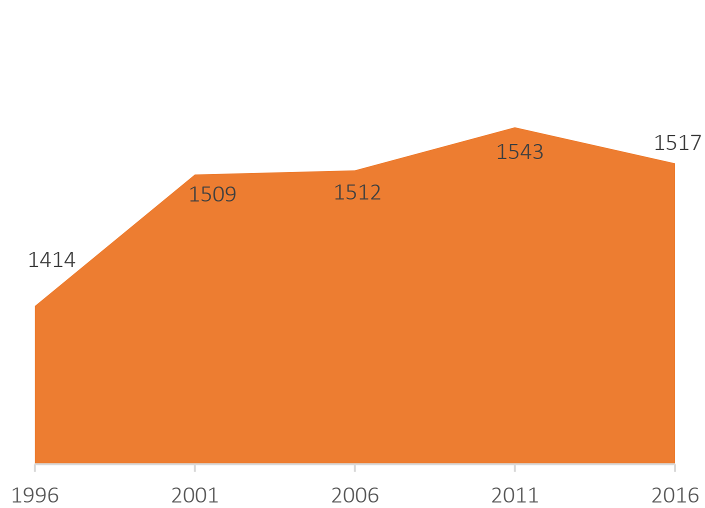
5.7 Town of St. George

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.

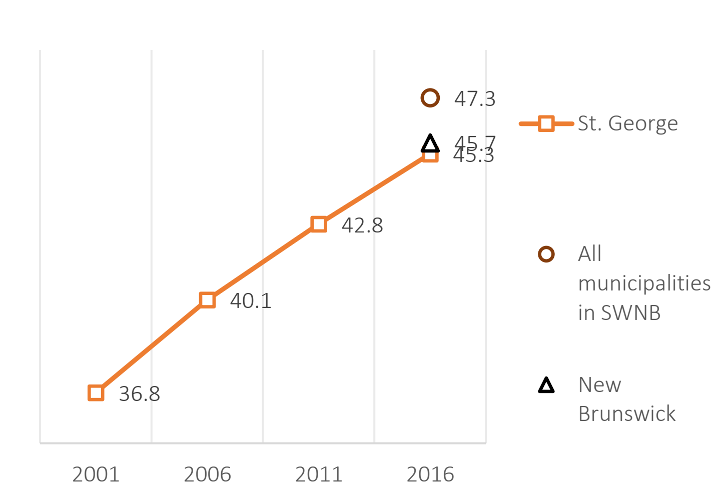
POPULATION AND DWELLING CHARACTERISTICS [C] (2016)	
Total Population	1,517
Median Age	45.3
Average Households Size	2.3
Most Common Household Size	2-person, 35.2%
Median Income	$61,472
Employment Rate	53.8%
Vacancy Rate [L] (2020)	2.1%
Single-Detached House	73.2% [465]
Can Afford Median Rental Shelter Costs	More than half
Can Afford Median Ownership Shelter Costs	70.9% - 77.2%
Households in Need of Accessible Housing	4.9%
Households in Core Housing Needs	15.4%
Potential Populations in Core Housing Needs	recent immigrant households: 17.6 lone-parent households: 14.8 one-person households: 35.9
RENTER HOUSEHOLDS	
Households that Rent	25.8% [165]
Median Monthly Shelter Costs	$603
Households Overspending* on Shelter Costs	39.4%
OWNER HOUSEHOLDS	
Households that Own	74.2% [475]
Median Monthly Shelter Costs	$720
Households Overspending* on Shelter Costs	11.6%
**Note: households spend more then 30% income on shelter costs*	

2016 Demographics [C]

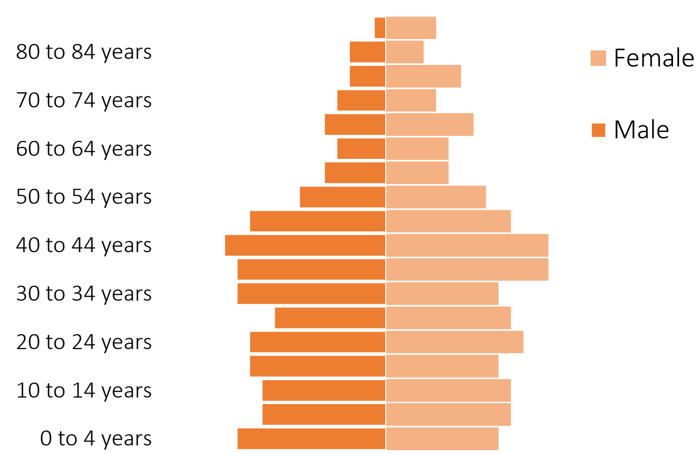
Total population



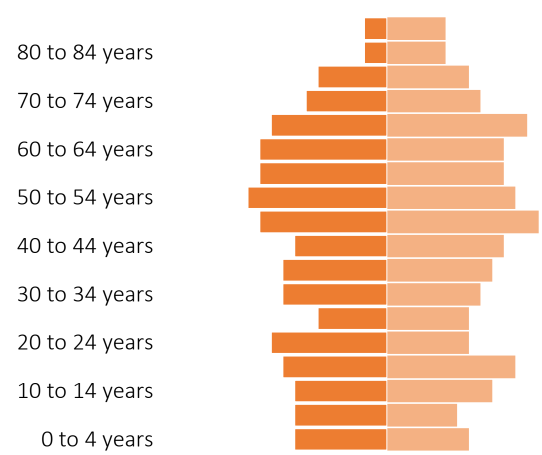
Median age



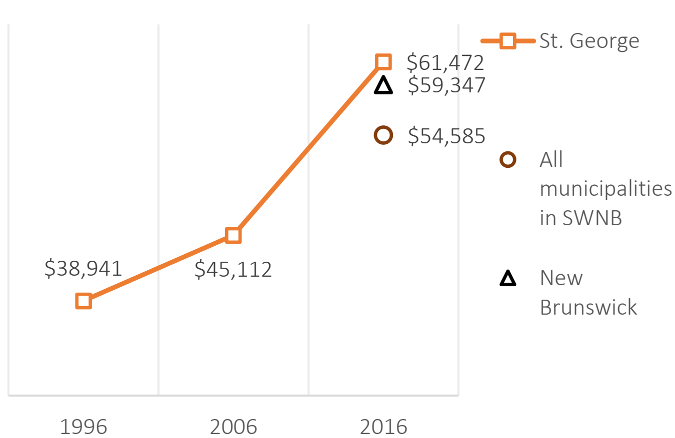
Population pyramid 1996



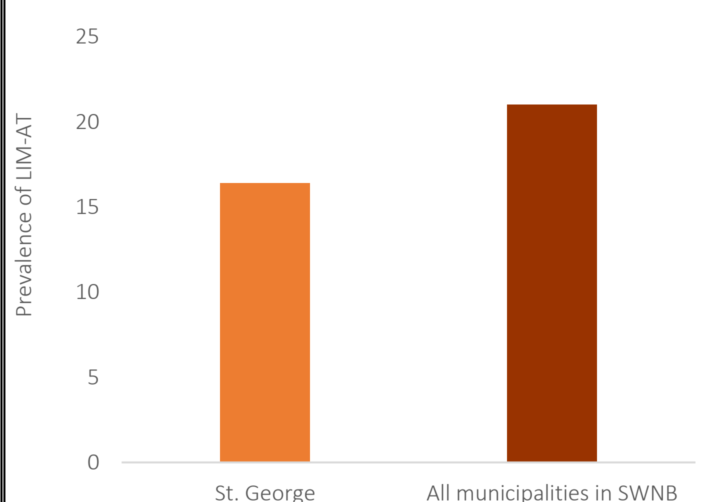
Population pyramid 2016



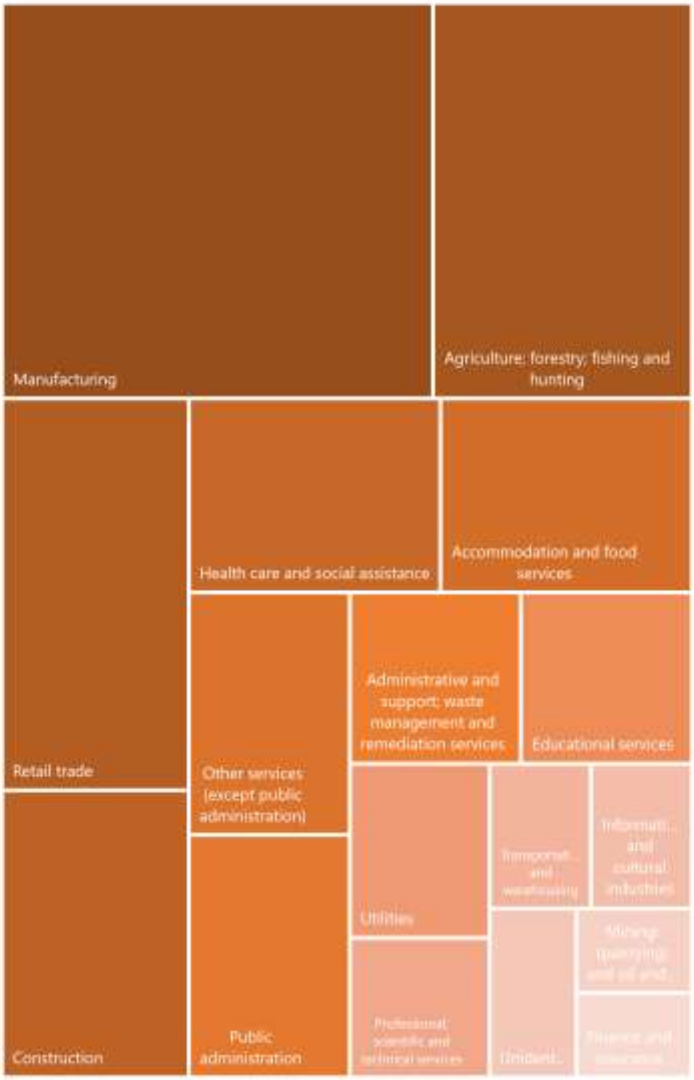
Median Household income



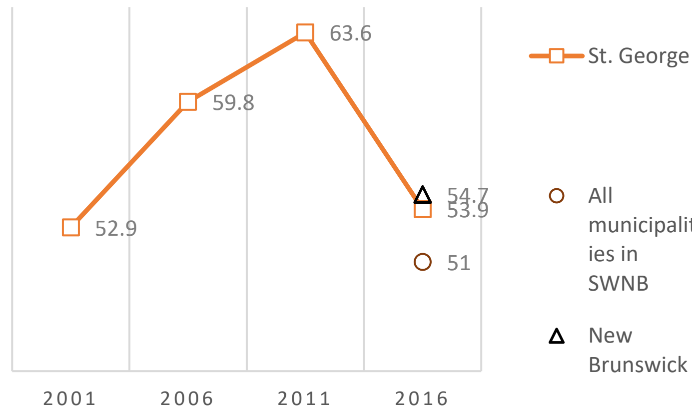
Prevalence of low-income population 2016



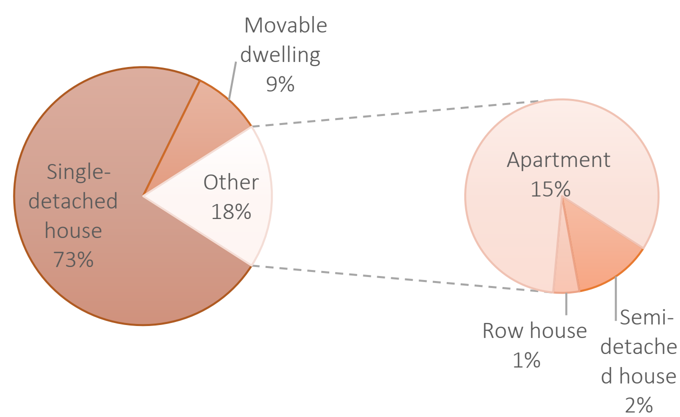
Employment distribution by industries 2016



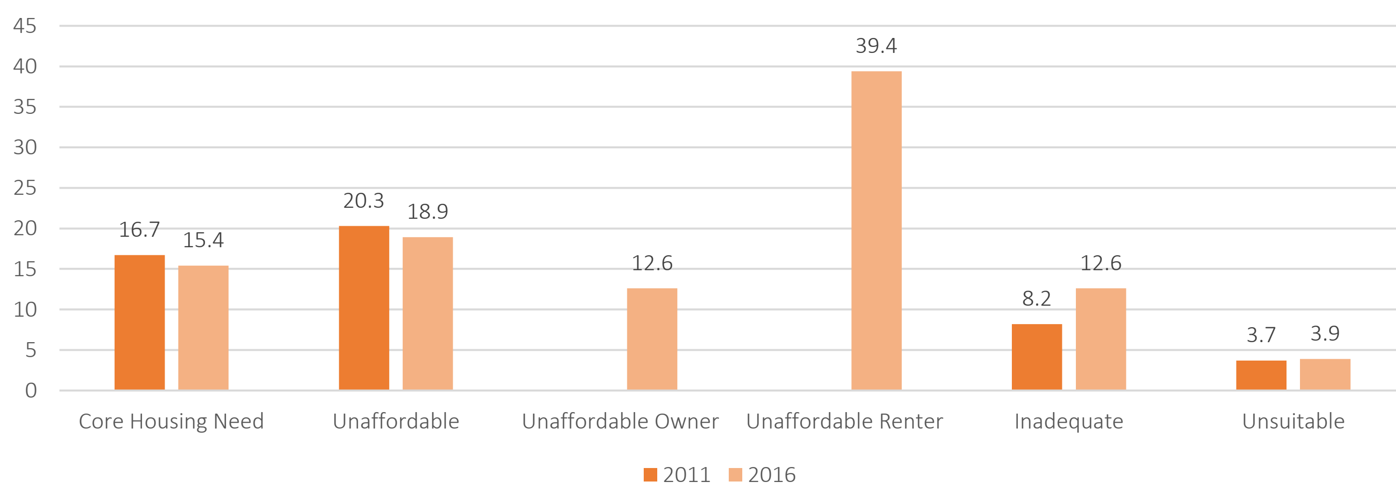
Employment rate



Housing Structural type 2016

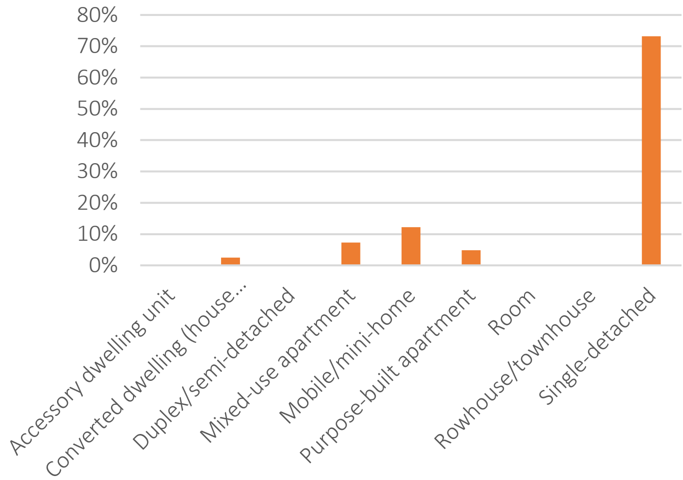


% in Core Housing Need

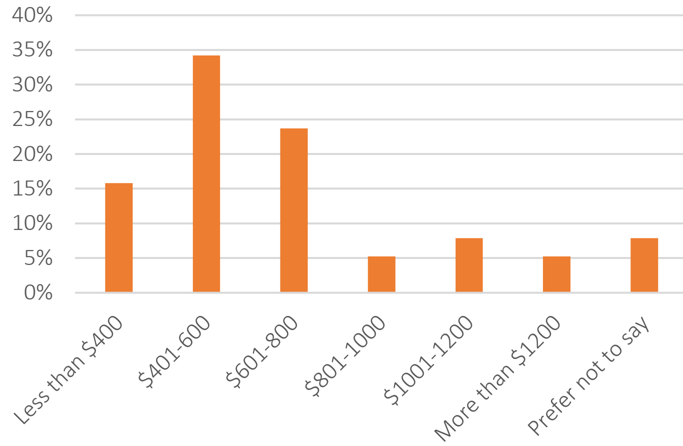


2020 Resident Survey [R] *(n=41)*

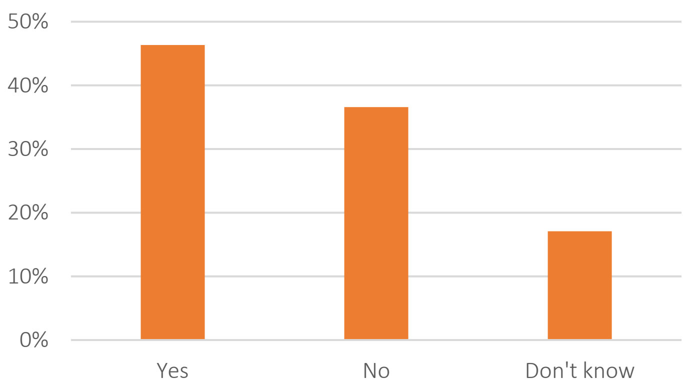
What type of housing do you live in?



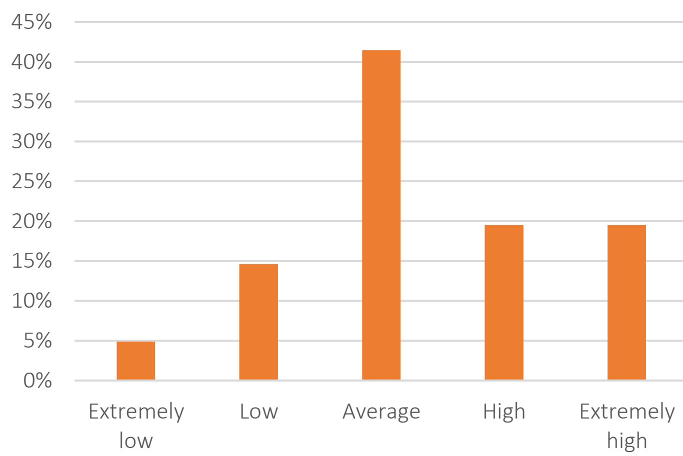
How much does your household spend on rent/mortgage per month?



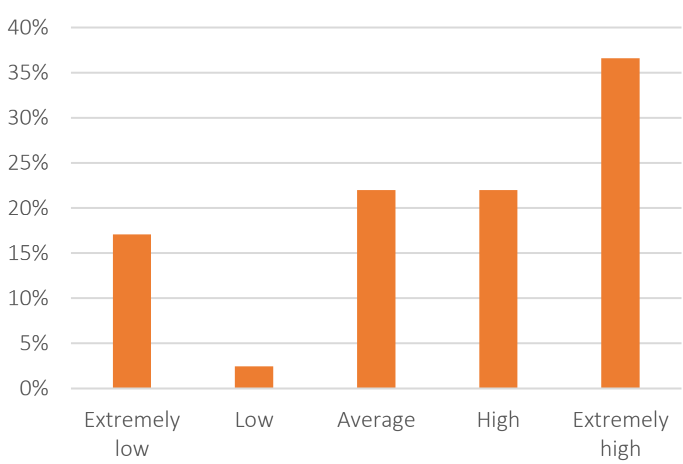
Are you spending more than 30% of your before-tax income on shelter costs? (Shelter costs are your mortgage/rent, property taxes, and utility costs)



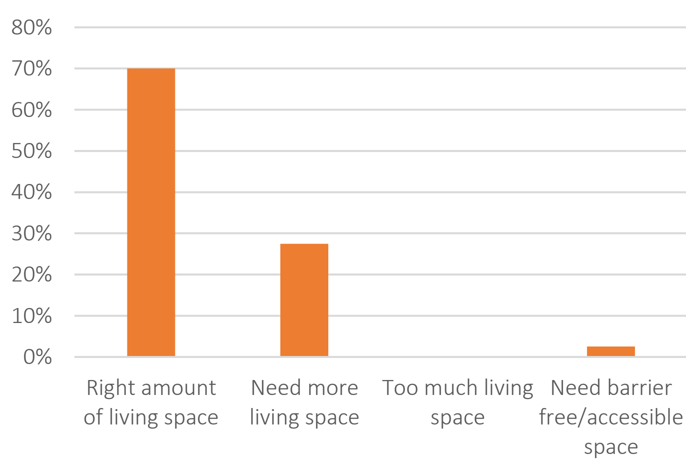
How would you rate the affordability of your shelter costs?

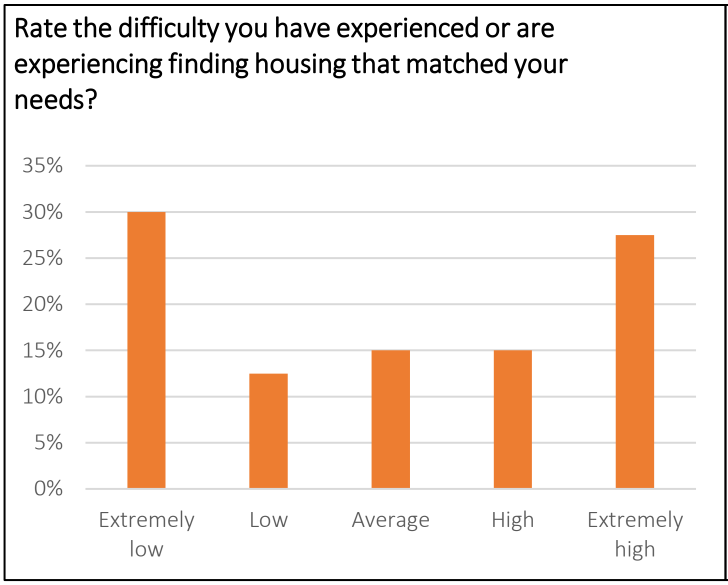


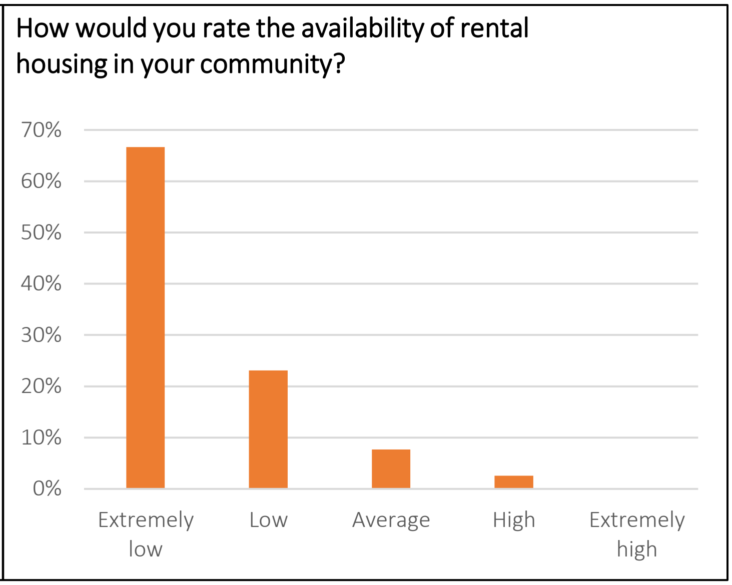
How would you rate the maintenance of your housing?



Is your housing matched to suit your space needs?



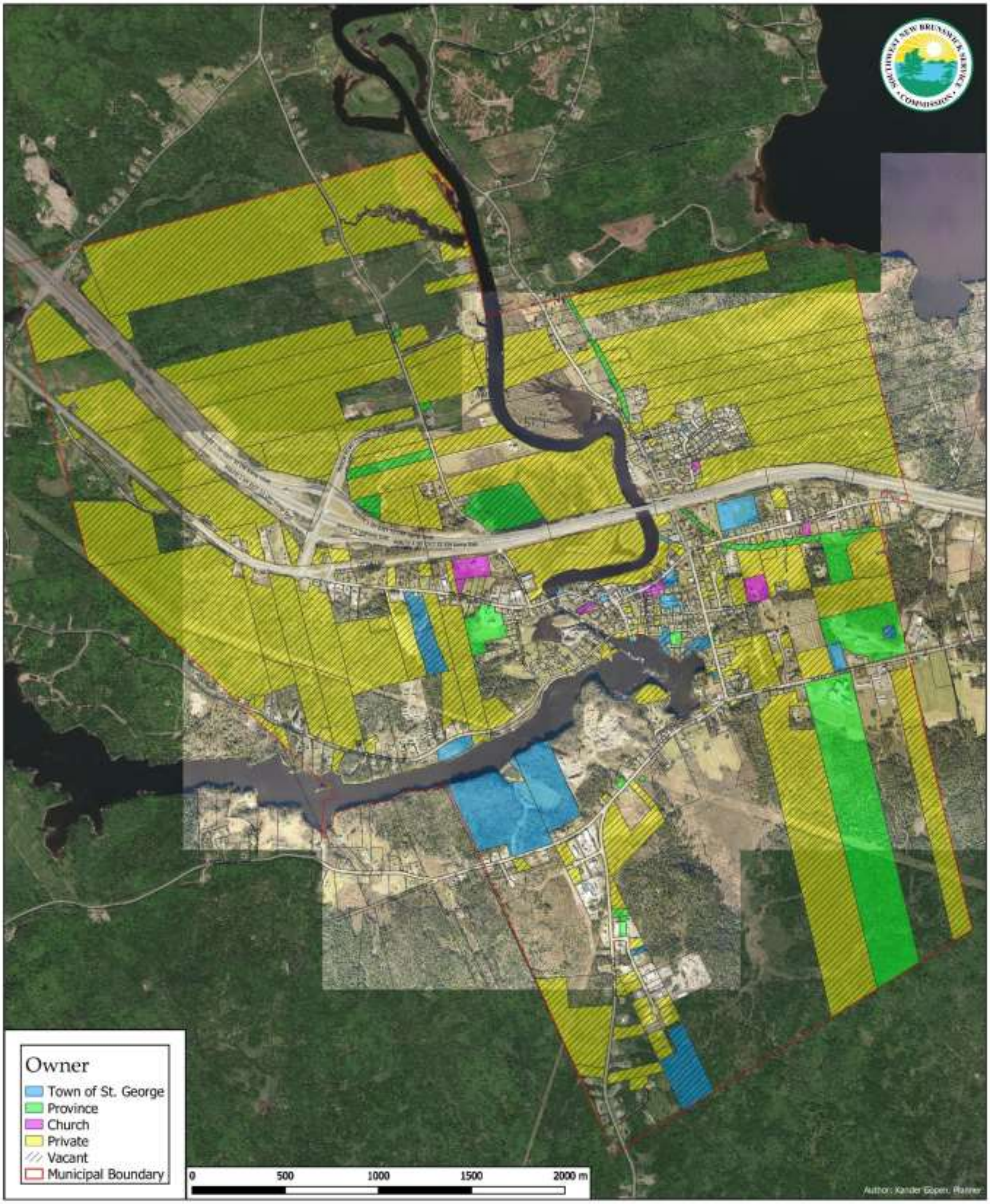




Data Analysis

- Only SWNB municipality to show sustained growth
- Population is aging but majority still of working age
- High level of immigrant population – mostly from the Phillipines and working in the aquaculture industry
- Relatively high median income levels
- Relative diversity of housing options
- Renters face affordability issues
- Many need more living space (possibly due to younger, expanding families)

St. George Development Options



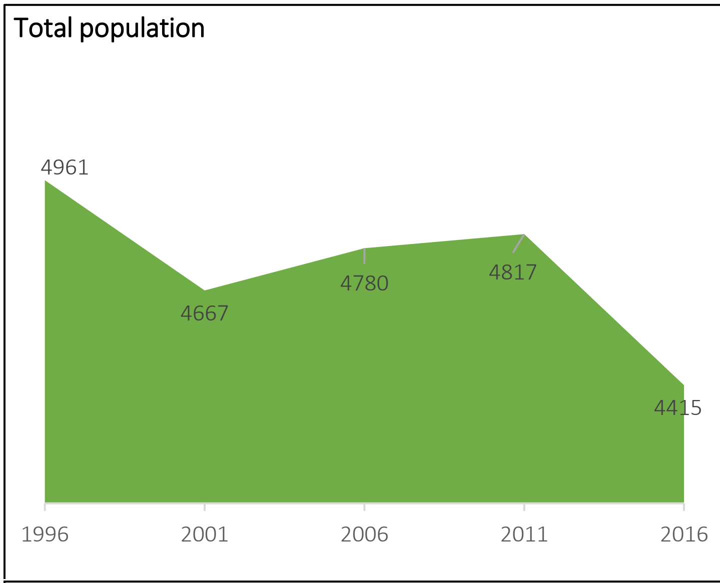
5.8 Town of St. Stephen

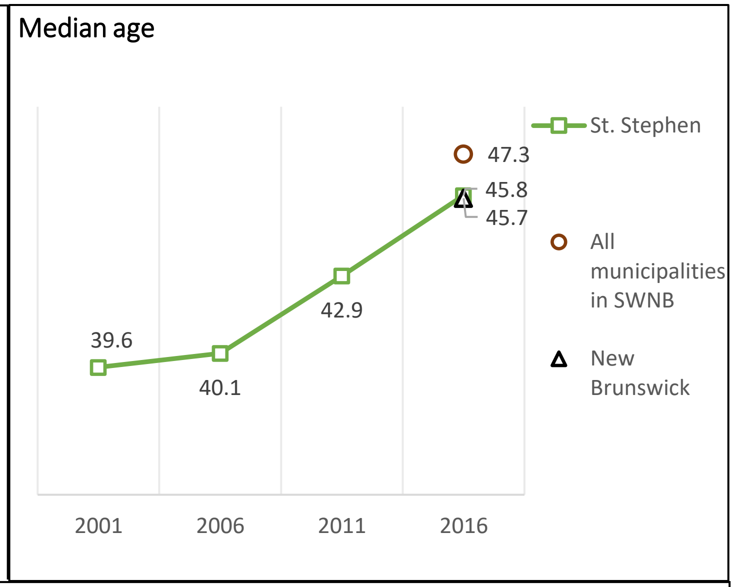
St. Stephen is the largest municipality in Charlotte County. It is home to Canada's oldest candy company, the Ganong Bros Ltd, which has been in operation since 1873. The company has been an integral part of the town's economy and culture. The town is located on the St. Croix River and is connected to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

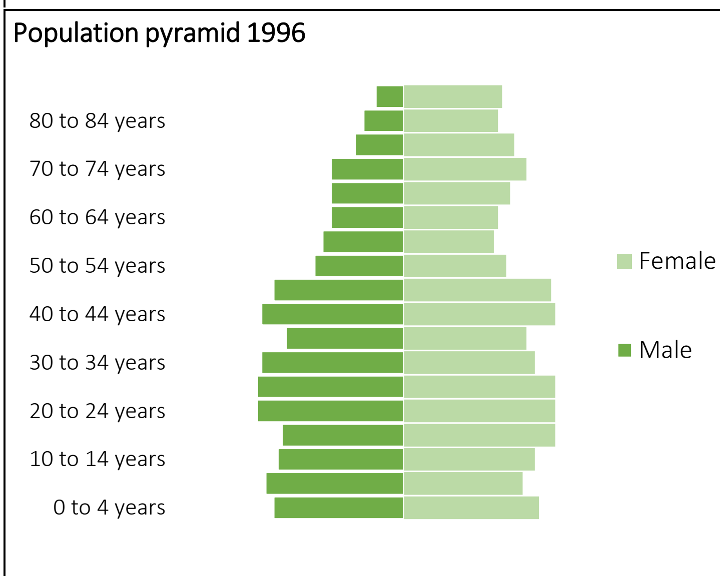
St. Stephen is also considered a quasi-government town with the RCMP, a provincial office, Canada Immigration, Service Canada, Service New Brunswick and so on. There is the smallest university in the country, St. Stephen's University, a hospital providing 24/7 emergency services, and the Peskotomuhkati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

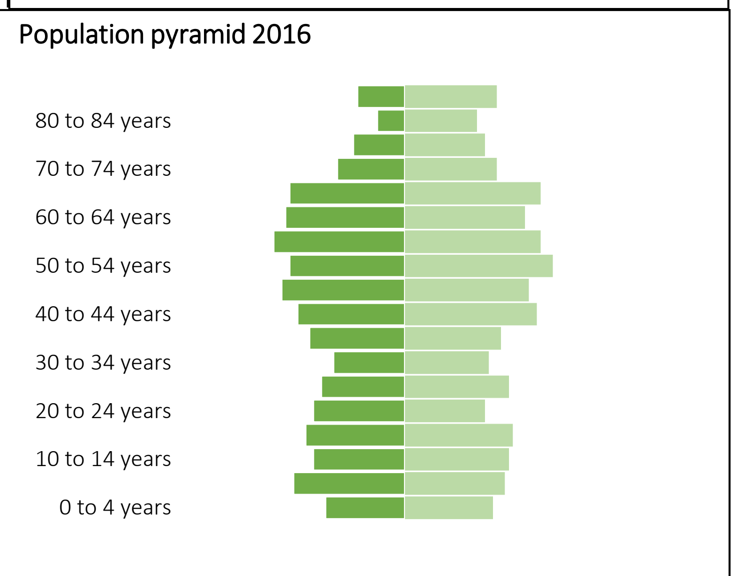
POPULATION AND DWELLING CHARACTERISTICS [C] (2016 Census unless otherwise noted)	
Total Population	4,415
Median Age	45.8
Average Households Size	2.2
Most Common Household Size	1-person, 36%
Median Income	$47,488
Employment Rate	48.1%
Vacancy Rate [L] (2020)	0.3%
Single-Detached House	64% [1,285]
Can Afford Median Rental Shelter Costs	About half
Can Afford Median Ownership Shelter Costs	61.8% - 68.0%
In need of accessible housing [R]	11.7%
Households in Core Housing Needs	10.6%
Potential Populations in Core Housing Needs	recent immigrant households: 6.9 lone-parent households: 60.1 one-person households: 132.5
OWNER HOUSEHOLDS	
Households that Own	63.7% [1275]
Median Monthly Shelter Costs	$712
Households Overspending* on Shelter Costs	16.5%
RENTER HOUSEHOLDS	
Households that Rent	36.3% [725]
Median Monthly Shelter Costs	$632
Households Overspending* on Shelter Costs	46.9%
** Note: households spend more then 30% income on shelter costs*	

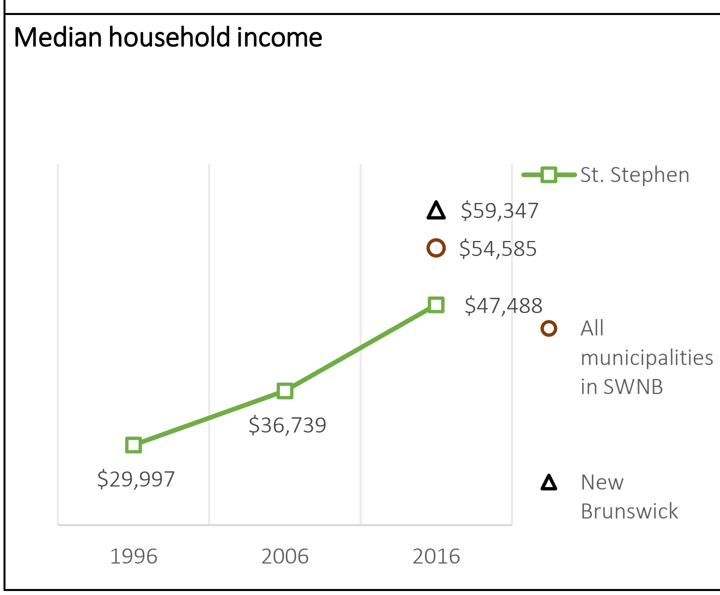
2016 Demographics [C]

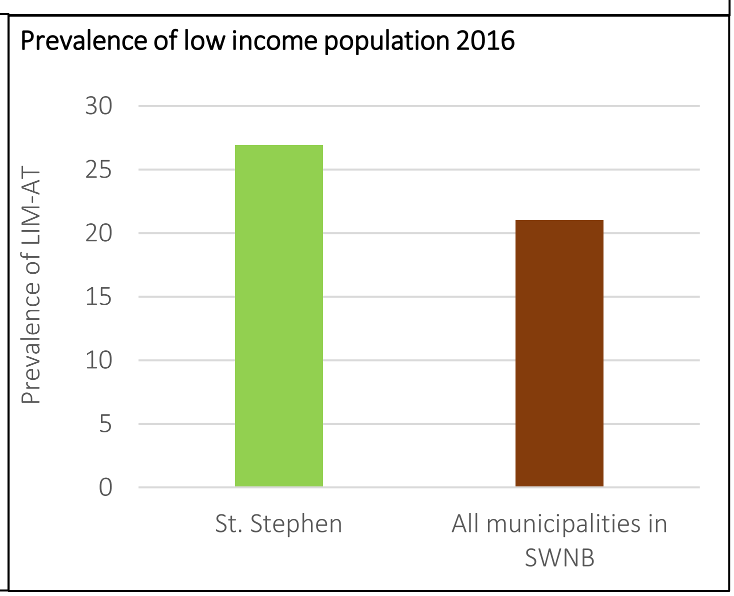




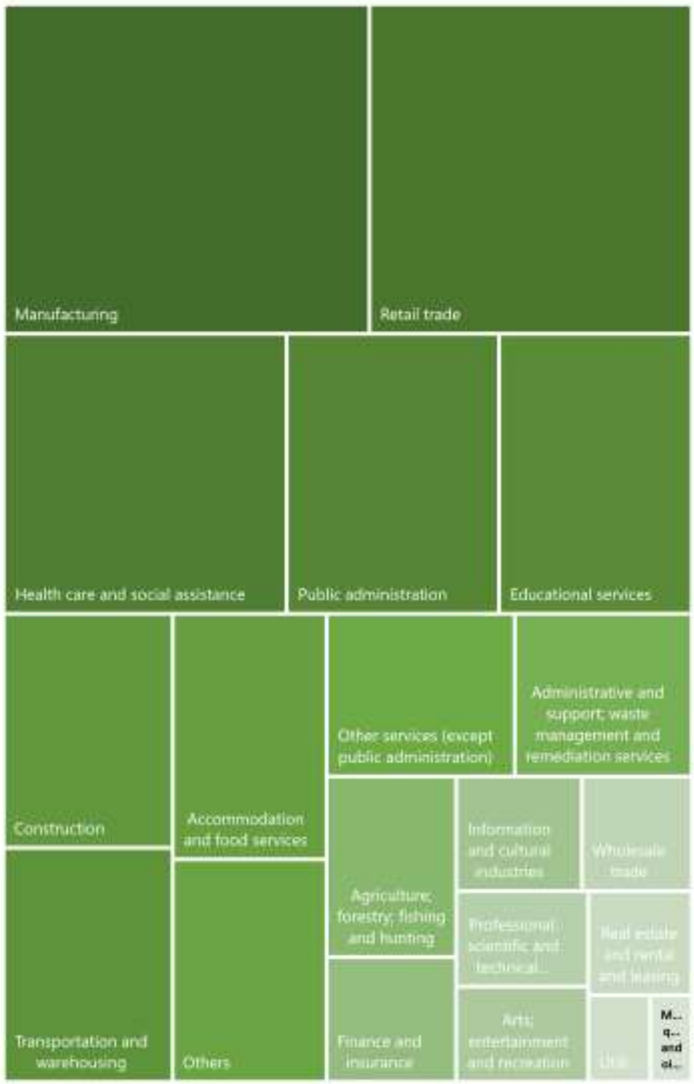




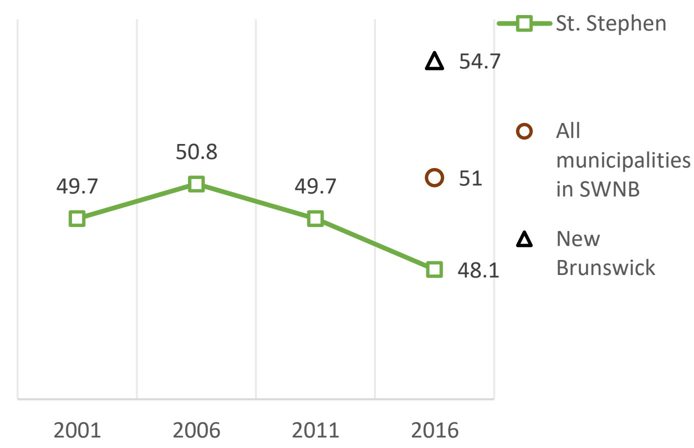




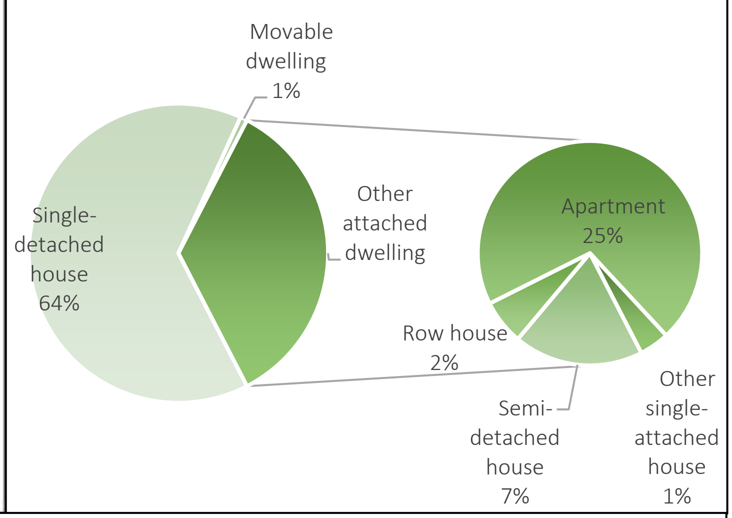
Employment distribution by industries 2016



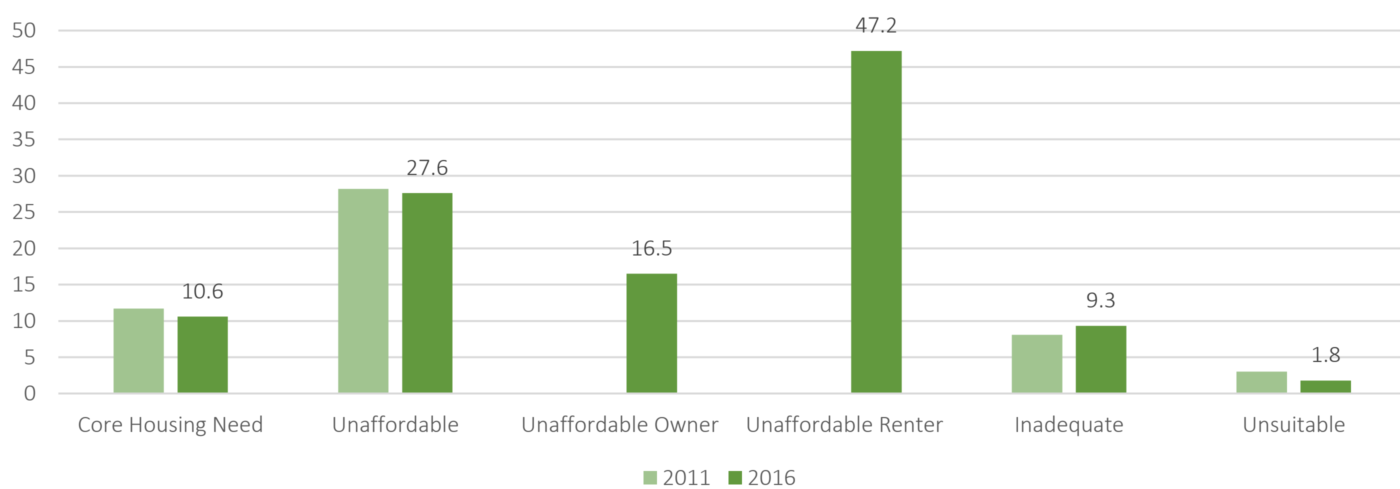
Employment rate



Housing structural types 2016

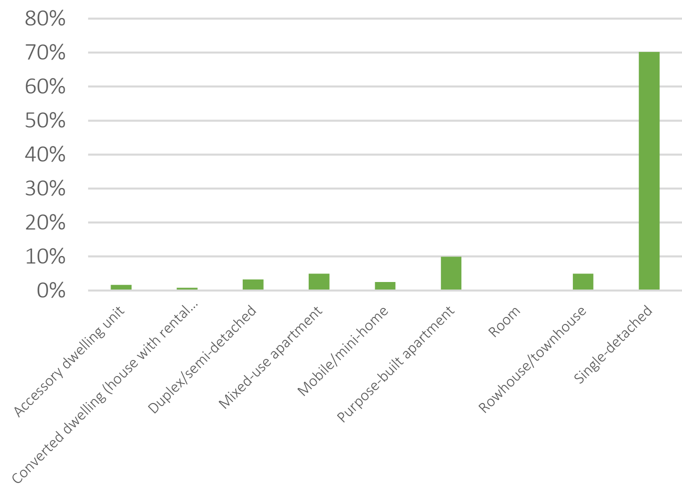


% in Core Housing Need

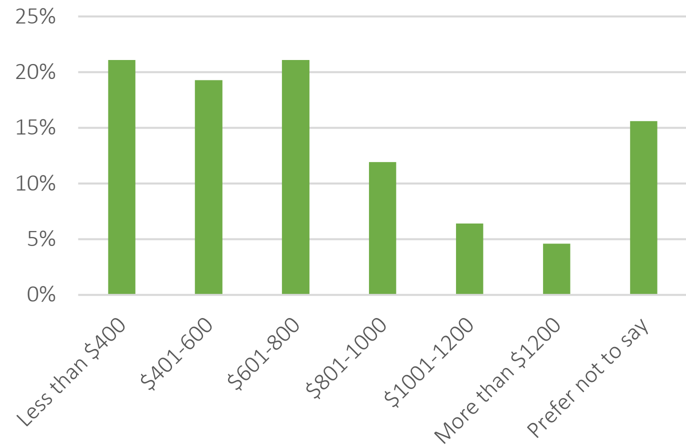


2020 Resident Survey [R] *(n=120)*

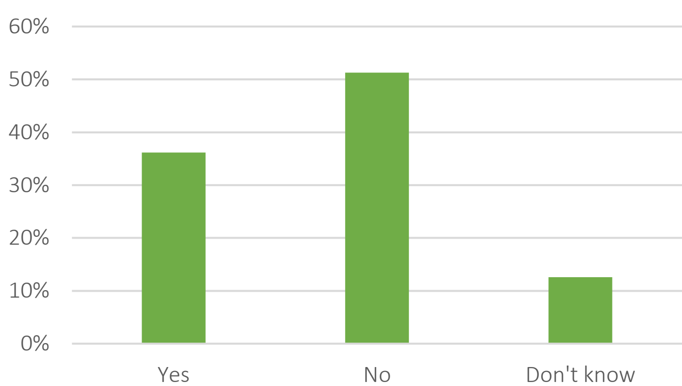
What type of housing do you live in?



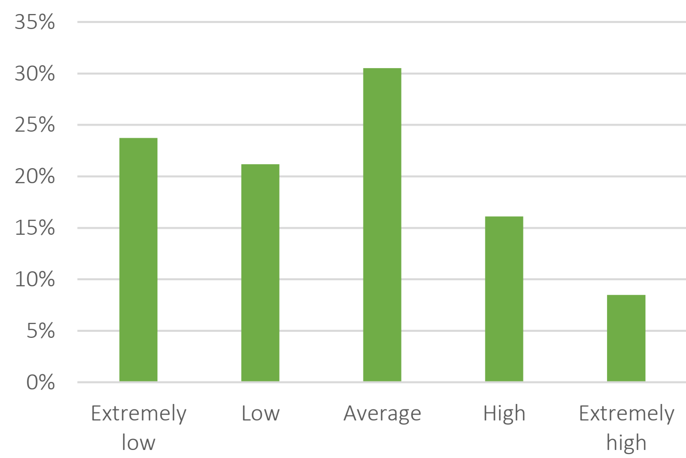
How much does your household spend on rent/mortgage per month?



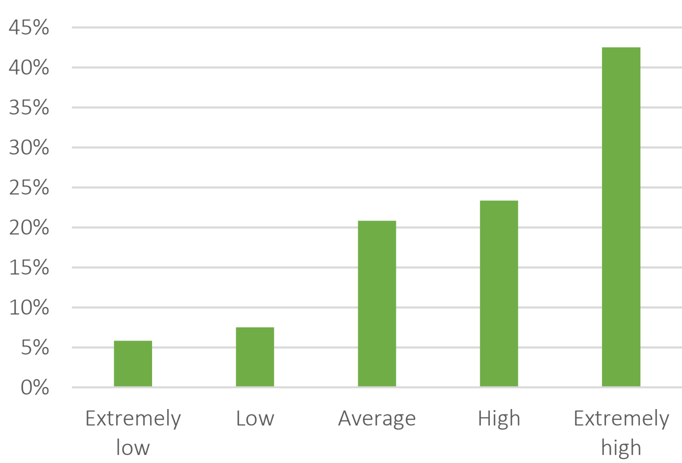
Are you spending more than 30% of your before-tax income on shelter costs? (Shelter costs are your mortgage/rent, property taxes, and utility costs)



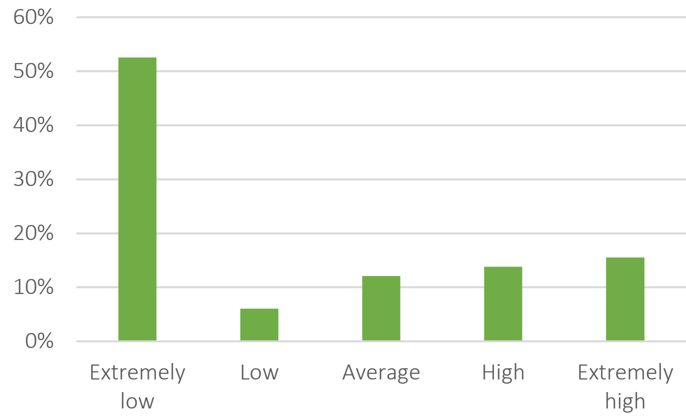
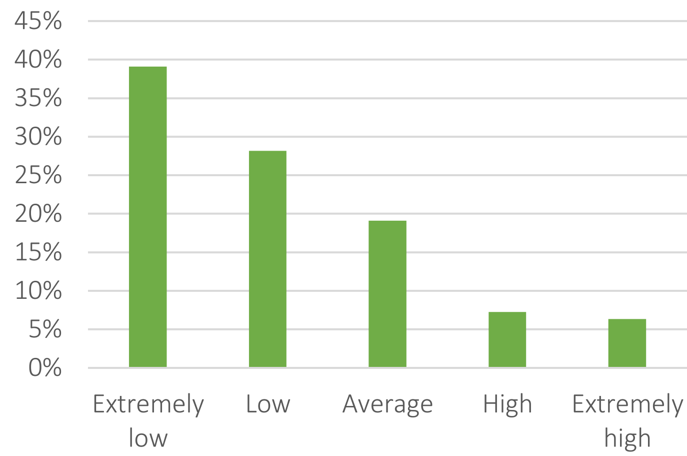
How would you rate the affordability of your shelter costs?



How would you rate the maintenance of your housing?



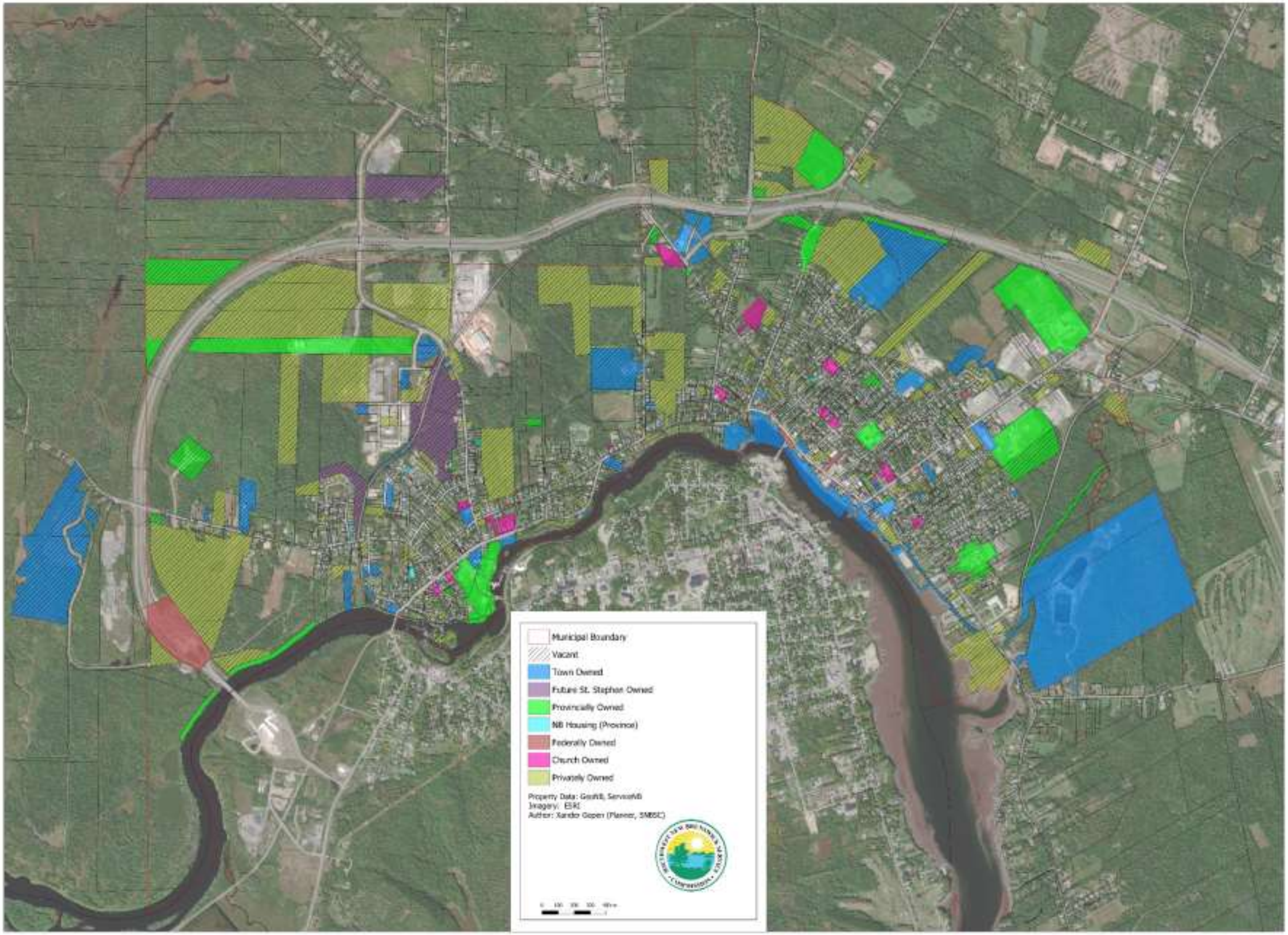
Is your housing matched to suit your space needs?

Rate the difficulty you have experienced or are experiencing finding housing that matched your needs?	How would you rate the availability of rental housing in your community?
	

Data Analysis

- Population declined significantly between 2011-2016 but was growing before, anecdotal evidence points to recent growth
- Population is aging but still relatively young
- Median household income is relatively low
- There is a high proportion of the population living in low-income
- Almost half of renters struggle with affordability

St. Stephen Development Options



6. Conclusions

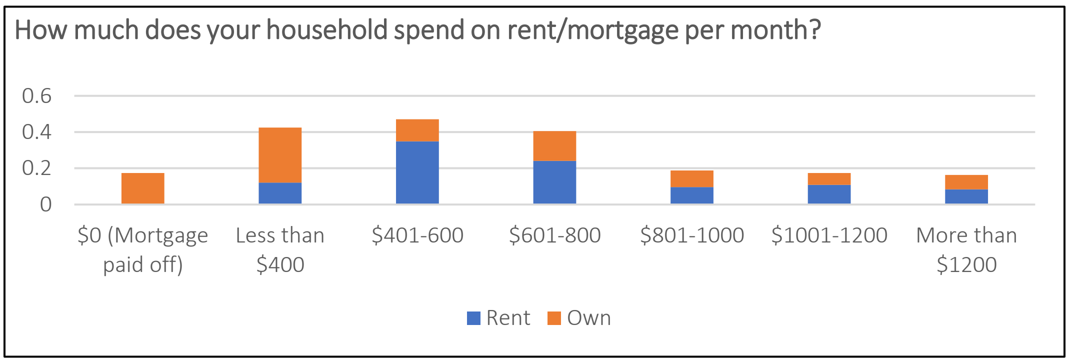
6.1 Key Findings

		St. Stephen**	Saint Andrews*	St. George	Blacks Harbour	Harvey	Grand Manan	McAdam	SWNB (aggregated) **	Provincial (Oct 2019)
Vacancy rate		0.3%	2.3%	2.1%	6.7%	0%	0%	20.0%	0.96%	2.6%
Rental unit types		Bachelor, 1, 2, 3, 4, and 5 bd	Bachelor, 1, 2, 3, and 4 bd	1 and 2 bd	2, 3, and 4 bd	1, 2, 3, and 4 bd	2 and 3 bd	2, 3, and 5 bd	Bachelor, 1, 2, 3, 4, and 5 bd	Bachelor, 1, 2, and 3+ bd
Rent ($/month)		300-1285	450-1700	400-800	600	350-1150	800	325-385	300-1700	Average rent 812
Utilities (included or not)		2.7% included	21.3% included	Not included	Not included	6.7% included	Not included	Not included	6.5% included	NA
Response rate	Unit	69.0%	86.4%	61.8%	50.0%	60.0%	11.1%	100%	68.2%	Excellent data quality
	Land lord	44.9%	42.9%	21.4%	18.8%	58.3%	16.7%	18.2%	34.8%	

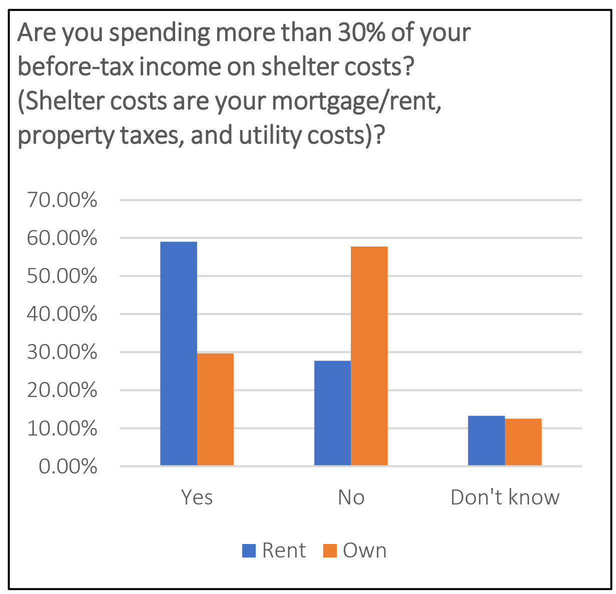
*** High data quality*

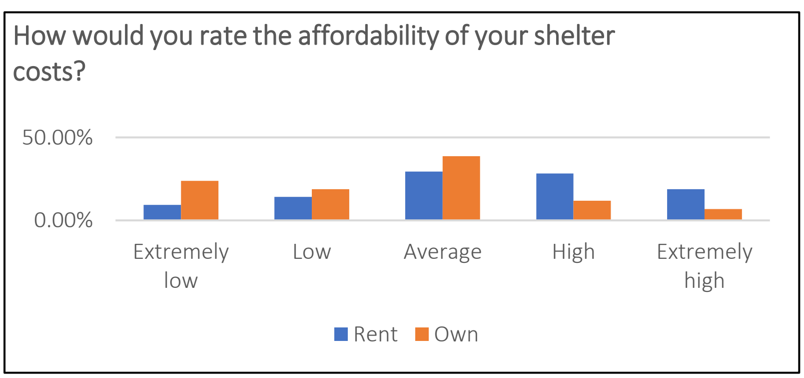
** Acceptable data quality*

No Poor data quality*



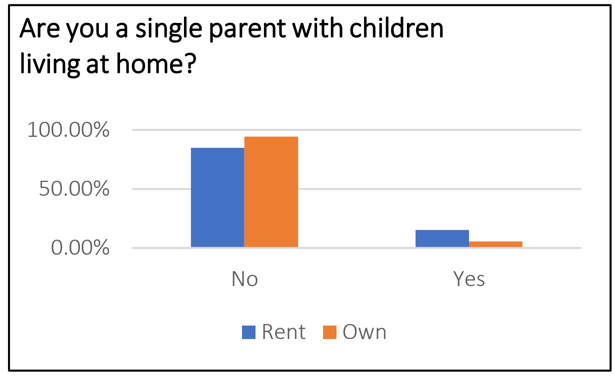
Every municipality in the region would benefit from the creation of more affordable multi-unit rental options. St. Stephen is in the most need with a vacancy rate at only 0.3%, but vacancy rates in Grand Manan and Harvey (low data quality) are also extremely low. St. George and Saint Andrews have vacancy rates closer to a healthy 3% but are still lower than ideal - prohibiting future growth. Blacks Harbour and McAdam (low sample sizes) have high vacancy rates, however rental properties in these communities may not be affordable, suitable, or adequate and may not meet future employment needs.

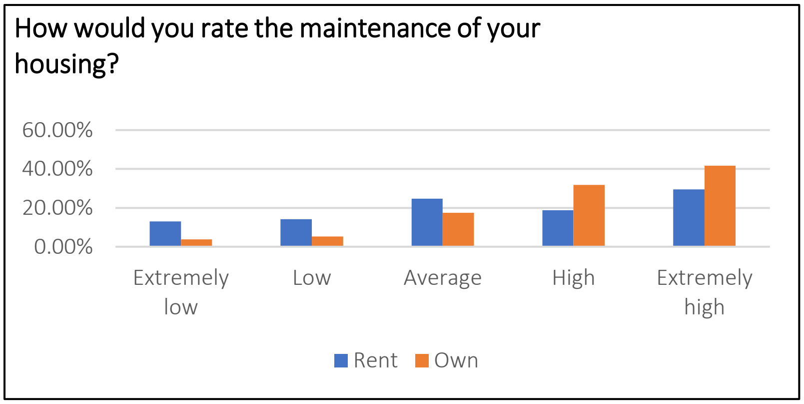


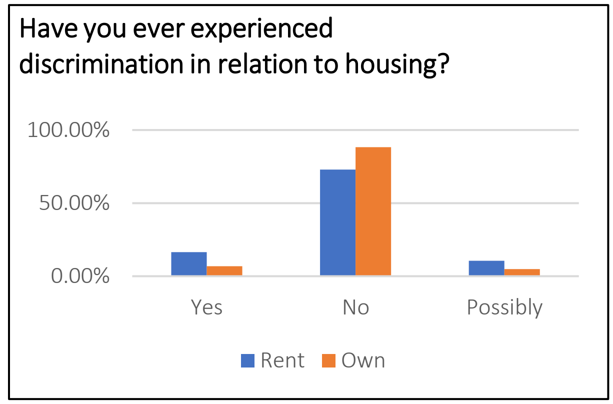


Affordability of rental units is a serious issue in most SWNB municipalities. Not only are median rents higher than median mortgages, the percentage of renters spending more than 30% of their income on shelter costs is twice as high as owners (59% vs. 30%). While the 30% threshold is considered to be a fairly arbitrary definition of affordability, subjective reports of affordability show that 47% of renters have high or extremely high difficulty meeting shelter costs compared to only 19% for owners.

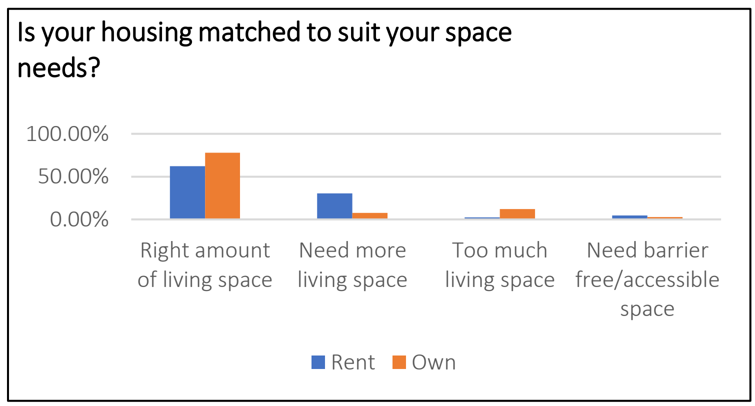
Renters are also more likely to face other issues: they are more likely to be single parents with children living at home (15% vs. 6%), more likely to face housing discrimination (17%-28% vs. 7%-12%), and more likely to live in poorly maintained housing (27% vs. 9%). Some comments described appalling levels of neglect, see Appendix C for specific comments.

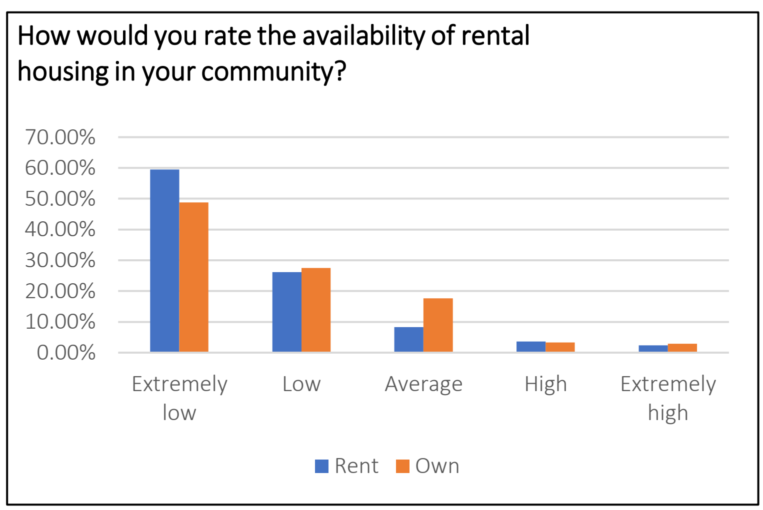


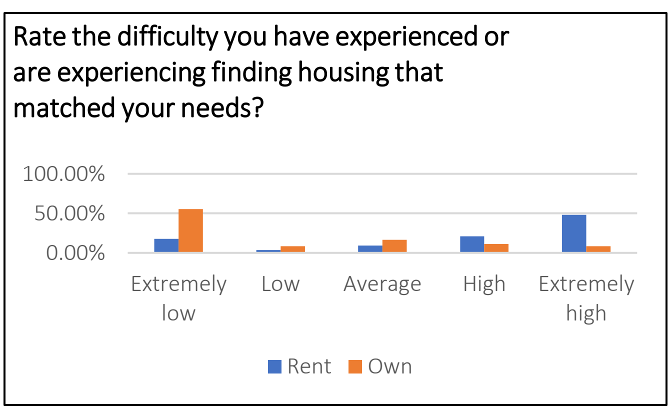




Renters struggled more to find housing (69% vs. 19%) and were less likely to be in a space that meets their needs (38% vs. 23%) – the majority of those renters living in spaces that are too small, while homeowners are more likely to have too much space. This last point and many comments point to the issue of seniors whose children have left and may have also lost spouses. As these seniors continue to age and maintaining large homes becomes more difficult, additional pressure will be placed on the rental market. While these responses regarding smaller spaces are based on respondents' best guesses about the future, developers have found that while people may express desire for smaller spaces, when the rubber meets the road, larger apartments are taken over smaller ones and home floor space quickly balloons through design choices.







One area where there was agreement between renters and owners is that the availability of rental housing is not good - almost 80% of respondents saying the availability is poor or very poor. The market is clearly doing a much better job meeting the needs of owners than renters, but as more seniors look to downsize while remaining in their communities and more jobs become part-time or contract, the need for affordable rental options will increase. The market is not currently accounting for these issues and unless there is a concerted effort to develop more affordable rental options (predominately multi-unit as this is the most efficient form), the regions housing crisis will grow even deeper, employers will struggle even greater to find employees, and the population will decline to dangerous levels, as is already seen in certain communities.

6.2 Potential Housing Demand Assumptions and Calculations

Predicting the future is a challenging endeavor, and while this study makes predictions based on all available data, several assumptions are embedded in the calculation of potential demand. These calculations are only for new rental units as the market does an adequate job of supplying new and resale homes (see Appendix D). Before accounting for any increase in population, vacancy rates have been brought up to 3-5%.

Looking at historical employment data there is a clear shift from more full-time jobs, to more part-time and more contract positions. Based on this data roughly 60% of new hires will be either part-time, contract, or in lower income brackets, meaning that they will require rental options. Population growth is also driven somewhat by in-migration of retirees.

Another driver of housing needs are those who would move if they could. This generally includes renters living in unaffordable, inadequate, or unsuitable housing, and homeowners (typically seniors) looking to downsize and live maintenance free. Given existing demographics of SWNB, this last category will become increasingly prevalent over the coming years.

Before considering population growth from employment or existing residents moving into rental units, the first calculation simply calculates the number of units required to bring municipalities to a healthy vacancy rate of 3%-5% (Blacks Harbour and McAdam not included as their vacancy rates are above that range).

Municipality	% tenant households (Census)	Vacancy Rate	Tenant Households (Census)	Vacant Units	Ideal number of current units (3-5%)	Required new units for healthy vacancy rate based on existing population (1 yr)
St. Stephen	36%	0.3%	725	2	747-761	22-36
St. George	26%	2.1%	165	4	169-173	5-8
Saint Andrews	27%	2.3%	215	5	222-226	7-11
Grand Manan	17%	0%	180	0	185-189	5-9
Harvey	33%	0%	50	0	52-53	2-3

Before looking at jobs and internal movement, how many units would be required per year if there was annual growth rate of 1% (a reasonable and healthy number for SWNB municipalities)?

Municipality	Tenant Households (Census)	Ideal number of current units (3-5%)	1% growth	Required new units assuming no growth or change (3-5%) [year 1]	Required new units including 1% growth (1 yr)
St. Stephen	725	747-761	755-769	22-36	30-44
St. George	165	169-173	171-175	5-8	6-10
Saint Andrews	215	222-226	224-228	7-11	9-13
Grand Manan	180	185-189	187-191	5-9	7-11
Harvey	50	52-53	53-54	2-3	3-4

This should be considered the bare minimum for new rental units built in the next year.

While 1% growth is a simple method, it likely underestimates – not necessarily the overall population, but the types of units. Future employment can give us a sense of how many employees companies are looking to hire in the future, and whether those employees will be renting or owning. Extrapolating from the FSS employer survey and assuming the bottom two income brackets (11.70 – 18.00$/hr – 60% of current employees) will be renters yields the following numbers of future units needed:

Municipality	Required new units assuming no growth or change (3-5%) [year 1]	Required with 1% growth	From Employment (5 years)
SS	22-36	30-44	171
SG	5-8	6-10	81
SA	7-11	9-13	66
GM	5-9	7-11	121
H	2-3	3-4	17
BH			43
M			42
Total			541

*From employment are number of new jobs – some new hires may have existing housing and there may be multiple new hires per household. This is an upper limit.

Finally, how many people would move if they could? The resident survey yielded data on people who would like more space (13%), people who would like less space (10%), and people who would like accessible space (3%). While the first category generally includes those who would like to purchase homes, there is a need for some larger apartments suitable for families with children. It is likely the latter two categories would move to apartments if possible. A total of 47% of renters feel their shelter costs are high or extremely high and would likely move to more affordable options if available. There may be overlap between those who would move for space reasons and those who would move for affordability reasons.

Municipality	Want more space	Want less space	Want accessible space	would move to apartment if possible for space needs (5 years)	would move to affordable apartment if possible (5 years)
SS	260	200	60	260	341
SG	83	64	19	83	78
SA	103	80	24	103	101
GM	140	108	32	140	85
H	20	15	5	20	24
BH	49	38	11	49	47
M	68	52	16	68	31
Total	723	556	167	723	705

As new units are built, tenants who can 'upgrade' if possible leading to the likelihood of older apartments being slightly devalued – a good thing for renters. This means that not all units need to be created and simply building a portion of new units would create more freedom in the market for renters.

6.3 Recommendations

Types of housing needed

- Affordable multi-unit apartment buildings with a portion of 2br+ and accessible units
- Single-family homes converted to multi-unit apartments
- Seniors apartments
- Smaller standalone units to rent or own such as townhouses, tiny-homes, mini-homes, and garden suites
- Supportive housing
- As much as possible, new rental housing options should be within walking distance of amenities
- Mixed-use developments including affordable rental housing (retail, community centres, non-profit, etc…)

Developers

- Reach out to municipalities and SNBSC to learn more about opportunities.

Non-profit Organizations

- Already existing non-profits involved in housing should seek partnerships with municipalities.

Already existing housing non-profits have limited capacity.

- Non-profits not traditionally involved in housing have an opportunity to contribute to their communities by investing in housing that can meet other goals, such as sustainability and affordability.

There are many housing programs, such as the Provincial Homeowner Repair Program and NB Power's Total Home Energy Savings Program, that residents are unaware of. There are no central listings for rental units in the region.

- Increase capacity at an existing non-profit to offer housing 'triage' for residents in need.

Municipalities

Many municipalities have a portfolio of vacant land suitable for housing development that would be considered in-kind contributions by CMHC (See pgs. 18, 24, 30, 36, 42, 48, and 54)

- Develop, or partner with developers to develop, multi-unit housing in areas close to amenities.
- Maintain inventories of vacant/surplus municipally owned properties.

Zoning By-laws in SWNB municipalities sometimes do not allow the most needed types of housing in locations close to desirable amenities. Most SWNB municipalities have established residential areas in good locations, but there is a predominance of single-family zoning. In addition, many single-family homes will likely be vacated by seniors in the coming years. Allowing conversion to multi-unit rental dwellings not only meets housing supply goals, but it will also help the resale market.

- Amend Zoning By-laws to allow for 3-4 unit dwellings in all residential zones, including converted dwellings.
- Amend Zoning By-laws to allow garden suites and other accessory dwelling units in all residential zones.
- Amend Zoning By-laws to allow mixed-use developments with residential portions in downtown areas.

SNBSC

Before this study, the last time any data specific to housing in SWNB was collected outside the census was in 1996.

- The data in this study should be updated within five years.
- A website hosting data should be maintained.

Developers in SWNB do not have the resources or capacity of developers in larger centers.

- Provide a general regional resource of information for navigating funding opportunities for housing.

- Assist developers with general site planning guidance.

Municipalities in SWNB do not have the resources or capacity of larger cities.

- Support municipalities with CMHC applications.
- Assist municipalities with site planning.
- Assist municipalities with mapping of land for development.

PROVINCE

The secondary tax on non owner-occupied properties may be a factor in unsustainable rent increases and/or lack of maintenance. The current taxation system and lack of provincial planning policies has led to rural sprawl and decreased the desirability of developing within municipal boundaries.

- The impacts of the secondary tax on non owner-occupied multi-unit residential properties should be further investigated.
- Implement provincial policies/statements of provincial interest that among other goals limit rural sprawl and support the development of affordable housing.

NB housing units tend to be where land is cheap and often require residents to have transportation; many do not. No public transportation exists in the SWNB region.

- Site NB housing units in central and walkable locations.
- Support regional public transportation efforts.

Most SWNB municipalities contain vacant/surplus provincially owned properties.

- Streamline the process of transferring provincially owned vacant/surplus properties to municipalities where it is indicated to the Department of Transportation and Infrastructure (Property Services Branch) that a development proposal is pending.

6.4 Research Gaps, Limits on Development, and Further Research

One of the gaps in this study is that it focuses solely on municipalities. While it is possible to develop rental options outside of municipalities in LSD's, there are practical limits as well as planning considerations. Campobello presented significant challenges in data collection (it was not possible to find any landlords on Campobello Island who rented anything other than vacation properties) and was not included in the market study.

The provision of infrastructure, specifically sewerage, limits the development of multi-unit buildings. Without specialized, expensive engineered septic systems, such development without municipal sewage systems is not possible. This limits the development of multi-unit buildings to municipal areas with sewage systems. This includes most of Blacks Harbour, McAdam, Saint Andrews (although the identified Residential Growth Area will require the extension of existing municipal systems), 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 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. However, given the challenges and costs of common septic systems, it is very unlikely that such a development would meet affordability criteria.

Further studies should investigate how to develop affordable housing in unincorporated areas and those without municipal servicing while protecting resource lands and not requiring sprawling expansion of infrastructure.

Appendix A: Landlord Questionnaire

Landlord name, location of property, and number of units obtained from SNB Property Assessment records.

1. How many units are vacant at this time?
2. What type of units are offered? (bachelor, 1br, 2br, etc…)
3. How much is rent?
4. Are utilities included?
5. What amenities are offered?

Appendix B: Resident Survey

Southwest New Brunswick Municipal Housing Survey

The Southwest New Brunswick Housing Working Group (made up of representatives of Horizon Health Community Development, Vibrant Communities Charlotte County, and the Harvey Area Housing Working Group, with support from 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. It has become clear that the housing needs of our communities are not being adequately met. We are in the process of collecting information as part of a Regional Study that will be crucial to facilitating the development of appropriate housing in our communities. **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 **21 River St. Suite A, St. Stephen**. Preliminary data and project updates can also be viewed on the website. 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?

____

3. Do you rent or own your housing?

____

4. What type of housing do you live in?


Single-detached


Duplex/ Semi-detached


Townhouse/ rowhouse


Mobile/ Mini-home


Purpose built apartment


Mixed-use apartment


Accessory dwelling unit

Other ________________

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

I live alone   1   2   3 or more

6. Do you share housing costs with anyone else?

Yes   No

7. Are you a single parent with children living at home?

Yes   No

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

Yes   No

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

Right amount of space   Need more space   Need barrier free/accessible space   Too much living space

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

No difficulty   1   2   3   4   5   Extreme difficulty

11. How much does your household spend on rent/mortgage per month?

____

12. Does your rent include utilities?

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

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

____

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 affordable   1   2   3   4   5   Extremely unaffordable

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

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?

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

21. If you are willing to participate in an interview or focus-group relating to housing, please leave contact information here: ___________________________________

Appendix C: Resident Survey Qualitative Comments

1. Does your current housing situation meet your needs? If not, why? (answers of *yes* or *no* not included)

Need to get an accessible apartment
We cannot afford to properly heat it in the winter because electricity is so expensive. We have a wood stove but still our house sits around 15C throughout the winter and we still have a huge bill.
It meets our current needs however it requires some work, and we would like more living space. It is crowded with two adults and a child. We are not able to expand our family because of living arrangements
Poor internet/communications availability, poor availability of tradepersons for housing repair/maintenance, huge waiting list for licensed builders
Could be sold
Yes. I bought a small house and built on when I had the money.
Good enough just need a garage for gas powered machines
Need more space for expanding family
Seniors, considering a seniors complex.
Baby on the way
No, too expensive and too big to maintain with my medical issues
Unaffordable, but necessary. Otherwise, we would be worse off or homeless
No, we must share a home to afford to rent in our town and cannot afford the high price to purchase.
As a senior i am unable to keep the house up myself and do not have the funds to hire people
It is on the second floor and I am old!!!
Current housing meets our needs fairly well, however I am worried about finding another suitable home when we have to leave this one. It would be almost like winning the lottery twice.
St, Andrews has a serious lack of affordable rental housing. Lots of Air BnB's no apartments.
Improvements are needed for maintenance and adaptability for disabilities. Living in poverty prevents the hiring of anyone to help with painting, yard work, snow shoveling, etc.
Yes, but as we get older our house may be to large for us.
Our house has many stairs which are challenging for my Husband who has mobility issues
Sold house...apt living not ideal...prefer garden home with a yard for small garden...miss birds singing..feel like living in a box..no choice in community for retired people unable to maintain a house other than apt.
We are retired and will soon be looking for a smaller home eg. senior garden home/condo
Yes, we have a newer "retirement" home we built after our children moved away as adults
Too large for our needs now
many aspects not considered when advertised as SENIORS' housing
It did when I first bought the house but we have expanded our family so now it doesn't suit our needs
It costs to maintain the house as it should be maintained. I likely should rent to a college student, but feel challenged to find the right mature student.

No. I can no longer maintain a large house but can't find an affordable smaller house in St. Andrews. Sadly, I will probably have to leave town.
Meets my space needs, but very expensive
It's alright, not an ideal amount of space but can make do.
No, it’s too expensive but there were no other options
No, we need more bedrooms for our kids and the house needs major repairs plus it costs to much to heat.
not enough money to upgrade
No. House needs work and can't afford to do it.
Hard to heat. Run down.
I can’t afford to fix or move.
Yes, I was fortunate enough to be accepted for a mortgage. However , before looking for a mortgage, I was looking for places to rent in my community and could not find anything. I know a lot of families who are struggling to find safe and stable housing in Charlotte county.
We need at least one more bedroom and it would be great to have more than one window
Nb housing house poorly built an falling apart
Yes, but we were VERY lucky and it took a long time. We just happened to know the right people.
Yes but landlord refuses to make repairs so we will be forced to move soon
No, because utility costs are extremely high. Mortgage is $800/mo and utilities are $1000 a month. The house is way too much floor space. We're moving because of the utilities cost in NB
Currently, yes, but not if my partner and I start a family as it is a single bedroom apartment.
No. When I moved in here I was told this was “kid friendly” & it most definitely is Not.
I'm a parent , living with my significant other with 3 small children in an even smaller two bedroom trailer , we've outgrown this but can't get into anything else.
mobility issues make handling year round outside maintenance, garbage and blue bins a problem. Plan to move to an apartment building with barrier free accommodations in the next few months.
We're getting older and I can see that a day is coming that my mobility will cause us to move
Doing the stairs is sometimes very difficult
House has too many stairs. We would prefer a bungalow.
Husband passed and too big and expensive now
Yes, but it is very expensive to live in the town of St. Stephen.
As a family of 6, we feel we need more space and we have preferences for different layout, however these are just luxuries and overall our basic needs are certainly met
Not big enough as family has grown. Can't afford to upsize.
We are 3 people in a 2 bedroom apartment, should be 3 bedroom
I need more bedrooms ,5kids ,2 adults in a 3 bedroom doesn't work out most times ,especially when they're teens and want their own rooms
For now, but may need a more accessible apartment in future.
Our housing meets our needs. Two adult sisters living with their older parents. Live in a large house with plenty of space for individual areas.
We would do better with space for a home office
Needs to be larger
Yes but expensive
It does because I'm young. This apartment is not suitable for elderly people or those with accessibility needs.
No parking, no washer/dryer facilities
no room for garage/ no bath tub
no, need smaller, more accessible space
more room/ workshop would be nice
Yes, but not for many others I know.
no. too expensive to maintain on low pension; no affordable options
meets my needs

need ramp and new doors
Small,falling apart, things broken, heating issues, etc
I have 3 kids and 4 pets, it is nearly impossible to find any sort of rent on Campobello Island. It puts people in a hard spot, many families have left campobello in the last 5 years because of this issue.
Having small children (2&4) we're not aloud to have small swimming pools, swingsets, small trampolines, no atvs of any kind, etc. Technically leaving children with little to do in the yard, especially having no vehicle to get from point A to B.
Need more space
No need move space
I rent a room because i cant afford my own place. Im 32.
No three adults share a two bedroom and share the cost of rental and utilities. Need a three bedroom.
Sharing house with mother and 4 children and as a couple 3 bedrooms isn't enough room
Spouse has difficulty walking up and down stairs
Need more space
I had to leave the residence I was renting in St Andrews due to disrepair and mold. Because there are no low-income long-term affordable rentals in St Andrews my son and I are now forced to live with family in St George. Adding an extra hour of commute time to our day.
want to sell home
Not enough room
Would like to have a bedroom for guests
I have a daughter, 23 years old, non verbal with autism. I would like her to be more independent and live in a level 4 special needs home with around the clock educated workers, security,etc. There is only 1 level 4 group home in Charlotte County and it's been full and no available space in the near future....it's definitely needed as I'm sure parents would rather keep family closer to home.
Need to downsizing
No. Not enough storage and parking
I would like townhouses or condominiums to be available close to town - walkable distance
There are certain amenities/needs it doesn't have (ie: washing machine, AC), and is up an uncomfortable amount of rickety stairs.

2. Is there anything else we should know your housing situation or housing in general? (answers of *yes* or *no* not included

Not up to you, but I really resent paying taxes on my electricity bill. Upwards of 100.00 in taxes.
There should be transitional/attractive living accomodations for people leaving their homes but not yet ready to go to a nursing home...not low income/subsidized but nice
Grand Manan needs more affordable housing but also for some properties to be kept up better.
I wish our housing was more wheel chair accessible just incase of injury.
I just bought a home,its impossible to find rent on Grand Manan.
Houses are becoming overpriced in this area. I sold my mom's house when she died for a reasonable price so someone could do the needed work. It looks wonderful.
It's who you know/ what is your 'reputation'
It takes money to live on an island.
rental properties are very scarce here
I get very upset when I see a home rented and the people do not take care of it. It bothers me to think that a little TLC by the renter could make the situation much better.
Basement was dug too deep and will flood through drain when ditches have lots of rain water
It is absolutely impossible to find decent rent on grand manan. I bought my house only 2 years ago.
A significant number of people don't have the mental ,emotional or physical desire to work towards paying for even a modest rent amount.

This is a societal issue that has been fostered by parenting and government handouts. This generation thinks that the government has a large pile of money to hand out and can print more as needed. They don't understand or care that taxpayers are footing the bill. Affordable housing is another word for taxpayer funded housing for the lazy.
In this area the risk of damage and/or non-payment to a rental is high enough that many don't want to risk it as the compensation process is time consuming and unlikely. That is one of the reasons that there are so many empty houses in this area.
You would need at least a 3 unit building but probably a 4 unit one in order to realize any reasonable profit as property and income taxes would be to prohibitive for the effort and that doesn't include insurance."
Older house (80 years)
There are many older (and some heritage) homes in the area. I have concerns about "house flippers" taking advantage of low-priced housing to turn a quick dollar but who do little to preserve or improve the buildings. More could be done to attract serious buyers who have an interest in owning a heritage home and willing to invest what it takes to restore and maintain these homes which, in turn, makes streetscapes and neighbourhoods more appealing, too.
We have a rental unit and get 3+ calls a week from people looking to rent it. There is a major shortage of vacation rentals and long term rentals in St. Andrews
General condition of the building is poor, and in need of extensive repair.
Ive lived in 4 houses that have been sold to be renovated.
Need affordable two bedroom apartments for seniors, in a location that is near the downtown area and not "hidden away"
I was lucky to find housing when I needed it . But rental options and affordable options are limited in St Andrews , and I have seen this present problems both for young people of modest means and for seniors who need more manageable accommodation. Also as someone with some mobility challenges , I can see there are accessibility issues with many properties.
my home is accessible even though I have no mobility issues at this time.
In my Area and all over I know that it is very hard for people to afford or even get a rental. I have many times kept my eyes out and I feel so sorry for the people that the needs of shelter cannot be meant either by nothing available or rent is to high.
We now own a house but we were forced to purchase before we may have been ready due to the lack of long term rentals in St Andrews. Every rental we could find required us to move out in the summer as the property was rented for short term vacation rentals. We were forced to live with friends during the summer. We feel lucky that we could afford to purchase a house as I know that many cannot afford to and have a very hard time finding housing. Short term summer rentals seriously increase rental costs in town and limit availability and more and more are being converted from long term rentals each year as e.g. AirBnB and VRBO become more popular.
Would love a set up like in Florida...a community set up for seniors with small manufactured homes with a central clubhouse with swimming pool, library,small restaurant, shuffleboard and other courts. There is a market for this in Charlotte county as housing is frequently discussed when retired folks get together....what they wished was available.
Internet and cell phone monthly cost push expenses up nearly $300 more...just thought I'd mention it...highway robbery!
Concerned about constantly rising municipal taxes. May need to install a entrance ramp in the future.
generally concerned about the lack of affordable rental space for employees in Charlotte County.
As we age, maintenance becomes more difficult
Difficulty obtaining financing due to residential commercial mix
Possible assistance as we move toward our 90's and need modified bathroom and mobility issues changed.
If this house ever sells, it is unlikely I would find another appropriate rental space here.
St. Andrews needs ASSISTED-LIVING facility

This house was my parents. Before they died I wanted to move to St. Andrews, but every nice apartment was not available in the summer, as more money could be made by renting to visitors by the night. I could rent those nice apartments, but 1) could not bring in my own furniture, and 2) would have to move out in the summer. I have now met a few people who have had the same experience. It is near impossible for a mature person of median income to find and rent a nice, middle range apartment in which to live year round in St. Andrews.
Home heat is a big item, you did not cover that
Real estate in St. Andrews is priced for more affluent newcomers; traditional low-moderate income residents are increasingly hard-pressed to own or rent
Not enough seasonal, student or seniors housing
Having geared to income housing on this street is lowering our property value. It looks like a dump outside. Disruptive residents of the property have multiple police visits each week. If residents refuse to take care of the property and continually cause disruption to the peace in the community perhaps they would be better situated in a more remote area than the middle of town.
Well, I do know that the property across our street is devaluing our property that we take suck good care of!! It looks like a dump most of the time and the yelling and screaming that goes on is a pain! Two new boxes for garbage have been put out - they keep one of the boxes open with a rope so that they can throw their garbage bags in it - does that mean they are too lazy to bring the garbage there - I don't know. Quiet days here during the summer are far in between. All the houses around that property are discouraged. Not enough, that the police are there frequently which doesn't look good at all. It seems to me that if they cannot take care of their personal space, they shouldn't be there.
Many people are looking for affordable rentals for larger families. But it's difficult. Also I find generally speaking landlords are not held accountable for thier rentals upkeep.
RentaRent, specifically apartments, are extremely hard to come across in Charlotte County. Especially one that is in good condition and not run down. It took me over a year to find my current apartment, while living in far less than acceptable conditions while searching for an apartment in this town.
It's difficult to find affordable housing and especially ones that allow pets.
Needs work done but hasn’t been done in 3 yrs
Not enough access to smoke/cannabis free housing, inside or a distance away from the building
I'm a senior with no private pension, but I'm part-time self-employed. If/when I do longer have the work, I will not be able to afford a decent market-value rental. I will need a subsidized apartment.
Winter is so challenging, I sometimes go hungry.
There are very few rental properties in Charlotte County. The ones that are available appear to be poorly maintained
There is not enough rentals available for all income ranges
We do not have enough safe, reasonably maintained and affordable housing for single people or families.
Renovating due to back of house wooden foundation rotten
Would not like to see rental units anywhere near our home
our apartment only has 1 outside door and 1 window. The window is located beside the door in the living room. If there was ever a fire in the middle of the night we would not be able to make it out
Affordable housing in this area is hard to find, and once someone has found it they tend to remain for a long while, we are in dire need of more affordable housing for single and married people
Finding a [reasonable] place to rent in this area is next to impossible. Someone will post something on Facebook and there are 50+ comments in the first 10 minutes, and it’s gone.
My husband and I also own a three unit apartment building which has remained occupied for the past 5 years by the same tenants. We constantly receive many calls looking for rentals. Sounds like there is a need in our area.
Landlords need to be held accountable for their properties.
Affordable rental housing is virtually non-existent, particularly if employers are trying to bring in foreign workers

Yes. My housing unit has black mold. & has had it since my unit flooded last year on July 1st. Witch I was left to dry the carpet & things myself. I have pictures to prove how bad it was. The rug hasn't been ripped up and stinks. & my son has asthma & it's not healthy.
as stated above. it's too small.
St. Stephen has come a long way in providing excellent apartment facilities for those who can afford them. However, we are in urgent need of decent rental space for those on limited incomes (seniors, those with mobility issues/disabilities and low income single mothers)
We hear that there aren't any homes to rent in St Stephen, but the double taxes restricts most interested people in buying and renting out homes.
Intended to rent but rental properties very expensive. Was cheaper to purchase. Very tough if you cant buy. Rent was 4 times mortgage costs.
I also have a very leaky basement
Many in the area simply cannot afford to maintain their housing/renovate dated living situations. To that end, the St. Stephen area has many houses in a state of disrepair, or even abandonment. Even "middle class" wages are a stretch to do certain essential repairs without borrowing extra.
Cant sell
housing is very poor for low income population
too far from the elevator
The taxes is the town of St. Stephen are extremely high!!
I'm living alone, I just need a room. I can't find one, it's too costly for me to live in a 2 bedroom apartment
I live in an old house about 100 years old. It needs a new roof, insulation, a basement and electrical and plumbing
Power/heat is very very expensive. All of NB Powers solutions to reduce costs include expensive options like buying new appliances.
In SS we need more condo/apartment units such as the ones just now being occupied - three bedroom, nice spaces for rent for empty nesters selling big, old homes.
supply is good for those who can afford high rents, 'newish' apartments charging too high rents to retired segment of St. Stephen citizens
We need more affordable housing in St Stephen and what is affordable isn't livable
Ten years ago when we needed to purchase a home here, St. Stephen had no single level homes in move-in condition for sale. Those that were available all needed new kitchens, bathrooms, roofs and siding as well as other upgrades before we were willing to purchase. We did not want to do the upgrades ourselves. We ended up with a newly upgraded two story, which needed very minimal work to meet our desires. However, it is not ideal for our retirement years but was the best we could find at the time. Since then, some have come on the market, but they are few and far between!
I would like to move my aging mother from Ontario to St. Stephen, but there is inadequate rental housing.
I am looking ahead to semi-retirement and my plan involves down-sizing. I would like a condo/apartment that includes maintenance, but there is nothing locally that would meet my needs and desires. I also have aging parents who are finding it difficult to stay in their home. They lack services needed and there are few other options in terms of housing for them.
Taxes are high for where we live. We pay more for a small town with no services than we did in the city with multiple services
It's very difficult to find rentals in Charlotte County, no central place to look or central listing service. In other places I have lived there is a spot to look housing in Charlotte County is really centered on personal.networks so when someone not part of the community is looking for rental housing it's nigh impossible.
age discrimination
It took quite awhile to find "affordable" housing

When I got married, it was impossible to find a rent. No one wanted to rent to young people, even if something was available
A rental tax credit equal to what homeowners get would be a good idea (and would also allow landlords to charge a bit more without penalizing tenants)
I might live in the very last affordably priced apartment with an ocean view in town here. I know that if my apartment were better maintained, I would be paying far more, as my next door neighbour pays almost double what I pay in rent for a similar amount of space. I know of many people who found it extremely challenging to find affordable housing in Saint Andrews. It seems that the new developments only cater to seniors, and the town council doesn't care how many apartments get converted to Air BnBs. For example, when the HMS Transportation building was torn down, eliminating apartments and displacing young people, there were no plans to create more housing. As far as I know, there still isn't.
St. Andrews needs more rental housing for young and community college students
St Andrews has barely any long term rentals available for residents with most being turned into Airbnb properties. For a town that needs more young people it is almost impossible to live here as a young person, coupled with the lack of long term rentals - housing prices are too high for most first time home buyers.
It's impossible for a young person to afford a house because of the rules that are in place. Ontario and Quebec pay lots for houses. It used to be that if you had a piece of land you could build. Now you have to submit a plan and do lots of tests. No building yourself.
so many people cannot find a rent they can afford
no central listings of rental property
unsightly yards in our community
maintenance costs too expensive
need more low-income seniors apartments
There is not much in the way of affordable housing. Most of the people I know either have to carpool or are living in substandard apartments or doing room shares in order to be able to work or go to school.
It is very depressing to know there are no options to stay in your own community
It is impossible to find a rental property on Campobello. My daughter can not find a place for herself and 3 children so may have to leave.
Having to pay "water bills", I've never heard of low-income having to pay a water bill. Also having a home infested with what appears to be carpenter ants, and the landlord hasn't done anything about it, he's been contacted a couple times.
Need more up to date, affordable, renting options
I wish there was more affordable rental options available to entice more young people to the area.
In a fixed income two out of three are. Neither of us came afford to live on our own. Wish there was affordable housing available for people in our situation.
Incomes are not high in Charlotte County and it can be hard to find affordable yet clean and tidy housing for young professionals.
Being a widow, a senior and living on a fixed income often makes it impossible to have the necessary things done to my house for proper maintenance. A leaky basement that needs fixed, a rotting outside door to the cellar that needs repaired or removed, some outside painting to be done .... but just cannot afford it, so will just live in the house until it falls down around me!
As. Married couple with four children and no rents available on this island it’s almost to the point where we might have to move off the island
high land tax
Power is too high
I see lots of housing empty that is nb housing or Charlotte County housing. And lots of people looking for a place to live and are sitting on a waiting list. Something does not add up.
My daughter , non verbal with autism was living in an Alternative living family arrangement which is a program arranged by social development. Social development finds a suitable couple to take in young

adults with special needs...this particular couple prefer non verbal clients. Abuse was witness by other workers towards my daughter and I brought her home. Broken ribs, etc...lots of bruises, etc. She has healed and I would like to have a level 4 group home build in St.Andrews....I'm sure it would be full. I've contacted our MLA and they are discussing...it needs government funding....
SA needs smaller units, rent or buy, in the town plat
I have lived in several apartments in St. Andrews (moved because the buildings sold to be made into single-family homes or to try to find nicer places) and have found the apartments to generally be quite run down. They are usually in dire need of repair (hazardous stairs, bad insulation that makes winter heating astronomically high), and updating (flooring, cupboards, paint, appliances) to make them suitable for young professionals to call home. It is also becoming increasingly difficult to find housing with parking.

Appendix D: MLS Snapshot

Introduction

Buying a home is one of the biggest decisions in a person's life, as it is usually associated with a new commitment and a new outlook on life. Households and individuals may decide to own a home instead of renting, may want to move up or down the market as their life changes, or may wish to make an investment for the future. Resale homes are a common choice because they are usually more affordable and more readily available than building a new home. In some rare cases, with specific local policies, building a new home could be cheaper than buying a resale home. For example, McAdam is selling/has sold 16 serviced building lots for one dollar in order to attract new settlement to the town[4]. This is a special circumstance and is not discussed in this report.

To better understand the resale market in Southwest New Brunswick (SWNB)[5], a snapshot of the Multiple Listing Service (MLS) activities in the three major municipalities (St. Stephen, Saint Andrews, and St. George) and their surrounding areas has been created. According to the 2016 census[6], most municipal residents commute 15 minutes to work. Therefore, properties located within in an approximate 15-minute-commute radius of the municipalities could be good choices for their residents and are included in this study. A brief housing market overview of the other municipalities in SWNB (Blacks Harbour, Campobello Island, Harvey, McAdam, and Grand Manan) is also provided.

This report mainly focuses on single-family homes that are a year-round residence, excluding cottages and mini homes. Basic characteristics, such as listing price, floor space, number of bedrooms, year of construction, and property tax and rates of assessment are discussed. The purpose is to establish a baseline, identify gaps in SWNB's housing market, and address existing and potential housing issues from the financial aspect. However, it should be noted that finances are not the only barrier when it comes to acquiring a new home.

The real estate market is dynamic with transactions happening at every minute - this report presents a housing stock that only represents a slice of the market that was captured on April 30, 2020 (Grand Manan's data was captured on May 14, 2020). A more precise analysis of the market would be derived from long-term data collection and market monitoring, which would eliminate outlier conditions (such as the COVID-19 pandemic that is happening in 2020) that might skew the data. Thus, the results of this report should be reviewed critically.

[4] Source: Village of McAdam, retrieved from https://mcadamnb.com/home-building-lots-for-1-in-mcadam/.
[5] Southwest New Brunswick: Charlotte County and part of York County, including McAdam, Harvey, St. Stephen, St. Andrews, St. George, Blacks Harbour, Pennfield, Lepreau and all LSD's within the service commission's boundaries.
[6] Data source: Statistics Canada.

Listing Price

Listing price usually reflects the seller's valuation of the property, but it is almost never the final price at closing. In SWNB, if priced reasonably, properties are usually sold at 90% or more of its original listing price. This slightly inflated price is to prepare for a price reduction if the home did not sell for a while, or a lower offer from potential buyers. There are also cases where the listing price is at or lower than the market value of the property if the seller was looking for a quick sale. On the contrary, a popular property can be sold at a price higher that what was asked if there were multiple bidders.

The bigger picture of the market also affects how homes on the market are listed and at what price they will be purchased. For example, in a buyer's market, there is more inventory than buyers, so it is difficult to sell. In such markets, buyers have more power, and properties are usually sold at a price lower than their listing price; and vice versa in a seller's market. In a seller's market, a property can be sold for more than what was listed having more than one buyer bid on it. According to a few local realtors SWNB has been a stable market for many years that does not favor either buyers or sellers.

All in all, every house selling and buying case is different and price can be negotiable or not. For simplicity, a 5% discount (on the listing price) is applied in the following analyses to simulate the real final price of resale homes in this region.

Property Tax

Property tax is another complicated factor when it comes to acquiring a home. Both the provincial and local governments collect property taxes. The amount of tax levy depends on many factors, such as the assessed value of the property (that changes every year), local tax rate (that is different in different places – municipal and rural), residential status (owner-occupied or not), and so on[7]. The full portion or a part of the provincial property tax may be omitted under certain circumstances, such as a principal residence. In other words, every property has its unique situation and is assessed differently for taxation purposes. Therefore, it is difficult to form a generalized understanding of the property tax situation of a municipality.

For the sake of this analysis, the median 2019 property tax value of the MLS listings in each municipality is calculated and compared for face value. Then, comparing the different municipal tax rates will help better understand the property values and the tax costs associated with acquiring a property. Factors that may impact the tax rates being applied will be pointed out where applicable.

"Hidden costs" when buying a home

Paying for the new home is not as straight forward as it sounds because it takes more than just the mortgage on the property. Many associated costs are easily forgotten by home seekers until the last minute. Legal fees are one of the big items and can cost over $1,000. The Province charges a land transfer tax that is 1% of the assessed value of the property. Home inspection is usually recommended before possession and can cost around $400-$500. Moving can be costly if hiring a company or moving long-distance. Some people may need to take time off work to view different properties, do research, process paperwork, and finally move to the new place. Some properties that are not "move-in ready" will require immediate renovations to allow proper habitation.

Those costs vary greatly in each situation. Even the periodic mortgage payments could vary when choosing a mortgage with variable interest rates. Analyses in this report only reflects the financial requirements to cover the cost of the property itself to the minimum with simplified and optimal conditions. The associated costs as mentioned above are not included in the calculation. Households planning to purchase a new home should consider their unique personal situations and only use this report as a reference for their housing budget.

[7] Source: Government of New Brunswick, retrieved from https://www2.gnb.ca/content/gnb/en/departments/finance/taxes/real_property.html.

St. Stephen

Single-family homes currently on the market in St. Stephen and its surrounding areas range from $39,900 to $464,900 (Figure 1). There are very few options under $100,000 and the cheaper ones usually require a fair amount of upgrades as the price "reflects the condition". A large portion of homes are listed for $200,000 or higher and homes in that price range are more move-in ready. Over 60% of those properties are found outside of the municipal boundaries. Other than being more expensive, for-sale homes outside the municipal boundaries also tend to be significantly newer and have lower property tax levies (Table 1).

Figure 1. Price range of single-family dwelling listings, except cottages and mini homes, on MLS in St. Stephen and surrounding areas (within 15-munite commute). Data were captured on April 30, 2020.

Table 1. Summary of MLS listings of single-family dwellings, except cottages and mini homes, in St. Stephen and surrounding areas (within 15-minute commute). Data were captured on April 30, 2020.

	Single-Family Dwelling, within 15-minute commute					
	Number of listings	Median Price	Median Year of Construction	Median Property Tax	Median Floor Space	Ratio of Serviced land (%)
Within municipal boundaries	39	$164,900	1936	$2182.00	1538 ft^2	92.3
Outside municipal boundaries	24	$176,750	1987	$1481.36	1462 ft^2	0.0
Total	63	$174,500	1970	$1923.01	1474 ft^2	57.1

There are also three duplexes for sale in St. Stephen priced around $100,000, which could provide an extra source of income to help with the mortgage. However, the three duplexes are all older structures around 100 years old and would require repairs and upgrades.

In St. Stephen and its surrounding areas, the median listing price of single-family homes on the market is $174,500, the median age of those homes is about 50 years old, and the median floor space of them is 1,474 ft^2 (Table 1). The majority of homes (86%) on the market have three or more bedrooms (Figure 2). In 2019, the median property tax levied on those for-sale properties is close to $2,000, which is relatively high in SWNB. This is consistent with St. Stephen's high municipal tax rate compared to other municipalities in the region. A few expensive properties (over $250,000) were taxed as non-principal residence, at $2.77/$100 assessed value, that contribute to the high value of median property tax in the local resale market.

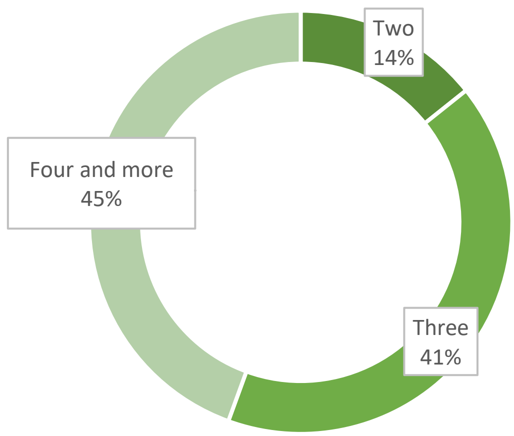


Figure 2. Number of bedrooms in single-family dwellings listed on MLS, except cottages and mini homes, in St, Stephen and surrounding areas (within 15-minute commute). Data were captured on April 30, 2020.

Using the Mortgage Calculator on the Canadian Mortgage and Housing Corporation (CMHC) website and assuming the optimal situation, a household needs to earn at least $30,974 annually, before-tax, to afford a median-condition resale property in the St. Stephen area. However, this number underestimates the financial requirements for purchasing a home as many associated costs are either omitted or simplified in the calculation. In addition, long-term costs, such as utilities, insurance, maintenance, and renovation, should be included in the budget as well.

Based on the simplified estimation above, about 61.8% to 68.0% of households in St. Stephen would have the financial capacity to afford a median-condition property on the local market. However, it is highly likely to be an over-optimistic estimation due to many reasons as mentioned above. In addition, about 16.5% of owner households were overpaying (30% or more of their income) shelter costs in 2016[3].

It is a rule-of-thumb that a home should not exceed two-and-a-half times of the household's annual before-tax income[8]. Based on this crude measure, another estimation is that an average St. Stephen household would be able to purchase a $118,720 home, at most. In other words, only 15.9% of the properties on the current local market would be considered affordable.

[8] CNN, retrieved from https://money.cnn.com/pf/money-essentials-home-buying/index.html.

Saint Andrews

Single-family homes in Saint Andrews and its surrounding areas are currently for sale from $145,000 to $2,850,000 (Figure 3). Most resale homes are in great conditions with numerous renovations. Over 90% are listed for $200,000 or higher and about 11% of them are asking for over $1,000,000. With this high price range, almost every property on the market is move-in ready. Within the municipal boundaries, a large portion of properties have a price tag between $300,000 to $400,000, while many properties are priced between $200,000 to $300,000 outside the municipal boundaries. Obviously, Saint Andrews lacks moderate housing choices at this moment.

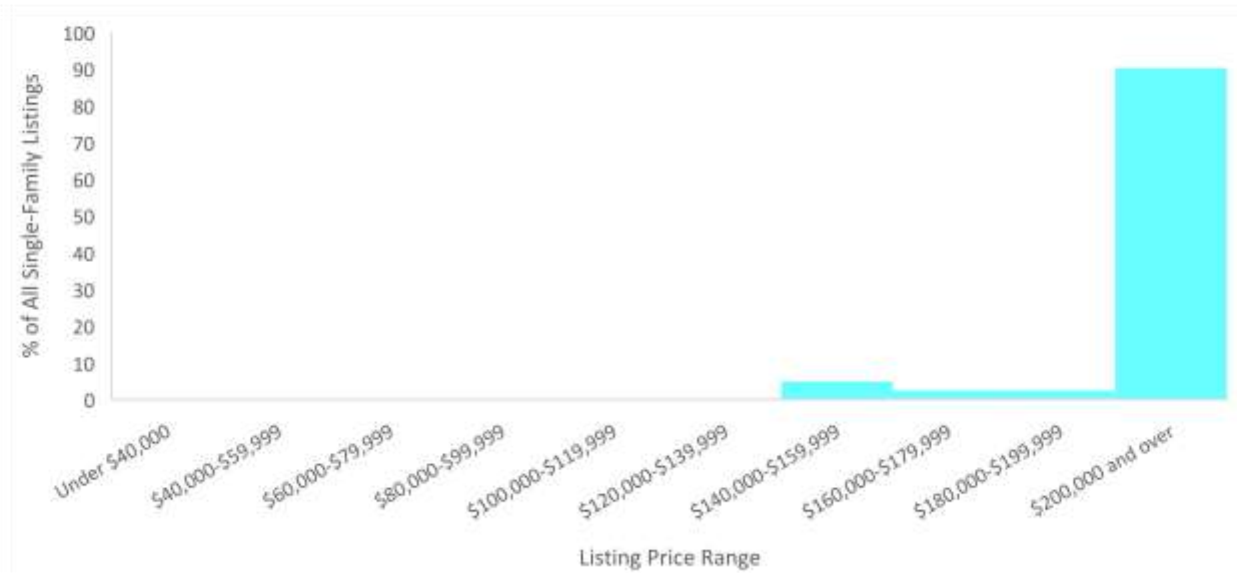


Figure 3. Price range of single-family dwelling listings, except cottages and mini homes, on MLS in Saint Andrews and surrounding areas (within 15-munite commute). Data were captured on April 30, 2020.

The median property tax value of those homes on the market is extremely high within Saint Andrews' municipal boundaries, although Saint Andrews has a very low municipal tax rate compared to other municipalities in SWNB and even in the province. Three owners who are listing their properties for sale were paying over $10,000 on property tax in 2019. This high tax value is likely because of both the generally high assessed value of the properties in the Saint Andrews area and some properties being taxed as secondary residence as mentioned in the listings. Depending on the situation, when the new owners take possession, it is possible that the amount of tax paid on those properties will be lower. The median value of property tax is slightly lower outside the municipal boundaries given that those properties should be taxed at rural rates, but the absolute value is still higher than the rest of the region. Therefore, as expected, Saint Andrews and its surrounding area share a strong real estate market and properties are assessed at high values.

The housing stock inside the municipal boundaries is significantly older than that outside the boundaries, mostly because a few historic buildings (1800s) are for sale that drive up the median house age in town. The median listing price inside or outside the municipal boundaries is similar and is almost 40% higher than the second expensive market, Grand Manan (Table 2). Properties outside the municipal boundaries are slightly smaller but still larger than most properties elsewhere in SWNB. As seen in Figure 4, properties with three and more bedrooms are the most common (over 90%).

Table 2. Summary of MLS listings of single-family dwellings, except cottages and mini homes, in Saint Andrews and surrounding areas (within 15-minute commute). Data were captured on April 30, 2020.

Single-Family Dwelling, within 15-minute commute						
	Number of listings	Median Price	Median Year of Construction	Median Property Tax	Median Floor Space	Ratio of Serviced land (%)
Within municipal boundaries	22	$414,700	1941	$5082.00	2228 ft^2	90.9
Outside municipal boundaries	19	$419,900	2003	$3645.26	1813 ft^2	0.0
Total	41	$419,900	1976	$4450.41	2130 ft^2	48.8

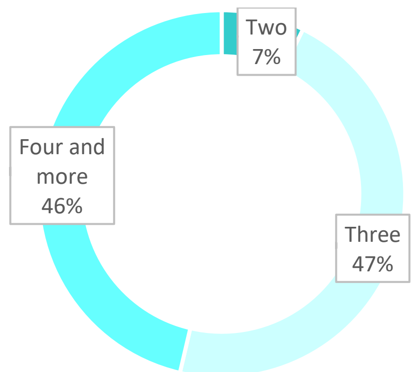


Figure 4. Number of bedrooms in single-family dwellings listed on MLS, except cottages and mini homes, in Saint Andrews and surrounding areas (within 15-minute commute). Data were captured on April 30, 2020.

Overall, in Saint Andrews and its surrounding areas, the median listing price of resale single-family homes is $419,900, the median year of construction of those homes is 1976, the median floor space of them is 2,130 ft^2, and the median property tax on them is almost $4,500 (Table 2). The Saint Andrews area has the most expensive resale home stock, the largest properties, and the highest face value of property tax among SWNB. These conditions would put pressure on young households and households looking to downsize in this area as choices on the market are limited.

Using CMHC's Mortgage Calculator and assuming the optimal situation, a household needs to earn at least $74,532 annually, before-tax, to afford a median-condition home in the Saint Andrews area. However, this number underestimates the financial requirements for purchasing a home as many associated costs are either omitted or simplified in the calculation. In addition, long-term costs, such as utilities, insurance, maintenance, and renovation, should be included in the budget as well.

Based on the simplified estimation above, about 37.3% to 44.9% of households in St. Andrews would be able to afford a median-condition property on the market without overspending on shelter costs. This is a surprisingly large number given the high listing price in Saint Andrews. It is likely due to the fact that a large cohort of Saint Andrews residents are earning decent salaries, according to the 2016 census[3], that opens up a wide range of selections for them on the market. On a side note, in 2016, about 12.9% of Saint Andrews owner households were paying more than 30% of their income on shelter costs[2], which is one of the highest in SWNB.

It is a rule-of-thumb that the cost of a home should not exceed two-and-a-half times of the household's annual before-tax income[6]. Based on this crude measure, another estimation is that Saint Andrews households would generally be able to purchase a $158,080 home, at most. In other words, almost none of the properties for sale now are affordable, which speaks volume about one of the pressing housing issues in Saint Andrews.

St. George

Single-family homes for sale in St. George and its surrounding areas (including Blacks Harbour) range from $52,900 to $6,250,000 (Figure 5). Most listings are outside the municipal boundaries and there are only five single-family homes for sale in St. George. Properties within the municipal boundaries are relatively expensive: all five of them are listed over $139,000 and four out of the five are in the high $100,000s or over. Even more properties in the St. George area are listed for $200,000 or higher. Properties outside the municipal boundaries tend to be cheaper, larger, built more recently, and have lower property tax levies (Table 3).

Figure 5. Price range of single-family dwelling listings, except cottages and mini homes, on MLS in St. George and surrounding areas (within 15-munite commute). Data were captured on April 30, 2020.

On the St. George area's resale home market, the median listing price of single-family homes is $174,450, the median age of those properties is about 30 years old, the median floor space of them is 1,379 ft^2, and the median property tax on them is a little over $1,700 (Table 3). Beside the year of construction and property tax, St. George and St. Stephen's resale home market are alike. In St. George, properties with three and more bedrooms are also the most common on the market (86%; Figure 6). Resale properties are relatively new in the St. George area, which could be assumed that they are in a better condition. However, in the surrounding areas, a couple of moderately priced homes would require some work and "have lots of potential at this price" according to the description. In addition, there are three multi-unit properties for sale priced from $90,000 to $415,000 with two to eleven units.

Table 3. Summary of MLS listings of single-family dwellings, except cottages and mini homes, in St. George and surrounding areas (within 15-minute commute). Data were captured on April 30, 2020.

	Single-Family Dwelling, within 15-minute commute					
	Number of listings	Median Price	Median Year of Construction	Median Property Tax	Median Floor Space	Ratio of Serviced land (%)
Within municipal boundaries	5	$179,000	1982	$4125.00	1515 ft^2	100
Outside municipal boundaries	29	$159,000	1993	$1596.20	1358 ft^2	34.5
Total	34	$174,450	1990	$1703.05	1379 ft^2	44.1

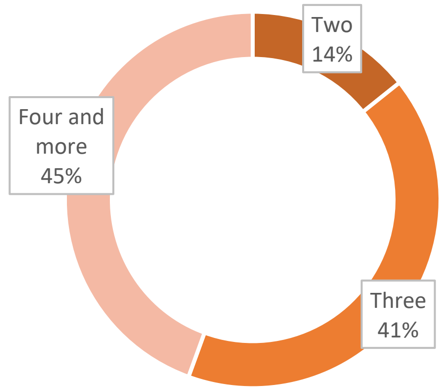


Figure 6. Number of bedrooms in single-family dwellings listed on MLS, except cottages and mini homes, in St. George and surrounding areas (within 15-minute commute). Data were captured on April 30, 2020.

St. George's municipal tax rate is in the middle compared to other municipalities. However, the median property tax value (2019) of those homes on the market within the municipal boundaries is extremely high, almost as high as Saint Andrews. This is because of non-owner occupancy, not highly assessed property values. At least three out of the five listings within St. George's municipal boundaries were taxed at a higher rate in 2019 (around $2.591/$100 assessed value) that reflects non-owner occupancy. The amount of tax levy may decrease significantly when the new owners take possession.

Using CMHC's Mortgage Calculator and assuming the optimal situation, a household needs to have an annual income of at least $31,832, before-tax, to afford a median-condition resale home in the St. George area. However, this number underestimates the financial requirements for purchasing a home as many associated costs are either omitted or simplified in the calculation. In addition, long-term costs, such as utilities, insurance, maintenance, and renovation, should be included in the budget as well.

Based on the simplified estimation above, between 70.9% and 77.2% of households in St. George would have the financial capacity to purchase a median-condition home on the local market without paying more than 30% of income on mortgage. St. George residents have one of the highest median incomes in SWNB, but this is still an over projection due to many reasons as mentioned. On top of that, about 11.6% of owner households were overpaying their shelter costs[3] in 2016.

A rule-of thumb is that the cost of a home should not exceed two-and-a-half times of the household's annual before-tax income[6]. Based on this crude measure, another estimation is that the maximum housing budget for an average St. George household is around $153,680. In other words, over half of the dwellings on the market now would be unaffordable even though the town has a relatively high median income level.

Blacks Harbour, Campobello Island, Harvey, McAdam, and Grand Manan

Within the rest of the communities in SWNB, resale homes in **Harvey** have several top qualities, such as having the largest median floor space and being the newest (even compared to all other municipalities in SWNB). The median floor space of those properties is 1,916 ft^2 - almost as big as Saint Andrews' (Table 4). With high assessed values and listing prices, it is not surprising that they have the highest median property tax value among the five communities even though Harvey's local tax rate is relatively low.

Grand Manan has the most expensive stock of resale homes in SWNB except Saint Andrews – the median listing price is almost $300,000, five times the median price in Blacks Harbour (Table 4). There are many choices on the market, although a number of them are advertised as good "seasonal home or year-round home" targeting a diverse clientele. That is why about a third of the properties on the market are not used as principal residence by their current owners and are taxed at a high rate. One property used to be an inn and restaurant, so it is taxed on a much higher "non-owner occupied" rate. Therefore, the median property tax value of Grand Manan's resale homes is very high, at $2,332, even though its local tax rate is relatively low. It is possible that those properties, with great ocean views and large lots, have high assessed values as well.

Other than house costs and property taxes, the two island communities, Grand Manan and Campobello Island, share similar housing market characteristics. For example, both islands have medium sized homes on the market (around 1,400 ft^2), the median year of construction of those homes is in the 1980s on both islands, and both of them have abundant listings on MLS.

Campobello Island also has a relatively high median price for its resale homes – close to St. Stephen and St. George. The median property tax value of the resale homes on this island is $1,501, which is relatively low compared to the larger municipalities in SWNB. However, given that it is only levying a rural tax rate, which is less than 10% of the average municipal rate, the expected property tax value should be much lower. About half of the properties on the market, including all properties over $200,000, are currently taxed at the much higher "non-owner occupied" rate. Many properties on the island are only used as vacation homes (considered "non-owner occupied" under the taxation definition) by both Canadians and Americans.

McAdam residents who want to live within the municipal boundaries have a reasonable amount of choices on the market as well. Resale homes in McAdam are relatively large, as the median floor space is larger than that in St. Stephen and St. George but not as large as Saint Andrews. With a median year of construction in 1953, McAdam has the oldest housing stock on the market of all municipalities in SWNB. This could be one of the reasons that the village is selling building lots at one dollar to promote new constructions. McAdam has the highest municipal tax rate, but the median property tax value of the houses on the market is only $1,012 – the lowest of all municipalities. It is not surprising as the median listing price in McAdam is $74,450, less than half of the median price in St. Stephen and St. George. The assessed value of those properties, which is the base of tax calculations, would not be high either.

Both Harvey and Blacks Harbour suffer from extremely small numbers of resale home listings on MLS. In small and tightly knit communities, it is possible that there are some private listings outside the MLS system. Blacks Harbour has the lowest median listing price and the smallest homes for sale of all municipalities, whereas its municipal tax rate is one of the highest. The median year of construction of those resale homes is 1967, which is also relatively old in SWNB. MLS listings describe Blacks Harbour as "affordable living, just off the Bay of Fundy".

Using the Mortgage Calculator on the CMHC website and assuming the optimal situation, a household needs to earn at least:

- $10,650 in Blacks Harbour;
- $27,512 on Campobello Island;
- $38,110 in Harvey;
- $13,215 in McAdam; and
- $53,162 in Grand Manan

annually, before-tax, to afford a median-condition resale home on their respective local markets.

However, those numbers underestimate the financial requirements for purchasing a home as many associated costs are either omitted or simplified in the calculation. In addition, long-term costs, such as utilities, insurance, maintenance, and renovation, should be included in the housing budget as well. Based on the 2016 census[3], a high percentage of households are earning more than the estimated minimum income required to buy a home in all the above communities, except Grand Manan (Table 6). Given the high house price, only about half of the local households can generally afford a home on that island.

A rule-of-thumb is that the cost of a home should not exceed two-and-a-half times of the household's annual before-tax income[6]. Due to the low house price, households in Blacks Harbour and McAdam would be able to afford all or most properties on the local market. About half of the properties listed in Harvey would be affordable to its residents, as the high house price overweighs the relatively high income level in the village. Residents of Grand Manan would only be able to afford 23.5% of the resale homes on the market even though they have one of the highest median incomes in SWNB. Against all odds, such as a high house price and a relatively low income level, less than 10% of the resale homes on Campobello Island are affordable to its residents, which is the lowest in SWNB.

Table 4. Summary of MLS listings of single-family dwellings, except cottages and mini homes, within the municipal boundaries of Blacks Harbour, Campobello Island, Harvey and McAdam. Data were captured on April 30, 2020.

	Single-Family Dwelling, within municipal boundaries					
	Number of listings	Median Price	Median Year of Construction	Median Property Tax	Median Floor Space	Ratio of Serviced Land
Blacks Harbour	5	$60,000	1967	$1108	1080 ft^2	100
Campobello Island	11	$155,000	1987	$1501	1400 ft^2	0
Harvey	4	$214,700	1992	$2098	1916 ft^2	0
McAdam	10	$74,450	1953	$1012	1576 ft^2	80
Grand Manan[9]	17	$299,500	1985	$2332	1376 ft^2	0

Table 5. Estimated housing situation in Blacks Harbour, Campobello Island, Harvey, and McAdam.

	Single-Family Dwelling, within municipal boundaries			
	Median Income in 2016	Minimum Income Required to purchase a home	% of households earning above the minimum requirement	% of affordable houses listed on MLS
Blacks Harbour	$50,625	$11,210	92.1 - 97.4	100
Campobello Island	$52,139	$28,961	73.3 - 78.7	9.1
Harvey	$58,453	$40,115	60.0 - 63.3	46.7
McAdam	$48,512	$13,910	93.4 – 96.2	70.0
Grand Manan[6]	$61,952	$53,162	52.6 – 56.3	23.5

Various Housing Assistance Programs

Various governments and organizations are providing financial assistance to help people afford a new home or improve existing living conditions. Below are a few federal, provincial, and other programs available in New Brunswick. Most of those programs targeted first-time home buyers and the low-income population. Some programs help with home renovations that will reduce energy cost, as part of the housing cost. However, there are still large gaps between households and affordable home ownership. Regional, municipal, and other levels of organizations may also have specific housing programs, which are not listed here.

[9] Data captured on May 14, 2020.

First-Time Home Buyer Incentive: eligible first-time home buyers can borrow 5-10% of the purchase price of a home from the federal government as a shared equity mortgage. Additional fees may apply as this is a second mortgage on the home.

For more information: https://www.placetocallhome.ca/fthbi/first-time-homebuyer-incentive.

Home buyers' amount: eligible home buyers can claim $5,000, non-refundable income tax credit amount, for the purchase of a qualifying home.

For more information: https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-31270-home-buyers-amount.html.

Home Buyers' Plan (HBP): eligible first-time home buyers can withdraw up to $35,000 from their Registered Retirement Savings Plans (RRSPs) without being taxed.

For more information: https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans/what-home-buyers-plan/participate-home-buyers-plan.html.

GST/HST New Housing Rebate: federal government may rebate part of the GST or HST paid for a new or substantially renovated home if conditions are met.

For more information: https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/gst-hst-businesses/charge-collect-home-construction/new-housing-rebate.html.

Home Ownership Program: the Government of New Brunswick offers a repayable loan to low- and modest-income households who are buying or building a home for the first time.

For more information:
https://www2.gnb.ca/content/gnb/en/services/services_renderer.8315.Home_Ownership_Program.html.

Homeowner Repair Program: the Government of New Brunswick offers forgivable loans to help households repair their homes and help homeowners and landlords rehabilitate or improve the homes for seniors or people with disabilities. Qualified households must:

- Be low income (household income limit depends on size and geographical areas);
- Be the owner of the home and live in it;
- Have a home that requires major repairs or lack basic facilities;
- Be modifying the home to provide housing related improvements/access to people with disabilities; or
- Be modifying the home to help seniors with independent living.

For more information: https://www2.gnb.ca/content/gnb/en/services/services_renderer.8735.html.

Minor Home Repairs Grant: the Government of New Brunswick offers a one-time, non-repayable grant of up to $1,5000 per household to help eligible, low income seniors repair and adapt their homes to enhance safety, such as:

- Ramps or repairs to assist in entering and exiting;
- Handrails or grab bars in hallways and stairways;
- Bathroom grab bars;
- Improved lighting;
- Non slip or non-skid bath, shower, and floor surfaces; and
- Repairs to flooring including carpets, rugs and mats.

For more information:
https://www2.gnb.ca/content/gnb/en/departments/social_development/promos/home_first/grant.html.

Energy Efficiency Retrofit Program: the Government of New Brunswick is partnering with Efficiency New Brunswick to help low income household improve energy efficiency in their homes. The assistance comes in a non-repayable grant and a repayable loan towards eligible items including but not limited to:

- Heating systems;
- Air sealing;
- Ventilation systems;
- Insulation; and
- Windows/doors.

For more information: https://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Housing/energyefficiencyretrofit-e.pdf.

Total Home Energy Savings Program: NB Power offers financial incentives, including rebate and mortgage insurance refund, to homeowners to encourage home efficiency upgrades.

For more information: https://www.saveenergynb.ca/en/save-energy/residential/total-home-energy-savings-program/.

Low income Energy Savings Program: NB Power will help low income households upgrade on home energy efficiency, including:

- Compact fluorescent lighting;
- Domestic hot water pipe insulation;
- Low flow showerheads
- Insulation (basement/crawlspace, attic, main wall);
- Faucet aerators; and
- Air sealing.

For more information: https://www.saveenergynb.ca/en/save-energy/residential/low-income-energy-savings-program/.

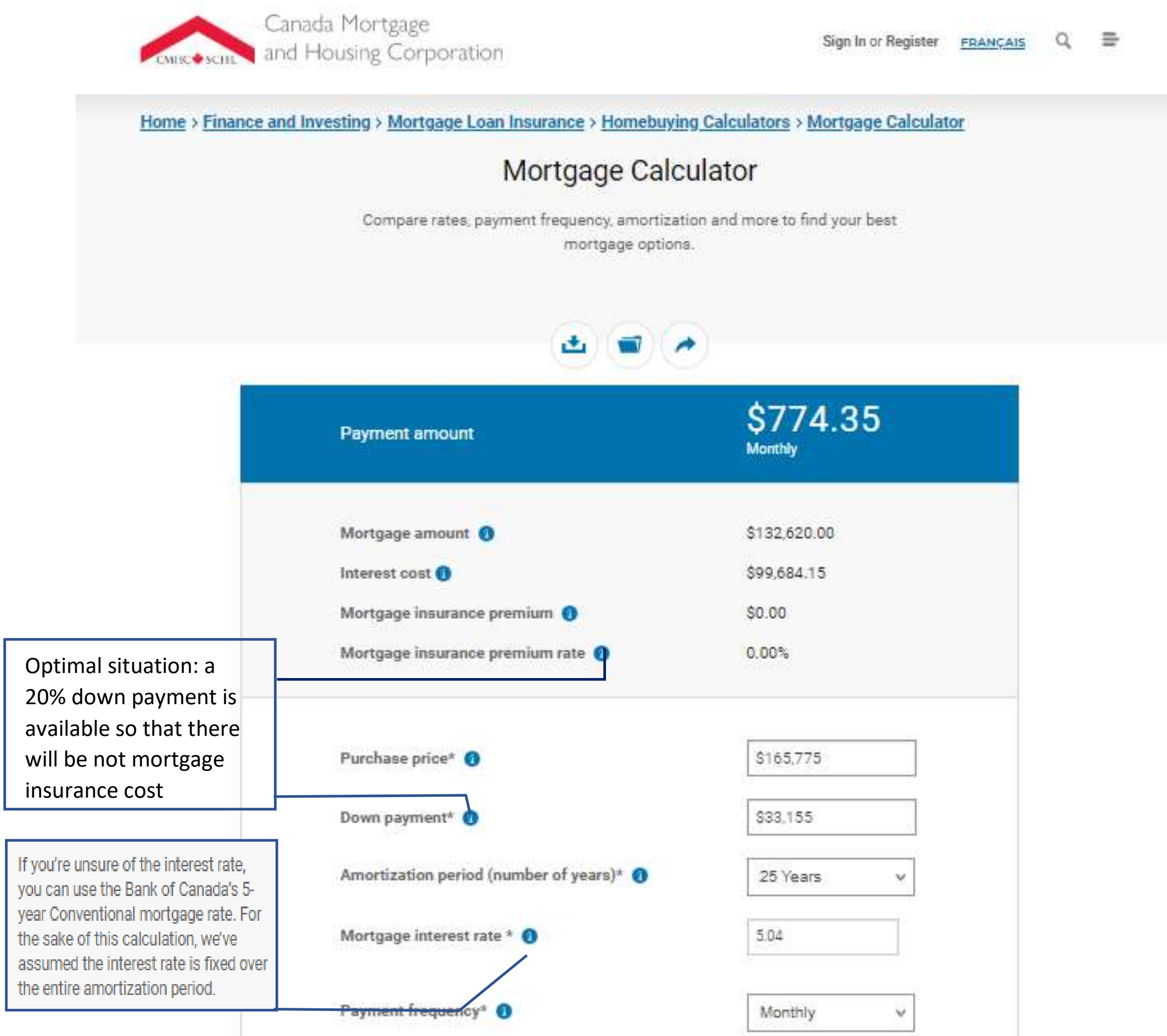
Calculations

To estimate the minimum annual income needed to afford a median-condition home on the market (using St. Stephen as an example):

- Step 1: use the Mortgage Calculator[10] tool to determine the monthly mortgage cost for the home:
  - The median listing price in the St. Stephen area is $174,500. A 5% discount on listing price creates the final price of $165,775. A 20% down payment is $33,155.

[10] Mortgage Calculator, CMHC, available at https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/homebuying-calculators/mortgage-calculator.

- Mortgage interest rate is set to 5.04% according to the Bank of Canada (April 30, 2020).



- Step 2: convert the monthly payment to annual minimum income needed to afford the house using the Canadian housing affordability measurement (less than 30% of before-tax income)[11].
  - $774.35/month ÷ 30% × 12 month = $30,974/year
- This calculation presents the most basic financial requirement for purchasing a house, where a number of barriers has been eliminated. For example, saving a 20% down payment may be difficult for some families, which in turn will affect their mortgage payment rate (and mortgage insurance premium), and even availability. The interest rate used in this calculation is also simplified for the ease of calculation.
- CMHC recommends that the total monthly debt load should not exceed 40% of the gross monthly income[12]. Each household has a different financial situation, such as car loan, credit card debt, etc., so each case should be treated differently and the above estimations should be for reference purposes only.

To estimate the maximum cost of a home that a household could generally afford in a municipality (using St. Stephen as an example):

- Step 1: find out the median before-tax household income of a municipality[2]
  - St. Stephen: $47,488 in 2016

[11] Data source: CMHC
[12] Data source: CMHC

- Step 2: using CNN's recommendation (two-and-a-half time of annual income)[4], calculate the maximum cost of a home that a household could afford with the above income
    - $47,488*2.5=$118,720

Property tax in Southwest New Brunswick:

"The Province shares the property tax field with the local governments in New Brunswick. […] The residential rate of provincial property taxation is $1.1233 on each $100 valuation of real property being residential property referred to in paragraphs (a) to (f) of the definition "residential property" in section 1 of the Assessment Act and $1.2173 on each $100 valuation of real property being residential property referred to in paragraphs (g) to (n). Owner-occupied residences in municipalities do not pay provincial property taxes"[13]. Local tax rates are as follow:

- St. Stephen $1.5800
- Saint Andrews $1.2400
- St. George $1.4000
- Blacks Harbour $1.5736
- Campobello Island $0.1187
- Harvey $1.3121
- McAdam $1.5844
- Grand Manan $1.2191

[13] Source: 2019 Local Government Statistics for New Brunswick, retrieved from https://www2.gnb.ca/content/dam/gnb/Departments/lg-gl/pdf/MunicipalStatistics-StatistiquesMunicipales/2019.pdf.

Appendix E: Social Housing Waiting Lists

Obtained from the Department of Development on May 27th, 2020.

Region	Seniors (65 yrs+)	Non-Elderly Singles (18-64 yrs)	Families (2+ people/unit)
St. Stephen	26	59	75
St. George	11	41	40
St. Andrews	14	31	36
Blacks Harbour	6	36	29
Grand Manan	5	27	21
Harvey/McAdam	15	48	49

Appendix F: Employment Data

Obtained from Future St. Stephen

Entry Id	St. Stephen	St. Andrews	St. George	Blacks Harbour	Grand Manan Island	Deer Island	Campobello Island	Rest of County	Rest of NB	Rest of Canada	Outside Canada	What Chamber(s) of Commerce are you a member of?	What Chamber(s) of Commerce are you a member of?	What Chamber(s) of Commerce are you a member of?	What Chamber(s) of Commerce are you a member of?	What Chamber(s) of Commerce are you a member of?	What Chamber(s) of Commerce are you a member of?	How many full time employees do you have?	How many part time employees?	How many contract/seasonal/temporary employees?	How many full time employees do you hope to hire in the next 12 months?	How many part time employees do you hope to hire in the next 12 months?	How many contract/seasonal/temporary employees do you hope to hire in the next 12 months?	What level of technology skills do you need your employees to have?	$11.70-$15/hr ($24,336-$31,200/yr)	$15-$18/hr ($31,200-$37,440/yr)	$18-$21/hr ($37,440-$43,680/yr)	$21-$25/hr ($43,680-$52,000/yr)	$25-$30/hr ($52,000-$62,400/yr)	Above $62,000/yr
1	35	10	50	2	1	2	0	0	0	0	0	St. Stephen				Eastern Charlotte		6	0	1	0	0	1	Highly skilled	0	1	0	4	1	0
2	15	5	10	3	10	2	10	0	45	0	0	St. Stephen	St. Andrews			Eastern Charlotte		5	0	0	1	0	0	Basic computer skills	0	0	2	1	1	1
3	0	0	0	0	0	0	0	0	10	80	10	St. Stephen	St. Andrews					2	0	0	0	0	0	None	0	0	0	0	0	0
4	80	10	10	0	0	0	0	0	0	0	0	St. Stephen						5	0	5	0	0	5	None	5	0	0	0	0	0
5	94	6	0	0	0	0	0	0	0	0	0	St. Stephen						1	0	0	0	0	0	None	0	0	1	0	0	0
6	20	20	20	5	5	0	0	30	0	0	0	St. Stephen						2	0	0	0	0	0	Basic computer skills	1	0	1	0	0	0
7	75	5	5	2	1	3	1	3	5	0	0	St. Stephen						6	3	2	1	0	0	Highly skilled	3	4	0	2	0	0
8	0	10	0	0	0	0	0	10	15	40	25		St. Andrews					3	0	5	0	0	4	Basic computer skills	0	4	1	1	2	0
9	5	40	0	0	0	0	0	0	25	10	20		St. Andrews					3	5	6	3	5	6	Basic computer skills	3	5	0	0	0	0
10	80	0	0	0	0	0	0	0	0	0	20	St. Stephen						1	2	0	0	0	0	Highly skilled	2	0	0	0	0	0
11	0	10	0	0	0	0	0	0	20	30	40		St. Andrews					1	0	1	0	1	1	Basic computer skills	0	1	0	0	0	0
12	5	2	5	2	3	0	0	0	83	0	0	St. Stephen						50	700	0	5	100	0	Highly skilled	700	2	10	10	10	10
13	1	0	1	1	1	1	1	0	30	40	24		St. Andrews					1	0	1	0	0	0	Basic computer skills	2	0	0	0	0	0
14	30	15	20	20	5	5	5	0	0	0	0	St. Stephen						1	0	1	0	0	1	Basic computer skills	0	0	0	1	0	0
15	0	10	30	15	0	10	0	35	0	0	0					Eastern Charlotte		17	7	2	2	1	0	None	16	4	2	2	0	2
16	5	0	0	0	0	0	0	0	25	50	20	St. Stephen						10	6	2	2	2	4	Basic computer skills	10	2	1	1	2	0
17	50	10	25	5	5	2	3	0	0	0	0	St. Stephen						500	100	0	20	30	15	Highly skilled	0	0	200	0	100	200
18	6	24	7	0	30	0	25	6	2	0	0	St. Stephen						1	1	0	0	0	0	Highly skilled	1	0	0	0	0	1
19	50	2	40	8	0	0	0	0	0	0	0	St. Stephen						1	0	0	0	0	0	Highly skilled	0	2	0	0	0	0
20	0	0	0	0	0	0	0	0	0	100	0						None of the above	1	2	0	4	0	3	Highly skilled	0	0	0	0	0	1
21	80	0	0	10	0	0	0	10	0	0	0						None of the above	1	0	1	0	1	1	Basic computer skills	1	0	0	0	0	0
22	0	0	0	0	100	0	0	0	0	0	0			Grand Manan				7	1	7	2	1	0	Basic computer skills	5	5	4	1	0	0
23	40	20	20	5	5	5	5	0	0	0	0	St. Stephen						2	0	0	0	0	0	Highly skilled	1	0	1	0	0	0
24	90	0	0	10	0	0	0	0	0	0	0	St. Stephen						30	5	2	5	3	3	Basic computer skills	10	18	5	2	0	0
25	64	10	5	3	5	5	5	0	3	0	0	St. Stephen	St. Andrews					1	0	15	0	0	18	Basic computer skills	16	0	0	0	0	0
26	5	0	0	0	0	0	0	0	90	5	0	St. Stephen	St. Andrews					0	0	1	0	0	3	Basic computer skills	1	0	0	0	0	0
27	40	15	25	0	20	0	0	0	0	0	0	St. Stephen						1	3	0	0	1	1	Highly skilled	3	0	1	0	0	0
28	20	13	2	0	0	0	0	0	40	10	5	St. Stephen	St. Andrews					0	0	4	0	0	5	None	4	0	0	0	0	0
29	5	5	5	0	0	5	15	5	15	10	35						None of the above	0	0	0	0	0	0	None	0	0	0	0	0	0
30	80	5	0	0	0	0	0	5	0	10	0	St. Stephen						3	3	0	0	2	0	Basic computer skills	6	0	0	0	0	0
31	5	15	5	5	5	5	5	5	15	25	10		St. Andrews					2	0	2	0	0	3	Highly skilled	0	1	1	0	0	0
32	20	0	0	0	0	0	0	0	10	0	70	St. Stephen						4	0	3	0	0	0	Highly skilled	0	2	2	0	0	0
33	60	10	5	0	0	0	2	3	5	5	10	St. Stephen						2	1	0	0	1	0	Basic computer skills	2	0	0	0	0	0
34	10	10	10	0	0	0	0	20	40	5	5	St. Stephen						12	2	2	10	5	5	Highly skilled	0	1	3	2	6	6
35	0	0	0	0	0	0	0	0	0	50	50	St. Stephen						130	0	2	5	0	2	Basic computer skills	0	0	5	47	33	45

36	0	0	0	0	0	0	0	40	60	0	0	St. Stephen						8	0	0	5	3	6	Highly skilled	0	1	0	1	5	1
37	40	18	16	1	0	0	2	5	18	1	0	St. Stephen						23	0	0	1	0	0	Highly skilled	2	3	2	9	3	4
38	8	8	2	2	2	2	2	2	15	30	27	St. Stephen						2	4	4	0	0	0	Basic computer skills	6	0	1	0	0	0
39	70	5	5	0	0	0	0	0	5	5	5	St. Stephen						12	4	16	0	0	0	Basic computer skills	14	2	0	0	0	0
40	25	0	25	20	0	0	0	30	0	0	0	St. Stephen						7	0	3	1	0	0	Basic computer skills	3	6	0	0	1	0
41	0	10	20	20	0	20	20	0	10	0	0		St. Andrews					3	0	3	1	0	2	Basic computer skills	0	1	1	0	1	0
42	80	10	10	0	0	0	0	0	0	0	0	St. Stephen						4	6	6	4	1	8	Basic computer skills	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0	St. Stephen						6	0	0	4	0	0	Highly skilled	1	1	1	0	3	0
44	65	5	5	5	0	0	0	0	5	5	10	St. Stephen						2	5	0	0	2	0	Basic computer skills	7	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0	St. Stephen						1	17	0	0	0	0	None	0	0	0	0	0	0
46	60	40	0	0	0	0	0	0	0	0	0	St. Stephen	St. Andrews					5	0	100	0	0	80	Highly skilled	1	2	0	0	2	0
47	75	5	5	1	0	2	5	7	0	0	0						None of the above	1	0	0	0	0	0	Highly skilled	0	0	0	0	0	0
48	0.2	0	0	0	0	0.2	0	99.6	0	0	0						None of the above	2	2	3	0	0	0	Basic computer skills	0	0	3	0	0	4
49	1	0	0	0	0	0	0	0	9	35	55	St. Stephen						0	0	0	0	0	0	None	0	0	0	0	0	0
50	50	10	30	0	0	3	7	0	0	0	0	St. Stephen						30	10	0	6	4	0	Basic computer skills	38	2	0	0	0	0
51	50	15	15	5	5	1	5	4	0	0	0						None of the above	1	1	8	1	0	6	Basic computer skills	2	0	1	0	0	0
52	1	1	1	0	1	1	0	0	30	30	35		St. Andrews					3	2	1	2	0	0	Basic computer skills	1	2	0	2	0	0
53	10	34	48	1	1	2	1	1	2	0	0		St. Andrews					8	0	0	1	0	0	Highly skilled	0	3	3	1	0	1
54	4	0	0	0	1	0	0	0	30	25	40	St. Stephen						0	0	1	0	0	0	None	0	1	0	0	0	0
55	0	100	0	0	0	0	0	0	0	0	0		St. Andrews					15	0	1	0	0	0	None	2	5	7	1	1	0
56	5	2	30	2	1	1	0	10	60	10	5	St. Stephen						8	0	0	1	0	0	Basic computer skills	0	0	4	2	1	1
57	0	0	0	0	0	0	0	0	12	40	48		St. Andrews					0	0	1	0	2	1	Basic computer skills	0	1	0	0	0	0
58	0	60	0	0	0	0	0	20	15	5	0		St. Andrews					2	1	1	1	1	2	Highly skilled	2	0	0	2	0	0
59	0	0	0	0	0	0	0	0	0	0	0	St. Stephen						200	15	350	25	50	25	None	50	350	70	15	20	20
60	10	10	2	1	2	1	1	0	30	30	23		St. Andrews					2	3	2	1	2	2	Basic computer skills	4	1	0	0	0	0
61	70	5	10	5	5	0	5	0	0	0	0	St. Stephen						5	1	0	1	0	0	Highly skilled	0	2	0	3	0	0
62	0	0	0	0	0	0	0	0	0	0	0		St. Andrews					0	0	0	0	0	0	Highly skilled	0	0	0	0	0	0
63	90	2	2	1.75	0	0	0	0	0.25	0	4	St. Stephen						269	0	1	70	10	0	None	150	33	24	20	27	16
64	0	0	0	0	0	0	0	0	40	60	0		St. Andrews					1	0	1	0	0	0	None	0	0	0	0	0	0
65	75	5	20	0	0	0	0	0	0	0	0	St. Stephen				Eastern Charlotte		9	1	2	0	0	0	Highly skilled	0	7	0	0	3	0
66	39	10	21	0.06	0.06	0.06	0.06	0.06	0	0	0	St. Stephen						18	1	0	3	0	0	Basic computer skills	4	3	4	1	1	6
67	60	18	8	5	4	1	2	0	1	0	1	St. Stephen						10	28	8	0	5	6	Basic computer skills	25	3	1	3	0	0
68	10	30	10	1	1	1	0	2	0	30	15		St. Andrews					11	1	4	1	0	0	Highly skilled	0	2	6	2	0	1
69	80	10	5	0	0	0	0	0	5	0	0	St. Stephen						10	3	2	2	2	2	None	13	0	0	0	0	0