

Housing Needs Assessment

Saint John (C)



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Preface

[Canada's Housing Plan](#) and [Budget 2024](#) both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

Funding Requirement

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs that meet the federal HNA standard will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;
- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,
- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada programs, other than to update it every five years.

Purpose

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?
- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's [*Housing Needs Report*](#) and the City of Edmonton's [*Affordable Housing Needs Assessment*](#) (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

1. Development and use of Housing Needs Assessments
2. Community profiles and trends
3. Household profiles and economic characteristics
4. Priority groups
5. Housing profiles
6. Projected housing needs and next steps

Communities completing an HNA as a requirement for federal infrastructure programming will be expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document – both qualitative and quantitative – between their existing HNA and this federal template. Additional details about the timelines for completion and submission of HNAs will be provided with specific infrastructure funding programs (e.g. Canada Community-Building Fund).

While responding to the written questions, please use as much space as required.

1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,
- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- [Statistics Canada Census Data](#)
- [CMHC Housing Market Information Portal](#)
- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)

In addition to this data, communities are required to incorporate internal and non-public facing, non-confidential data, into their HNAs in order to more fully capture local contexts and realities as needed.

Data fields highlighted in yellow identify where municipalities will have to source the data.

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts.

Please provide data from the latest census except where otherwise indicated.

1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.

This section outlines the research methodology used to inform the completion of this Housing Needs Assessment. This includes detailed methodology, any assumptions used, and any necessary justification.

Methodology Overview

There are two main types of research relied on for this Housing Needs Assessment:

- Qualitative research such as interviews, policy analysis, and stakeholder engagement; and
- Quantitative research such as economic data, population, and household forecasts.

Both qualitative and quantitative aspects of this guidance document are equally important.

Qualitative Methodology

The City of Saint John recently prepared its Affordable Housing Action Plan. A major theme of the Action Plan is stakeholder engagement. Only by listening to the community of stakeholders were we able to develop a full understanding of recent changes in the local housing market, impacts on those in need, potential changes in policies and programs at all levels of government and organizational structures and processes through which the goals of the Action Plan can be met.

A wide range of engagement activities were carried out throughout the study process using multiple means and methods. A concerted effort was made to connect with a wide cross-section of stakeholders, both those in the housing sector and those whose interests intersect with it. Activities were also designed to gather insights from vulnerable populations and members of the public, whether through town hall sessions or via surveys. This highly engaging campaign yielded a significant level of participation from a variety of stakeholders.

Quantitative Methodology

A Housing Needs Assessment (HNA) provides a systematic and quantified analysis of housing needs in a community. This assessment aims to link the supply of housing with the need for housing.

► *Community Profile and Trends*

The Community Profile and Trends highlight factors influencing housing demand, including an overview of population trends and characteristics, as well as demographic data.

The characteristics examined in this section include:

- Population trends, including population growth and population age trends, and mobility.
- Demographic information, including immigration trends, Indigenous identity, and other demographic trends as applicable.

► *Household Profiles and Economic Characteristics*

The Household Profiles and Economic Characteristics in the community highlight factors influencing housing demand, including an overview of household trends and affordability. This profile includes trends regarding household incomes and the economic profile for the labour force in the community.

The characteristics examined in this section include:

- Household characteristics, including tenure, size, and composition, as well as characteristics of primary household maintainers.
- Household incomes, including average incomes and income decile information.
- Economic characteristics, including labour market trends, industries of employment, and commuting patterns.
- Housing affordability indicators, including shelter-to-income ratio and core housing need.

► *Priority Populations*

The Priority Populations analysis of the community highlights factors influencing priority population groups as defined by CMHC.

These populations may not be captured within the Statistics Canada community profiles. Trends impacting priority populations are crucial in determining the need for different types of supports for those in need in a community. Census data does not disaggregate core housing need data by all priority populations, such as veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness.

The characteristics examined in this section include:

- Housing affordability indicators for priority population groups
- Incidence and severity of homelessness in the community, including temporary and emergency relief resources available for those experiencing homelessness in the community
- Housing needs of other priority population groups

► **Housing Profile**

The Housing Profile of the community highlight factors influencing housing supply, including the characteristics of the existing stock, new dwellings, and housing market trends. Supply data will be compared against demand data to help determine the need for housing in the community.

The characteristics examined in this section include:

- The existing housing stock, including dwelling types, size, the age and composition of the stock
- Non-market housing (supportive, transitional, and emergency) stock characteristics
- New Dwellings, including housing starts and completions, demolitions, and planning application data
- Market housing supply, including ownership and rental prices, vacancy rates, and supply of short-term rentals
- Affordability for owner and renter households, comparing household incomes to existing market conditions

Source of Information

Unless otherwise stated, the data used in this report is from the Statistics Canada Census of Population and has been utilized to create a socio-economic profile of the City of Saint John. These robust statistics are gathered by Statistics Canada every five (5) years and provide a wealth of information. Custom Census data tabulations for 2016 and 2021 were acquired to supplement and enhance the publicly available data.

Housing statistics from CMHC, including the Rental Market Survey, Housing Starts and Completions Survey, and Market Absorption Survey, have been used extensively to help inform the assessment, due in large part to their reliability and reporting frequency. Most statistics from CMHC are reported no less than annually, and there is typically only a modest lag in the publishing of this reported information after the data collection year. As a result, these data sets provide a snapshot of current trends and market conditions.

Additional data regarding local housing markets has been provided by the City of Saint John and other housing partners, including non-market housing supply, emerging trends for key population groups, and local residential development activity.

Qualitative data from community consultations, including a resident survey, supplement the quantitative data reported throughout this report.

Data Limitations

Data limitations are commonly experienced in circumstances where the number of households being assessed is small. These limitations present themselves through data suppression and rounding practices. Data suppression typically impacts variables involving income, while 'random rounding' may impact variables with low totals. To ensure confidentiality, the Census values, including totals, are randomly rounded either up or down to a multiple of "5" or "10" by Statistics Canada. With small samples, this rounding can have an impact on the analysis. This will be identified throughout the document where applicable.

COVID-19 Pandemic Impacts

Due to the COVID-19 pandemic, the 2021 Census of Population was tabulated using data that was impacted by the public health measures implemented to slow the spread of COVID-19. The Federal Government of Canada introduced COVID-19 income relief programs in 2020. These relief programs impacted household incomes through the provision of the Canada Emergency Response Benefit (CERB) financial support for the year (2020) that was reported on for the 2021 Statistics Canada Census. While these incomes were correctly reported, this relief was not permanent.

1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)

Key Informant Interviews

The project team met with a diverse range of key informants to provide insight on the nature of the housing problems from a system level. The project team prepared a line of inquiry that was focused on the role of the stakeholder in the housing market to ensure that stakeholders are speaking to their area of expertise. These meetings were held on a virtual meeting platform or by telephone, whichever method is most convenient to the key informant.

In total, 18 interviews were completed. This portion of the engagement strategy was separated into two stages:

- **Phase 1 Engagements**

At this stage, the project team was not asking for recommendations for solutions but was aiming to triangulate the information shared from interviews with statistical and geographical data. The goal was to provide texture to the assumptions found in the data. As the first phase of interviews primarily focused on Action Team members, another outcome from these interviews was to learn who else needs to be a part of these discussions.

- **Phase 2 Engagements**

At this stage, the stakeholder engagement strategy focused on validating emerging priority issues associated with affordable housing based on findings from Part 1.

The project team met with a diverse range of key informants, expanded from the members of the Action Team. At this stage, the project team was seeking to identify opportunities for co-ordination and partnership building in the housing sector and the depth of municipal involvement going forward.

The project team prepared a line of inquiry which was focused on the role of the stakeholder in the housing market to ensure that stakeholders are speaking to their area of expertise. These meetings were held on a virtual meeting platform or by telephone, whichever method is most convenient to the key informant.

Themed Focus Groups

A range of stakeholders were invited to participate in a virtual focus group that included representatives from local government, institutions, employers representing a range of industries, developers, and housing providers. The purpose of the sectoral focus group was to obtain input regarding housing needs, affordability, and supply challenges and the current role that the municipality plays in this regard. The goal of this engagement was to understand housing challenges from the perspective of supply and demand which would lead us into the next stage of the project.

In total, six sessions were held with a total of 53 participants (of 84 invitees) taking part.

- **Phase 1 Engagements**

At this stage, the project team was not asking for recommendations for solutions but was aiming to triangulate the information shared from interviews with statistical and geographical data. The goal was to provide texture to the assumptions found in the data. The first phase of focus groups was a cross-sectoral focus group with representatives from the non-profit, private sector, public agencies, and house service providers.

- **Phase 2 Engagements**

The project team conducted a series of virtual workshops with affordable housing stakeholders, including seniors, students, immigrants, single people, families, people with disabilities, and other groups. These groups were formalized through members of

the Action group who represent diverse organizations and that have similarly diverse networks.

This phase was an opportunity to re-engage stakeholders from the sectoral focus group virtually to provide them an opportunity to understand the emerging housing issues in the needs and provide recommendations and opportunities for partnership building and the role of the municipality going forward.

Town Hall Sessions

Town hall sessions were completed utilizing group discussions of general questions. These sessions were facilitated by the project team. The stakeholders targeted were a cross section of community organizations who generally represent seniors, their issues, and perspectives from across the municipality – all residents of Saint John were invited to attend.

These sessions included three community town halls. E-mail invitations were sent in advance along with project background and discussion questions for attendees to familiarize themselves with the background project and housing needs assessment information. Topics ranged from emerging issues for Saint John community members addressing housing and services, local gaps, and priorities to opportunities to create more housing and service options for modest to low-income residents.

In total, three sessions were held and 34 participants (of 62 signed up) took part.

Staff Workshops

In total, two interactive workshops were held with staff. Twenty-five members of the City of Saint John staff participated in the workshops. The session was guided via a PowerPoint to address three main agenda items:

- Stakeholder Consultations – past and planned activities
- Housing Needs Assessment – summary of findings
- Emerging Themes/Ideas – exploratory questions
 - Are there housing needs, priorities, or gaps you feel are not adequately addressed?
 - What are the possible tools/initiatives the City could use to help address bona fide housing gaps?
 - Are there additional actions that other stakeholders should be taking to address the gaps?
 - What is the most important thing the Housing Action Plan should do to advance local housing solutions?

Public Submissions

- **Ideas Offered Through Shape Your City (SYC)**

In total, there were several ideas/threads submitted to the SYC website. Below is a summarization of the topics covered from these threads:

- Walkable communities
- Incentivized housing on transit routes
- Separate housing from parking
- Community engagement
- Understanding that housing can be built to create money for all parties
- Low-income and single-income households
- Improve existing housing stock
- Initiate housing development projects
- Increase rental housing visibility
- Incentivize mixed-use developments in residential areas
- Incentivize the development of more housing co-operative projects
- Try innovative housing types: Tiny homes / co-operative housing / interest free housing

- **Ideas Offered Through Project Email**

Several ideas were submitted via the publicly available project email. Below is a summarization of the topics covered:

- Housing for refugee families is insufficient
- Recommendations from business community anti-poverty initiative

- **Community Survey on Housing**

As a community-facing issue, housing supply and affordability impacts those along the entire continuum. As such, an on-line public survey was undertaken for the general public to gage their perspectives on housing issues, priorities and gaps. Through the SYC website, a formal survey instrument was developed for review by the internal staff working team and Action Team.

In total, 333 responses were collected and summarized.

1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

- **Third Party Questionnaire**

Administered by five Community Developer organizations (Waterloo Village, Carleton Community, ONE Change, Crescent Valley, and PULSE). Surveys questions were provided to these Community Developer organizations for them to distribute to their community members. The purpose of the survey was to provide insight from those with lived experience.

In total, results from 128 respondents were collected. Below is a summary of the findings from these questionnaires:

- Respondents like their current proximity to required services.
- Respondents have had trouble accessing help with housing.
- Condition of Housing Stock is a Concern
- Landlord Discrimination is Impacting Ability to Access Housing
- Affordability Issues Loom Large
- Respondents see Building More Affordable Units as a Solution

2. Community Profile and Trends

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial level.

2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.

This section provides an overview of applicable planning and housing policies at the Federal, Provincial and Municipal levels that influence residential development in the City of Saint John.

This section includes a review of the following legislation, policies and strategies as they relate to housing at various levels of jurisdiction.

Federal Legislation, Policy, and Strategies

National Housing Act, 1985

The *National Housing Act* (NHA) is the principal legislation concerning housing in Canada. Its purpose is to facilitate access to housing finance and low-cost funding to promote new housing construction, the modernization of existing housing stock, the improvement of housing conditions, and the overall wellbeing of the housing sector within the Canadian economy. The Act is administered by CMHC and authorizes the Corporation to:

- Administer mortgage loan insurance and guarantees,
- Provide loans, subsidies, and guarantees for rental and student housing projects,
- Undertake social housing projects with the Provinces,
- Assemble and lease lands for residential development and the establishment of new communities,
- Provide loans and funds for housing repairs and rehabilitation, and;
- Support housing research, community planning, and international support, among other priorities.

Canada Mortgage and Housing Corporation (CMHC)

Canada Mortgage and Housing Corporation (CMHC) is a federal Crown corporation. The Corporation is established under the Canada Mortgage and Housing Corporation Act. CMHC administers all finance and funding programs under the National Housing Strategy, mortgage loan insurance products, and the National Housing Act mortgage-backed securities (MBS) and Canada Mortgage Bond (CMB) securitization programs.

CMHC's mortgage loan insurance protects lenders against loss from default, which enables them to lend at larger amounts and lower interest rates to homeowners and builders alike. Under the MBS program, CMHC permits approved lenders to bundle pools of CMHC-insured mortgages into securities, which are sold to investors in capital markets to generate funds for mortgage financing. Investors receive principal and interest payments that are guaranteed by CMHC.

Under the CMB program, CMHC has created a special-purpose vehicle called the Canada Housing Trust (CHT), which issues CMBs backed by CMHC-insured mortgage pools to domestic and international investors and uses the proceeds to purchase NHA MBS from lenders. CHT is a vehicle to effectively reduce prepayment risk on the mortgages underlying MBS; it does this by converting the principal and prepayment of the mortgages into predictable semi-annual coupon payments and CMB principal at maturity to investors (similar to ordinary government bonds) using swap agreements with financial institutions. CMHC and, by extension, the federal government would be liable for making investors in CMBs whole in the event borrowers were to default on the underlying mortgages.

In September 2023, the federal government announced that it was increasing the annual CMB issuance limit from \$40 billion to \$60 billion and designated this additional amount for financing multi-residential rental mortgage loans to improve access to low-cost financing for rental construction. To support this initiative, the government itself also began purchasing billions in CMBs from CHT.

National Housing Strategy, 2017

Released in 2017, the National Housing Strategy (NHS) aims to ensure all Canadians have access to housing that is affordable and meets their needs. The NHS focuses on creating new housing supply, modernizing existing housing, and providing resources for community housing providers, housing innovation, and research. Funding programs administered under the NHS have changed over time. Programs under the NHS include but are not limited to; the Housing Accelerator Fund (HAF), the Affordable Housing Fund, the Affordable Housing Innovation Fund, The Apartment Construction Loan Program, the Federal Community Housing Initiative, the Federal Lands Initiative, and Canada Greener Affordable Housing.

- In 2025, the City of Saint John received \$48 million in funding from three programs under the National Housing Strategy; the Affordable Housing Fund, the Affordable Housing Innovation Fund, and the Federal Lands Initiative.

Solving the Housing Crisis: Canada's Housing Plan, 2024

In April 2024, the Government of Canada released Solving the Housing Crisis – Canada's Housing Plan (the Plan). The Plan has three key target areas: building more homes, making it easier to rent or own a home, and helping Canadians who can't afford a home.

In tandem with the Federal Budget 2024, the Plan earmarked funds for several new and existing funding programs. This included expanded funds for the Housing Accelerator Fund for partnerships with additional municipalities, a major intention of which is to streamline permitting and promote new 'missing middle' and affordable housing. The Plan also introduced the new Canada Housing Infrastructure Fund, which aims to accelerate the construction of critical housing infrastructure, and the Infrastructure for Housing Initiative, a financing tool for municipalities and Indigenous communities through the Canada Infrastructure Bank. The Plan further called for the expansion or creation of funds for the development and preservation of affordable and non-profit housing (e.g. the Affordable Housing Fund, Rental Protection Fund, etc.) and homelessness prevention (e.g. Reaching Home, Interim Housing Assistance Program, etc.).

Many of the Plan's commitments are intended to be implemented in coordination with and supported by provincial, territorial, and local governments. Examples that may particularly impact municipalities include targeted funds towards the development of housing above shops and businesses, making use of publicly owned land for affordable and deeply affordable housing, updating the National Building Code to support more accessible, affordable, and climate-friendly housing, tying public transit funds to increased density, and providing a short-term rental enforcement fund.

The Plan further recommends commitments that provinces, territories, and municipalities can make to complement this Plan. These include incentives for the construction of purpose-built rental housing, limiting or waiving planning and development-related fees and charges, undertaking municipal zoning reforms to support densification and transit-oriented development, implementing stronger vacancy control, developing a framework to avoid bad faith renovations and excessive rent increases, supporting non-market and community housing, expediting approvals and permitting processes, and enforcing regulations on short-term rentals.

Build Canada Homes, 2025

Launched on September 14, 2025, Build Canada Homes (BCH) is a new federal agency which will focus primarily on non-market housing, supporting a mix of income needs as part of a national effort to double housing construction, restore affordability, and reduce homelessness. BCH will utilize Canadian technology, workers and lumber, and sustainable building practices in their endeavours. BCH is currently operating as a Special Operating Agency within Housing, Infrastructure and Communities Canada and will evolve into a standalone federal agency in 2026.

The mission of BCH is to support the growth of affordable housing in Canada and foster and maintain collaborative relationships to support the following objectives: building affordable homes, financing affordable homes, and catalyzing a new housing industry. BCH will work alongside provinces, territories, municipalities, and Indigenous communities to build transitional and supportive housing to help fight homelessness. The agency will grow the supply of affordable and community housing through collaboration with mission-driven organizations.

Provincial Legislation, Policy, and Strategies

New Brunswick Housing Act, 1967

The *New Brunswick Housing Act* was implemented in 1967 and established the New Brunswick Housing Corporation as the primary governance body of housing in the province. The Act sets out the NBHC's roles and responsibilities, internal organization, and powers. This Act has been continually updated since its inception to reflect changing housing needs, legislation, and provincial priorities.

New Brunswick Housing Corporation

The New Brunswick Housing Corporation (NBHC) is responsible for creating the conditions for safe, affordable and accessible housing across the province. The NBHC builds, maintains and operates provincially owned housing, develops and delivers housing programs and initiatives, and provides residential tenancy services. The Corporation's core responsibilities include leading the implementation and evolution of a housing strategy, building public, rural and indigenous housing, delivering subsidized housing programs, regulating and enforcing The *Residential Tenancies Act*, and resolving tenant and landlord disputes.

Community Planning Act, 2017

The *Community Planning Act* was implemented in 2017 and replaces the 1973 act of the same name. The Act establishes provincial priorities and a framework for land use planning in the province. The purposes of the Act are to support the development of sustainable communities, enable articulation of provincial priorities to guide planning decisions in community development, and to foster cooperation between key stakeholders in service delivery and infrastructure development.

Local Governance Act, 2017

The Local Governance Act establishes the framework for the operation and administration of local governments in the province. It provides local governments with broad powers, natural person powers, and economic development powers. It was established in 2017 to replace the 1973 Municipalities Act. The Act outlines the purposes of local governments, most notably providing good governance, necessary services, and fostering community well-being.

CMHC-New Brunswick Bilateral Agreement, 2018

CMHC and New Brunswick entered a ten-year bilateral agreement in 2018 under the National Housing Strategy (NHS). The Government of Canada, through CMHC, aims to utilize these agreements with the provinces to reduce the number of Canadians in need by improving access to affordable housing. The agreement between CMHC and the NBHC aligns with federal targets identified in the National Housing Strategy; most importantly increasing access to housing, reducing housing need and achieving better housing solutions across the housing spectrum.

New Brunswick Housing Strategy: Housing for All, 2023

Implemented in 2023, The *New Brunswick Housing Strategy: Housing for All* is a 10-year plan with the goal of ensuring safe, affordable and appropriate housing for New Brunswickers and their families. It focuses on supporting residents from becoming unhoused. The Strategy attributes New Brunswick's current housing crisis to population growth, changing housing preferences, lack of supply, and labour shortages and cost pressures. The Strategy's vision of safe and affordable housing for all is led by guiding principles which emphasize innovative solutions, strong partnerships between all departments and stakeholders, accountability and transparency, and continual evolution.

The four targets of the Strategy are as follows:

1. Increase housing starts with a target of 6,000 per year.
2. Reduce the percentage of New Brunswick households spending more than 30% of income on shelter costs to less than 15%.
3. Create conditions to hold annual rent increases at an average of 2.5% and the percentage change in average home prices to 4.8%.
4. Decrease the number of households in need of subsidized housing to 7,500 by 2026 from the current waitlist of more than 11,000.

To achieve these targets, the province has developed four strategic pillars. The first pillar is a healthy and competitive housing market, which includes stable house and rental prices to meet the needs of mid-to-high income households. The second pillar is affordable homes for low-to-mid-income earners, which is housing that costs 30% or less of total income. The third pillar is a safe home for vulnerable New Brunswickers and includes subsidized government housing to meet the needs of low-income households. The fourth pillar is a strong foundation for the housing system, which works to ensure effectiveness of the housing strategy by removing barriers, fostering development, measuring success, and continual collaboration with stakeholders.

Provincial Housing Programs

- The Housing Development Incentive Program aims to encourage developers and builders of multi-family buildings to create additional rental units in the province.
- The Affordable Rental Housing Program provides financial assistance to private entrepreneurs, private non-profit corporations (including off-reserve Indigenous population) and co-operatives for the construction, repair and conversion of rental housing units.
- The HST Rebate on Eligible Purpose-Built Rental Housing provides a 100% rebate of the 10% New Brunswick portion of the HST for all eligible purpose-built rental housing. It applies to construction that began between November 15, 2024, and December 31, 2027, and has been substantially completed by December 31, 2029.

- The Rental Rehabilitation Assistance Program (RRAP) and Rental Conversion Program (RCP) offer financial help for repairs, conversion, and creation of accessible units for low-income tenants. The RRAP provides landlords with financial assistance for the purposes of repairing substandard low-income homes or for homeowners to modify their property for an adult with a disability. The RCP provides funding to convert non-residential property into affordable rental housing.
- The Shelter Enhancement Program supports building and repairing shelters for people fleeing domestic violence.
- The Direct-to-tenant rent benefit is a shared federal and provincial funding initiative which aims to support people who are struggling to afford rent.

Municipal Legislation, Policy and Strategies

City of Saint John Municipal Plan, 2011

The City of Saint John's Municipal Plan (*Plan SJ*) was released in 2011 and outlines Saint John's plans for development and investment over the following 25 years. The Plan includes a monitoring program which features an annual report card and a comprehensive review every five years.

Diversified Housing Stock: Section 5.2 outlines general housing policies which reflect the municipality's prioritization of developing an appropriate range of housing types to meet the needs of the population. Housing goals include development in neighbourhood intensification areas, efficient land use, increasing availability of affordable housing and ensuring balanced supply of rental and homeownership opportunities. The density targets and housing types permitted depend on the designation of the land. The minimum gross residential density targets are 45 units per net hectare for mixed use centres (Policy LU-40) and medium-to-high density residential (LU-46), 35 units per net hectare for low-to-medium density residential (LU-52), and 20 units per net hectare for low-density residential (LU-57). The higher density designation permits apartments and condominiums while the low-density designation permits a limited range of housing with emphasis on single, semi-detached or duplex homes. Section 5.4 outlines policies for supportive housing; namely the provision of housing for those with special needs, such as senior citizens. Section 5.5 outlines the requirements for boarding and rooming houses.

Residential Intensification: The Plan aims to create a stronger urban structure through the establishment of the Primary Development Area (PDA), outlined in section 3.4. Most new housing will be directed to intensification areas within the PDA, where infrastructure and public facilities are or will become available. Section 2.3.3 outlines the three types of corridors, primary, character, and commercial, and their role in the city's development. Section 2.3.1 defines the five different intensification areas of the plan, and section 3.5.1 outlines key policies associated with each intensification area.

Complete Communities: The Plan defines complete communities as communities that meet people’s needs for daily living throughout an entire lifetime by providing convenient access to housing, employment and a comprehensive range of services. Point 7 of section 1.4.1 outlines the ways Saint John interprets ‘complete and compact communities’ and its corresponding implications for the city’s development. Section 2 of the Plan, City structure, was designed with complete communities in mind. Additionally, one of the future land use goals in section 3.1 is to foster complete communities at densities which support public transportation and a range of services. Section 12.6 outlines that the area planning process will focus on incorporating key elements of complete communities.

Retention of Existing Housing Stock: Policy HS-7 within Section 5.2 outlines that the municipality will encourage the provincial and federal governments to support measures to increase the quality of existing housing stock. Policy HS-8 outlines safety measures to ensure housing safety and maintenance. Policy HS-9 outlines commitment to obtain additional powers to enforce municipal by-laws with a focus on land use and maintenance.

Affordable Housing: Section 5.3 outlines the municipality’s plans to support the provision of affordable housing whenever possible.

The Roadmap for Smart Growth, 2017

This roadmap presents a platform to launch Saint John into a new phase of economic growth and development. The roadmap has three pillars: population growth, employment growth, and tax-base growth. The plan aspires for smart growth within Saint John, with a focus on a more compact urban development pattern. The smart growth vision includes increasing accessibility to higher quality and a greater variety of inclusive housing options, which includes improved access to amenities and transit.

City of Saint John Population Growth Framework, 2018

The Population Growth Framework is a comprehensive work plan to achieve the first pillar of The Roadmap for Smart Growth. It has three main objectives; to attract new people, enhance the newcomer experience, and retain the current population. The framework outlines thirty actions that the City will take to grow their population.

Saint John 10-Year Strategic Plan, 2022

This Plan provides an overarching direction for the municipality to ensure all their strategic plans and policies are working well together, as well as guiding the creation of new ones. It is a living document and builds on current plans, such as Plan SJ, the Population Growth Framework, and the Affordable Housing Action Plan. The Plan aims to uplift the community through supporting vibrancy, prosperity, strong service, and accountability.

City of Saint John Affordable Housing Action Plan, 2022

In 2022, Saint John released their comprehensive 5-year Affordable Housing Action Plan, designed to foster better housing outcomes for the community. The Plan was

formulated in response to identified housing gaps and emerging trends which required prompt action. In this Plan, housing affordability is understood as safe, secure and adequate housing within 30% of a household's before-tax income.

The six primary objectives of the Affordable Housing Action Plan are as follows:

1. Improve system awareness and coordination
2. Support and invest in non-market housing solutions
3. Preserve and improve existing housing stock
4. Expand the supply and range of affordable housing options
5. Cultivate a more responsive housing system
6. Leverage partnerships and resources

These objectives address key areas within the housing system where action is warranted; each objective is complemented with a list of actionable steps to help Saint John achieve its housing goals. In total, there are 39 recommended actions in the Plan. In addition to these objectives, the Plan also outlines eight key principles which underpin its vision. These principles are consistent with the City's Municipal Plan (Plan SJ).

City of Saint John Housing Accelerator Fund Action Plan, 2024

In 2024, the City of Saint John received \$9.1 million from the Government of Canada to implement its Housing Accelerator Fund Action Plan. This is a three-year action plan that will conclude in 2026. The primary objectives of the Plan are to create a greater supply of housing at an accelerated pace and enhance certainty in the approvals and building process. The City has committed to building 1,124 new permitted units during this period. Of this total, 71% will be apartment units, 15% will be "missing middle" units, and 14% will be other building forms, with 9% of these builds being affordable housing units. The Action Plan outlines three priorities which are as follows:

1. Support the development of complete communities that are walkable, consisting of appropriate residential density and a diverse mix of land uses, providing access to a wide variety of amenities and services through public and active transportation.
2. Support the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely through the equitable provision of housing across the entire housing spectrum.
3. Support the development of low-carbon and climate-resilient communities.

Housing For All: Saint John Homelessness Strategy, 2024

This Strategy is a three-year approach to addressing homelessness in the City of Saint John and incorporates a people-centered and human rights approach. It has four strategic priorities; coordination and governance, emergency supports, housing supports, and prevention, education and safety. The goals of the Strategy are to provide safe community spaces while supporting individuals as they access appropriate housing, and to make homelessness rare, brief and nonrecurring.

- In 2025, this Strategy was updated to implement “Red Zones”, areas in the city where tents, encampments or temporary shelters will not be permitted. These zones will operate alongside the already established “Green Zones”, areas which provide safe, temporary, transitional housing with support services.

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	67,575
	2021	69,895
Population Growth (Number)	Total	2,320
	Percentage	3.4%
Age (Years)	Average	43.3
	Median	44
Age Distribution	0 - 14 years	10,185
	15 - 64 years	45,355
	65+ years	14,360
Mobility	Non-movers	57,305
	Non-migrants	7,025
	Migrants	3,205

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	5,535
Non-Immigrants	Total	60,985
Recent Immigrants (2016-2021)	Total	2,490
Interprovincial migrants (2016-2021)	Total	3,320
Indigenous Identity	Total	1,895

2.3 How have population changes in your community as illustrated by the above data impacted your housing market?

According to Statistics Canada data, the population of the City increased by +3.4%, or 2,320 persons, from 67,575 in 2016 to 69,895 in 2021. This growth in population was consistent with the Rest of CMA (+3.5%) but lagged behind the rates of Moncton (+10.5%) and Fredericton (+8.4%) during this period. This recent increase in Saint John reflects a recovery in population growth after a decline from 2006 to 2016. This has occurred while the population of the Rest of CMA has continued to grow at a faster rate than the City.

The only age cohorts within the City that observed notable growth in absolute terms from 2016 to 2021 were those aged 25 to 44 years and adults aged 65 years and older. Adults aged 25 to 44 grew by 1,165 (+7.0%), while adults aged 65 and older grew by 1,390 (+10.7%). This follows a consistent theme of an aging population in the City, as the average age increased from 42.9 to 43.3 years during this period. It should be noted that children aged 14 and under increased (+1.3%), reversing a trend of decline in recent years.

People aged 15 to 24 years were the fastest declining population age cohort during this period with a growth rate of -1.5%. In 2021 there were 7,730 persons in this age cohort. Adults aged 45 to 64 years declined by -1.2% during this period to a total of 19,755 persons within this age cohort in 2021. While the population continues to age, there are signs that this trend may be shifting as the population begins to increase and more children are living in Saint John. This is most likely due to population inflow of family households through external immigration and inter-provincial migration to the City.

3. Household Profiles and Economic Characteristics

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community's housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	30,208
	2021	31,825
Household income (Canadian dollars per year)	Average	77,400
	Median	62,800
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from Saint John (CMA), N.B.	Average	53,150
	Median	44,800
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from Saint John (CMA), N.B.	Average	111,600
	Median	93,000
Average household size (Number of members)	Total	2.1
Breakdown of household by size (Number of households)	Total	31,825
	1 person	11,440
	2 persons	11,350
	3 persons	4,540
	4 persons	2,925
	5 or more persons	1,575
Tenant households (Number of households)	Total	14,585
	Percentage	45.8%
Owner households (Number of households)	Total	17,240
	Percentage	54.2%
Percentage of tenant households in subsidized housing	Percentage	16.1%
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	*
	Percentage	0%
Number of one-parent families	Total	4,310
	Percentage	22.8%
Number of one-parent families in which the parent is a woman+	Total	3,455
Number of one-parent families in which the parent is a man+	Total	855

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	1,220
	Low (21% – 50% AMHI)	5,160
	Moderate (51 – 80% AMHI)	6,060
	Median (81% - 120% AMHI)	6,740
	High (>120% AMHI)	12,495

3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

From 2016 to 2021, the number of households in the City increased by +1,617 households, or a +5.4% growth rate during this period. This growth was consistent with the Rest of CMA (+1,376 households, +3.6%), but lower than Moncton (+2,983 households, +9.3%) and Fredericton (+2,521 households, +9.7%). Household projections, provided by the City of Saint John and completed in 2018, estimated an increase in the number of households in the City of +5.8% between 2016 and 2021. From Statistics Canada 2021 Census data, the actual increase in households was +5.4% from 2016 levels. The population projections also forecast an estimate of households in Saint John to 2031. From 2021 to 2031, the number of households was projected to grow an additional +6.9%.

It is also prudent to mention the difference between the growth trends of population and households during these periods. From 2006 to the present, household growth has outpaced population growth in Saint John. In that last 5 years alone, households have grown at a rate of +5.4% while the population has grown at a rate of +3.4%. This implies greater diversity in household types and sizes, suggesting an increase in demand for accommodations suited to one-person, seniors and smaller family households, given that household structure tends to directly influence the type of housing that is needed.

Household Size and Type

The average household size decreased in the City, from 2.2 persons in 2016 per household to 2.1 persons in 2021, continuing a trend from 2006 when the average household size was 2.3 persons per household. This household size decrease occurred as the City experienced a growth in small households, with an increase in one- and two-person households of 1,555 households (+7.3%) between 2016 and 2021. During this period, large households in the City actually increased by 65 households (+0.7%), and this sustained growth was in part due to the inflow of larger households through in-migration.

In 2021, 53.0% of households in the City were one-family households. While 25.9% of households in the City were one-person households, couples without children (24.2%), couples with children (18.1%), and lone-parent families (10.7%) were the next most common household types.

The City of Saint John is experiencing a decline in the average size of households and a faster growth rate for smaller household types. This further points to the implications of households on growth in the community, as household sizes are diversifying and there is an overall trend towards smaller household types and sizes. However, continued international immigration and recent inflows of inter-provincial migration are sustaining the need for some larger housing units due to their primarily family composition. These trends have implications on demand for the types of dwellings and structures that are suited to the needs of all households, even as average household sizes continue to decline.

Household Tenure

In 2021, 54.2% of households in the City were owner households. Notably, renter households in Saint John grew at roughly three times the rate of owner households from 2016 to 2021, suggesting this tenure could soon become the more prominent form of tenure in the city.

This growth, along with the growth in older adults, non-family households, and smaller households, indicates that the renter household tenure will continue to be in demand in Saint John. Growth due to population inflow from immigrant and inter-provincial families will oblige larger unit types, although the latter will tend more towards ownership options rather than rental.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.¹

Outlined in Tables 3.3.1 and 3.3.2 below, there is minimal household suppression taking place in the City of Saint John. Comparing headship² rates in 2016 and 2021, small decreases occurred in the household formation for age cohorts under the age of 35 years, while minor increases or stagnation were experienced in the headship rates for those aged 35 years and older. This led to some household suppression for these younger age cohorts during this period. This may be due to the cost of housing the City and economic opportunities for younger adults as they look to form new households.

Older populations experienced some household suppression during this period, with approximately 120 households suppressed for households led by someone aged between 65 and 74 years. This may be due to a lack of options for older adults to age in place or live independently with the housing and/or service they may require for comfortable living.

¹ *We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*

² The headship rate is the ratio of the number of household heads or household maintainers to the population 15 years of age and older.

3.3.1 Household Formation						
HH* Head Age Category	2016			2021		
	Pop.	Headship Rate (%)	HHs*	Pop.	Headship Rate (%)	HHs*
15 to 24	7,850	17.8%	1,400	7,730	17.7%	1,365
25 to 34	8,440	52.2%	4,405	9,435	49.7%	4,690
35 to 44	8,265	57.1%	4,720	8,435	58.7%	4,955
45 to 54	9,810	57.8%	5,675	8,710	58.2%	5,065
55 to 64	10,195	60.6%	6,175	11,045	60%	6,625
65 to 74	7,090	62.1%	4,400	8,470	63.2%	5,350
75 to 84	3,895	63.5%	2,475	4,215	66.5%	2,805
85 plus	1,975	48.1%	950	1,670	58.1%	970

*Household/Households

3.3.2 Household suppression							
HH* Head Age Category	2006 Actual		2021 Actual		2021 Household Suppression		
	Pop.	HHs*	Pop.	HHs*	Headship Rate (% 2006)	Potential HHs* (2021)	Suppressed HHs* (2021)
15 to 24	9,190	1,575	7,730	1,365	17.1%	1,324.8	0
25 to 34	8,735	4,390	9,435	4,690	50.3%	4,741.8	51.8
35 to 44	9,675	5,345	8,435	4,955	55.2%	4,660	0
45 to 54	10,625	6,165	8,710	5,065	58%	5,053.8	0
55 to 64	8,115	4,670	11,045	6,625	57.5%	6,356.1	0
65 to 74	5,230	3,380	8,470	5,350	64.6%	5,473.9	123.9
75 plus	5,905	3,785	5,885	3,775	64.1%	3,772.2	0
Total							175.7

*Household/Households

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	35,225
Number of workers by industry (Top 10 only)	Health care and social assistance	5,720
	Retail trade	4,870
	Accommodation and food services	2,565
	Administrative and support, waste management and remediation services	2,500
	Construction	2,280
	Educational services	2,205
	Manufacturing	2,125
	Professional, scientific and technical services	2,110
	Public administration	1,840
	Transportation and warehousing	1,710
Unemployment rate and participation rate (Percent)	Unemployment rate	10.9%
	Participation rate	60.7%
All classes of workers (Number)	Total	34,255
Employees (Number)	Total	31,645
Permanent position (Number)	Total	26,300
Temporary position (Number)	Total	5,345
Fixed term (1 year or more, Number)	Total	1,455
Casual, seasonal or short-term position (less than 1 year, Number)	Total	3,890
Self-employed (Number)	Total	2,605
Number of commuters by commuting destination	Within census subdivision	20,190
	To different census subdivision	330
	To different census division	1,540
	To another province/territory	105
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	22,115
	Public transit	1,235
	Walked	1,840
	Bicycle	65
	Other method	595

3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?

Changing economic conditions influence the demand for housing in a community in terms of the number of housing units required, the type and tenure of housing units, and the ability of households to afford housing. Employment and earnings influence a household income, and thus the housing choices that are affordable to households.

Labour Force Trends

According to Statistics Canada Census data, the population of the labour force increased by +1,075 persons in the City (+3.1%) between 2016 and 2021. The unemployment rate in the City in 2021 was 10.9%, an increase from 9.6% in 2016. The participation rate fell from 61.9% to 60.7% during this period. The participation rate declined during this period, decreasing from 64.5% to 62.8%.

In 2021, 64.4% of the labour force in the City commuted to work within the City of Saint John. The second most common commute pattern was working from home (17.5%). This employment arrangement increased the most in absolute terms from 2016 to 2021, with +4,290 (+353.1%) more workers working from home in 2021. This shift in commuting patterns was initiated by the COVID-19 pandemic and impacted workers, regardless of their existing commuting patterns. Workers who had no fixed employment address increased by +22.4%. Workers who commuted to other provinces (-63.2%) experienced the largest decrease relative to 2016 levels, but workers who commuted to the Rest of CMA (-16.5%) or within the City (-17.4%) also experienced decreases due to the increase in work from home arrangements.

Since 2021, the economic conditions in the City have improved. In August 2025, the economic region within which the city is located, *Fredericton-Moncton-Saint John, New Brunswick*, recorded an unemployment rate of 7.8%.³ This rate is lower than pre-pandemic levels.

Commuting Trends

While most of the labour force in Saint John commutes to employment within the City and the size of the labour force has increased in real terms, unemployment also increased between 2016 and 2021. These trends indicate that the City is growing, but there may have been a lack of employment opportunities in the community to keep up with this growth during this period, due likely to the impacts of the COVID-19 pandemic. This may be a factor in affordability issues but could also be attributable to the availability of temporary pandemic assistance provided to households during the

³ Statistics Canada. Table 14-10-0354-01 Regional unemployment rates used by the Employment Insurance program, three-month moving average, seasonally adjusted

COVID-19 period (e.g. CERB assistance). Higher than expected income increases in many jurisdictions across the country support this assumption.

Where alternate work trends from the COVID-19 pandemic continue, including increased rate of working from home and working with no fixed address, this could influence housing needs and choices within Saint John. Likewise, 'return to office' tendencies in the post recovery period could have a countering effect. As the City recovers from the impacts of the pandemic, the influence of work location on housing choices and the withdrawal of pandemic assistance will need to be considered.

Economic Trends

The consumer price index, or CPI, has been steadily increasing in New Brunswick and is trending slightly higher than the Canadian average. In 2020, the provincial CPI for all products was 136.6, compared to 137 for all of Canada. These figures increased to 152.1 (+11.3%) and 151.2 (+10.4%), respectively, in 2022.

From 2020 to 2022, economic conditions in the country were impacted by the COVID-19 pandemic. Beginning in mid-March 2020, travel restrictions, business closures and physical distancing measures were put in place by various levels of government to help contain the spread of COVID-19. These restrictions and public health measures were in place to varying degrees throughout 2020 and 2021 and led to increased levels of unemployment and lower labour force participation. Despite a spike in 2020 and 2021, the unemployment rate in the province has been decreasing gradually since 2016 and currently sits at 9.9% (March 2023).⁴

Provincial labour market forecasts are projecting continued modest job creation and GDP growth in response to overall population growth, particularly from those 65 years of age and older.⁵ The majority of job openings will be in the healthcare & social assistance, retail & wholesale trade and manufacturing sectors, primarily due to retirements. While many of these job opportunities will be filled by new entrants to the work force, it is expected that a substantial number will be filled by those immigrating from outside Canada or from other provinces.

⁴ Statistics Canada (2023). Labour force characteristics by province, monthly, seasonally adjusted. Retrieved from: <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410028703>

⁵ New Brunswick Labour Market Outlook 2018-2027 Infographic, Province of New Brunswick (NBjobs.ca)

3.6 Households in Core Housing Need

A household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

The following section includes data from the Housing Assessment Resource Tool ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))

In 2021, 2,575 households in the City (8.2%) were in core housing need, a decrease of 26.6% from 2016. Of households in core housing need, 93.2% were facing affordability issues, 17.3% were housed inadequately, and 3.9% had unsuitable housing. These trends differ from STIR partly due to the increase in housing costs over this period as dwelling conditions remained consistent.

Shelter-to-income ratios from households in Saint John indicate that affordability issues are more prevalent for renters than owners, with just under a third of renters facing these affordability issues. Core housing need in Saint John is predominantly driven by affordability and impacted fewer households from 2016 to 2021, although this may have been influenced in large part by temporary government assistance programs associated with the COVID-19 pandemic. The inflow of households with higher incomes through inter-provincial migration may also have influenced this trend. As is typically the case, renter households were much more likely to be in core housing need than owner households.

Income Categories and Affordable Shelter Costs:

3.6.1 Income Categories and Affordable Shelter Costs		
Income Category, relative to Area Median Household Income (AMHI)	Annual Household Income (Canadian Dollars per Year)	Affordable Shelter Cost (Canadian Dollars per Month)
Very Low Income (20% or less of AMHI)	<= \$12,640	<= \$316
Low Income (21% to 50% of AMHI)	\$12,640 - \$31,600	\$316 - \$790
Moderate Income (51% to 80% of AMHI)	\$31,600 - \$50,560	\$790 - \$1,264
Median Income (81% to 120% of AMHI)	\$50,560 - \$75,840	\$1,264 - \$1,896
High Income (121% or more of AMHI)	>= \$75,841	>= \$1,897

Percentage of Households in Core Housing Need, by Income Category and Household Size:

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	<= \$316	89.1%	10.9%	0%	0%	0%
Low Income (21% to 50% of AMHI)	\$316 - \$790	67.3%	24.6%	4.7%	2.6%	0.8%
Moderate Income (51% to 80% of AMHI)	\$790 - \$1,264	0%	40.9%	31.8%	27.3%	0%
Median Income (81% to 120% of AMHI)	\$1,264 - \$1,896	*	*	*	*	*
High Income (121% or more of AMHI)	>= \$1,897	*	*	*	*	*

2021 Affordable Housing Deficit:

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	<= \$316	490	60	0	0	0
Low Income (21% to 50% of AMHI)	\$316 - \$790	1,285	470	90	50	15
Moderate Income (51% to 80% of AMHI)	\$790 - \$1,264	0	45	35	30	0
Median Income (81% to 120% of AMHI)	\$1,264 - \$1,896	0	0	0	0	0
High Income (121% or more of AMHI)	>= \$1,897	0	0	0	0	0
Total		1,770	570	135	80	20

3.6.4 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	5,890
	Percentage	18.6%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	2,400
	Percentage	7.7%
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	3,930
	Percentage	27.1%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1,850
	Percentage	5.9%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	1,965
	Percentage	11.4%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	550
	Percentage	1.8%

3.6.4 Households in Core Housing Need		
Characteristic	Data	Value
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	2,895
	Percentage	9.1%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	445
	Percentage	1.4%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	1,445
	Percentage	9.9%
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	330
	Percentage	1.1%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	1,445
	Percentage	8.4%
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	120
	Percentage	0.4%
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	1,090
	Percentage	3.4%
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	100
	Percentage	0.3%
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	730
	Percentage	5%
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	95
	Percentage	0.3%
Suitability – Owner households in unsuitable dwellings (# and %)	Total	365
	Percentage	2.1%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	0
	Percentage	0%
Total households in core housing need	Total	2,575
Percentage of tenant households in core housing need	Percentage	13.9%
Percentage of owner households in core housing need	Percentage	3.6%

3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

Income is a prime determinant of a household's ability to pay for shelter costs and dictate what choices that household may have in accessing the housing market. Trends in employment income in New Brunswick show that over the period from 2018 to 2022, average wages increased at a rate of about 3.5% versus inflation (measured as CPI) which rose at an average of 2.7%.⁶ From 2016 to 2021, wages increased the most for those in the agriculture, utilities and public administration sectors. Wage increases were lowest among those in other services, wholesale & retail trade, and healthcare & social assistance sectors.

While the overall average wage trend is encouraging, recent increases in annual inflation have also been sizable (+7.3% from 2021 to 2022) and are likely to sustain in the short term which could put recent wage gains at risk. Monetary policy to address inflation has seen considerable upward interest rate increases over the last year and this will have consequences for affordability in terms of mortgage costs for those in the ownership market. This is in addition to cost pressures already being seen in both the ownership and rental markets where costs are rising at rates greater than wage increases. In the case of rental housing, costs have increased an average of +4.1% annually since 2013 and resale home prices have jumped an average of +6.8% annually since that time. This signals a clear erosion in the ability of many households to access or maintain affordable accommodation.

This challenge is even more prevalent for those households who rely on social assistance. Under 2023 family income security rates in New Brunswick, eligible assistance is quite modest. A two adult household would be eligible for just over \$12,200 annually and individuals would be entitled to just over \$7,600 annually (transitional assistance).⁷ Those with a medical disability would be entitled to slightly more, with two person households eligible for just over \$13,400 and individuals eligible for \$9,400 annually (extended benefits). Caseloads had seen an almost 20% decline in the province since 2016, but this trend has reversed more recently and there are currently more than 21,100 households in receipt of assistance, providing benefits to more than 32,150 individuals. For these individuals, there are very few affordable housing options in the market, save and except for non-market options such as public housing, rent supplement assistance or non-profit housing.

Seniors in receipt of income assistance also face considerable economic challenges in terms of housing affordability. Under a standard Old Age Security pension (OAS), seniors would be entitled to a maximum of just over \$8,300 per year.⁸ Low-income seniors who qualify for Guaranteed Income Supplements (GIS) could be eligible for additional \$12,500 per year on top of their OAS benefits, resulting in a total maximum

⁶ Employee wages by sector are reported in Statistics Canada table 14-100064-01.

⁷ Based on statistics published by the New Brunswick Department of Social Development.

⁸ Figures are based on 2023 rates published by the Government of Canada.

income of just over \$20,800. For those whose household income exceeds set thresholds, they would be entitled to lesser GIS assistance. While these rates are more generous than provincial social assistance rates, households in receipt of only these benefits fall into the lowest income deciles for those in Saint John and have extremely limited housing options in terms of affordability.

4. Priority Groups

There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding going to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing need by priority population would be helpful for developing inclusive housing policies.

4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
All households experiencing CHN	Total (Households)	2,575
	Percentage (of all households)	8.2%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	*
	Percentage (of priority group)	*
CHN in households led by women	Total (Households)	1,600
	Percentage (of priority group)	10.4%
CHN in households led by single mothers	Total (Households)	440
	Percentage (of priority group)	14%
CHN in households led by senior(s) aged 65-84	Total (Households)	975
	Percentage (of priority group)	10.8%
CHN in households led by senior(s) aged 85+	Total (Households)	110
	Percentage (of priority group)	11.5%
CHN in households led by young adult(s) aged 18-29	Total (Households)	285
	Percentage (of priority group)	7.9%
CHN in Indigenous-led households	Total (Households)	110
	Percentage (of priority group)	9.4%
CHN in visible minority-led households	Total (Households)	225
	Percentage (of priority group)	7.7%
CHN in Black-led households	Total (Households)	85
	Percentage (of priority group)	14%
CHN in new-immigrant-led households	Total (Households)	40
	Percentage (of priority group)	5.7%
CHN in refugee-led households	Total (Households)	25
	Percentage (of priority group)	6.9%
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	35
	Percentage (of priority group)	12.3%

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
CHN in households with Non-Binary member(s)	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	640
	Percentage (of priority group)	6.8%
CHN in households with member(s) with developmental disabilities	Total (Households)	370
	Percentage (of priority group)	6.4%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	200
	Percentage (of priority group)	5.4%
CHN in households with Veteran member(s)	Total (Households)	135
	Percentage (of priority group)	6.5%
CHN in people experiencing homelessness	Total (people)	N/A
	Percentage (of priority group)	N/A

* - requires additional information from CMHC / HICC

4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.

A point-in-time count for the homeless population of Saint John in 2018 revealed 117 persons were throughout the city. Most (48%) were between the ages of 25 and 49, 16% identified as LGBTQ2S+, and 25% identified as Indigenous. The three most common self-identified reasons for housing losses were incarceration, substance abuse and addiction, and domestic abuse. Based on more recent statistics reported for May 2023, there has been an increase in overall need as 175 individuals were deemed homeless, 133 of which were chronically homeless. While these figures rise and fall over time, needs have remained persistent over the last few years.

While data collection has improved with recent initiatives, there are still significant knowledge gaps since most counts on homelessness are typically undercounted. Individuals who can be considered 'hidden homeless', or couch-surfing, and those who are currently at-risk of becoming homeless are not easily accounted for. However, it can be concluded that with persistent needs, this type of housing in Saint John has not diminished and despite efforts, there is a continuing demand for sustainable housing solutions and supports that serve this population. Additionally, the need for emergency shelter is impacting vulnerable groups disproportionately. For example, indigenous populations made up 25% of those counted during the point-in-time count but only made up less than 3% of all households in 2016.

4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

Homelessness is a complex social issue affecting far too many New Brunswickers. Its causes are multifaceted, and each individual experiencing homelessness has a unique story with distinct challenges. Therefore, no single factor can be pinpointed as the sole cause. However, we can identify correlations between recent social trends that have made life increasingly difficult for many and the rise in homelessness.

Housing has become unaffordable and scarce, the cost of living continues to rise beyond what many can afford, and wages have not kept pace. Additionally, certain health indicators are worsening, and the healthcare system is struggling to meet demand. While not all measures of community well-being are declining in New Brunswick, this report highlights some of the added pressures and challenges faced by individuals and families in precarious housing situations, pressures that have inevitably pushed some into homelessness.

It is important to recognize that the three critical issues New Brunswick has faced in recent years (housing, affordability, and healthcare) are not the sole causes of homelessness. Homelessness is deeply connected to broader systemic issues such as the financialization of the housing market, inadequate tenant protections, and failures

within social support systems. Many of these challenges have been perpetuating homelessness for far longer than the past five years.⁹

Specifically in the City of Saint John, homelessness has been increasing due to a combination of economic pressures, housing shortages, and social factors that have converged in recent years. Rising rental costs and stagnant wages have created a widening gap between what people earn and what they can afford, leaving many unable to secure or maintain stable housing. At the same time, a shortage of affordable housing units has limited options for low to moderate income households, forcing more people into precarious living situations. Broader economic challenges, such as inflation and the rising cost of necessities, have also intensified financial strain, pushing vulnerable individuals and families closer to homelessness.

In addition to economic pressures, structural and social issues are contributing to the increase. Gaps in mental health and addiction services, as well as limited access to community supports, leave many without the resources needed to stabilize their lives. The impacts of the COVID-19 pandemic further exacerbated these challenges, with job losses, reduced service availability, and heightened housing insecurity. For individuals already living on the margins, these compounded pressures have created pathways into homelessness that are increasingly difficult to reverse.

4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.

Two shelters for those in need of emergency housing are situated in Saint John. Coverdale Centre for Women (Coverdale), a women's shelter, had a 10-bed occupancy limit in 2018. Coverdale admitted a total of 107 women in 2018, a +15% increase from 2017. Outflow Ministry (Outflow), the men's shelter in Saint John, had a 20-bed occupancy limit with 10 emergency cots in 2018. Additionally, the City has a 10-bed emergency shelter for youth currently operated by Partners for Youth. This shelter is open to teens aged 16 to 19.

Outflow admitted a total 310 men in 2018, an 18%+ increase from 2017. Overall, there was a +17% increase in individuals who used an emergency shelter in Saint John in 2018 from 2017 levels. The total number of nights stayed in a shelter increased from 9,396 to 11,700. Additionally, the number of individuals under the age of 25 increased from 56 to 69, or +23%. The average occupancy rate of Coverdale was 64.6% in 2018,

⁹ Human Development Council (2025). *2025 State of Homelessness: What Happened?*. Retrieved from: <https://sjhdc.ca/wp-content/uploads/2025/07/What-Happened-2025-State-of-Homelessness.pdf>

compared to 50.3% in 2017. The average occupancy rate of Outflow was 128% in 2018, compared to 103% in 2017.

4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.

Congregate Housing

In Saint John, congregate housing includes licensed special care homes, small group care settings, and residential care with supervision. Nevertheless, key data remain missing, especially regarding the number, location, capacity, and condition of boarding houses, smaller halfway or group homes (outside of special care licensing), and the demographic and income profiles of their residents. Improved local data collection in these areas is necessary to fully understand the scale and adequacy of support for those living in congregate settings.

Seniors Residential Services and Long-Term Care

Long-Term Care Services refer to a range of personal support, physical, social, and mental health services required by individuals who, because of long term functional limitations, need assistance to function as independently as possible. The long-term care system is broken down into three components: in-home services, special care homes, and nursing homes.

Special care homes provide services to seniors who require low to moderate levels of care on a regular basis. There are currently 65 such facilities in the Region 2 area, and 34 within the City of Saint John specifically. Region 2 contains 777 beds, with 385 of these beds contained within the City. Nursing home services are intended for individuals who are medically stable and who need nursing care. Services in nursing homes emphasize the resident's physical, social and psychological independence. These services include resident care, resident support, plant and maintenance and general administration. Nursing homes are staff with registered nurses, licensed practical nurses, resident attendants, dieticians, personnel in laundry, kitchen, activation, rehabilitation, maintenance, and administration.

The region that encompasses Saint John and the surrounding area, includes 16 licenced nursing homes that contain a total of 1,204 beds. Effective April 1, 2014, the maximum amount to be paid by nursing home residents is \$113 per day. This daily cost covers room and board services. The average monthly payment would be approximately \$3,437.

5. Housing Profile

5.1 Key Trends in Housing Stock:

This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:

Housing development in Saint John has been closely tied to the City's industrial economy, infrastructure investments, and demographic shifts. Early neighbourhoods grew around port activity, shipbuilding, and later the Irving Oil refinery, established in 1960 and expanded with the Canaport terminal in 1970. These industries concentrated working-class housing near industrial zones and established a stock of modest, older homes that still define much of the urban core. The rental market in Saint John developed in tandem, with apartment buildings constructed to meet the needs of a growing industrial workforce. In recent decades, as manufacturing and industrial employment declined, new housing construction slowed considerably, leading to a reliance on an aging stock. By 2021, more than one-third of dwellings in Saint John had been built before 1960, and many required significant repairs, reflecting a longstanding challenge of deferred reinvestment in older neighbourhoods.

Infrastructure and transportation have shaped both the pace and location of housing development. Highway expansions and the establishment of commuter bus services to Rothesay and Quispamsis enabled suburban growth and redirected much of the single-detached home construction outside the city proper. Within Saint John, new housing supply has increasingly taken the form of multi-unit apartments, especially rental projects in uptown and midtown areas where land and servicing capacity are available. From 2020 to 2022, nearly 80 percent of all housing starts were apartments, and roughly 84 percent were rental units. This recent wave of development marks a significant shift after decades of limited new construction and represents a structural reorientation of the city's housing market toward higher-density, rental-oriented supply.

Demographic and migration trends are now reasserting themselves as central drivers of housing demand and development. For much of the late 20th and early 21st centuries, slow population growth and net out-migration suppressed housing construction, leaving the city with higher vacancy and little incentive for builders to deliver new supply. This dynamic has shifted in recent years, as international immigration, interprovincial in-migration, and a return of younger households attracted by affordability and lifestyle opportunities have fueled stronger population growth. In 2024, the city's population surpassed 78,000, growing at nearly 4 percent year-over-year, a pace not seen in decades. Housing developers have responded by increasing rental apartment construction to meet the needs of newcomers and a diversifying workforce.

Despite this momentum, Saint John faces enduring housing challenges. The aging stock requires substantial reinvestment, affordability pressures remain as vacancy tightens, and climate vulnerabilities complicate redevelopment in key areas. The long-term housing trajectory in Saint John will depend on sustaining new construction, balancing infill and suburban pressures, and ensuring that development aligns with employment growth, infrastructure capacity, and environmental resilience.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	31,825
Breakdown by structural types of units (number of units)	Single-detached	12,750
	Semi-detached	1,035
	Row house	1,930
	Apartment/flat in a duplex	3,170
	Apartment in a building that has fewer than 5 storeys	9,955
	Apartment in a building that has 5 or more storeys	2,150
	Other single attached	115
	Movable dwelling	715
Breakdown by size (number of units)	Total	31,825
	No bedrooms	230
	1 bedroom	4,905
	2 bedrooms	10,060
	3 bedrooms	11,115
	4 or more bedrooms	5,510
Breakdown by date built (number of units)	Total	31,825
	1960 or before	11,330
	1961 to 1980	10,860
	1981 to 1990	2,660
	1991 to 2000	2,640
	2001 to 2005	1,010
	2006 to 2010	1,530
	2011 to 2015	1,100
	2016 to 2021	685
Rental vacancy rate (Percent)	Total	2.1%
	Bachelor	*
	1 bedroom	3.9%
	2 bedrooms	1.4%
	3 bedrooms+	1%
Number of primary and secondary rental units	Primary	9,222
	Secondary	5,268
Number of short-term rental units	Total	<i>Data not available</i>

5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

According to HART data outlined in Table 5.3.1, the number of market housing units that would be considered affordable has increased by 840 units in the City of Saint John between 2016 and 2021.

Based on income deciles for all households, high-income households in the City of Saint John have access to the ownership housing market, depending on the availability of units. When sorted by household type and average household income, those families with high incomes would generally be able to access the housing ownership market. Based on income deciles for renter households, those households within the moderate- and high-income deciles would be able to access the rental market. Most household types would appear to be able to access the market, but this may depend on the age and size of the building and availability of housing stock or rental universe. As newer units are added to the limited stock available in the market, the higher cost of this new supply may be an impediment to new households entering the market. Affordable supply is needed to address those in the bottom third of the renter market.

The current ownership market in Saint John has become increasingly unaffordable for all households outside of the highest income groups in the city. In particular, new housing prices have tended to increase at a rate higher than income level and as a result, are increasingly unaffordable. Recent improvements in income have tempered this but may be short-lived, especially given the impact of rapidly climbing interest rates on the costs associated with home ownership. As a result, the affordability issues that are associated with the house prices in Saint John may make households choose to own a house in another municipality or be forced into the rental market.

In 2021, Saint John attracted less intra- and inter-provincial migration than comparable municipalities. However, Saint John is continuing to project growth primarily through these inflows and will require affordable housing options to continue to attract these populations. While the rental market is not wholly unaffordable for residents of Saint John at present, this may not continue to be the case. Higher earning households not able to access the ownership market may enter or stay in the rental market because they are able to afford higher rents than typical renter households. This may contribute to a gap between what is affordable for the average household and what is affordable for low- and moderate-income households in the city. The tightening rental market, as evidenced by declining vacancy rates, only fuels upward price pressures further. As a result, competition for the limited rental supply may force lower-income households to accept inadequate or unaffordable housing situations due to their limited economic means.

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	Data	Value
Affordable units built (number of units)	2016 to 2021	105
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	735
Change in number of affordable units (number of units)	2016 to 2021	840

5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

5.4.1 Average Rent by Year		
Characteristic	Data	Value
Average Monthly Rent (number, by year)	2016	700
	2017	723
	2018	734
	2019	769
	2020	788
	2021	846
	2022	947
	2023	1,027
Change in Average Monthly Rent (percent, by year)	2016-2017	3.3%
	2017-2018	1.5%
	2018-2019	4.8%
	2019-2020	2.5%
	2020-2021	7.4%
	2021-2022	11.9%
	2022-2023	8.4%

Trends in the Primary Rental Market

Rents for all unit sizes in the City's primary rental market averaged \$947 in 2022, representing a +40.9% increase from 2013 (an average increase 4.54% per year). This was almost double the increase in inflation for New Brunswick during this period as measured by CPI (+23.7%). The unit type with the highest increase in average rent during this period was two-bedroom units, growing by +43.2% from 2013. Unit sizes suitable for small households – both one- and two-bedroom units – continue to be in high demand in Saint John and two-bedroom units continue to represent the highest proportion of the primary rental market universe. As the number of small households has increased, an increased demand for smaller dwellings may be one of the reasons for these rent price increases. However, larger units (three- or more-bedroom units) have also seen consistent increases in rental rates, signalling unit demand, likely due to growth through in-migration.

In terms of building age, rents in newer buildings are trending notably higher than units in older buildings in the City. Units in buildings built from 2000 or later averaged rents of \$1,207 in 2022, compared to \$904 for units in buildings built between 1980 and 1999. However, the rate of increase for rents in buildings of all ages has been consistent between 2013 to 2022, even though rental rates vary for buildings of different ages.

Rents in the City also tended to increase with the size of building. Units in buildings with between 20 and 49 units averaged the highest rent in 2022. This rate has increased by +70.3% in the preceding ten years. The average rent in buildings with over 50 units has increased by +34.6% over the last ten years to \$1,012 in 2022. Rent increases tend to be the highest with the mid to large building sizes and are leading to increased divergence between the average rent in smaller and bigger buildings. This implies that newer, bigger residential structures are being completed and they may not be as affordable to low-income households.

Overall, units in older, smaller buildings command a lower rental price. This may indicate the age and condition of these units are less attractive as compared with newer units in larger buildings on the housing market, as demonstrated by vacancy rates.

5.5 How have vacancy rates changed over time? What factors have influenced this change?

A vacancy rate of 3% is considered an indicator of a healthy and balanced rental market. Vacancy rates for the primary rental market peaked around 2013 (11.3% in the City), but have since declined to 1.7%. In 2021, units with three-or-more bedrooms had the highest vacancy rate (2.0%), while two-bedroom units had the lowest (1.5%). Vacancy rates for one-bedroom units (1.9%) have also been steadily decreasing from 2013 levels.

Vacancy rates also vary by building age and size. For rental units in the City, the vacancy rate in buildings constructed in 2000 or later was 0.1% in 2022, much lower than the rate for all building ages (1.7%). This may indicate that new units are in more demand by renter households or that there are not enough new rental units being added to the housing stock in the City. Additionally, vacancy rates in buildings with 20 to 49 units (0.5%) and 50 or more units (1.5%) were lower than City average (1.7%). Overall, vacancy rates show that despite rising prices, there is sustained demand over time, signalling a tightening rental market.

5.5.1 Rental Vacancy Rate by Year		
Characteristic	Data	Value
Rental vacancy rate (percent, by year)	2016	8.4%
	2017	4.6%
	2018	3.7%
	2019	3.3%
	2020	2.9%
	2021	2.1%
	2022	1.7%
	2023	2.4%

5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

In terms of tenure, renters were more likely to be in core housing need. Renters made up 78.7% of all households in core housing need in the City in 2021. For owner households, 3.6% (621 households) were in core housing need in 2021, a decrease in real terms of four (4) households from 2016. For renter households, 13.9% (2,027 households) were in core housing need in 2021, a decrease from 21.4% in 2016. In absolute terms, owner households in core housing need decreased by -0.7% during this period, while renter households in core housing need decreased by -29.6%. The decline in core need is considered temporary due to COVID pandemic relief measures and to a lesser extent the inflow of higher income households due to inter-provincial migration.

For those households that fall within the mid-market income range (30th to 60th income percentile), the escalation in rents and limited supply of rental market options has created significant challenges. This has been even more prevalent for renters already in the market who tend to have lower household incomes. The current inventory of stock in the primary rental market is heavily weighted to two bedroom units despite the fact that demand exists both for smaller one bedroom units and larger family units. The projected growth in seniors, one-person and immigrant households will only serve to heighten this demand. While units in the secondary rental market may provide additional options for larger households, they tend to be at higher costs and do not have the same security of tenure as purpose-built rental accommodation.

Prices for new market units tend to be higher than in existing stock. Where units are more aged and have lower rents, they may be in disrepair or inadequate to meet household needs. Revitalizing suitable rental supply and expanding new stock by type and affordability would help those households struggling to find mid-market options. While this falls substantially within the domain of the private sector, utilizing government programs, incentives and policies may assist in enhancing affordability of new units that are brought on-line.

Typically, the needs of those households with incomes in the higher end of the market (above the 60th income percentile) would be met entirely by the private sector. However, recent price spikes in Saint John have indicated challenges for accessing new housing options below the 70th income percentile. In the case of resale homes, there is more flexibility with access to market options as low as the 50th income percentile. However, these thresholds are reliant upon being able to access supply and that is a pivotal issue. Where households cannot access the ownership market, they may choose to access or overstay in the rental market, causing downstream demand for units better suited to lower income rental households. The reality of higher interest rates and sustained inflation will only add to those concerns. The lack of mid-density ownership options that are typically lower in price also contributes to affordability issues in this income range. As with affordable market rental units, the private market has a primary role in addressing needs. However, use of government programs, incentives and policies could assist in enhancing the affordability of new ownership units.

5.6.1 Core Housing Need by Year and Tenure

Characteristic	Data	Value
Owner households in Core Housing Need (number)	2016	625
	2021	605
	Total Change	-20
	Percent Change	-3.2%
Tenant households in Core Housing Need (number)	2016	2,885
	2021	1,970
	Total Change	-915
	Percent Change	-31.72%
Owner households in Core Housing Need (percentage)	2016	3.81%
	2021	3.55%
Tenant households in Core Housing Need (percentage)	2016	22.53%
	2021	13.87%

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	2,355
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	10,900
Number of co-operative housing units	Total	180
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	<ul style="list-style-type: none"> • 1,200 public housing units • Housing First and Organized Departures (ODP)

The Province of New Brunswick is a primary provider of non-market housing in Saint John, delivering a range of housing programs and having direct responsibility for public housing. These housing program units include affordable units, public housing units, rent supplements, rural and Indigenous housing, and non-profit units. Non-profit housing programs from the Province provide assistance to private, self-directed non-profit organizations, including co-operative groups, to assist households who are in need to obtain affordable, adequate, and suitable rental accommodation. Additionally, there are other non-market housing options that are available to the residents of Saint John that are funded through a combination of federal and provincial funding.

Public Housing

The Province’s public housing program provides subsidized rental accommodation for families and seniors who, because of low income, experience difficulty in obtaining adequate and affordable housing in the private sector. Tenants qualifying for assistance through this program will have their rents reduced to 30% of the adjusted household income.

There are 3,798 public housing units in New Brunswick, of which 56.6% are family households, 43.1% are senior households, and 0.3% are non-elderly households. Just over 1,200 of these units are in Saint John, primarily three bedroom and one bedroom in size. There are also 712 rural and Indigenous housing units provincially, all but four of which are family households (one non-elderly household and three senior households). In Saint John, 11 units exist under this program, all of which are three bedroom in size.

Rent Supplements

New Brunswick provides assistance to households in need so that they may obtain affordable, adequate, and suitable rental accommodation by subsidizing rents in eligible rental dwellings. Tenants qualifying for assistance through this program will have their

rents reduced to 30% of the adjusted household income. Landlords will receive the difference between the rent paid by the tenant and the agreed upon market rent. The Province administers rent supplements to 4,684 households in New Brunswick. Of these, 43.5% are for non-elderly households, 39.1% are for family households, and 17.4% are for senior households. NB Housing statistics for 2022 indicate that just over 900 units in the Rent Supplement program were located in Saint John, the majority of which were one bedroom in size.

According to Statistics Canada data, there were 2,109 renter households who have their rent subsidized in the City in 2016 which closely aligns with NB Housing figures for 2022 which indicates 2,133 units under the public, rent supplement and RNH programs it manages. Almost half of these units are one bedroom in size, with another 23.9% being three-bedroom units and 20.2% being two-bedroom units. The majority of these units are located in the north (47.2%) and central (35.1%) areas of the city. Current residents rely primarily on income assistance (38.4%), Canada Pension Plan (23.6%) or Old Age Security (19.5%) for income while only 9.4% rely on some form of employment income.

Non-Profit and Affordable Housing

In New Brunswick in 2020, there were a total of 5,014 non-profit housing units. Of these units, 29.6% are for family households and 70.4% are for senior households. Saint John Non-Profit Housing Inc. has a housing portfolio that totals 449 units. This portfolio consists of market units (49.7% of portfolio), Rent-Geared-to-Income (RGI) units (22.9%), rent supplements (20.3%), and internal RGI units (7.1%). These programs receive assistance from the Province of New Brunswick to provide households who are in need to help obtain affordable, adequate, and suitable rental accommodations. Not all units are subsidized; however, subsidized rental accommodations are available in some locations to low-income rental household tenants who qualify for assistance through the individual Non-Profit group or cooperative.

Most of the units within the portfolio are one-bedroom (53.2%), with two-bedroom (31.4%) and three-bedroom (14.9%) units making up most of the rest of the portfolio. There are also two units that accommodate larger families with four- or more-bedrooms. Additionally, the portfolio contains 10 accessible units and 152 units designated for seniors.

Housing Alternatives Inc., a non-profit housing property management company, owns, operates, or manages a portfolio of RGI and affordable housing in Saint John. This portfolio contains a total of 635 units. The portfolio they manage provides a range of dwelling sizes, including at least 84 one-bedroom units, 109 two-bedroom units, 181 three-bedroom units, and 20 units with four or more beds.

Waitlist for Housing Programs

Waitlist data for non-market units can be assessed on a municipal level. Of a total of 1,242 households that applied for housing services as of 2022 (representing 2,032 persons), the City of Saint John had 436 family households (35.1%), 559 non-elderly single households (45.0%), and 247 senior households (19.9%) on the waitlist for housing supports. Of these households, nine included at least one person who required

an accessible unit. Of the total applicants, there were 347 homeless households that are on the waitlist for housing supports. The most requested unit size for applicants was one-bedroom units (67.6%), followed by two-bedroom units (22.6%), three-bedroom units (7.5%), and four- or more-bedroom units (2.3%). Compared to existing NB Housing residents in Saint John, applicants have a slightly different income pattern, showing a higher reliance on income assistance (42.3%), but with lower reliance on Canada Pension Plan (10.9%) or Old Age Security (14.3%) and only 7.9% relying on some form of employment income.

Transitional / Supportive Housing

Saint John has several housing programs, funded through the federal and provincial governments, and delivered by non-profit agencies. The programs, Housing First and Organized Departures (ODP), operated by Housing Alternatives Inc., target specific populations with complex needs, all of whom are homeless or at imminent risk of homelessness.

Several agencies and programs in Saint John now operate according to the principles of harm reduction. This essential evidence-based approach aims to reduce the adverse health, social and economic consequences of substance use without requiring abstinence. Avenue B Harm Reduction Inc., one of these organizations providing harm reduction services in Saint John, offers a needle distribution program in the greater Saint John area, serving 830 unique clients in 2018. Safe Harbour House, a transitional programming support for homeless youth, re-opened in 2017 and provides opportunities to create individualized case plans and goals for marginalized youth.

5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.

Examples can include:

- Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?
- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

By evaluating current and anticipated supply trends against projected demand, it is possible to identify gaps areas along the local housing continuum. Addressing these gaps obliges different resources, partnerships and interventions to successfully address the underlying causes. As a results of the Needs Assessment, four gap areas have been identified that will require consideration going forward.

Housing to address the needs of most vulnerable households

Those at the lowest end of the continuum experience considerable hardship due to low incomes and limited housing choices. This includes roughly 30% of renter households, those who have household incomes less than \$35,000 and can afford maximum rents of \$835/month. Few options exist in the rental market at this price and there is a high reliance on non-market housing to accommodate these needs. While there are housing assistance options provided primarily through government – whether in terms of income supports or affordable housing – these non-market options are limited, are reliant on senior government funding and come with required eligibility criteria.

While a local portfolio of housing options exists and provides a range of units, types and sizes, considerable waiting lists for these units also exist. Resources to maintain existing stock and support new supply have expanded in recent years but are finite and there have been only modest additions to this stock despite sustained demand. Recent programs have also targeted households that can afford below-market rents rather than the lower income households that rely on rent-geared-to-income options to address their needs. Given the lack of options available to this constituency, there is a need for additional senior government resources to address this gap.

Affordable rental housing

For those households that fall within the mid-market income range (30th to 60th income percentile), the escalation in rents and limited supply of rental market options have created significant challenges. This has been even more prevalent for the 30% of renters already in the market who tend to have lower household incomes – those in the \$35,000 to \$50,000 range. Households in this income range could afford rents in the \$835 to \$1,300 range and there are some market options accessible at this rent threshold, although prices for new market units tend to be higher than in existing stock. However, the current inventory of stock in the primary rental market is heavily weighted to two-bedroom units despite the fact that demand exists both for smaller one bedroom units and larger family units. The projected growth in seniors, one-person and immigrant households will only serve to heighten this demand. While units in the secondary rental market may provide additional options for larger households, they tend to be at higher costs and do not have the same security of tenure as purpose-built rental accommodation.

Where units are more aged and have lower rents, they may be in disrepair or inadequate to meet household needs. Revitalizing suitable rental supply and expanding new stock by type and affordability would help those households struggling to find midmarket options. While this falls substantially within the domain of the private sector, utilizing government programs, incentives and policies may assist in enhancing the affordability of new units that are brought on-line.

Affordable ownership housing

Typically, the needs of those households with incomes in the higher end of the market (above the 60th income percentile) would be met entirely by the private sector. However,

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

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

Supportive/special needs housing

Those individuals with supportive/special housing needs typically will require some form of support or a modified living environment in order to live independently. As a result of this requirement, they normally will also have lower incomes and experience affordability issues. They will typically have household incomes below \$35,000, placing them at the lower end of the housing continuum where they would require rental accommodations of not more than \$835/month. Given the very limited market options at this income level, the provincial government and local service delivery agencies have a significant role in working to address these needs, whether through services, assistance, accommodation or some combination thereof.

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

5.9 Housing Trends

While there is an array of established housing stock in Saint John, there are a number of factors which can influence the on-going supply of housing, whether in terms of the existing stock or new supply. The condition of stock and redevelopment potential it has, can impact on supply through revitalization or intensification. In the case of new development, the supply and availability of land as well as servicing can also be significant factors. Availability and cost of labour and materials can also have an impact on housing supply, as has been seen through recent supply chain disruptions.

The New Housing Price Index (NHPI), a Statistics Canada measure of housing costs, provides some insights in this regard. The NHPI measures changes over time in the builders' selling prices of new residential houses considering both house and land costs. Data from 2012 to 2019 showed a fairly flat cost profile for the Saint John, Moncton and Fredericton tri-city area and for the broader Atlantic Region.¹⁰ Similar trending was seen nationally for Canada during this period, although a notable rise in costs was registered in 2017. Since 2019, new housing costs have risen dramatically for the tri-city area and the Atlantic region (by more than 16%) but even more substantially at the national level (over 21%).

In the tri-city area, index figures for the 2019 to 2022 period show prices are driven almost exclusively by the house cost component versus the land component, and this trend is similar in the Atlantic Region, although land does play a slightly more prominent role (2.5% cost increase). Nationally, land costs have figured more prominently during this recent period, rising in the order of 11.7%.

The Building Construction Price index (BCPI) is a related indicator that measures changes over time in the prices that contractors charge to construct a range of new commercial, institutional, industrial and residential buildings in eleven CMA's across the country. Figures for Moncton for the 2019 to 2022 period indicate a 26.7% increase in costs for residential construction which is higher than the NHPI increase but notably lower than the eleven CMA average of BCPI of 48.8% during this same period.¹¹

Land use policy and regulation can also impact on the timing and availability of housing supply. Municipal governments like the City of Saint John have authority to set policy and regulate such approvals within the framework of provincial planning legislation. They also have certain authorities to incent development and can play a key role in facilitating an environment that fosters housing outcomes to meet community needs.

Maintaining an adequate supply of land and housing in the pipeline, helps to ensure that the future growth needs of the City can be accommodated. Based on a study

¹⁰ Statistics Canada, Table 18-10-0205-01, New housing price index, monthly

¹¹ Statistics Canada, Table 18-10-0135-01, Building construction price indexes, by type of building

undertaken in 2018 and updated in 2020¹², a baseline growth scenario would see the need for an average addition of 301 units per year to 2030 in order to meet incremental demand. The majority of these units would need to be single detached homes or apartment forms to accommodate anticipated growth. Based on the 2020 study update, anticipated rental supply was estimated at 518 units or about a 6 years' supply in the approvals pipeline

Unfortunately, similar estimates were not available from that study for single detached homes to develop a pipeline estimate. However, the incremental demand projections do point to housing need levels that are above current production trends. Where high growth scenario estimates are realized, annual housing production would need to be even higher to address these needs (487 units/year).

An estimate of residential supply within the development pipeline was developed by City planning staff in early 2023 based on applications and lands at various stages of the approval process. As shown in the following chart, results indicate that more than 5,100 units are in the pipeline, over half of which are under construction, in registered subdivisions or draft approved. The bulk of the units (85%+) are also anticipated to be in multi-residential forms, whether in cluster townhouses, multiplexes or apartment structures. Using the baseline annual figure above, this represents a 17 year supply of housing and based on more aggressive high growth production, this supply would be adequate for about 10 years.

While the actual absorption of units would be subject to updated growth projections, pipeline figures do indicate a substantial supply of housing potential within the system. That said, demand by housing type may oblige bringing on a more balanced mix, especially for lower or mid-density forms like semi-detached and street townhouse options. It will also require that housing supply is brought on and approved in anticipation of demand, recognizing that roughly half of the projected units are on other designated lands or lands allocated for future phases. Maintaining an adequate supply of land that is serviced or ready for development is also important for affordability purposes.

¹² Market Study and Analysis Report: Saint John, New Brunswick. Turner Drake and Partners Ltd. (original study in 2018), Residential and Market Analysis Update (2020).

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	830
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	846
	Bachelor	591
	1 bedroom	754
	2 bedrooms	875
	3 bedrooms+	953
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	800
	Bachelor	563
	1 bedroom	745
	2 bedrooms	838
	3 bedrooms+	850
Sale prices (Canadian dollars)	Average	2022 (last available year from CMHC): \$299,590 2021 (Self-reported Census): \$198,400
	Median	2022 (last available year from CMHC): <i>Not available</i> 2021 (Self-reported Census): \$174,000
Sale prices by unit size (Average, Canadian dollars)	Average	2021 Census: \$198,400
	Bachelor	2021 Census: <i>Not Available</i>
	1 bedroom	2021 Census: \$146,500
	2 bedrooms	2021 Census: \$160,400
	3 bedrooms+	2021 Census (3 bedrooms): \$190,000 2021 Census (4+ bedrooms): \$247,400
Sale prices by unit size (Median, Canadian dollars)	Median	2021 Census: \$174,000
	Bachelor	2021 Census: <i>Not Available</i>
	1 bedrooms	2021 Census: \$130,000
	2 bedrooms	2021 Census: \$150,000
	3 bedrooms+	2021 Census (3 bedrooms): \$170,000 2021 Census (4+bedrooms): \$200,000

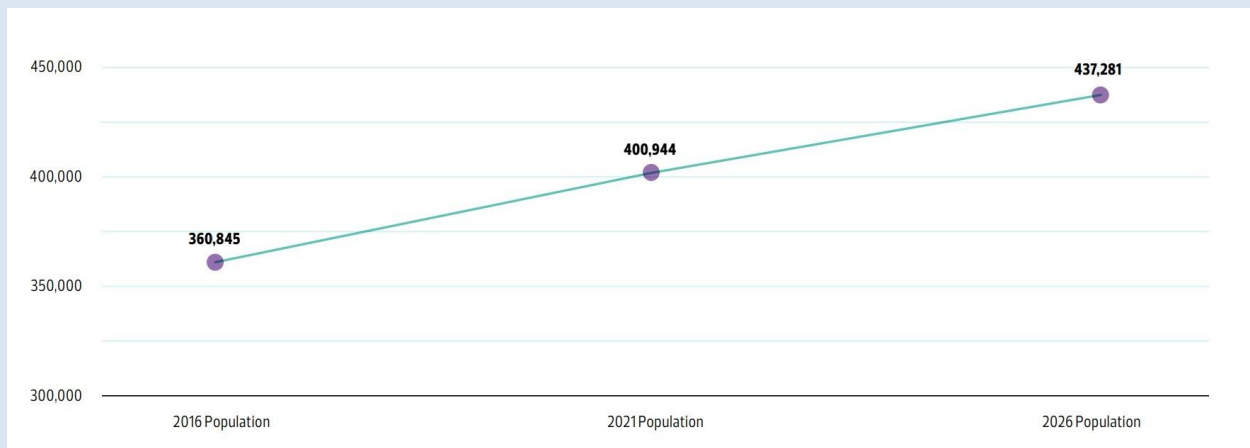
5.9.2 Housing Units: Change in Housing Stock

Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	Applications for demolitions of multi-unit sites: 2019: 11 2021: 6
	Owner	Applications for demolitions of single-detached sites: 2019: 27 2021: 14
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	2024: 486
	Single	2024: 58
	Semi-detached	2024: 0
	Row	2024: 13
	Apartment	2024: 415
Completed – Breakdown by tenure (annual, number of structures)	Tenant	2024: 432
	Owner	2024: 50
	Condo	2024: 4
	Coop	2024: 0
Starts – Overall and breakdown by structural type (2021, number of structures)	Total	279
	Single	46
	Semi-detached	4
	Row	13
	Apartment	216
Starts – Breakdown by tenure (2021, number of structures)	Tenant	227
	Owner	52
	Condo	*
	Coop	*

2. **Projected Housing Needs and Next Steps**

This section aims to answer the question, how much and what type of housing is needed to meet the needs of the population over the next 10 years? How will this Housing Needs Assessment (HNA) be meaningfully used in planning and investment decisions?

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from [Edmonton's Affordable Housing Needs Assessment](#) is provided below.



Household Growth Projection 2016- 2026. [Source: Edmonton Affordable Housing Needs Assessment – August 2022](#)

HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities must carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, [including the HART housing needs projection here](#). The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their

preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

Step 2: Household Projection

- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
 - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
 - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is an overall indication of the propensity to form households in a particular age group.
- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.

- Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
- Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.
- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.
 - Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family and non-family) with the projected number of renter and owner households of the given household type and age group.
 - Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.
- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

HART Household Projections – Projected Households by Household Size and Income Category

- The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community’s projected population.

Please use the Housing Assessment Resource Tools Households Projections tab to fill out the table below for your jurisdiction – [Housing Needs Assessment Tool | HART](#)

6.1.1 Projected Households by Household Size and Income Category, 2031						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	1,126	81	0	0	11	1,218
Low Income	4,724	536	71	11	0	5,342
Moderate Income	3,411	2,353	410	214	73	6,461
Median Income	2,143	3,214	1,009	266	303	6,935
High Income	1,207	5,539	3,014	1,925	1,169	12,854
Total	12,611	11,723	4,504	2,416	1,556	

Key Considerations

Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.
- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
 - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
 - One industry communities should also develop multiple population scenarios to manage economic volatility

Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.

- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.
- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.
- **Optional for Smaller Communities:**
 - For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.
 - Project household composition by family/non-family households using latest census proportions by family type.
 - Project household size by age for family/nonfamily type by dividing population by households.

Housing Demand

To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.
- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.
- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

Economic Data Integration

- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.
- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.
- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.
- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

Supply Capacity & Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps
- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.
- **Optional for Smaller Communities:**
 - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

6.2 Projection Methodology

Please outline the methodology and calculations used to complete the projections here, including any assumptions made.

These projections were developed utilizing Census of Population data from Statistics Canada, including population and household characteristics. These census counts are an undercount of the actual population in a given jurisdiction, mostly due to the inevitable reality of some people not being counted. This could happen either because their household did not receive a census questionnaire, if a structurally separate dwelling is not easily identifiable, or because they were not included in the questionnaire completed for the household, such as the omission of a boarder or a lodger.

While these projections factor shifting household formation trends, these projections assume linear relationships between historical household formation patterns and future household formation patterns.

Population Projections

These projections forecast the population of Saint John to grow to 92,360 people by the year 2036 and 127,340 people by 2051.

Population data was gathered from Statistics Canada Community Profiles for the periods of 2006, 2011, 2016, and 2021. The Cohort Survival Projection Method was used to project the historical population trends into future years. The Cohort Survival Projection Method is a simple method for forecasting what the future population will be based upon the survival of the existing population and the births that will occur. Births were projected using trends in the New Brunswick birth rates in the last ten years, forecasting these trends to continue in a linear fashion moving forward.

To augment this method with historical trends, a time series regression for the survival rate for each age cohort was utilized to capture shifting population trends in Saint John over time. Age cohorts were projected to future years and added together for total population figures.

Household Projections

Household projections were calculated utilizing the previously developed population projections and the historical trends for household sizes in Saint John. Household projections were calculated by forecasting trends for the average number of people per household and applying those to the population projections previously developed. These forecasts incorporate shifting trends in average household size in Saint John over the forecasted time period.

The household projections provided a basis to develop projections by household tenure (owner or renter households), type (family or non-family households), size (one-, two-, three-, four-, and five- or more-person), and age (15-24, 25-34, 35-44, 44-54, 55-64, 65-74, 75-84, and 85+) based on historical trends in Saint John. Household projections

based on these household characteristics incorporated shifting trends in Saint John over time.

Dwelling and Income Category Projections

Projections for aspects of anticipated dwellings and projected households by income categories were developed using the projections of households and historical trends associated with these households.

Using custom order cross-tabulation data from Statistics Canada, the rate that households lived in a particular dwelling type (single-detached, semi-detached, row house, and apartment) or dwelling size (one-, two-, three-, and four- or more-bedroom) were utilized to calculate the anticipated need in future years given the households that were projected to exist.

A similar methodology was used to project households within the HART income categories (very low, low, moderate, median, high).

6.2.1 Projections		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	6,453
	15-19	1,782
	20-24	2,565
	25-64	26,981
	65-84	9,292
	85+	575
Male Births	Births x Estimated Proportion of Male Births	442
Female Births	Total births – Male Births	418
Survival Rate	Survival rate for those not yet born at the beginning of the census year	95%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	39
Projected Family Households	Age-group population x projected age-specific family headship rate	23,893
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	20,710
Total Projected Headship Rate	Family headship rates + non-family headship rates	48.1%
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	Total: 12,778 Family: 5,363 Non-Family: 7,410
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	24,353
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	20,249
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	*

* - Requires additional information from CMHC / HICC

6.3 Population and Households Projections

Between 2016 and 2021, the City of Saint John experienced population growth, increasing from 67,565 to 69,895 residents, a growth rate of 3.4%, consistent with the provincial average (3.8%) over the same period. This recent growth, after periods of stagnation and decline, highlights the city's role as a key growth area within the province. It should be noted that recent Statistics Canada estimates show continued growth in Saint John to 2024.¹³

By 2036, the city's population is projected to reach approximately 92,360 residents, reflecting sustained growth compared to recent decades to reflect the City's goal of 2% annual growth outlined in the 10-Year Strategic Plan.¹⁴ This translates to an average annual increase of around 1,500 residents from 2021 onward.

With continued growth, the demographic composition of the population is expected to remain relatively consistent. The share of residents aged 65 and over is forecast to remain close to one-fifth (20.7%) of the population by 2036, similar to 2021 (20.5%), while the proportion of population aged under 10 is forecast to remain consistent (9.3%). However, the projections forecast an increase in working-age adults aged 25 to 45, increasing from 25.6% of the population in 2021 to 38.6% in 2036. This population may look to start or grow their family in Saint John, potentially increasing the need for family-sized dwellings within diverse housing types in the city.

These demographic shifts are expected to influence housing demand over the medium term. Between 2021 and 2036, the city is forecast to add approximately 12,770 housing units, or about 850 units per year. This figure represents the total number of dwelling units across the housing continuum that are required to keep pace with anticipated housing growth.

Saint John is expected to continue experiencing strong growth through 2036, but the character of that growth is changing. A population seeking employment and family growth during the ongoing affordability challenges present in the City may influence the types of housing and community services that will be in demand. Addressing these shifts will require a proactive approach to diversifying the housing supply and fostering a more complete and sustainable community.

¹³ City of Saint John (2025). *Reason to celebrate: Saint John achieves historic population growth in 2024, surpassing targets once again*. Retrieved from: <https://saintjohn.ca/en/news-and-notice/reason-celebrate-saint-john-achieves-historic-population-growth-2024-surpassing-targets-once-again>

¹⁴ City of Saint John (2022). *Saint John 10-Year Strategic Plan*. Retrieved from: https://ehq-production-canada.s3.ca-central-1.amazonaws.com/b3e6ea977f44aec820a9dbb1f16ef7e32019d2d6/original/1667388731/6565b3786aac53a42bb3db81a21ee8d1_2022_11_01_Saint_John_10-Year_Strategic_Plan_2023-2032.pdf?X-Amz-Algorithm=AWS4-HMAC-SHA256&X-Amz-Credential=AKIA4KKNQAKIFWFOUYFI%2F20250917%2Fca-central-1%2Fs3%2Faws4_request&X-Amz-Date=20250917T202353Z&X-Amz-Expires=300&X-Amz-SignedHeaders=host&X-Amz-Signature=e0fd6d6e1005f2f69cd551ffb16de2ac30518450fbe22082a43caab12484341

6.3.1 Anticipated Population by [2036]		
Characteristic	Data	Value
Anticipated population	Total	92,355
Anticipated population growth	Total	22,460
	Percentage	32.1%
Anticipated age	Average	40.5
	Median	37.9
Anticipated age distribution (# and %)	0-14	12,287
	15-19	3,414
	20-24	5,046
	25-64	50,894
	65-84	17,783
	85+	1,102

6.3.2 Anticipated Households by [2036]		
Characteristic	Data	Value
Current number of households	Total	31,825
Anticipated number of households	Total	44,603
Anticipated Household Age	Average	50.8
	Median	47.0
Anticipated Households by Tenure	Renter	20,249
	Owner	24,353
Anticipated Units by Type	Total	44,603
	Single	17,218
	Semi-detached	1,410
	Row	2,763
	Apartment	21,992
Anticipated Units by Number of Bedrooms	1 bedroom	7,997
	2 bedroom	14,397
	3 bedroom	14,935
	4 bedroom	7,274
	5 bedroom	N/A
Anticipated Households by Income	Average	N/A
	Median	9,422
	Very Low	1,881
	Low	8,025
	Moderate	8,892
	High	16,382
Anticipated average household size	Total	2.1
Draft approved lots by planned housing type	Total	May 2023: Singles/Semis: 118 Multis/Apartments: 1,668
Draft approved lots by tenure	Tenant	<i>Data not available</i>
	Owner	<i>Data not available</i>

7. Use of Housing Needs Assessments in Long-Term Planning

7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?

The Housing Needs Assessment (HNA) will serve as a critical foundation for the housing and land use planning in the City of Saint John. The results directly inform the City's housing policies, including the Affordable Housing Action Plan, and will guide the review and refinement of the Municipal Plan to ensure long-term housing strategies are responsive to evolving community needs. The HNA is also being used in the development of neighbourhood plans, providing an evidence base for more localized decision-making and ensuring that growth is managed in a way that aligns with both citywide and neighbourhood-level priorities.

The Housing Needs Assessment confirms that Saint John's most pressing challenges are an aging housing stock, limited new supply in recent decades, and a mismatch between existing housing types and emerging household needs. It identifies affordability pressures across the rental market, significant repair needs in older neighbourhoods, and gaps for priority populations including low-income households, seniors, newcomers, and large families. These findings align directly with the *Housing for All Strategy*, which outlines 40+ actions across supply, affordability, equity, and partnerships. Going forward, the HNA will provide the evidence base for embedding these priorities into Saint John's Official Plan and future development regulations, particularly by:

- Encouraging more diverse housing forms, including missing middle options, infill, and secondary suites, to respond to demographic shifts and support complete neighbourhoods.
- Informing zoning and land use policy updates to enable higher-density development in strategic locations, especially along transit corridors and in urban growth areas.
- Guiding targeted affordability interventions by identifying the depth of need, particularly for rental households facing high shelter-cost-to-income ratios.

- Supporting policy alignment with growth management goals, ensuring that future housing development is connected to employment areas, services, and infrastructure capacity.
- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**

The data collected through the HNA will continue to inform official community planning and related development strategies by identifying the types of housing most in demand, gaps in affordability, and the demographic trends shaping future housing needs. This evidence will help ensure that housing policy is closely integrated with major development patterns, growth management objectives, and master planning processes. Furthermore, the HNA findings will guide capital planning and infrastructure investments, ensuring that resources are allocated where they can most effectively support sustainable growth and more complete communities.

The HNA provides updated demographic and household projections to 2031, along with affordability benchmarks and housing gap analyses, which will directly inform Saint John's local and regional planning. This data will guide land use and capital planning decisions by:

- Linking population and household growth forecasts to housing supply targets in the Official Plan and growth strategy.
- Identifying priority neighbourhoods for reinvestment and intensification, helping to coordinate zoning, infrastructure upgrades, and community improvement programs.
- Supporting regional coordination within the Saint John CMA by highlighting where new supply is likely to concentrate inside versus outside municipal boundaries.
- Aligning with the City's Capital Improvement Plan to ensure that infrastructure upgrades (water, wastewater, transit, and roads) are prioritized in areas slated for new housing.
- Informing partnerships with non-profits and private developers, providing evidence for funding applications, incentive programs, and future community housing developments.
- By grounding future planning decisions in data, the HNA ensures that housing policies are not only aspirational but also measurable, trackable, and aligned with Saint John's long-term growth and investment frameworks.

- **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

Examples may include:

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

Based on the findings of the Housing Needs Assessment, Saint John is expected to face growth pressures that will require targeted infrastructure investments to support new and diverse housing development. These investments will need to address both enabling infrastructure, such as water, wastewater, stormwater management, and transportation networks, and community infrastructure, including parks, childcare facilities, recreation amenities, and other social and cultural assets that foster complete and inclusive neighbourhoods.

Upgrades to core systems will be essential to accommodate both infill and greenfield housing opportunities, while expanded access to community services and active transportation networks will ensure that new housing supports livability and resilience. Addressing these gaps will be critical not only to accommodating forecasted growth but also to maintaining Saint John's attractiveness, sustainability, and quality of life. The Housing Needs Assessment provides the data needed to prioritize these investments, aligning housing development with infrastructure capacity and ensuring that growth is managed in a coordinated, resilient, and community-focused manner.

The HNA projects continued population growth in the coming decade. Meeting this demand will require both new supply and reinvestment in existing housing, which creates several infrastructure-related pressures:

- **Water and Wastewater Capacity:** Many of Saint John's systems are aging, with renewal needs in older neighbourhoods. While capacity exists in parts of the city, strategic upgrades will be needed to accommodate higher-density infill and new multi-unit developments.

- **Transportation and Transit:** As the population grows and higher-density housing is built in central areas, increased pressure will be placed on the city's transit network. Continued investment will be required to expand frequency and coverage, particularly to connect affordable housing options with employment nodes and suburban communities.
- **Community Infrastructure:** Growth will generate demand for new or expanded social and recreational facilities, including schools, community centres, and health services. These facilities are especially important in areas targeted for newcomer settlement and family housing.

Together, these factors highlight that housing growth cannot be planned in isolation. Coordinated infrastructure investments, guided by the HNA's population and housing demand forecasts, will be necessary to ensure Saint John can accommodate new residents while maintaining safe, resilient, and complete communities.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

[Housing Statistics - Statistics Canada](#)

[Population estimates, July 1, by census subdivision, 2016 boundaries \(statcan.gc.ca\)](#)

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

[Population Projections for Canada \(2021 to 2068\), Provinces and Territories \(2021 to 2043\) \(statcan.gc.ca\)](#)

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

Reports & Publications

[Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

[CMHC - Housing Shortages in Canada Report](#)

[University of British Columbia - Housing Assessment Resource Tools \(HART\)](#)

[University of London - Affordability targets: Implications for Housing Supply](#)

[Nova Scotia Housing Needs Assessment Report Methodology](#)

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)

Annex B: Glossary

Affordable Housing: A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

Area Median Household Income: The median income of all households in a given area.

Cooperative Housing: A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

Core Housing Need: Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

Household: A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

Household Formation: The net change in the number of households.

Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Permanent Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Purpose-Built Rental: Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

Short-Term Rentals: All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

Suppressed Household Formation: New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

Missing Middle Housing: Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.