

# Miramichi Region Housing Needs Assessment

October 2020





## ACKNOWLEDGMENTS

The report authors (Emilie Pothier and David Harrison) would like to thank the City of Miramichi for its leadership in helping to address the Region's housing needs.

*I think the City's attempt to understand the issues around housing is the right step. I'll be interested to see what they do with this.*

*- Stakeholder comment*

The Project Team included:

- Jeff MacTavish - Director of Economic Development and Tourism, City of Miramichi
- Brooke Casey - NB Social Development
- Samantha Murphy - Executive Director Miramichi Chamber of Commerce
- David Godfrey - Economist, Working NB
- Nicholas O'Dette - Planner, Greater Miramichi RSC (Planning Commission)
- Emilie Pothier, Research Coordinator
- David Harrison, Project Manager

Thanks to members of the general public who completed the public survey and to those in the housing industry who completed the private sector survey.

The following stakeholders are also thanked for their time and input:

- Alzheimer Society of New Brunswick, Miramichi Chapter
- Canadian Mental Health Association of New Brunswick
- Carrefour Communautaire Beausoleil
- Chatham Non-Profit Housing
- Canada Mortgage and Housing Corporation
- Horizon Health Network, Integrated Service Delivery: Child and Youth Teams
- City of Miramichi Economic Development and Tourism Dept.

- Community Mental Health and Addiction Services
- Eel Ground First Nation
- Governors Mansion
- Greater Miramichi RSC (Planning Commission)
- Horizon Health Community Developer
- Hotel Dieu Place / Mount Saint Joseph Nursing Home
- Housing Industry (see private sector survey)
- Miramichi Chamber of Commerce
- Miramichi Emergency Centre for Women
- Miramichi Regional Multicultural Association
- Miramichi Transit
- Miramichi Youth House
- M.O.R.E. Services
- NBCC Miramichi Campus
- Newcastle Business District
- New Brunswick Non-Profit Housing Association
- North Shore Mi'kmaq District Council
- Price Property Management
- Province of New Brunswick, Working NB
- Province of New Brunswick, Social Development
- Retirement Miramichi
- Salvation Army Miramichi
- Shannex
- Skigin Elnooq Housing
- Volunteer Miramichi Inc.

## EXECUTIVE SUMMARY

With assistance from the Governments of Canada and New Brunswick, the City of Miramichi commissioned a study in the Spring of 2020 to assess the Region's housing needs.

Over a five-month period, qualitative and quantitative inputs were collected and analysed to form the basis for the Miramichi Regional Housing Needs Assessment Study. This research is referenced throughout the Housing Needs Study and has been reproduced in a series of five background documents: (a) Available Housing Programs (b) Stakeholder Interviews (c) Public and Private Sector Surveys (d) Demographic and Housing Statistics, and (e) Municipal Planning Policies. The Appendices to this report also include some primary research results, namely, Appendix 2 (Population Projection), Appendix 3 (Housing Inventory) and Appendix 4 (Best Practices for Selected Housing Needs).

Under the direction of the project team, the consultants analysed all inputs to help determine the Region's top housing needs and then develop recommendations on how these needs might be addressed by the City.

Some of the data comes with caveats, for example, the latest Statistics Canada Census data is now nearly 5 years old. CMHC produces annual housing statistics, and while the entire housing market is not captured, this data provides information on construction and the primary rental market. Quantitative research was supplemented with qualitative research: the public survey garnered responses from 329 people, and stakeholders' firsthand accounts provided invaluable insight into Miramichi's housing ecosystem.

### Key Findings

- The City's Primary Rental vacancy rate is 1.3%
- The downward population trend has been halted with the reported arrival of 400-500 newcomers in 2018 and 2019 (although COVID-19 will impact immigration levels in 2020-21) and is a contributing factor to housing supply issues
- A seniors population projection shows an increase from 25% today to 30% of the population by 2030, but staying at approximately 30% of the population until 2045
- The median value of owned dwellings is lower than the provincial average which, when combined with the cost of new construction and other factors, has led to issues of private sector confidence in the market, and fewer housing starts in Miramichi when compared to larger nearby cities

- 1,435 households in the Region are in core housing need and 665 of those are located in the City
- From the public survey, the cost of utilities and maintenance are the top concerns over the next 5 years; approximately 11% of dwellings in the Region are in need of major repairs (according to the 2016 Census)
- 45% of survey respondents (renters and homeowners) are paying more than 30% of their income on housing (the traditional definition of 'affordable'); the 2016 Census documented this as a total of 2,570 households in the Region (14%).
- 88% of renters in the public survey rate the availability of rental housing as poor
- 80% of all public survey respondents feel there is a housing affordability problem.

When analysed alongside the housing data, the surveys and stakeholder interviews identified the following housing issues:

- There is a lack of private sector investment related to a lack of confidence in the housing market
- There is a shortage of certain types of housing such as multiple unit dwellings and linked townhomes
- The top housing needs in the Region are:
  - Affordable housing
  - Housing for newcomers
  - Seniors housing
  - Issues related to homelessness
  - Youth and emergency housing
  - Housing for indigenous people
  - Student housing
  - Accommodating individuals with disabilities
  - Seasonal housing

A number of issues have instructed the Study's top recommendation - that a

Regional Housing Agency is needed to address housing needs, including:

- A lack of knowledge of (or resistance to) using government housing programs
- The relatively large number of small non-profit housing groups, and questions of governance, such as the inability to attract volunteers to Boards of Directors
- The role of municipal governments, which in the City's case, is to support but not assume full responsibility for housing.

The following recommendations are made for the City to consider:

- A City of Miramichi pilot project and review of policies associated with the use of surplus school sites
- A non-profit housing forum focusing on vulnerable populations
- A private sector housing forum to address investment barriers
- Becoming a "seniors hub"
- Monitoring trends and keeping information updated.

## RECOMMENDATIONS

### **Recommendation 1: Explore Options to Establish a Miramichi Regional Housing Agency**

It is recommended that the municipal, provincial and federal governments explore options to establish a Miramichi Regional Housing Agency, including an analysis of assets that might be transferred and a governance model to be used.

### **Recommendation 2: City of Miramichi Pilot Project and Use of Surplus School Sites**

It is recommended that the City of Miramichi establish an affordable housing pilot project and request that the Union of the Municipalities of New Brunswick review the Province's surplus schools policy to better support affordable housing.

### **Recommendation 3: Host a Housing Forum for Vulnerable Populations**

Federal and provincial help is needed to help address the challenges facing non-profit housing providers. It is recommended that the City host a forum to address how programs can be best navigated and how capacity can be built.

### **Recommendation 4: Host a Private Sector Housing Forum**

It is recommended that the City host a forum to address private sector issues relating to investor confidence, access to financing and navigation of housing programs. Some developers have indicated a willingness to work with support organizations in the community.

### **Recommendation 5: Become a Seniors Hub**

It is recommended that a seniors housing forum be held, bringing together developers, seniors housing providers and seniors care organizations.

### **Recommendation 6: Monitor Trends and Keep Information Updated**

It is recommended that the City keep the Housing Inventory, Census and CMHC data sets and Vacant Lands Inventory updated.

## DEFINITIONS

### ACCESSIBILITY (HOUSING) - ALSO SEE UNIVERSAL DESIGN

Accessibility refers to the manner in which housing is designed, constructed or modified (such as through repair/renovation/renewal or modification of a home), to enable independent living for persons with diverse abilities. Accessibility is achieved through design, but also by adding features that make home more accessible, such as modified cabinetry, furniture, space, shelves and cupboards, or even electronic devices that improve the overall ability to function in a home.

### AFFORDABILITY

Affordability means that the household has the financial ability or means to effectively enter or compete in the housing market.

### AFFORDABLE HOUSING

Affordable housing generally means a housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30% of its gross income.

### AGING-IN-PLACE

Overwhelmingly, our elders want to continue to live as long as possible in their current homes. If they must move, they want to stay in the community where they have a network of friends and neighbours so that these connections are not lost (Atlantic Seniors Housing Research Alliance, 2010).

### CORE HOUSING NEED

A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that they could not afford alternative, suitable and adequate housing in their community (Statistics Canada).

### FAMILY UNIT

New Brunswick's family housing program is designed for a social "family unit" which has a recognized head and one or more persons related to the head by birth, marriage or legal adoption. In special circumstances a person who is known to have lived regularly with the family, including common law relationships, as an integral part of the family group is defined as a family member. These persons will also have financial resources available to help meet the living expenses of the family unit. Persons listed below are not considered part of a family unit for the purpose of making application to the Social Development Department for family accommodations:

- unrelated persons or groups of unrelated persons living together

- a person living alone
- roomers, boarders or lodgers cannot be considered as part of a family unit (as in the case of two married adults with no children who have a boarder and wish to apply for family housing accommodation).

### HOMELESS

When an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

### HOMELESSNESS

New Brunswick uses the 2004 National Housing Initiative definition of homelessness with the following categories:

- Absolute Homelessness - living outdoors, sleeping on the street, staying in emergency shelters, etc.
- Relative or Hidden Homelessness - moving continuously among temporary housing arrangements provided by friends, family or strangers (also referred to as "couch surfing").
- At-risk of Homelessness - Individuals or families who are at imminent risk of eviction from their current housing, who pay too high a proportion of their income for housing or who live in unacceptable housing or housing circumstances. At risk of homelessness also includes individuals who will be discharged from the criminal justice system, those who are leaving a health facility after an extended stay, as well as youth exiting the child welfare system, and who do not have suitable housing in place prior to their discharge.
- Chronic Homelessness - a person or family is considered chronically homeless if they have either been continuously homeless for six months or more, or have had a least two episodes of homelessness in the last two years. In order to be considered chronically homeless, a person must have been sleeping in a place not meant for human habitation (e.g. living on the streets) and/or in an emergency homeless shelter.

## HOUSEHOLD

All the persons who occupy or intend to occupy a housing unit.

## HOUSING FIRST

An approach to ending homelessness that centres on moving people experiencing homelessness into independent and permanent housing as a first step. It provides people with immediate access to permanent housing with no housing 'readiness' or compliance requirements, is recovery-oriented and centres on consumer choice, self-determination and community integration. It is a rights-based intervention rooted in the philosophy that all people deserve housing, and that adequate housing is a precondition for recovery. The approach affirms that stable housing is a primary need, and that issues, such as addictions or mental health, can be better addressed once this need is fulfilled.

### NON-MARKET HOUSING includes:

- **EMERGENCY SHELTERS:** Provide stabilization and assessment, focusing on quickly moving all persons to housing. Short-term shelter providing a safe, temporary place to stay (for those who cannot be diverted from shelter) with focus on initial housing assessment, immediate housing placement and linkage to other services; serving homeless individuals, youth and families.
- **TRANSITIONAL HOUSING:** An intermediate step between emergency shelter and permanent housing. Safe, time-limited housing in project-based or scatter-site locations that focuses on housing planning, addictions treatment, stabilization, supports and recovery for individuals and families with barriers to self-sufficiency.
- **SUPPORT BASED HOUSING:** Project-based, clustered and scattered-site permanent housing linked with supportive services that help residents maintain housing. Housing is subsidized, and the tenant pays no more than 30% of gross monthly income on housing.
- **AFFORDABLE RENTAL HOUSING:** Rental housing projects that keep units affordable for low-income households. For a housing unit to be considered affordable, it must cost less than 30% of a household's pre-tax income including housing and related costs. It is common that an affordable rental housing project must keep units affordable for individuals under a maximum income limit (e.g. the Housing Income Limit for a 2-bedroom economic unit within the urban area is \$36,000.00. The Province has 6 different housing income limits

based on household bedroom size and whether the client lives in an urban or rural area.

- **INCOME BASED AFFORDABLE HOUSING:** Subsidized housing where rent rates paid by tenants are based on a percentage of their household income (this is also known as Rent Geared to Income (RGI)) or other criteria as determined by the Province in its Rent Supplement Assistance Program.

## RURAL AND NATIVE HOUSING

The Province's Rural and Native Housing Program provides subsidized rental accommodations to low income rental households whose income is below established "income ceilings" which vary by household size and by area within the province. Tenants qualifying for assistance through the Rural and Native/Basic Shelter Rental Program will have their rents reduced to 30% of the adjusted household income. The Program:

- Assists households in need obtain affordable, adequate and suitable rental housing in rural communities.
- Assists eligible off-reserve native and non-native households to obtain affordable, adequate and suitable housing in rural communities with a population of less than 2,500 residents.

## SENIORS HOUSING

At its most basic level, seniors housing will typically include age-friendly (universal) unit design, supportive amenity spaces and has access to care and personal services. Special Care Homes and Community Residence / Assisted Living Residences in New Brunswick are regulated under the New Brunswick Family Services Act and the Community Placement Residential Facilities Regulation. The Act requires these facilities obtain approval from the Minister on a yearly basis, which functions as a licensing system. Special Care homes and Community Residences are sub classified as a home (less than three residents), a residence (from 3 to residents), or a residential centre, (10 or more residents).

- Special Care Homes are closer to assisted living and are usually privately owned and are for residents assessed at levels 1 and 2.
- Level 1 is for clients that are generally mobile but require the availability of supervision on a 24-hour basis related to their personal care.

- Level 2 clients may require some assistance or supervision with mobility and require more individualized assistance or supervision with personal care and their activities of daily living on a 24-hour basis.
- Community Residences are generally not-for-profit organizations, and offer level 3 to 4 services for residents - similar to nursing home care.
  - Level 3 clients have a medically stable physical or mental health condition or functional limitation and require assistance and supervision on a 24-hour basis. These clients need a great deal of assistance with personal care and often require medical attention.
  - Level 4 clients have difficulties with cognition and/or behaviour requiring supervision and care on a 24-hour basis, may display aggressive behaviour toward self and / or others and often need maximum assistance with their personal care and activities of daily living and often need medical care.

## **UNIVERSAL DESIGN**

Universal Design is the design and composition of an environment so that it can be accessed, understood and used to the greatest extent possible by all people regardless of their age, size, ability or disability. For an example of universal design related to housing, see CMHC's Flex Housing Guidelines.



# CONTENTS

Acknowledgments	iii	3.4 Seniors Housing	24
Executive Summary	iv	3.5 Non-Market Housing	26
Recommendations	v	3.5.1 Homelessness	26
Definitions	vi	3.5.2 Youth and Emergency Housing	28
1.0 Project Scope and Purpose	1	3.5.3 Indigenous Populations	28
1.1 Study Approach	1	3.5.4 Students	29
1.2 Overview of the Miramichi Region	1	3.5.5 Individuals with Disabilities	30
1.3 Provincial Context	3	3.5.6 Seasonal Housing Needs	30
1.3.1 New Brunswick Housing Strategy (2019-2029)	3	3.6 Knowledge of Housing Programs	30
1.3.2 Jurisdictional Review of Best Practices	4	3.7 Municipal Planning Policies	31
2.0 Community Profiles: Housing Context and Background	4	3.8 Non-Profit Housing Governance	31
2.1 Population	8	3.9 Analysis of Jurisdictional Best Practices	32
2.2 Demographic Characteristics	11	4.0 Recommendations	36
2.3 Household Characteristics	11	References	39
2.4 Market Housing	12	Appendices	39
2.4.1 Housing Starts	12	Appendix 1: Thirty Things Municipalities Can Do to Promote More Affordable Housing (August 2020)	41
2.4.2 Home Ownership	12	Appendix 2: Population Projection	42
2.4.3 Rental Housing	12	Appendix 3: Housing Inventory	46
2.5 Non-Market Housing	14	Appendix 4: Best Practices (for selected housing needs)	53
2.5.1 Housing Inventory	14		
2.6 Housing Affordability	14		
2.6.1 Core Housing Need	14		
3.1 Analysis of Housing Needs	17		
3.2 Market Housing	17		
3.1.1 Housing and Economic Development	21		
3.3 Affordable Housing is the Top Need	22		
3.4 Housing for Newcomers	24		



## 1.0 PROJECT SCOPE AND PURPOSE

### 1.1 Study Approach

The Miramichi Housing Needs Assessment Study adopted an approach that was designed to:

- Implement a comprehensive community engagement process<sup>1</sup>
- Evaluate the current housing market
- Quantify economic and demographic indicators related to housing
- Analyze housing affordability
- Identify constraints to the provision of affordable housing, and
- Identify ways the Region can monitor housing needs into the future.

The project was organized into 5 phases over a 5-month schedule:

1. Project Start Up
2. Data Collection and Analysis
3. Community Engagement
4. Draft 1 and Recommendations, and
5. Final Report and Presentation to City Council.

The analysis and recommendations respond to the following research:

- Review all available planning documents
- Review relevant reports
- Two on-line surveys (one private sector, one general public)
- Interviews with more than 30 stakeholder organizations
- Statistical research: CMHC and Statistics Canada
- Vacant lands analysis, and
- Research into best practices for the Region's top housing needs.

See the References at the end of the report for a list of documents that were used as part of the research process.

<sup>1</sup> Due to Covid-19 restrictions, planned focus groups were cancelled in favour of more stakeholder interviews, the addition of a private sector survey and promotion of a general public survey.

### 1.2 Overview of the Miramichi Region

This study examined the Miramichi Region, as displayed in the following map; it includes Northumberland County, in addition to the entire Rural Community of Upper Miramichi. While the Villages of Blackville, Doaktown, Rogersville, and Neguac and their surrounding rural areas were part of the broader study area, a focus on the City of Miramichi itself and the areas within the Miramichi Census Agglomeration was emphasized.

The Mi'kmaq inhabited the Miramichi Region for 10,000 years prior to European settlement; in fact, the name 'Miramichi' means 'Mi'kmaq Land'. The first Europeans settled the area in the late 18th century, and throughout the following years, developed a working port which supported the timber and shipbuilding industries<sup>2</sup>.

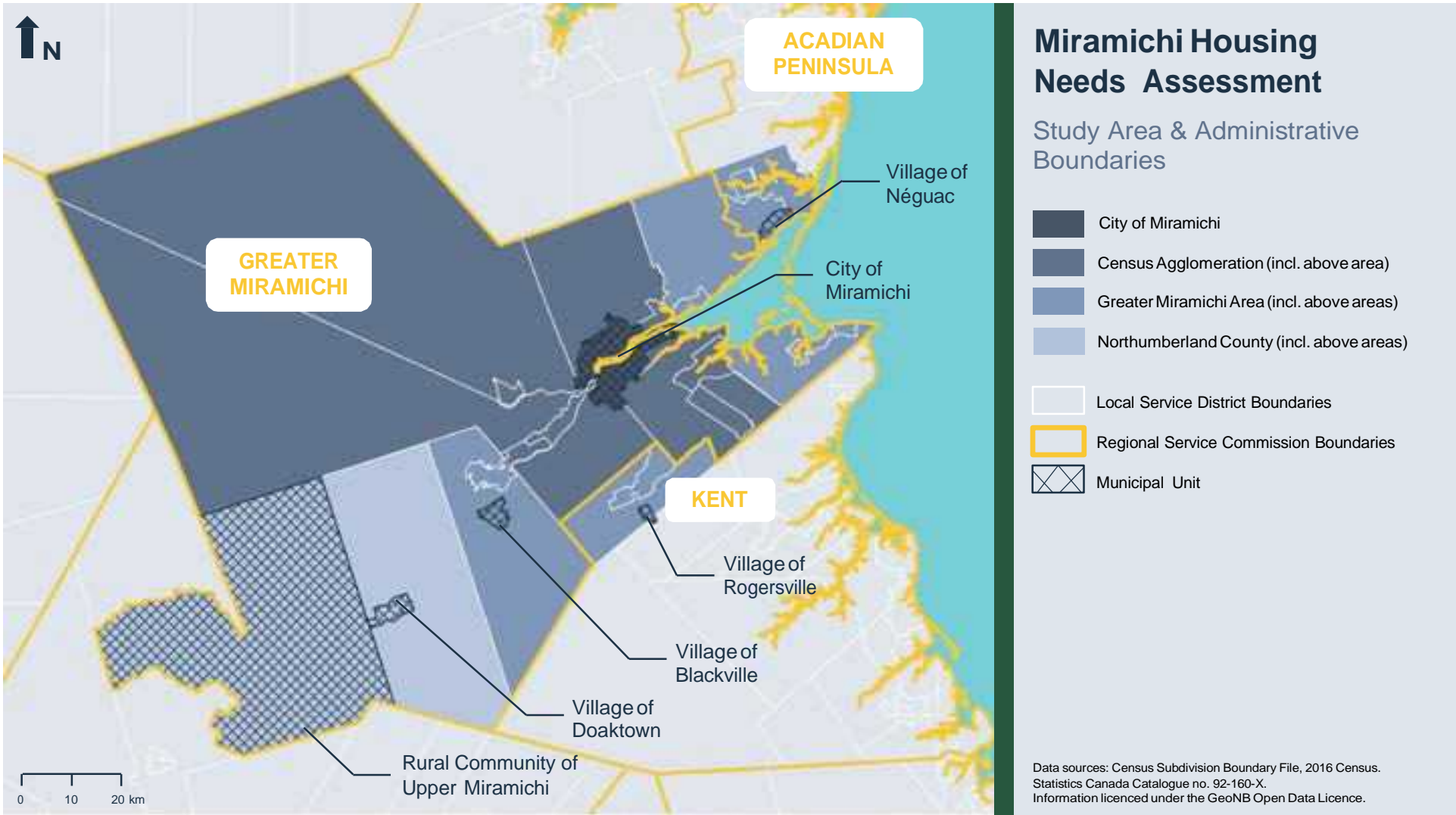
In 1995, the City of Miramichi was formed as a result of the amalgamation of the former Towns of Newcastle and Chatham, as well as the smaller communities of Nelson, Douglastown, Loggieville and surrounding unincorporated areas.

The Miramichi Region as a whole is primarily rural and low-density. Development tends to occur in a linear fashion throughout the Region, along the highways that follow the Miramichi River. Settlement is clustered in Villages and follows secondary roads that branch out from these highways. The primary form of residential development is single-unit dwellings, although there are some other housing types, such as apartment buildings and mini-home communities.

On many occasions over the years, the Region has faced economic hardship with the fluctuating prices of timber, several fires, the relocation of St. Thomas University in 1964, the closing of CFB Chatham in 1996, and the Great Recession of 2008<sup>3</sup>. However, Miramichi is resilient; the opening of the Federal Pay Centre in 2018 provided new employment, and a recent influx of international students and other newcomers indicates a positive trend in the area's economic development.

<sup>2</sup> Miramichi Downtown Master Plan, Backgrounder Report

<sup>3</sup> Miramichi Downtown Master Plan, Backgrounder Report



### 1.3 Provincial Context

All levels of government are involved in housing, though the constitutional authority for housing is vested in provincial governments. They, in turn, may delegate or share housing responsibility with municipal governments.

Federally, CMHC and Employment and Social Development Canada have primary responsibility for housing (See Background Report A).

Following the release of the National Housing Strategy (NHS) in November 2017, the federal government established a new Housing Partnership Framework which recognizes the shared responsibility for housing, to help advance the NHS, and set the foundation for Canada and New Brunswick to work together toward achieving a long-term shared vision for housing.

New Brunswick's role is defined by some recent initiatives:

1. The 2018 cost matching Bilateral Agreement with CMHC
2. The New Brunswick Housing Strategy (2019-2029)
3. A Jurisdictional Review of Best Practices (2020)
4. Housing related supports and programs independent of the federal government, and
5. The Province's relationship with municipal governments and a range of other housing stakeholders.

With respect to housing, the traditional role of municipal governments relating to housing has been by way of land use planning and zoning, but also by administering building permits and other measures. Land use rules have been changing in recent years to accommodate more housing options. It is safe to say the municipal role is an evolving one given increasing pressures for different types of housing and the need for more affordable housing across the country.

In its Jurisdictional Review of Best Practices, New Brunswick has identified practices that might be well-suited for municipal governments. A full list of these and others can be found in Appendix 1 (Thirty Things Municipalities Can Do to Promote Affordable Housing).

#### 1.3.1 New Brunswick Housing Strategy (2019-2029)

Targets and key actions associated with the NB Housing Strategy can be found in Background Report A (List of Housing Programs). The objectives include:

- Ensure the long-term sustainability of the provincial housing stock:
  - Allocate flexible housing options to eligible individuals, families, seniors and target populations in a timely manner.
- Provide flexible housing options for individuals and families victim of intimate partner/family violence.
  - Strengthen and support Regional Violence Prevention Networks in all regions.
  - Identify and implement additional housing options for those affected by intimate partner/ family violence, including off reserve Aboriginal individuals and families.
- End chronic homelessness and manage episodic homelessness.
- Provide housing options centered on people:
  - Develop a framework to create a people-centered approach to facilitate navigation through the Housing Continuum
    - Develop and implement a “case management” approach specific to housing clients, involving all key community and governmental stakeholders
    - Develop and implement a comprehensive Wrap-Around Support Services model
    - Create an array of incentive programs and supports that will encourage and enable individuals and families to move along the Housing Continuum.
- Promote the value of public housing in the community:
  - Create mixed income communities throughout the province
  - Partner with municipalities to support the creation of inclusive mixed income developments through the municipal planning process
  - Develop and promote an educational/awareness campaign

regarding all New Brunswick Housing Corporation Programs, the meaning of affordable housing and vulnerable populations.

- Foster greater access to supports and services in neighbourhoods
  - Develop and roll out community involvement initiatives in New Brunswick.

### 1.3.2 Jurisdictional Review of Best Practices

In 2020, Working NB completed a study entitled “Jurisdictional Review of Best Practices Related to Affordable Housing” which is being used to engage municipalities and help identify needs and appropriate responses. The Jurisdictional Review lists the most notable policy and program options for Miramichi to consider. For the purposes of the Housing Needs Assessment Study, the Jurisdictional Review provides a framework within which Miramichi’s housing needs and potential directions can be considered. They include:

- The importance of understanding the needs of your local housing ecosystem
- The importance of protecting existing stocks of affordable rental housing
- Effectively leveraging all available Government supports
- The importance of active regional involvement and strong local regional leadership
- The importance of thinking beyond the housing structure itself.

## 2.0 COMMUNITY PROFILES: HOUSING CONTEXT AND BACKGROUND

This section explores the key trends in Miramichi Region relating to demographics and housing, primarily based on data gathered from Statistics Canada and the Canada Mortgage and Housing Corporation<sup>4</sup>.

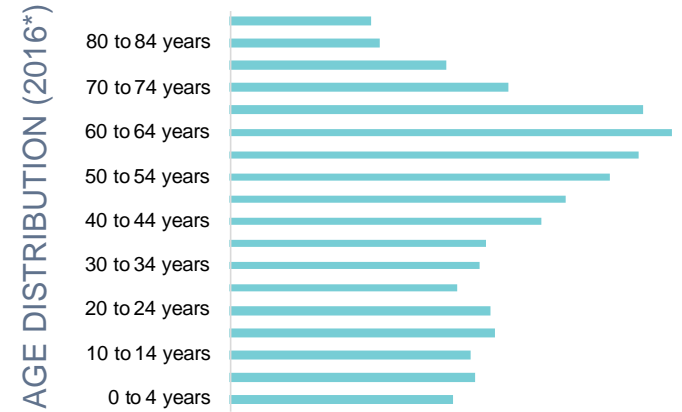
While quantitative data plays a critical role in evidence-based decision-making, it is important to acknowledge its limitations. In addition to methodology and frequency (the most recent census is four and a half years old at the time of the publication of this report), these data sources only present part of the picture of the community.

Therefore, this report places emphasis on qualitative inputs as well, because those tend to be based on people’s experiences and help shape the community’s housing narrative. The findings from quantitative and qualitative data sources instruct the analysis (Section 3) so that a holistic perspective and snapshot of housing needs in the Miramichi Region can be presented.

<sup>4</sup> See Background Report D for further information.



# MIRAMICHI CITY



**17,537**  
Total Population  
(2016\*)



**7.9%**  
Unemployment  
Rate (2016\*)

## HOUSEHOLD CHARACTERISTICS (2016\*)

OWNER



**72%**  
Owner  
Households

**\$695**  
Median monthly  
shelter costs

**10.6%**  
Paying 30% or more  
on shelter costs

TENANT



**28%**  
Renters  
Households

**\$684**  
Median monthly  
shelter costs

**37.3%**  
Paying 30% or more  
on shelter costs



**64%**  
Housing  
constructed  
before 1980 (as  
of 2016\*)



**2,910**  
Individuals in low  
income (2016\*)

## TYPE OF DWELLINGS (2016\*)



**70%**  
Single-  
detached



**14%**  
Semi-  
detached



**18%**  
Apartments

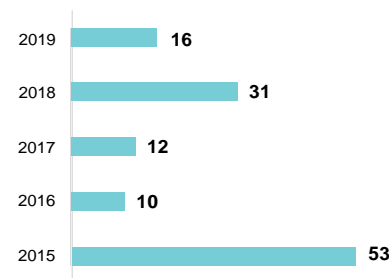


**7%**  
Moveable  
dwelling



**1%**  
Other

## HOUSING STARTS\*\*



**1.3%**  
Primary Rental  
Vacancy Rate (2019\*\*)



**665**  
Households in Core  
Housing Need  
(2016\*)

**\$139,232**

Median value of dwellings (2016\*)

**\$28,154**

Median individual after-tax income  
(2015\*)

\*Statistics Canada

\*\*Canada Mortgage and Housing Corporation



# BLACKVILLE

VILLAGE



**958**

Total Population  
(2016\*)



**85%**

Owner  
Households\*



**15%**

Tenant  
Households\*



# DOAKTOWN

VILLAGE



**792**

Total Population  
(2016\*)



**82%**

Owner  
Households\*



**18%**

Tenant  
Households\*



# NEGUAC

VILLAGE



**1,684**

Total Population  
(2016\*)



**82%**

Owner  
Households\*



**18%**

Tenant  
Households\*



# ROGERSVILLE

VILLAGE



**1,166**

Total Population  
(2016\*)



**60%**

Owner  
Households\*



**40%**

Tenant  
Households\*

\*Statistics Canada





# UPPER MIRAMICHI

## RURAL COMMUNITY



**2,218**  
Total Population  
(2016\*)



**86%** Owner  
Households\*



**14%** Tenant  
Households\*



# MIRAMICHI

## REGION



**44,952**  
Total Population  
(2016\*)



**1,435**  
Households in  
Core Housing  
Need(2016\*)



**80%** Owner  
Households\*



**18%** Tenant  
Households\*



**2%** Band Housing\*



# MIRAMICHI

## CENSUS AGGLOMERATION



**27,523**  
Total Population  
(2016\*)



**1.6%**  
Primary Rental  
Vacancy Rate  
(2019\*\*)



**900**  
Households in  
Core Housing  
Need(2016\*)



**77%** Owner  
Households\*

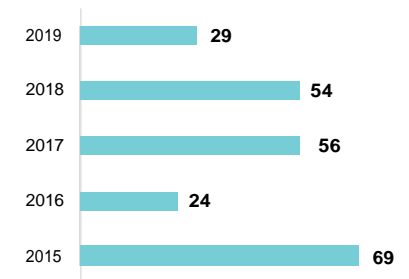


**21%** Tenant  
Households\*



**2%** Band Housing\*

### HOUSING STARTS\*\*



\*Statistics Canada

\*\*Canada Mortgage and Housing Corporation

## 2.1 Population

The Miramichi Region has approximately 44,000 residents, 18,000 of whom reside within the City itself. As a result of its large geography and comparatively small population, the City of Miramichi has a population density about one quarter or one fifth that of the larger nearby Cities of Fredericton and Moncton, respectively.

Between 2011 and 2016, there was an overall population decline in the study area; particularly in rural areas, although the Villages and City also saw decline or miniscule gain in that time. This is a continuation of the trend of population decline in the Region over the last 25 years<sup>5</sup>. First Nation Reserves within the study area were the only areas to have significant relative population growth from 2011 to 2016, with an increase of 9.9%.

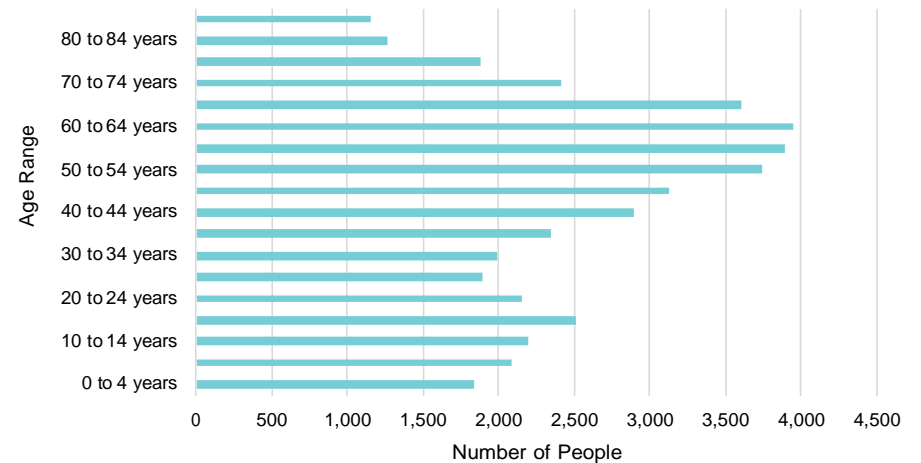
The Growing Miramichi: Regional Growth Population Growth Action Plan was developed to address the issues of population decline, by identifying actions to attract and retain newcomers and returning residents.

*Growing Miramichi will attempt to bridge the gap between newcomers and the local business community, as well as life-long residents, community organizations, and municipal governments in the region.*

*- Growing Miramichi, March 2020*

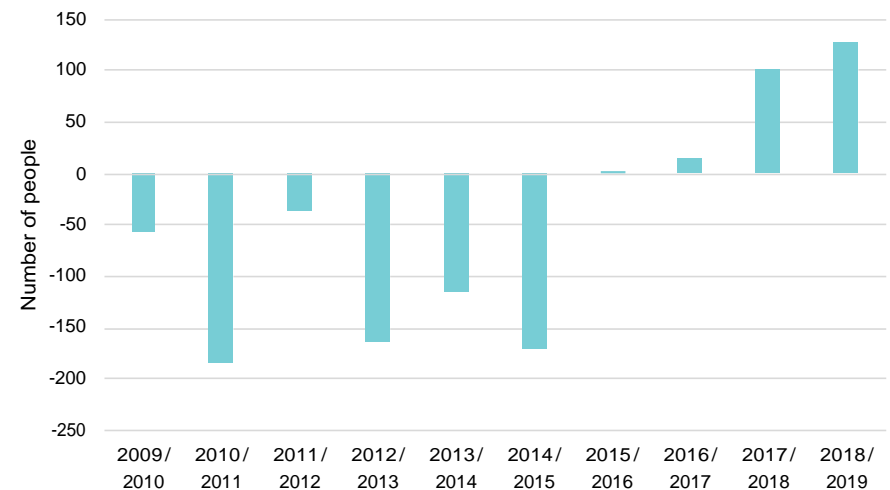
The age distribution in the Miramichi Region is reasonably consistent with the province of New Brunswick overall. The largest cohort is between the ages of 50 to 75; this is the 'Baby Boomer' generation, the result of an increased birth rate following the Second World War. As of the 2016 Census, 32% of the population in the Miramichi Region was aged 65 or older. As Baby Boomers continue to age, additional pressure will be put on the labour force, healthcare, and seniors housing, including graduated levels of care.

Age Distribution of the Population  
Miramichi Region



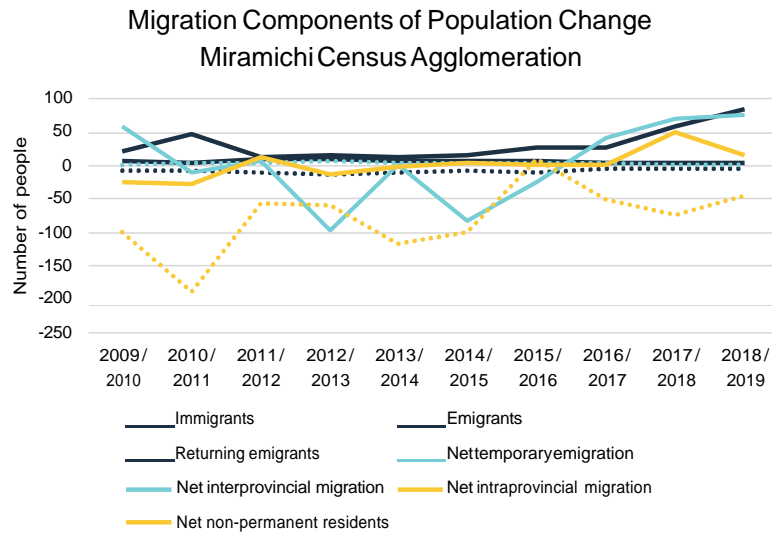
Although migration has traditionally been a source of net population loss in the Miramichi Region, a shift in trend has occurred since 2016.

Net Population Change Due to Migration  
Miramichi Census Agglomeration



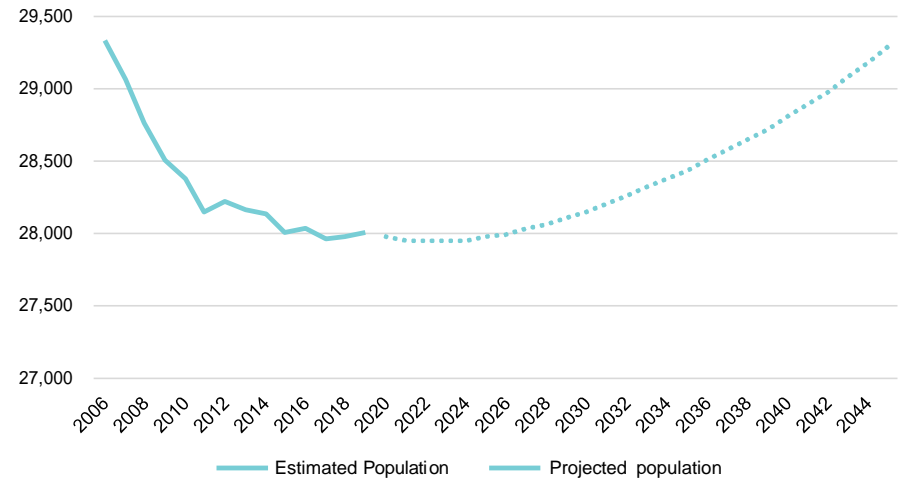
<sup>5</sup> Growing Miramichi: Regional Growth Population Growth Action Plan, March 2020

Intra-provincial migration (migration between the Miramichi Census Agglomeration and other areas of New Brunswick) has typically been the largest contributor to the migration-driven net loss in population. Since 2016, other types of migration which had previously been a source of net decline or negligible increase - like interprovincial migration (migration between Miramichi Census Agglomeration and other areas of Canada outside New Brunswick), immigration, and non-permanent residents (e.g. temporary foreign workers, international students on a study visa) - have contributed to an increase in population in the Miramichi Region. Combined, these factors resulted in an increase of 134 people to the Census Agglomeration in the 2018/2019 year, compared to an average net loss of 108 people in the years 2009/2010 to 2014/2015.



*Although these recent trends seem to indicate that migration into the Miramichi Region will continue to increase, the COVID-19 pandemic has introduced an additional element of uncertainty. There have been strict controls on provincial and national borders, and many workplaces and educational institutions continue to plan for exclusively virtual interaction. It is unclear how migration will be affected in the medium- to long-term; as it is tied to economic opportunities and political decisions, future migration trends will depend on recovery status and setbacks caused by additional outbreaks of the virus.*

Total Population  
Miramichi Census Agglomeration



A population projection using the cohort-component method was conducted as part of this study, with the following assumptions:

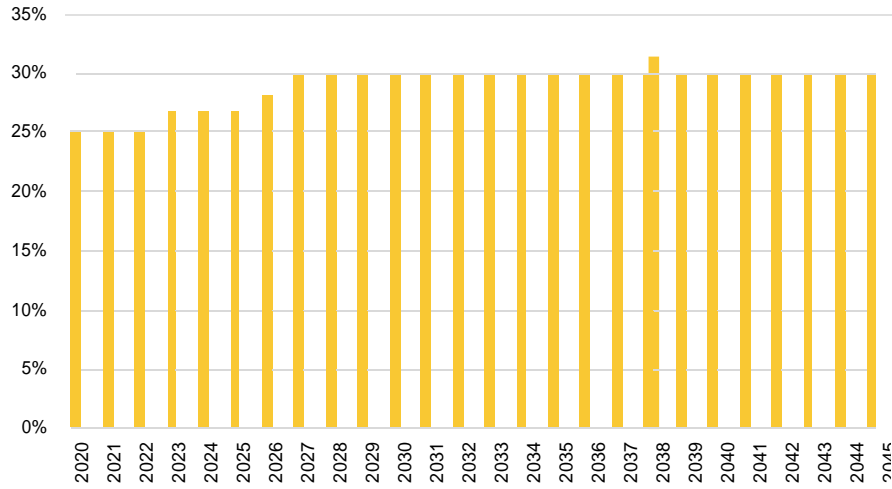
- the average age-specific fertility rates from 2006 to 2018 in the Miramichi Census Agglomeration are held constant throughout the projection period,
- the average age-specific mortality rates from 2006 to 2018 in the Miramichi Census Agglomerations are held constant throughout the projection period, and
- the components of migration follow recent trends<sup>6</sup>.

See Appendix 2 for more detail on the methodology used for the population projection.

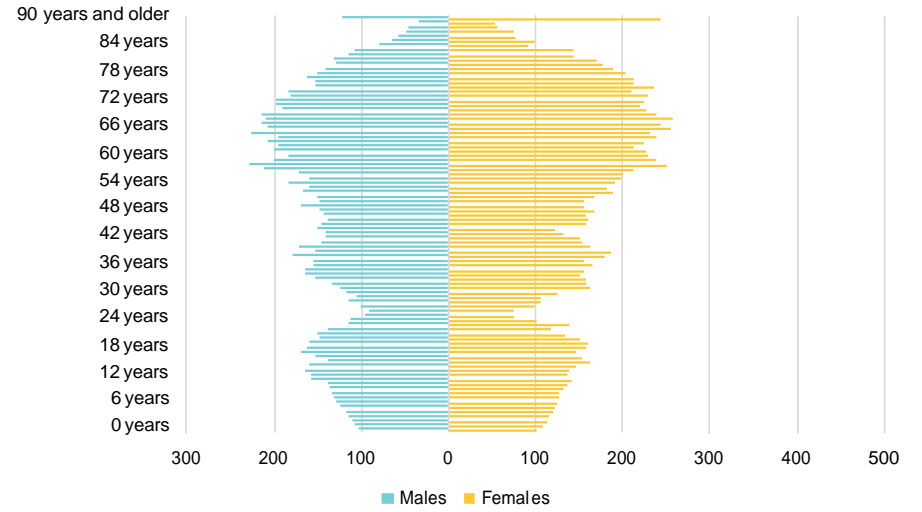
The Miramichi Region is likely to see an increase in the retirement-aged population over the coming years, holding steady at 30% of the total population between 2030 and 2045.

<sup>6</sup> For immigration and interprovincial migration - two components which saw sharp increases in net in-migration to the Census Agglomeration since 2015 - the recent trend was combined with the previous trend using weights, so that the recent trend had more of an influence on the initial years of the projection, but less influence over the long-term.

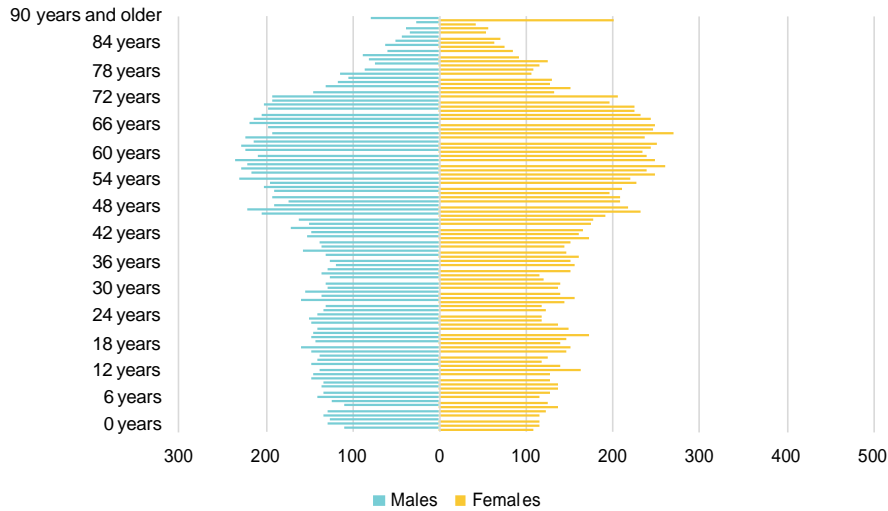
### Projected Population Age 65 and Older Miramichi Census Agglomeration



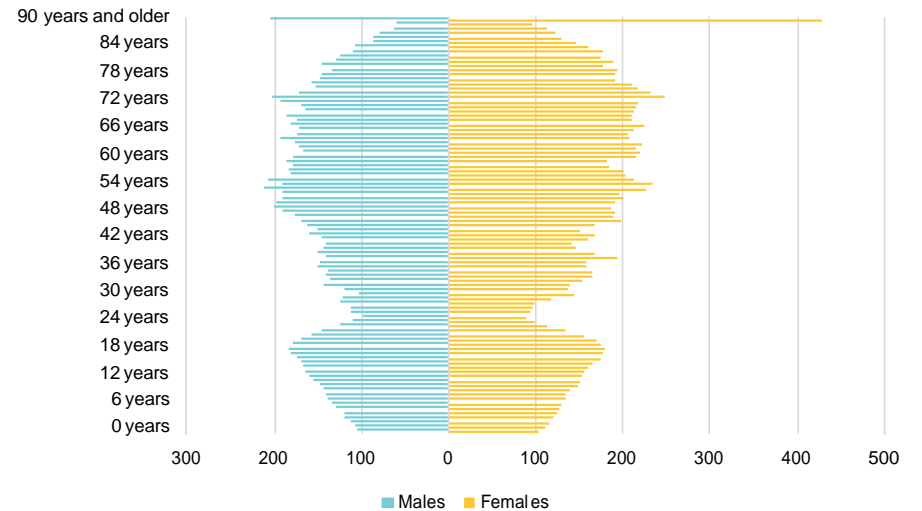
### Projected Population: 2030



### Projected Population: 2020



### Projected Population: 2045



## 2.2 Demographic Characteristics

Almost 60% of adults in the Miramichi Region are married or living with a common law partner; of these couples, almost 60% do not have children living at home. Since about 65% of the population which is married or living common law in the Region is over the age of 50, this points to a large proportion of 'empty nesters'; couples whose children have grown up and moved out.

For families with children, it is most common in Miramichi to have one child, and increasingly less common to have more children. There are 2,570 lone-parent families in the Region and 7,330 persons not living in families (primarily people living alone).

In terms of income level, the City of Miramichi is roughly consistent with larger nearby cities and the Province overall. In the rural areas of the Region, median incomes are slightly lower. There were 7,700 people in the Miramichi Region considered 'in low income' based on the Low-Income Measure in 2015.

MEDIAN AFTER-TAX-HOUSEHOLD INCOME (2015)			
	ALL HOUSEHOLDS	ONE-PERSON HOUSEHOLDS	TWO-OR MORE-PERSON HOUSEHOLDS
Miramichi	\$51,115	\$26,231	\$65,033
Fredericton	\$52,922	\$31,205	\$68,104
Moncton	\$49,637	\$27,833	\$63,814
New Brunswick	\$52,553	\$26,387	\$65,063

According to the 2016 Census, the unemployment rate in the Miramichi Region was 19.1%, which was significantly higher than in New Brunswick at the time (11.2%). Additionally, 43.8% of the population in the Region was not in the labour force; this number will continue to climb as the aging population continues to retire.

*When the COVID-19 pandemic instigated lockdowns across Canada in Spring 2020, many Canadians lost their jobs. Although Statistics Canada does not have detailed information available on how the Miramichi Region in particular has been affected by the pandemic in this regard, the unemployment rate in New Brunswick overall had risen to 13.2% in April 2020 and has now fallen back to 9.8% as of July 2020. Since 2016 (prior to the pandemic), the unemployment rate in New Brunswick has consistently been below the 2016 rate.*

In 2016, the largest industries in the Miramichi Region were:

- Health care and social assistance
- Retail trade, and
- Public administration; followed by
- Manufacturing
- Construction
- Educational Services
- Agriculture, forestry, fishing & hunting, and
- Transportation and warehousing.

## 2.3 Household Characteristics

In 2016, the split between home ownership/renters was approximately 75%/25% in the Province of New Brunswick. The City of Miramichi was close to these proportions, while the Villages and rural areas within the Region tended to have a higher proportion of home ownership (closer to 80%) and a corresponding decrease in tenant households. The Census indicates that there are 3,500 tenant households in the Region, 2,125 of which are within the City.

Across the Miramichi Region, single-detached dwellings made up the vast majority of housing, according to the 2016 Census. The City had the lowest percentage at approximately 70%, which is consistent with New Brunswick overall, while in the remaining areas, 80-90% of the housing stock is single-detached dwellings.

The second most common dwelling type (1,515 or 7.8% of total units) is apartments with fewer than five storeys. There are also quite a few moveable dwellings in the Region (1,195 or 6.2% of total units). Row houses are less common, although in the Villages of Neguac and Rogersville, they make up approximately 3.5 to 5% of the housing stock. Semi-detached dwellings make up anywhere from 1 to 5% of the housing stock in the City and Villages.

Across the study area, the majority (59%) of housing was built before 1980. Approximately 29% of housing was built from 1981-2000, and comparatively little (12%) has been built since 2000. This trend is reflective of the province as a whole. Older housing stock indicates a likelihood of maintenance issues moving forward, as well as limited recent population and economic growth.

The Miramichi Region is consistent with New Brunswick overall in that over half of households have a primary household maintainer aged 55 or older. This, coupled with the older housing stock in the Region which is primarily made up of single-detached homes, indicates that more and more residents may struggle with home maintenance in the coming years as they age. This also speaks to a likely increase in demand for alternative forms of housing for seniors.

## 2.4 Market Housing

### 2.4.1 Housing Starts

As Miramichi is a relatively small city which has not been growing at a particularly rapid rate, housing construction in the area is minimal when compared to larger nearby cities. In the last five years (2015 - 2019), the Miramichi Census Agglomeration saw 232 new housing starts, 55 of which were intended for the rental market, according to CMHC. The City of Miramichi makes up about half of the starts in the Census Agglomeration; averaging 24 annual starts in the City, compared to an annual average of 46 starts in the Census Agglomeration overall. There have been no starts intended for the condominium or cooperative markets in the area in the last five years.

### 2.4.2 Home Ownership

Home ownership is the most common tenure type within the Miramichi Region. In most communities in the Miramichi Region, the proportion of homeowners with a mortgage is less than or equal to half. In the City of Miramichi in 2016, the median value of an owned dwelling was \$139,292, while in the outlying villages and other rural areas, the median values were between \$75,000 to \$100,000. The exception to this is the Village of Neguac, where the median value is closer to that of the City at \$129,946. This is a considerably lower value for dwelling than in New Brunswick as a whole: the

provincial median is \$150,010 (according to Statistics Canada).

### 2.4.3 Rental Housing

Assessing the rental market in the Miramichi Region comes with its challenges, due to gaps and limitations in available data. According to the 2016 Census, there were 2,125 households renting within the City of Miramichi. However, the Canada Mortgage and Housing Corporation (CMHC) states in the Rental Market Report that there were 989 rental units in the City in 2019.

*I believe there are more vacancies available than CMHC suggests. Their numbers are grossly skewed because less than half the doors respond to their surveys.*

*- Private sector comment*

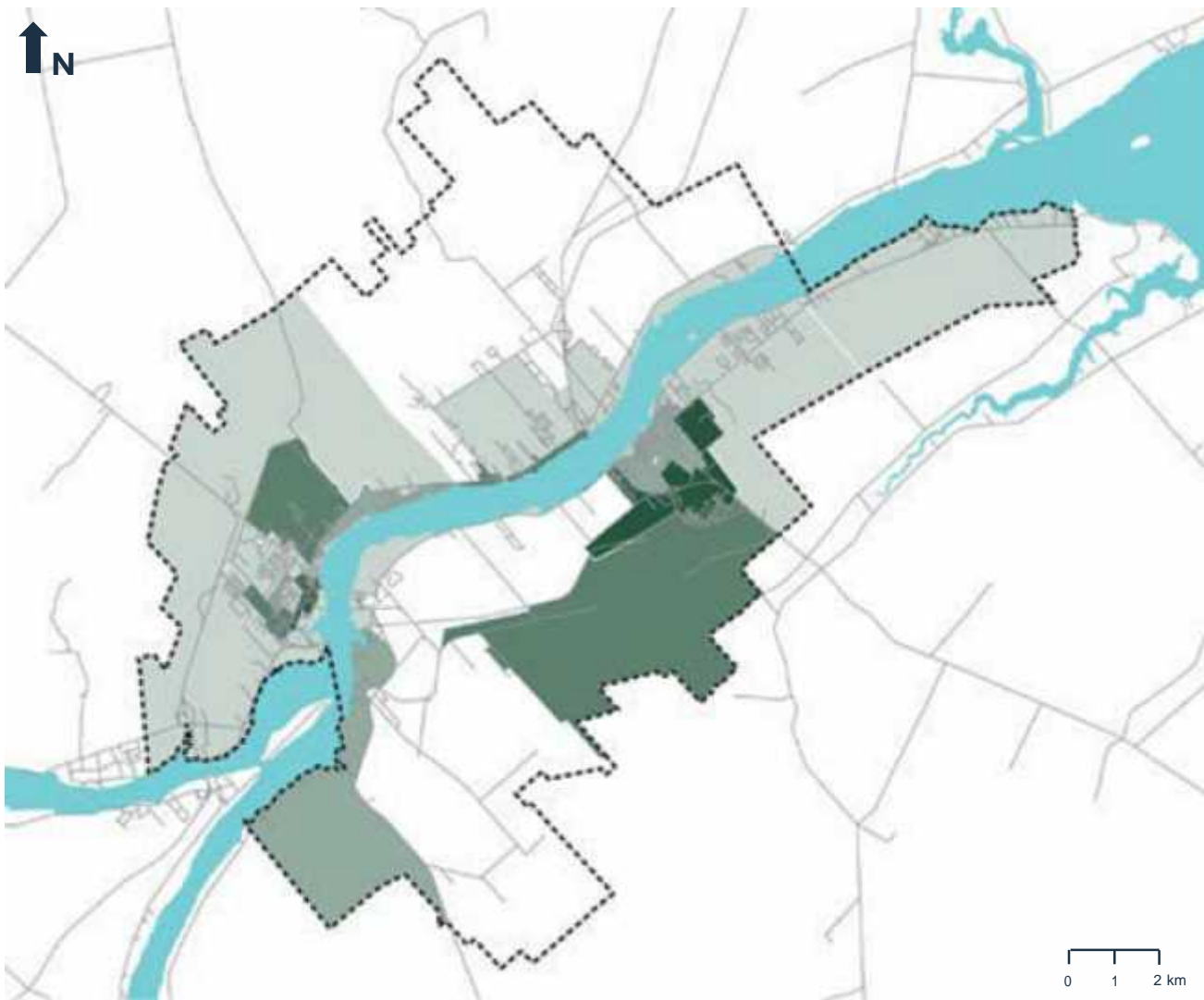
There are two primary reasons why there is such a large discrepancy between data from Statistics Canada and CMHC:

- CMHC obtains its data from the Rental Market Survey, which - unlike the Census - is not mandatory. Therefore, CMHC's data quality confidence is not as universally high as the Census.
- CMHC only conducts the Primary Rental Market Survey in the Miramichi Census Agglomeration, which only covers 'purpose-built rental housing'. The Secondary Rental Market Survey, which is conducted in other larger and more urban areas, captures other dwelling types such as condominiums, single-detached houses, duplexes, and basement apartments which are being rented. It seems likely that in a smaller, low-density city, a significant proportion of the rental market would result from this 'Secondary' rental market and therefore is missing from the available CMHC data<sup>7</sup>.

The map on the following page demonstrates the distribution of tenant households within the City of Miramichi, according to the 2016 Census. Chatham has the largest number of rental households, while there are fewer in Newcastle.

Of the rental units identified by CMHC, none were townhouses, and one- and two-bedroom units were more common than bachelor or three-bedroom units. Approximately half of the rental units were in buildings with 6-19 units; there are no apartment buildings in the area with more than 100 units.

<sup>7</sup> According to the 2016 Census, for the number of tenant households in the City of Miramichi, there are only approximately 66% the number of apartment units. This indicates that the other 33% of renters are likely renting other housing types.



## Miramichi Housing Needs Assessment

Number of Tenant Households

- 0 - 20
- >20 - 50
- >50 - 85
- >85 - 115
- >115 - 220

City of Miramichi

Data sources: Dissemination Area Boundary File, 2016 Census, Statistics Canada Catalogue no. 92-169-X. Census Profile, 2016 Census, Statistics Canada Catalogue no. 98-316-X2016001. Information licenced under the GeoNB Open Data Licence.

According to CMHC, the average rent in the City of Miramichi was \$635, whereas the Census estimated it at \$698 in 2016. By either measure, Miramichi has lower rents than the Province of New Brunswick overall, as well as the larger cities of Fredericton and Moncton, which all report over \$800 in average rent.

The total Primary Rental Vacancy Rate fell across the Province of New Brunswick between 2016 and 2019. As the City of Miramichi had a reasonably low vacancy rate in 2016, the reported vacancy rate of 1.3% in 2019 is concerning. This indicates that demand for new rental housing is outpacing supply, as evidenced by the limited number of units constructed for the rental market in the last five years.

PRIMARY RENTAL VACANCY RATES			
	2016	2019	% CHANGE
Miramichi	3.0	1.3	-57%
Fredericton	4.5	1.3	-71%
Saint John	8.4	3.3	-61%
Moncton	6.5	2.4	-63%
New Brunswick	6.6	2.6	-61%

The New Brunswick Rental Market Report (2018) identified new immigrants and downsizing seniors as key demographics driving the demand for rental housing in the Province. While the future of migration to the Miramichi Region remains uncertain in the face of COVID-19, the aging population is inevitable, and will likely continue to put additional pressure on the already-stretched rental market.

## 2.5 Non-Market Housing

### 2.5.1 Housing Inventory

The Housing Inventory<sup>8</sup> focuses on non-market housing but includes some private sector housing providers to the extent that their tenants might be

<sup>8</sup> The Housing Inventory includes best available information as of August 2020. There are some gaps, for example, from First Nation reserves, and the list of 'Housing Programs and Supports' should be considered as a preliminary list.

receiving subsidies<sup>9</sup> or if they are providing housing for a specific group (for example, assisted living and long term care). A preliminary list of 'Housing Supports' is also provided as part of the Inventory.

The Inventory currently lists 1,859 housing units<sup>10</sup>. Of these, seniors housing comprises about 46% and housing for other vulnerable populations about 3%.

It should be noted the significant role that NB Social Development plays in the Region's housing market. 27% of the units listed in the Housing Inventory are supported by rent supplements and another 12% are assisted with provincial support through its Family Units and Rural and Native Housing programs. The level of support from the Province is even larger when seniors housing subsidies, including long term care subsidies, are factored in. The Province owns housing units and it also leases from others.

## 2.6 Housing Affordability

### 2.6.1 Core Housing Need

Core Housing Need is a concept developed by Statistics Canada which evaluates housing based on three criteria:

- **Affordability:** If the household is paying more than 30% of their income on shelter costs, their housing is considered unaffordable.
- **Suitability:** This is determined based on the number of bedrooms and composition of the household (i.e. two parents and two children living in a dwelling with only one bedroom would be considered unsuitable).
- **Adequacy:** This relates to the maintenance and condition of the dwelling; whether it is in need of major repairs.

For households which were in unaffordable, unsuitable, and/or inadequate housing, Statistics Canada then estimates whether they could be expected to find alternative housing based on the household income and local housing costs. If not, these households are identified as being "in core housing need".

Affordability is the largest contributor to core housing need in the Miramichi Region, by a wide margin. Housing adequacy is a more significant issue in rural areas and the Villages than the City itself, and housing suitability does not appear to be an issue.

<sup>9</sup> According to the 2016 Census, 20.2% of tenant households in the City of Miramichi were living in subsidized housing, which is higher than the provincial proportion of 14.4%.

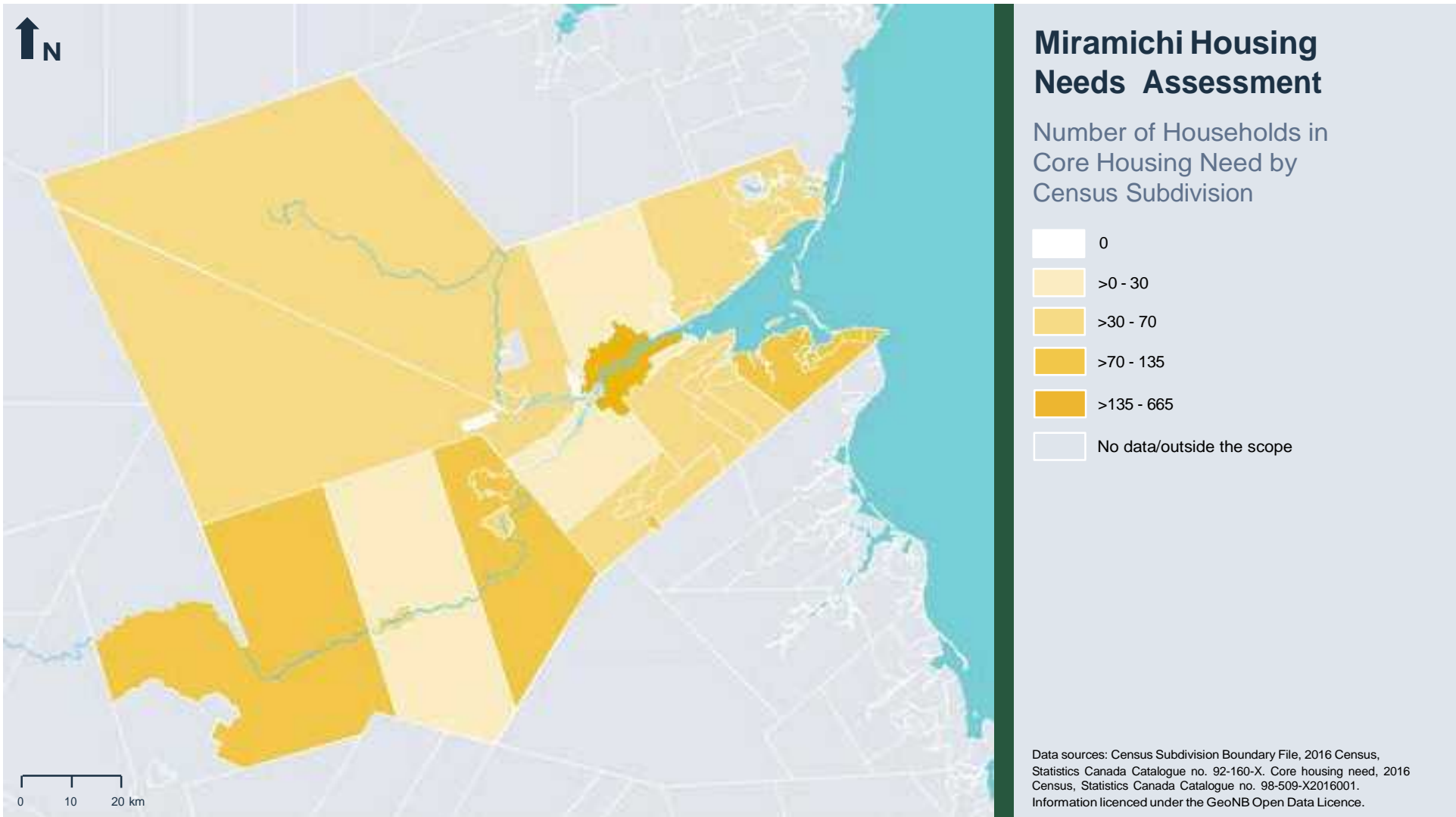
<sup>10</sup> "Units" includes beds, rooms and self-contained units.



## Housing Inventory Summary

ORGANIZATION	BEDS/ UNITS	TYPE OF HOUSING
SENIORS (TOTAL UNITS: 823)		
MIRAMICHI		
Shannex	53	Retirement/independent/assisted living
Shannex and other	250	Licensed LTC
Various	144	1 bdrm
	3	2 bdrm
OTHER COMMUNITIES		
Various	93	1 bdrm units
	13	2 bdrm units
FAMILY UNITS - MIRAMICHI (TOTAL UNITS: 136)		
Families	41	1 bdrm
	82	2 bdrm
	13	3 bdrm
RURAL AND INDIGENOUS HOUSING (TOTAL UNITS: 333)		
Natoaganeg First Nation (Eel Ground)	12	apartments
Natoaganeg First Nation (Eel Ground)	198	2, 3 and 4 bdrm detached homes
Esginooitj First Nation (Red Bank)		

ORGANIZATION	BEDS/ UNITS	TYPE OF HOUSING
Metepenagiag First Nation (Burnt Church)		
Off-reserve	34	apartments
Other	89	
OTHER VULNERABLE GROUPS (TOTAL UNITS: 62)		
Hospice Miramichi (Chatham)	8	beds
Miramichi Emergency Centre for Women	12	Transitional & supportive units
Miramichi Youth House	5	bed, supportive & transitional housing
	3	2nd stage bedrooms
M.O.R.E. Services Miramichi	30	Supportive housing. 5 homes, 6 or 7 beds per house (currently approx. 28 or 29 people)
Volunteer Miramichi Inc.	4	Residential Care Facility (2 for Indigenous persons, 2 for adult autistic males)
RENT SUPPLEMENT UNITS (TOTAL UNITS: 505)		
Miramichi	362	
Other Communities	143	
<b>TOTAL INVENTORY: 1859</b>		



There are 1,435 households in Core Housing Need in the Miramichi Region, 665 of which are in the City. The Villages of Rogersville and Blackville have higher than average rates of Core Housing need, although their populations are so small that this is driven by relatively fewer households.

As it is far more common for tenant households to be spending more than 30% of their income on shelter costs rather than homeowners (37.3% vs. 10.6% in the City), it is likely that a disproportionate number of households in Core Housing Need in the Region are renters.

Within the City of Miramichi itself, the areas with the most households paying more than 30% of their income on shelter costs are primarily Chatham, Newcastle, and to a lesser extent, Nelson.

In the Miramichi Region, the most common income brackets are below \$30,000 per year. Depending on the household size and whether there is more than one wage-earner, this could mean that affordable housing falls somewhere in the \$500-\$750 per month range for many in the Region (this would be all shelter costs, including rent and utilities).

### 3.1 ANALYSIS OF HOUSING NEEDS

A number of quantitative and qualitative inputs have been assessed to help determine the Region's housing needs. The goals of the analysis are to:

1. Identify issues and opportunities associated with market housing and with non-market housing
2. Focus on some top priorities, recognizing that there are a wide range of housing needs, and that there are limits to the Region's capacity to respond, and
3. Help instruct a set of recommendations that the City and stakeholders can confidently use to move forward.

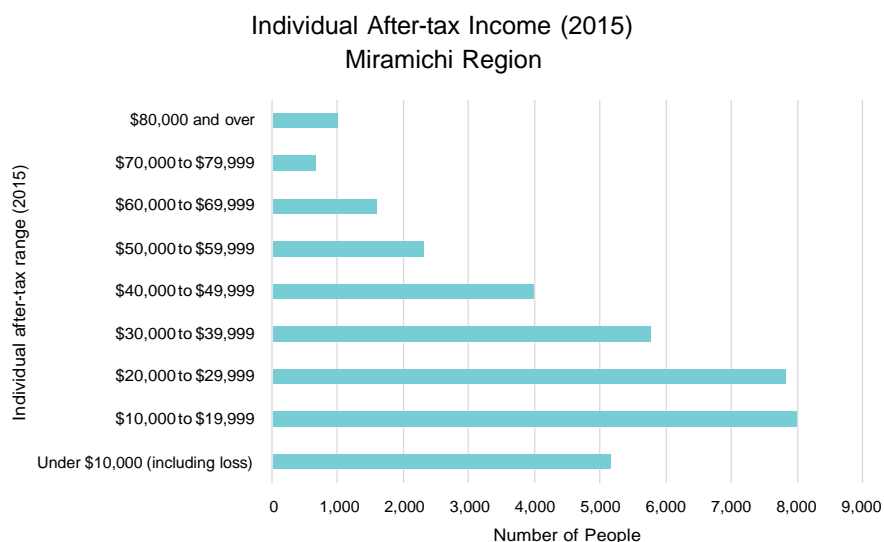
Given the scope and range of the inputs, some research has been published as supporting background documents. Sections 2 and 3 of this report have drawn upon the following:

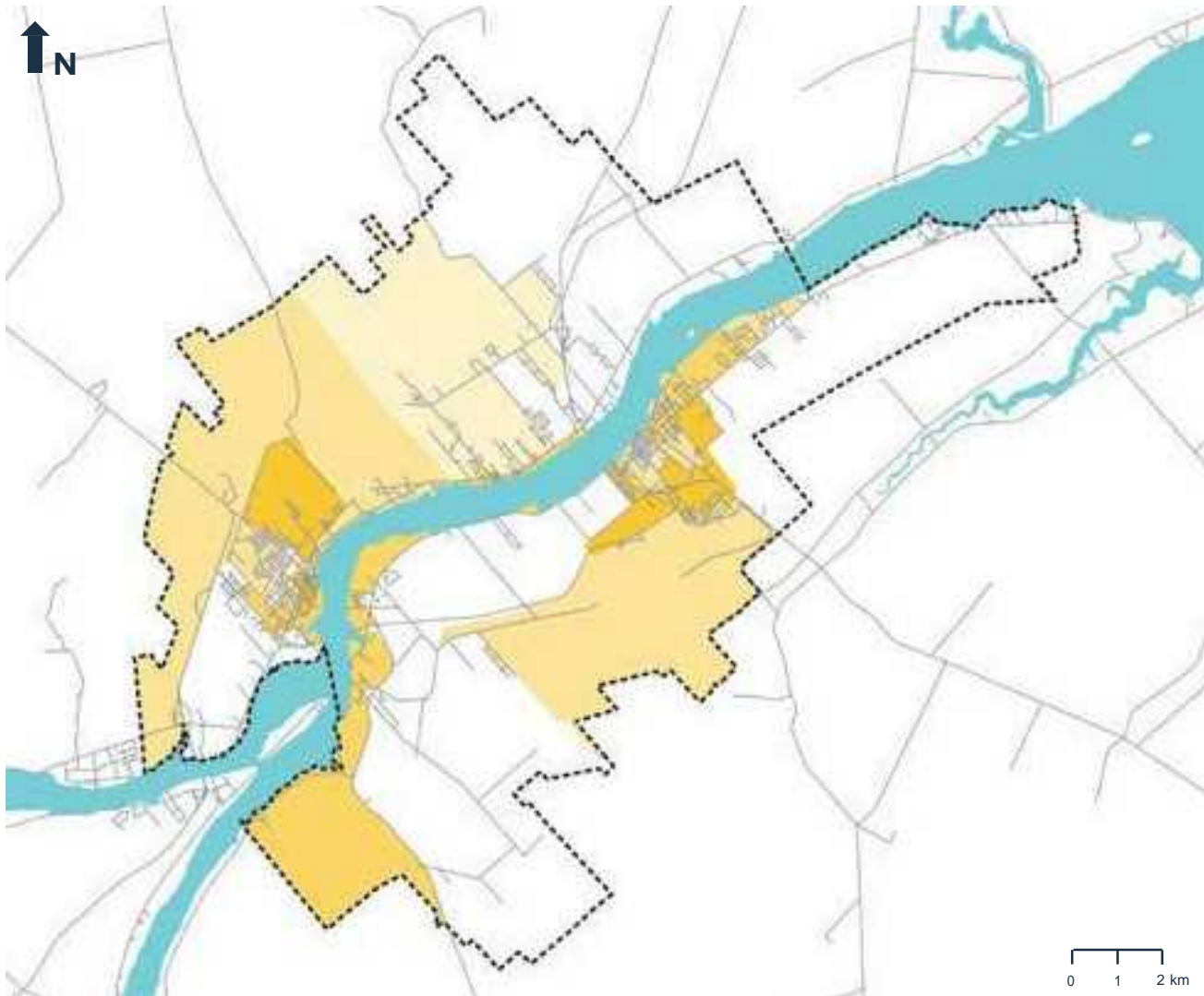
- Related studies (such as the Province's Review of Jurisdictional Best Practices, Appendix 4)
- Private Sector and General Public Surveys (see Background Report C)
- Related CMHC and Census data (see Background Report D)
- Stakeholder Report (see Background Report B), and
- Compilation of local Housing Planning Policies (see Background Report E).

The Region's housing stock includes both market and non-market housing. Non-market housing includes temporary accommodation, such as emergency shelters and transitional housing, as well as permanent housing. Market and non-market housing can also include subsidized affordable housing or rental accommodation with rents that are below the average for an area. Either can have supports associated with them.

#### 3.1 Market Housing

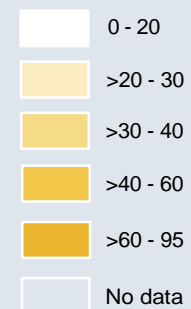
The majority of residents live in market housing and like all markets, the housing market is governed by supply and demand. If there is an oversupply, prices may be forced down and if there is a growing demand in the market as a whole, or within a market segment, then supply will normally be increased.






## Miramichi Housing Needs Assessment

Number of Households Paying 30% or More of Income on Shelter Costs



 City of Miramichi

Data sources: Dissemination Area Boundary File, 2016 Census, Statistics Canada Catalogue no. 92-169-X. Census Profile, 2016 Census, Statistics Canada Catalogue no. 98-316-X2016001. Information licenced under the GeoNB Open Data Licence.

Stakeholders suggest that the supply of housing is low:

*Demand is higher than supply of new housing.*

*- Private sector comment*

*We need more housing in the city limits.*

*- Private sector comment*

*From our meetings with seniors in the community and our experience with staff in the community, there clearly appears to be housing shortages, especially apartments.*

*- Stakeholder comment*

There are a variety of reasons for a low supply of housing. For example, if “cost push” factors, like the cost of new construction, result in housing prices that are above what the majority of the market can bear, and particularly if combined with any number of other risk factors, the combination of cost and risk can often lead to a lack of investor confidence:

*The cost of construction is very high.*

*- Private sector comment*

*New construction cannot be built today and rented out for less than \$1,200/month and be economically feasible. That isn't affordable housing.*

*- Private sector comment*

*If we develop too much stock no one will be making money and housing quality will slip. Rents are still very low in Miramichi compared to other Maritime communities AND at the same time we pay as much or more for taxes, insurance, mortgages, repairs and maintenance etc.*

*- Private sector comment*

*The main issue is cost. Moncton is perceived to be a more secure, viable market.*

*- Stakeholder comment*

Land prices are generally low in the Region, but planning policy, taxes, insurance and permit costs may be combining to create a knock-on effect counteracting low land prices:

*Insurance for home ownership in this region specifically is extremely high. Having moved from another area of NB my insurance costs have dramatically increased and for a lower replacement cost. Nobody is addressing high insurance costs as a barrier to housing and affordability.*

*- Public survey comment*

*Property tax in Miramichi is the real problem. It's too high. Also, the double tax on income properties in New Brunswick is another, separate problem. The cost of these two together create an expensive problem for homeowners and would-be landlords. These costs are passed down to renters, or people stay out of the landlord game altogether.*

*- Public survey comment*

*Double tax on rental property makes the rents go up! We desperately need affordable housing? Why would people invest in rental housing to help low income families when they cannot offer reasonable rent? Double tax means more than \$100 per month increase in rent.*

*- Public survey comment*

*The property taxes and expenses in the city are too high to justify creating more affordable housing without financial assistance.*

*- Private sector comment*

The lack of housing has not escaped the attention of the general public. In the Public Survey, housing costs, unaccountable landlords and lack of a housing strategy were ranked as the highest barriers; but 33% of all respondents also identified lack of developer investment as an issue.

Within the Region, there are some imbalances in the housing market related to the location and the type of housing desired, and also with the general assumption that home ownership is a primary goal:

*The entire region needs to look at more apartment complexes or co-operative housing with affordable rent.*

- Public survey comment

*(1) Row houses would be an excellent addition to our community, as there are plenty of wide open spaces to build. (2) Another more affordable type of housing that might be considered is row housing*

*and back yard, lower construction cost, and some form of urban density. It would be ideal for middle income families.*

- Stakeholder comments

More than half of the Public Survey respondents state they are having difficulty or some difficulty in finding housing that meets their needs:

*If you want to build or buy a house, Miramichi is the best place in the world, it's a fraction of the price of other cities in NB. If you want to rent 10 minutes from the city, you'll pay peanuts. But right in the city, it's a lot more expensive, which makes it tough for low-income families. Our son rented an apartment, and it cost less for us to buy him a house than to help him rent in Chatham. Prices are very high; if you don't have help, it's extremely difficult to afford.*

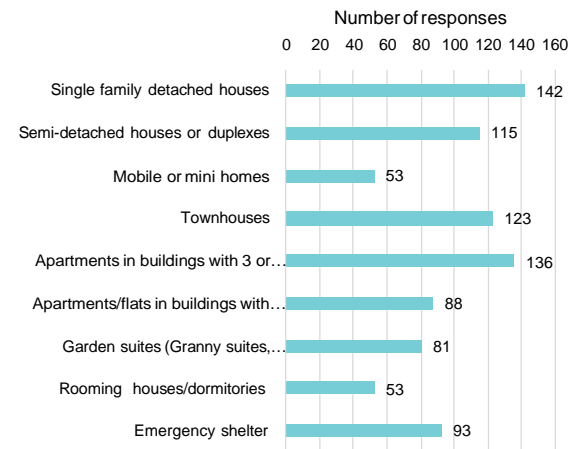
- Stakeholder comment

From renters who responded to the Public Survey, 89% feel there is poor availability of rental housing and 30% state that home ownership is not important to them. In the last few years, there have been very few new starts intended for the rental market (see section 2.3.1), and many of the new rental units are on the higher end of the rent spectrum. As demand for rental housing has increased due to demographic factors - such as newcomers to the Region and an aging population - the stock has stayed relatively stagnant, driving the vacancy rate lower and lower.

For those in the Public Survey who state that home ownership is important to them, 60% state their main barrier is the inability to afford a downpayment.

Some of the market forces that are restricting supply or dampening investor confidence are beyond what local governments in the Region can influence.

Q26 What forms of housing would you like to see more of in your community?  
(Choose up to 4 only)



There seems to be a need for more linked townhomes in the Region, like these in Neguac. (Photo: David Harrison, 2020)

And while there are things that municipalities can do to promote more affordable housing<sup>11</sup> many of those things rely on the private sector to actually deliver the housing. Therefore, understanding the barriers facing the private sector in an under-supplied market is important. This obviously holds true for the production of more market housing. But, given the additional barriers facing non-market housing providers, the private sector will prove to be an important partner in producing anything less than market prices, in other words, more affordable housing.

To help build that confidence, what about things that the Region might be able to influence? Some of the barriers are within the Region's grasp and should be addressed. They include development charges and issues with the Greater Miramichi Regional Service Commission:

*Public works need a better water/sewer connection rate for more than one unit connection. \$3500 for one unit rental with one toilet is outrageous... \$3500 x 4 is outrageous for a city that needs new affordable houses and developers to come here. Building cost is expensive but paying \$14000 for only four toilets in a 4 unit development is not enticing to building.*

*- Public survey comment*

*The services of the planning commission of the Miramichi has been a major roadblock for many developers... it's time to review procedures practiced by this organization...*

*- Public survey comment*

*We had challenges with getting our project commissioned (permits) – there appeared to be a lot more challenges with the local municipality than we have experienced elsewhere in NB.*

*- Stakeholder comment*

*I think that the City needs to reach out to rental property owners/ developers and find out what the City could do to make them more comfortable renting to potential tenants. They also need to know what is currently in the City, what the rates are, where there is more development is needed, and find ways to promote/influence housing development in developers who are willing to take the associated risks.*

*- Stakeholder comment*

### 3.1.1 Housing and Economic Development

Another reason why investor confidence needs to be addressed is because encouraging investment in housing is a wise approach to economic development. In Canada, the housing industry is valued at 24% of GDP so it stands to reason that housing (both market and non-market housing) is of significant value to Miramichi's economy.

The availability of a range of housing options has many economic development benefits:

- Helps to attract, retain and develop the workforce and new residents
- Home ownership increases household equity, economic security and investment in the local economy
- Having a safe and affordable home is critical to an individual's ability to pursue meaningful employment, and
- Housing construction and renovation generates investment and direct and indirect economic development benefits.

Consultations this year via the City's Economic Development and Tourism Strategy show:

- COVID 19 has negatively affected the business community by adding expenses to mitigate public safety, adding more spending on cleaning products and services, and has resulted for the most part in a loss of revenues.
- Of 10 top economic development factors, the business community ranked the need for an efficient development process within the top 3, and 54% felt that a range and affordability of housing was important or very important to economic development.
- As a measure of economic development performance, the business community is most unsatisfied with the 'availability of appropriate skilled labour' followed by the need for an 'efficient development process' in Miramichi.

11 The "Thirty Things Municipal Government Can Do to Promote More Affordable Housing" listed in Appendix 4 varies from Province to Province.

There is a growing realization that housing and economic development are linked<sup>12</sup>. ‘Smart’ communities are exploring opportunities between the two, so it is therefore important that economic development and planning functions in the Region are in sync:

*Many employers have reported [elsewhere] that a lack of affordable housing makes it more difficult – and thus more costly – to recruit and retain employees if housing is too expensive. A lack of affordable housing can put a local economy at a competitive disadvantage. Increasing discretionary household income can help stimulate the local economy and spur job creation. When renter households move from unaffordable housing to affordable housing, the percentage of their income that they spend on housing decreases. This results in more potential spending on goods and services, and because low-income households tend to spend their discretionary income within their community, they can help stimulate the local economy and spur job creation.*

*- Building Safe and Affordable Housing in Kings County, Nova Scotia, August 2018*

In its New Conversations Report (Miramichi Region in 2030), Jupia Consultants Inc. made the following observations about young people and the labour pool, and by extension, the case for affordable housing can be linked to business investment confidence in several sectors.

*In 2001, there were over 13,000 people living in Northumberland County under the age of 20. This provided a pool of young talent that businesses could draw upon to grow. Now that number has dropped to less than 9,000 in 2017... there will need to be a robust “talent pipeline” for the county’s important industries. Otherwise business investment will slowly leave the region and dampen key sectors such as tourism, forest products and manufacturing.*

*- New Conversations: Miramichi Region in 2030 (2018), Jupia Consultants Inc. for the New Brunswick Multicultural Council April 2018*

<sup>12</sup> For example, the City of Dieppe has adopted a mixed income housing strategy as the foundation for its downtown business plan.

### 3.2 Affordable Housing is the Top Need

The Public Survey attracted responses from 329 people, 83% are from the City of Miramichi; 27% are renters and 73% are homeowners.

45% of respondents (renters and homeowners) are paying more than 30% of their income on housing<sup>13</sup>, which means that they are living in unaffordable housing. Notwithstanding that 54% of homeowners feel their mortgage payments are affordable<sup>14</sup>, 80% of all respondents feel there is a housing affordability problem.

In their interviews, stakeholders verified that affordable housing is the top need:

*It is a multi-faceted problem, related to incomes...*

*- Stakeholder comment*

*[There is a] lack of supply of affordable housing and no advertising vehicle for those who are looking for housing.*

*- Stakeholder comment*

*Affordable housing is a must. Affordable apartments and townhouses would help greatly. I am considering moving in retirement.. as I won't be able to afford my home costs. To pay 50% of my income for a decent apartment is not going to work.*

*- Public survey comment*

*I am a strong supporter of mixed income housing. I believe this approach instills a greater sense of responsibility and accountability, but also ensures that low-income families are not stereotyped for living in low-income neighborhoods or housing projects. It is my experience, that mixed-income housing can also lead to the sharing of resources, support and advice amongst different members, which encourages and fosters growth and a greater sense of community.*

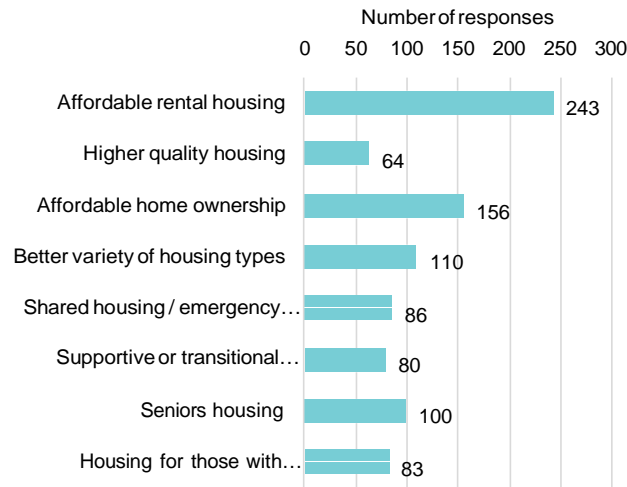
*- Stakeholder comment*

<sup>13</sup> This is a much higher percentage than indicated in the 2016 Census data. This may be partially due to changes since 2016, but it is more likely the result of voluntary sampling bias -- the notion that those who choose to respond to a voluntary survey feel very strongly about or have a stake in the issue at hand.

<sup>14</sup> 28% of homeowner respondents do not have a mortgage.



**Q25 What type of housing does your community need the most? (Choose up to 4 only)**



**Summary of Public Survey Responses: Renters**

- 40% of renters are relying on another person or government to help pay their rent
- 56% state their base rents are between \$535 and \$749 per month. 40% state they are paying up to \$199 per month for utilities; another 30% state they are paying between \$200 to \$299 per month for utilities.
- 47% feel their housing costs are too expensive; 41% feel their housing costs are average; and 11% feel their housing costs are inexpensive.
- 33% of renters rate maintenance of their rental unit as good, 39% rate maintenance as average, and 21% rate maintenance as poor.
- 88% rate the availability of rental housing in the community as poor.

**Summary of Public Survey Respondents: Home Owners**

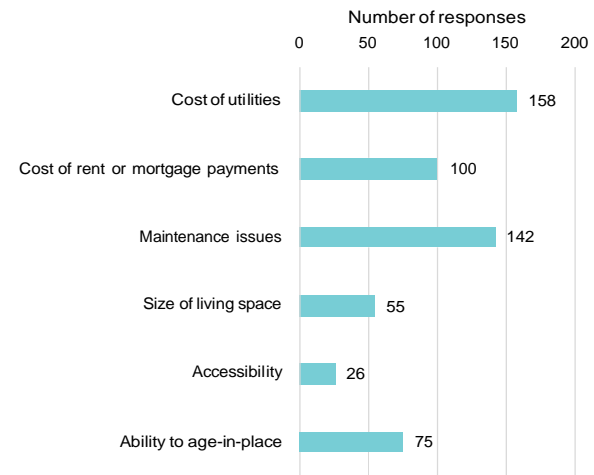
- 28% of homeowners do not have a mortgage; 54% state their mortgage costs are affordable and 16% state that they frequently struggle to pay.
- 29% are considering downsizing and 56% want to stay in their own community when they downsize.
- 39% are struggling with home maintenance and 8% state they are experiencing major maintenance problems.

There are some associated issues driving concerns with housing affordability. From all survey responses (acknowledging that homeowners comprised 73% of respondents), the top concerns of housing affordability over the next 5 years are the cost of utilities (56%), followed by maintenance issues (51%).

*The vacancy rate in this Region is extremely low and much of what is available would not be considered affordable for many of our residents. Those units which are within the range of affordability for many people are often run-down and very poorly maintained. There is no regulatory body to hold these landlords accountable for the conditions in which they are subjecting their tenants to live.*

- Stakeholder comment

**Q27 In the next 5 years, what concerns do you have with your own housing?**



### 3.3 Housing for Newcomers

Miramichi has had an enviable track record over the last couple of years in attracting new residents. However, given the shortage of housing and issues of affordability, the need for housing for newcomers is flagged as a priority:

*Newcomers and indigenous housing is needed. There have been 400-500 newcomers since 2018 and a surge in NBCC international students. If population growth is steady, then housing is a key need. NBCC and others were caught off guard by the number of students last summer.*

- Stakeholder comment

It is most likely that a private developer will need to be involved to help address this need through market housing or mixed income housing. In promoting housing for newcomers, however, it is not known the extent to which newcomers can manage market rents or whether affordability is the predominant issue:

*We are immigrants and finding a house without connections was very difficult. Maybe the region can implement a housing program which is tailored to newcomers and their basic needs.*

- Public survey comment



COVID-19 provides some unknown amount of breathing room to start to address this need. In the private sector survey, some developers indicated a willingness to work with non-profit groups and an obvious candidate here would be the Miramichi Regional Multicultural Association which has taken on a role of trying to locate much-needed housing for newcomers.

From the public survey, 29% believe they have been discriminated against in their search for housing, and another 29% feel it is possible they have been discriminated against<sup>15</sup>. The stakeholder interviews revealed a strong affinity

15 Not necessarily newcomers. Young people, single mothers, indigenous people or those with disabilities may also feel they have been discriminated against.

for a mixed income housing approach as the best approach to affordable housing needs and 50% of respondents to the private sector survey also support a mixed income housing approach.

*I will always prioritize the solution that doesn't stigmatize or put a tag on a human being. When a situation is more inclusive, everyone wins.*

- Stakeholder comment

*Mixed income would allow for socio-economically integrated housing and communities... I think as a matter of dignity and healthy community we should strive for mixed use properties. We have enough "projects" in our community that only strive to create a "the problems are over there" mentality in our community.*

- Stakeholder comments

### 3.4 Seniors Housing

Miramichi's aging population brings with it a host of challenges, but also opportunities, underscoring the need for the Region to integrate housing with graduated levels of care.

The lack of housing options for older adults exerts pressure on healthcare and long-term care budgets. When older adults are dislocated from their communities in order to find the housing and care they need, this results in several health and socio-economic impacts:

- A recurring theme of regret for leaving the community and for many, a desire to relocate back if appropriate housing became available
- Negative repercussions in terms of personal health, network of supportive relationships, loss of friendship, church and social circle involvement and not least, the possible loss of the long-standing relationship with their primary health care team/family doctor because of transportation issues
- Clinical depression is a frequent consequence, as is a decline in overall health status of leaving the community, and
- The loss of older adults from a community represents a loss of consumers, and this is compounded by family members who visit their loved ones in other communities, and in doing so, they will take with them discretionary spending that might be otherwise spent in their own community.

Within the Miramichi Region, the population over the age of 65 was 10,320

(23%) in 2016, compared to 148,780 (20%) in the Province of New Brunswick. The demographic analysis and research conducted for this study indicate that there are specific needs and opportunities for seniors housing in the Region.

The Housing Inventory identifies a total of 823 seniors housing units in the Region, with a significant investment also being made by NB Social Development in supporting affordable housing for seniors in many small non-profit facilities.

There has been some rationalization on the long-term care (LTC) side of the spectrum, with two non-profit LTC facilities being folded into the new Bridgeview Hall (Shannex manages a total of 240 LTC units in Miramichi) and 81 assisted living units in the new Parkland on the River.

Another important player in the seniors housing sector is Retirement Miramichi, and while under its mandate only 18% of the former military housing can be rented to older adults within 50 km of the city limits, Retirement Miramichi has transformed the former base into a housing and economic development success story. By attracting retirees into Miramichi (from across Canada and around the world) Retirement Miramichi supports the economy with inbound investment (rents), stimulates local spending and also tourism. Retirement Miramichi is now managing Chatham Senior Citizen & Handicapped Housing and it has 17 acres of land available to help meet the Region's housing needs.

There is a gap between living independently and long-term care, one that is not unique to Miramichi. This gap is defined by affordability, a lack of appropriate rental housing, and the need to integrate progressive levels of care to help tenants age-in-place. As older adults struggle to stay as long as possible in their homes, the gap is also defined by increasing issues associated with social isolation, mental health and dementia needs.

*Covid 19 sent has sent shockwaves through our long-term care sector. It has shone a spotlight on the need to consider more closely how housing and care can be best organized to deal with an aging population and reduce, if possible, the demand for long-term care.*

Given the base of seniors housing that already exists, Miramichi has an opportunity to form a community-based model that brings housing and care supports together.

Notwithstanding that affordable rental housing means affordable housing for all ages, only 35% of public survey respondents ranked seniors housing as a priority: they ranked it seventh out of the eight housing needs that were tested.

The public survey also showed, however, that seniors can't afford to downsize and are having trouble maintaining their homes. This is a looming issue for the Region.

*People are getting too old to maintain their houses and cannot afford apartments if they are single*

*- Stakeholder comment*

*We need affordable seniors housing*

*- Public Survey comment*

## PUBLIC SURVEY RESULTS

	#	%
Living in single-family dwellings		76%
Living alone		14%
Homeowners considering downsizing		29%
If they downsize, homeowners who want to stay in their community		56%
If they downsize, homeowners who plan on relocating to another community		18%
If they downsize, homeowners who will relocate if there are no options to stay in their own community		26%
Struggling with home maintenance		39%
Experiencing major maintenance problems		8%

Seniors housing should be promoted as part of an overall strategy for apartments and linked townhomes, for example, by promoting universal design<sup>16</sup> (or age friendly unit design) in both market and non-market housing. Some of these design changes do not add significantly to construction costs and can help promote "aging-in-place".

<sup>16</sup> There are many sources for universal design. CMHC's "Flex-Housing Guidelines" is suggested.

*We need more apartment buildings for 50+, not necessarily a seniors' building. We need dementia friendly housing design: 15% of those living with dementia are under the age of 65.*

*- Stakeholder comments*

*One level townhomes for seniors or mobile home parks for seniors, small apartments for seniors*

*- Public survey comment*

*We have a lot of able seniors who want garden homes with attached garages but most are not prepared to buy sight unseen which builders need. Attracting builders should be a priority. We desperately need all-inclusive rentals - 1 payment which allows those with credit issues to have hydro and internet.*

*- Stakeholder comments*

The private sector survey highlighted an interest in collaborating with some of the housing supports available in the community, including for seniors (see a preliminary list of Program/Supports included in the Housing Inventory in Appendix 3).

Comments from the public survey and stakeholders define the issues with seniors housing. They also help identify opportunities that can be created by bringing communities, the private sector and housing supports together. Given that there is also concern with housing maintenance, related Social Development programs should be promoted as part of those supports for older adults:

### 3.5 Non-Market Housing

*We need more awareness around the stigmas associated with aging. Housing supports need to be identified and matched to housing needs, for example, home maintenance, accessibility, finance. There is a hesitancy to engage seniors' support for those with early stage dementia and this can lead to a 'crisis' that gets addressed by having seniors wait in hospitals for long term care. There... are seniors living in hospitals or long-term care facilities who don't need to be there. 60-70% of seniors in hospitals have dementia and no other care options: not all those with dementia need institutional care.*

*- Stakeholder comment*

*Seniors housing needs are precipitated by a lack of care options, with few housing options, except a long-term care wait list. A cluster care approach, where housing is part of the solution should be explored. Our current approach to aging / aging in place is costly. How do we innovate on seniors housing?*

*- Stakeholder comment*

*We think the region is well-positioned to be a hub that can service both Northern NB as well as the Central-Eastern populations (rural) – specifically our aging Senior population in NB. We have a large regional hospital in this community and a great community spirit, making it a safe and pleasant environment for Seniors who are no longer comfortable living in rural NB and want to be closer to the services and supports that they need, while still being able to engage in social activities and passions that they have. Senior isolation is a growing concern and having Seniors come together in a community is healthy for them and positive for the community.*

*- Stakeholder comment*

Housing for vulnerable populations is one of the top priorities of the National Housing Strategy, and indeed, stakeholder and public survey inputs suggest a range of specific needs in Miramichi. A practical direction in the short term is to work with organizations that have assets and that might be helped to advance solutions.

#### 3.5.1 Homelessness

*Rental units that accept mental health service users are often in unsafe neighbourhoods which pose barriers for recovery.*

*- Stakeholder comment*

*There needs to be a continuum of care that ranges across populations that is non-judgemental, accessible and culturally appropriate.*

*- Stakeholder comment*

*Miramichi can and should do better for our poor and young people. We also have a need for a reinvigorated community response to housing supports.*

*- Public survey comments*

*[There is] discrimination towards persons with mental health concerns or addictions. The limited ability of persons living with mental health concerns or addiction to follow-through on administrative processes to obtain subsidized housing creates a barrier. There is an overall unwillingness of landlords to rent to clients with mental health/addiction challenges. These clients end up living in unsafe environments as there are a limited number of landlords who will rent to them.*

*- Stakeholder comment*

*Landlords in the area have the luxury of being 'picky' about who they rent to... such as requiring proof of employment, several references, no pets, no children, etc. When these types of barriers are placed on an already limited housing supply, this makes an already daunting task nearly impossible for those who do not meet these 'criteria'.*

*- Stakeholder contact*

*There's far too little being done for young adults... There's a huge focus on senior living but people my age (late 20's) are forced to live with their parents because nobody wants to rent to us.*

*- Public survey comment*

*Current rents in Miramichi are priced beyond the means of most single working females. Those who work hard but are not subsidized in any way are struggling to make ends meet. The same is true for retired singles. The new seniors housing units that were constructed are way beyond my means and I've worked all my life. Most of the rental units that I can afford to rent are unhealthy, mold-infested, very expensive to heat, and unsafe. In the rental units that I can afford, I am surrounded by crime (drugs, theft, weapons, etc.).*

*- Public survey comment*



Some private sector developers are willing to explore partnership arrangements with Miramichi's non-profit organizations.

Input from stakeholders and the general public indicate that the Region has a homelessness problem. More than half of the respondents to the public survey feel there is a homelessness problem, whereas the other half didn't think there was a homelessness problem or didn't know.

*There are people who are in an apartment for a short time, miss payments, are evicted, couch surf or sleep rough for a bit, and then repeat the cycle. But I don't think the community is fully aware.*

*- Stakeholder comment*

*In the past we have had students living in their cars. We do have an emergency shelter for women, but nothing exists for men.*

*- Stakeholder comment*

*There are a number of homeless, about 10 to 15 or more plus couch surfers. The Salvation Army used to run an emergency shelter (4-5 single beds) but it became a liability - not enough parking for staff and poor financial support.*

*- Stakeholder comment*

*We have a homelessness issue in Miramichi... we have women call us who are homeless and or have addiction problems and [they cannot] come into our shelter because our criteria is for women leaving abusive relationships, also we have children who stay with us who need to be protected from being exposed to someone who is using or who has issues with mental health. It is horrible to have to turn someone down.*

*- Stakeholder comment*

*Increasing rates of substance abuse, especially Crystal Meth in recent years, has led many people within the community to a point where they have essentially burned all of their bridges and have nowhere left to turn. Limited resources including access to inpatient addiction services sees many individuals left just trying to survive.*

*- Stakeholder comment*

While there is some indication of specific numbers of homeless people, it seems to be an invisible problem and that may make it difficult for Point In Time Counts (the standard measure of homelessness) to adequately determine the extent of the problem.

“Reaching Home” is a community-based program aimed at preventing and reducing homelessness by providing direct support and funding to Designated Communities (urban centres), Indigenous communities, territorial communities and rural and remote communities across Canada. Administered by Employment and Social Development Canada, it is part of a national Homelessness Partnership Strategy that allocates funds to designated communities<sup>17</sup> and invest in proven approaches that reduce homelessness.

For the Region, there is a homelessness funding stream administered by the Bathurst Youth Centre and they should be engaged to help position the Region’s response to homelessness.

*It would be beneficial to [have] a committee of dedicated people develop a housing and social inclusion plan... to address root causes of homelessness*

*- Public survey*

### 3.5.2 Youth and Emergency Housing

The Miramichi Youth House and Miramichi Emergency Centre for Women have both tried to advance their own housing needs in the last few months. Whether these needs are specific to building housing capacity (Miramichi Youth House) or adding second stage or supportive housing to their mix of services (Miramichi Emergency Centre) there are some barriers and challenges that governments may be in a position to help with.

*Housing options which cater to the needs of specific population groups such as those with mobility issues, mental health challenges, developmental disabilities, youth, women in Domestic Intimate Partner Violence situations and those facing addictions need to be developed. For many of these vulnerable groups, the capacity to obtain secure and affordable housing in the area can be limited. Housing should be less a matter of survival, and instead options should be available that will improve their overall quality of life and meet their specific needs.*

*- Stakeholder comment*

While a range of housing programs exists<sup>18</sup>, navigating the application processes can prove to be a daunting challenge. This is a chicken-and-egg scenario: a lot of information on the housing proposal is typically required,

17 In New Brunswick, those communities include Fredericton, Moncton, Saint John and Bathurst.  
18 See Background Document A

but limited resources exist to address those requirements. From the NPO’s perspective, these are onerous processes, and they are. But from the funder’s perspective, risk management is an important part of the decision to provide grants, loans or other types of assistance.

While they are critical in terms of the Region’s response to its housing needs, non-profit housing groups do not typically have real estate expertise as one of their core competencies. Balance sheets, governance, assets, equity, pro forma, schematics, cost estimates, maintenance, track record and zoning compliance are important aspects of any non-profit housing proposal. And when combined with the information required up front, that’s why funding applications can be so complicated, and no matter how urgent or practical a housing project might seem, that’s also why non-profit housing development often takes so long.

Overarching these issues is the fact that non-profit housing organizations are typically challenged with finding operating funding to continue their core business, that being, the provision of support and services to people.



The Miramichi Youth House and the Miramichi Emergency Centre for Women are existing housing providers in the Miramichi Region.

### 3.5.3 Indigenous Populations

Indigenous housing needs are often aggravated by systemic racism, poverty and widespread health disparities.



Eel Ground First Nation

*There is an issue of discrimination across New Brunswick concerning indigenous housing.*

*- Stakeholder comment)*

*Funding for off-reserve housing is a problem across New Brunswick.*

*- Stakeholder comment*

There are three reserves in the Region Natogananeg First Nation (Eel Ground), Esginooitpj First Nation (Burnt Church) and Metepenagiag First Nation (Red Bank).

While there is no waiting list for subsidized off-reserve housing (as of August 2020), there are challenges relating to overcrowding for some families coupled with elders living alone in bungalows on reserve.

At the Eel Ground Reserve, 70 people are waiting for social housing, but CMHC's Section 95 non-profit housing program is only delivering about one unit per year.

On reserve, there are housing needs for smaller families and single adults. Subsidized housing is needed for elders and repurposed R1 properties, secondary suites or lease-to-own might help relieve some of the issues of overcrowding and demand for more units by young families.

First Nation leaders are interested in building relationships and exploring housing solutions with stakeholders and housing providers in the Region.

#### 3.5.4 Students

Student housing is needed in Miramichi, however, in comparison to other non-market needs (e.g. Miramichi Emergency Centre for Women and Miramichi Youth House) there is no identifiable 'applicant' to apply for housing program support.

*With the current Covid situation we saw an immediate evacuation of student apartments, this showed very clearly how much of the inventory is being used by them and how it was these units that could be used to satisfy our affordable housing situation.*

*- Stakeholder comment*

*Match students and seniors so they can assist each other and live [in the same building]*

*- Stakeholder comment*

*I work alongside several international students and workers. I often hear them say that they enjoy living in Miramichi but it's very expensive to rent here.... Also, our city transit system is lacking. It should have longer operational time including Sunday's*

*- Public survey comment*

*There is not enough housing for students within walking distance of the College. We continue to have complaints from students that some of the housing situations are substandard. Many of our students cannot afford to take taxis or the transit so it is difficult to live further away from the campus*

*- Stakeholder comment*

*More affordable housing for students. Housing that enables students to connect with other students. Perhaps a residence that could be used by summer visitors during non-school times.*

*- Stakeholder comment*

*Student housing is a boom or bust situation economically and competes directly with the affordable market. Seemingly the high turnover of students and low inventory of housing has created a high price point for one-bedroom apartments.*

*- Stakeholder comment*

*Students like to be located close to other students. This is especially true for International Students where they do not have family and friends when they arrive. Rentals are being built; however, they are not affordable for any of our students.*

*- Stakeholder comment*

*St. Joseph's had an upgrade before being closed. It could be used for students and others. Perhaps transitional housing.... Mount St. Joseph would work for a residence. Perhaps repurpose hotels/motels that are not profitable during the school year. They can be used for tourists during peak vacation seasons. Former NB Power building would be ideally situated.*

*- Stakeholder comments*

*An initiative last fall may hold promise... it brought NBCC, Multicultural Association and Retirement Miramichi together to try to match students with seniors who had an interest and opportunity to provide student housing.*

*- Stakeholder comment*

While student-specific housing would be a valuable asset for Miramichi, the lack of a champion organization to address this need makes it challenging. However, more affordable rental housing in general would be beneficial to the student population. A key consideration here is to encourage student housing within walking distance to the college or to a transit stop, as many students do not have access to a private vehicle.

### 3.5.5 Individuals with Disabilities

29% of public survey respondents ranked housing for individuals with disabilities as their top housing need. A review of the stakeholder and public survey comments indicate this is an issue that needs to be addressed for those with physical and mental health issues. There are also issues relating to a growing older population and need for housing adaptation.

*My husband and I have three children and one is in a wheelchair and completely dependent on us for 24/7 care. She will be in our care for her full life span. We currently live in a 4 level split. This home does not work for us as there are too many stairs for her wheelchair. Our house is sold and we are moving out next week. We have decided that building is our best option to get what she needs. The problem is we cannot afford to build in city limits because the city taxes would cripple us. So now we have to build outside the city to afford our monthly payments. We love this city and don't want to move but have no choice. City taxes are very high and high priced housing is unattainable to some because of it. It adds such a significant cost to your monthly bills. We already have large bills due to her disability. There is no incentive for people to build new homes within city limits.*

*- Public survey comment*

### 3.5.6 Seasonal Housing Needs

The Province has reported that there are seasonal housing needs associated with foreign workers employed at some seafood plants. There may be seasonal housing needs in forestry and peat moss industries.

## 3.6 Knowledge of Housing Programs

As discussed above, navigating housing application programs can be challenging. From stakeholder interviews and the private sector survey, the problem seems to exist not only for housing providers but for support services too.

*As mental health clinicians, we are often providing education about these programs to landlords and clients alike. It is challenging for workers to keep updated on these programs.*

*- Stakeholder comment*

*[There is] not much knowledge of these programs, nor are they leading to new housing stock. Might be a need to educate housing providers about the programs?*

*- Stakeholder comment*

*It is my experience that most developers are not aware of the types of assistance available to them, especially because there are multiple streams available, and these streams are not offered in a coordinated or collaborative manner. I... have come across some instances where the structure of the programs does not work well with what developers are trying to achieve.*

*- Stakeholder comment*

*Partly it's a lack of funds, but also a lack of knowledge around the programs and what's available. It's not ill will [on the part of the providers]. I was in the position of explaining programs to an official recently; they are not easily accessed. It's a nightmare to deal with.*

*- Stakeholder comment*

*Yes, I have used the programs. Yes, I have had problems. Wouldn't go there again.*

*- Private sector comment*

New Brunswick's Rent Supplement Program is providing important support to the Region's housing market, in fact, this single program is supporting 60% of the units listed in the Housing Inventory:

*NB Housing units are full with waitlists.*

*- Stakeholder comment*

*Most of our clients do not have access to the program. Additionally, when clients do receive mobile subsidies it is a challenge to find a landlord that will accept the client/subsidy and/or to find an available unit within the cost constraints of the program.*

*- Stakeholder program*



*This program works well for low-income individuals who are capable of maintaining independence and the responsibility of renting. However, for those individuals who require a higher level of involvement due to mental health challenges, etc., the rent supplement program provides very little support to these individuals, leaving them at the mercy of their landlords and any service providers who may be involved.*

*- Stakeholder comment*

### 3.7 Municipal Planning Policies

In the Province of New Brunswick, community planning is the responsibility of the Regional Service Commissions (RSCs). The majority of the study area is under the jurisdiction of the Greater Miramichi Regional Service Commission, excepting the primarily french-speaking villages of Neguac and Rogersville.

As background to this study, the researchers reviewed planning documents within the Miramichi Region. See the Planning Policy Background Document E for additional detail on housing policies in the Region.

Planning documents across the Region acknowledge that the vast majority of residential development takes the form of single-family dwellings and they seek to expand the diversity of housing types.

The Rural Plans share a common desire to increase density by encouraging new residential development within existing serviced areas, strengthen their Village Centres and maintain a rural character. Within serviced areas, duplexes, townhouses, and multiple-unit dwellings up to four or five units are often permitted in these communities. Mini- and mobile-homes are generally permitted, although the primary form of housing remains the single-detached house.

The private sector has raised concerns about consistency in planning decisions with some development projects. The draft City of Miramichi Plan and Blackville, Doaktown, Rural Community of Upper Miramichi and Neguac plans all speak to the location of housing on central services, in the City's downtowns, or in the village cores, as the case may be. These planning policies are typically in response to issues associated with linear development patterns and/or suburban-type sprawl.

Yet the municipal plans also promote diversification of the housing stock. The draft Miramichi Plan, and Blackville, Doaktown and Rural Community of Upper Miramichi plans, all have policy statements concerning the need for affordable housing.

Given the advances in private treatment systems over the last few years,

'consistency' will be a balancing act in terms of planning policy, growth, promoting affordable housing and the identified housing needs and priorities. In the City, these issues of policy interpretation, housing need, and opportunity, will need to be managed by the recently established Development Assistance Committee in cooperation with the Greater Miramichi RSC and housing proponents.

The City of Miramichi and the Villages of Blackville, Doaktown, and the Rural Community of Upper Miramichi all permit garden suites (or secondary suites), but only as temporary housing for family members; once the person for whom the garden suite was created is no longer living there, the structure must be removed. Garden or secondary suites have been used in other jurisdictions as a way to increase residential density and rental housing stock while maintaining neighbourhood character. However, garden suites in the Miramichi Region are not permitted for use in this manner.

More liberal policies on garden suites could be one way to help the rental housing shortage in Miramichi. This would provide an opportunity for property owners to earn additional income, and could help increase the available rental housing stock, without major changes to the built form of neighbourhoods.

Finally, it is noted that the Villages of Blackville and Doaktown and the Rural Community of Upper Miramichi all share the same policy statement to "increase collaboration with provincial and federal housing agencies to facilitate the development of affordable housing projects."

### 3.8 Non-Profit Housing Governance

Some stakeholders have expressed concerns about the number of small NPOs that are managing small housing projects and among those concerns are issues associated with attracting volunteers to sit on Boards of Directors.

The management of one housing project (Chatham Senior Citizens and Handicapped Inc.) has recently been transferred to a larger housing organization (Retirement Miramichi). If this is a sign of things to come, what does it mean for the role of the non-profit sector in addressing the Region's housing needs?

*Our community-based housing associations have been in place for a long time but the board members are mostly in retirement age and we haven't seen any new efforts in the last few years, successful efforts I should say.*

*- Stakeholder comment*

Some of the factors contributing to this problem include volunteer burn-out, an aging population and inability to attract younger volunteers.

The Housing Inventory provides a reasonably complete list of the Region’s non-profit housing groups. It is not known how extensive this problem is or whether it is an issue in all communities, but there are enough warning signs to suggest that alternative courses of action need to be considered, and for the following reasons:

- If housing is being maintained by a declining number of volunteers, maintenance stands to be compromised
- If services are being provided by volunteers, services stand to be compromised
- Fundraising stands to be compromised, and
- The non-profit sector already faces barriers in its ability to leverage real estate assets, and this stands to be further compromised.

### 3.9 Analysis of Jurisdictional Best Practices

Housing is a cross-jurisdictional issue which requires the collaboration of multiple levels of government.

The Province of New Brunswick recently completed a Jurisdictional Review of Best Practices relating to housing; in this Section, the findings from that document are assessed and matched to the current status in the Region. This encourages connection across levels of government, so that local housing efforts are not operating in a vacuum, but instead, grounded within the context of best practices.

In considering the inputs that inform the Housing Needs Assessment Study, directions are suggested to help lay the foundation for the recommendations. This positioning of national best practices, as undertaken by the Province, is in turn supported by some best practice examples that respond to specific housing needs in the Region (See Appendix 4).

## PROVINCE OF NEW BRUNSWICK, JURISDICTIONAL REVIEW OF BEST PRACTICES RELATED TO AFFORDABLE HOUSING, 2020

### MOST NOTABLE POLICY/PROGRAM OPTIONS TO CONSIDER

1.	Regional Funded Property Tax Incentives
2.	Affordable Housing Reserve Funds
3.	Conversions to Rent Policies
4.	Surplus Land Policies
5.	Regional Land Banks
6.	Inclusionary Zoning Policies
7.	Municipal (Regional) Non-Profit Housing Corporations
8.	Secondary/Garden Suites Policies
9.	Community Non-For-Profit Sector Partnerships
10.	Alternative Solutions/Innovative Approches
11.	Conversion and Demolition Policies
12.	Applying a Community Centred Design Lens
13.	Investing in Student Housing

## THE IMPORTANCE OF UNDERSTANDING THE NEEDS OF YOUR LOCAL HOUSING ECOSYSTEM

FINDING	STATUS	SUGGESTED DIRECTIONS
<p>Within your local system ensure there are no bottlenecks or blockages that are putting pressure on other parts of your housing system.</p>	<p>The surveys, and research, provide insight into the Region's housing needs.</p> <p>The Non-Market Housing Inventory is a start. It needs to be kept up to date and, going forward, more data can be added if need be.</p> <p>There is a lack of knowledge about housing programs and application to these programs can be complex.</p> <p>The private sector has indicated delays and other issues associated with the development approval process.</p>	<p>The Housing Inventory will need to be kept up to date.</p> <p>The household and income characteristics are based on 2016 Census Data and should be updated following release of the 2021 Census.</p> <p>Housing providers need to be brought together to raise awareness on housing programs and help address barriers to funding.</p> <p>The City's Development Assistance Committee needs to address barriers in the planning realm and development approval process.</p> <p>Background Report A provides a list of housing programs and it will be important to improve the community's knowledge of these programs and identify how housing providers and clients can best navigate the programs</p>
<p>Avoids unnecessary expenditures of time and resources on inadequate options.</p>	<p>The Housing Needs Assessment Study is a good step forward. It has identified priorities and provided a good mix of inputs.</p> <p>Housing providers need help in navigating housing programs.</p>	<p>Progress on solutions will be based on bringing land, equity, people and financing together. Housing forums can help connect people, form partnerships, and identify funding program approaches.</p>
<p>Some jurisdictions have started questioning the traditional housing continuum and believe that home ownership is not the optimum outcome for all residents.</p>	<p>In the public survey, 30% of renters said ownership was not important to them. For those interested in downsizing, ownership is not likely to be important.</p>	<p>Housing 'ecosystem' is a good term to use in referencing market and non-market housing. 'Continuum' implies a progression of steps toward home ownership.</p>

## THE IMPORTANCE OF PROTECTING EXISTING STOCKS OF AFFORDABLE RENTAL HOUSING

FINDING	STATUS	SUGGESTED DIRECTIONS
Due to the importance of the rental housing stock in providing housing for low and moderate households, some municipalities have passed demolition and conversion policies that specifically control such activity.	Deferred maintenance is already an issue that will increasingly impact the housing stock due to an aging population.	NB housing programs should be promoted to homeowners and landlords.  Secondary suites are proposed in municipal plans and can help stabilize the homeowner's income base while adding to the housing stock at the same time.
The key to preserving affordability requires developing and implementing policies and programs that are aimed to extend the useful life of the aging rental stock.	The priority for the Region is to add to market and non-market housing stocks.	NB housing programs to be promoted to landlords.

## EFFECTIVELY LEVERAGING ALL AVAILABLE GOVERNMENT SUPPORTS

FINDING	STATUS	SUGGESTED DIRECTIONS
This typically includes providing a mixture of development subsidies (this could include interest-free loans, non-repayable contributions), adjusting regulatory requirements, streamlining applications processes and associated fee structures.	The City has adopted a housing incentive to encourage housing in the downtowns.  NB Social Development subsidies provide important support.  There are issues of planning consistency and regulatory barriers and complaints about permit costs.	The incentive could be 'kick-started' through a city-led pilot project.  The Development Assistance Committee should address planning barriers.  Municipal permit fees could be waived for affordable housing units within a building.
It is important that all levels of government are involved (federal, provincial, municipal, local service districts) so all avenues are exhausted.	Knowledge and use of government programs is felt to be low.  Housing programs are complicated to apply to.	The City should engage its housing partners to help build knowledge and capacity.  A 'navigator' role is needed for housing programs.
This could also include providing government owned land at a significantly lower cost, some jurisdictions have even gone as far as providing a bank of land that has been prioritized for this purpose and pre-approved for various development types (fast tracked).	NB policies concerning the transfer of surplus schools do not lend themselves well to mobilizing affordable housing.	The Union of Municipalities of New Brunswick should be asked to review the Province's approach to surplus school properties in comparison to other jurisdictions, in particular, for affordable housing.  The City should consider a pilot project in partnership with a developer on any surplus city-owned land.

## THE IMPORTANCE OF ACTIVE REGIONAL INVOLVEMENT AND STRONG LOCAL REGIONAL LEADERSHIP

FINDING	STATUS	SUGGESTED DIRECTIONS
Regions that provide ongoing resources to support development (either through assigning responsibilities of duties to existing staff at municipal governments or local agencies or by establishing an agency/body to oversee activities) have seemed to have had more success than those that rely solely on passive policies and funding models.	The City has reservations about 'taking on' full responsibility for housing.  Many NPOs are having problems attracting volunteers for their Boards.	The City's Economic Development and Tourism Department should continue to play a lead role, because new housing attracts inbound investment. Housing, including non-market and affordable housing, needs to be considered as opportunities for economic development.
It is important to ensure development activities are continually being pushed and supported appropriately. That outcomes and changes to the local housing system are monitored and recorded and this information is relayed on to potential developers and partners. Numerous municipalities have established municipal non-profit housing corporations to develop and operate affordable housing.	The Housing Needs Assessment Study is an important first step.	A regional housing agency is recommended.  The City can help facilitate directions and lay the foundation for helping to address housing needs.  The City can help build capacity, address needs and barriers in parallel with the establishment, or operation, of a regional housing agency.  The Housing Inventory and Stats Canada data will need to be kept up to date.

## THE IMPORTANCE OF THINKING BEYOND THE HOUSING STRUCTURE ITSELF

FINDING	STATUS	SUGGESTED DIRECTIONS
Jurisdictions that have included policies/programs that factor other community elements beyond the housing structure have seemed to have stronger positive outcomes (not just housing) than those that have not.	Stakeholders have articulated opportunities for a wrap around service approach in some sectors.  Miramichi is felt to be a hub for seniors.	The City should consider facilitating housing forums to address affordability, seniors, and non-market housing priorities.
Community Centered Design models tend to focus on creating high quality mixed-income housing, provide community driven cradle-to-PSE education opportunities, provide workforce development opportunities, social services, and other critical community infrastructure (parks, recreational facilities, etc.) to enhance the quality of life.	Mixed income housing is supported.  There are deficiencies in housing types, for example, linked townhomes.  Universal / age-friendly unit design is not being promoted.	The City should consider facilitating a market housing forum to address housing type, universal design and mixed income housing approaches.

## 4.1 RECOMMENDATIONS

The Housing Needs Assessment Study recommends that a Miramichi Regional Housing Agency be established.

While this is being explored, it is also recommended that the City of Miramichi undertake other initiatives (prior to, in parallel with, or on an on-going basis with that agency), and in cooperation with other governments and stakeholders.

### **Recommendation 1: Explore Options to Establish a Miramichi Regional Housing Agency**

It is recommended that the municipal, provincial and federal governments explore options to establish a Miramichi Regional Housing Agency, including consideration of assets that might be transferred, and a clearly articulated governance structure.

Non-profit and community-based housing supports and programs have proven to be the most effective way to address the housing needs of vulnerable populations. Investments in housing can help create more inclusive communities while also serving those that need support. With no built-in profit margin, every dollar goes to keeping rents as affordable as possible for the long-term<sup>19</sup>.

There are three types of non-profit housing organization:

1. Private non-profit housing - housing that is owned and managed by independent, community-based organizations who may or may not provide support (such as transitional supports, health, employment, etc.).
2. Municipal non-profit housing - housing that is owned and operated by a municipal government.
3. Local housing corporations - an independent agency, may have government funding assistance, typically managing multiple housing assets, and may engage in real estate development.

A regional housing agency should be established to hold and manage assets and help address the priority housing needs in the Miramichi Region. Since the private sector is not usually involved in providing housing for vulnerable populations (with the notable exception of seniors), then there should be no conflicts between a regional housing agency and market housing providers.

The mandate and governance of a regional housing agency will need to be carefully scrutinized and determined. Some suggested functions include:

- Helping to reduce the impacts associated with deferred maintenance
- Having the knowledge and knowhow to develop housing
- Managing assets and using equity to leverage solutions
- Monitoring trends and tracking and updating information
- Helping to mobilize partnerships between housing providers, both market and non-market, and with those organizations providing housing supports
- Building capacity in the Region
- Working as a housing advocate and program navigator, and
- Assuming a role as the primary point of contact with governments.

Many of the inputs from stakeholders and the public survey respondents have identified a gap, that being, a focal point that is needed on housing:

*Miramichi is lacking a housing organization that provides a Continuum of Care across populations... This organization would collect data to inform decisions, funding, programs, and provide a diverse array of services based on need. These services will range in intensity, with the goal of helping transition Miramichiers toward the level of independence appropriate for them, including having an independent living affordable housing complex that employs an on-site social worker who is there to support people struggling to pay rent, access food, mental health services, etc.*

*- Stakeholder comment*

The establishment of a regional housing agency will be dependent upon the City of Miramichi and other local governments clearly determining what value-added role they will play. Financial and start up assistance will be needed from governments.

*What is the most effective role that the City can play, in cooperation with senior levels of government?*

*- Stakeholder comment*

## **Recommendation 2: City of Miramichi Affordable Housing Pilot Project and Use of Surplus School Sites**

It is recommended that the City of Miramichi establish an affordable housing pilot project and request that the Union of the Municipalities of New Brunswick review the Province's surplus schools policy to better support affordable housing.

1. Under a development partnership model, the City would conduct a market value assessment of a city-owned property, and an environmental site assessment of that property, and invite expressions of interest for a development partner for a mixed income housing project. The following parameters are suggested:
  - Land to be sold at less than market value
  - City to provide housing incentive or waive permit fees (for affordable units) depending upon location of the project
  - Affordable housing financing to be used, for example, CMHC's Rental Construction Financing or Co-Investment Fund
  - Age friendly unit design to be included in all units
  - Project planning to be guided by a development partnership, including the City, private sector partner, and support group(s), and
  - A commitment by the development partners to monitor the success of the project, make adjustments, and replicate the model for other suitable public properties.
2. The Province's surplus schools policy is not felt to be conducive to the development of affordable housing on surplus school sites in the City. Alignment of surplus school properties with affordable housing goals in New Brunswick should be of interest to municipal governments across the Province.

## **Recommendation 3: Host a Housing Forum for Vulnerable Populations**

Federal and provincial help is needed to help address the challenges facing non-profit housing providers. It is recommended that the City host a forum to address how programs can be best navigated and how capacity can be built. Suggested goals are:

- Identify opportunities associated with existing NPOs and housing programs
- Help non-profit organizations navigate housing programs
- Identify equity opportunities
- Confirm which housing projects should be mobilized
- Discuss proposal approaches, and
- Explore opportunities for partnerships

Suggested Participants in this Forum: CMHC, NB Social Development, Bathurst Youth Centre, Miramichi Youth House, North Shore Mi'kmaq District Council, Miramichi Emergency Centre for Women, M.O.R.E, Services Communautaires de l'ARC inc. and others to be determined.

## **Recommendation 4: Host a Private Sector Housing Forum**

It is recommended that the City host a forum to address private sector issues relating to investor confidence, access to financing and navigation of housing programs. Some developers have indicated a willingness to work with support organizations in the community. Suggested goals are:

- Address the role of the Development Assistance Committee
- Address available financing and navigation of housing programs, and
- Explore partnerships with community-based supports.

Suggested Participants in the Forum: CMHC, Working NB, NB Social Development, developers, Miramichi Multicultural Association and others to be determined.

## **Recommendation 5: Become a Seniors Hub**

Miramichi should host a seniors housing forum, bringing together developers, seniors housing providers and seniors care organizations. Suggested goals are:

- Strengthen Miramichi's role as a seniors hub
- Identify opportunities to address the gap between independent living and long term care
- Form community-based partnerships
- Profile available support programs

- Promote universal/age-friendly design, and
- Consider designation as an age-friendly community under New Brunswick's Age Friendly Recognition Program (see Background Report A)

The following organizations are suggested for this Forum: seniors housing providers, private developers, health organizations, Alzheimers Society and others to be determined.

**Recommendation 6: Monitor Trends and Keep Information Updated**

It is recommended that the City keep the Housing Inventory, Census and CMHC data sets and Vacant Lands Inventory updated.



## REFERENCES

City of Miramichi Downtowns Master Plan and Backgrounder Report, 2019

City of Miramichi, Downtown Incentive Housing Program, Draft, 2020 and Neighbourhood Matching Grant Program

City of Miramichi Economic Development and Tourism Strategy, Internal, w 2020

City of Miramichi Municipal Plan, 2020

City of Miramichi Municipal Plan, What We Heard Report, 2019

City of Miramichi Municipal Plan, My Miramichi Background Report, 2019

Canada Mortgage and Housing Corporation, Rental Market Survey & Starts and Completions Survey, 2015-2019

Growing Miramichi: Regional Population Growth Action Plan, Draft, 2020

Jurisdictional Review of Best Practices Related to Affordable Housing, NB, Draft, 2020

Miramichi Downtowns Urban Design Manual, 2019

Miramichi Strategic Plan, 2014

My Community at a Glance (Miramichi, Rogersville and Blackville) NB Health Council, 2017

New Conversations: Miramichi Region in 2030 (2018)

Province of New Brunswick Housing Strategies, 2010 and 2019

Plan rural de Nequac, 2015

Plan rural du Village de Rogersville, 2003

Service New Brunswick, Vital Statistics Annual Report, 2006-2018

St. John's Housing Needs Assessment, 2019

Statistics Canada, 2016 Census (98-401-X2016041, 98-401-X2016059, 98-401-X2016060, 98-401-X2016064), Core Housing Need (98-509-X2016001), Population Estimates (17-10-0135-01 and 17-10-0136-01) & Population Projection (91-620-X)

Village of Blackville Rural Plan, Draft, 2020

Village of Doaktown Rural Plan, 2017

Rural Community of Upper Miramichi Rural Plan, 2015

## APPENDICES

1. Thirty Things Municipalities Can Do to Help Promote More Affordable Housing
2. Population Projection
3. Non Market Housing Inventory
4. Best Practices (for selected housing needs)



## Appendix 1: Thirty Things Municipalities Can Do to Promote More Affordable Housing (August 2020)

1. Get organized - create a housing business plan or affordable housing strategy
2. Create a private / non-profit sector advisory panel or local or regional housing agency to oversee the business plan or housing strategy
3. Be innovative - what works well in other communities?
4. Fully understand your local housing ecosystem - monitor market and non-market housing trends and needs
5. Create a non-market housing inventory
6. Define what affordable housing is - what are reasonable affordable rents in your community?
7. Hold regular forums on affordable / supportive housing and recognize those housing providers who are making a difference
8. Promote all provincial and federal housing programs to residents and developers as the case may be
9. Leverage all assets, in particular land: sell land at lower-than-market rates, or donate or buy land for affordable / supported housing groups
10. Ensure the disposal of surplus lands includes an affordable housing component
11. Enter into shared ownership or P3 arrangements with affordable housing providers
12. Undertake land banking at strategic locations / develop land trusts
13. Waive or reduce property taxes for affordable housing providers, in particular, non-profit groups who provide supported housing
14. Establish demolition and conversion control policies
15. Effectively manage NIMBY
16. Build flexible incentive packages (bonus zoning in strategic areas, i.e. downtowns; waive or significantly reduce permit fees; waive or significantly reduce or eliminate parking requirements for vulnerable populations, etc.)
17. Promote the use of secondary suites
18. Support micro-suites and tiny homes
19. Develop inclusionary zoning and/or mixed income housing strategies
20. If there are under-utilized R2 properties, contact property owners and advise them of their rights. If there are minor variance issues with adding extra units, consider waiving permit fees and expediting minor variance applications.
21. Consider whether lot or right-of-way dimensions are too large
22. Examine water and other regulatory matters that may be unnecessarily impacting unit yields or limit the ability to achieve lower construction costs per unit
23. Ensure densification policies include a commitment to affordable housing
24. Ensure urban design requirements do not negatively impact the cost of housing
25. Promote cost effective universal design opportunities for vulnerable populations such as older adults and those with disabilities
26. Become an Age Friendly Community
27. Promote community-based partnerships and a 'wrap around' approach where housing, health and other supports are more effectively linked
28. Establish an affordable housing reserve fund
29. Enter into partnerships with financial institutions to secure reduced interest rates for affordable housing, and
30. Bring municipal planning and investment attraction roles together to promote affordable housing as an economic development opportunity, because that's exactly what it is.

Sources: David Harrison MCIP, Ross Grant MCIP and Working NB

## Appendix 2: Population Projection

The widely-used cohort-component method was used to complete the population projection in this study. This method functions by splitting the existing population in an area into cohorts based on age and sex, and applying assumptions to estimate how the three components of population change (birth, death, and migration) will impact the existing population.

Statistics Canada produces population projections for the nation as a whole and each individual province and territory, but does not produce projections for sub-provincial areas. However, the methodology from Statistics Canada's most recent projection ([Statistics Canada, 2019, Catalogue No. 91-620-X](#)) informed some of the methodological decisions made in this projection.

### Source Data

This projection was created for the Miramichi Census Agglomeration and uses data from Statistics Canada's population estimation program (Tables [17-10-0135-01](#) and [17-10-0136-01](#)). Age-specific fertility rates were derived from births reported in Table 7.1A of the [Service New Brunswick Vital Statistics Annual Report](#).

### Birth Assumptions

The fertility rate was derived from data for Northumberland County (while this includes more area than the Miramichi Census Agglomeration, this additional population should not cause the fertility rate to vary significantly). For each year from 2006 to 2018, the age-specific fertility rate was calculated by dividing the number of births for mothers in five-year age brackets by the total number of women in each age bracket in the County.

The average fertility rate from 2006-2018 for each five-year age bracket was used to estimate births in the projection. These fertility rates were held constant throughout the projection, because they were relatively consistent from 2006 to 2018 and because Statistics Canada's projection suggests that the birth rate will remain relatively stable in New Brunswick during the projection period.

An assumption of the sex split of new births was determined by calculating the percentage of females and males in the "0 year" age cohort in the Miramichi Census Agglomeration from 2006 to 2018 and taking the average percentage over that period for each sex.

### Mortality Assumptions

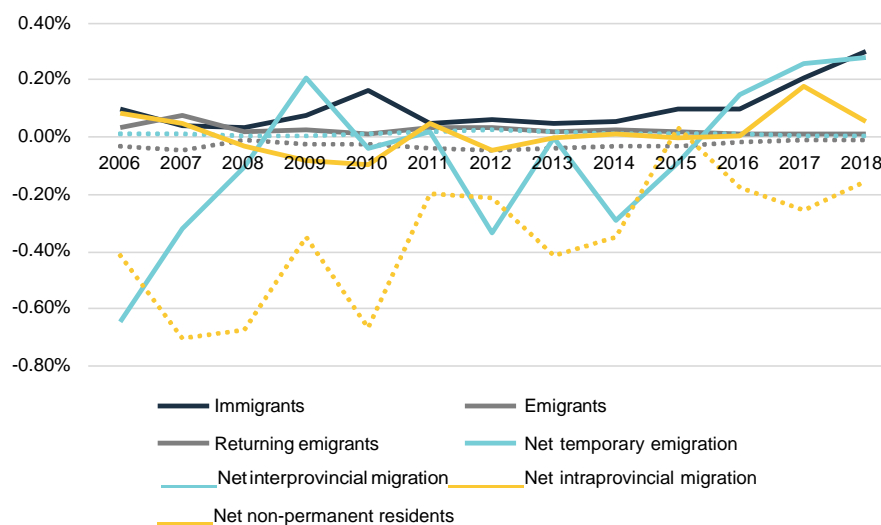
Similar to births, age-specific mortality rates were obtained by dividing the number of deaths in a given cohort by the population of that cohort for each year from 2006 to 2018 and taking the average.

## Migration Assumptions

There are seven components of migration tracked by Statistics Canada on an annual basis: immigrants, emigrants, returning emigrants, temporary emigration, interprovincial migration, intraprovincial migration, and non-permanent residents. For the purposes of projecting migration in the Miramichi Census Agglomeration, the trends in these components of migration from 2006 to 2018 were examined individually.

Migration was examined in terms of rates, rather than absolute numbers, following the methodology of Statistics Canada's projections.

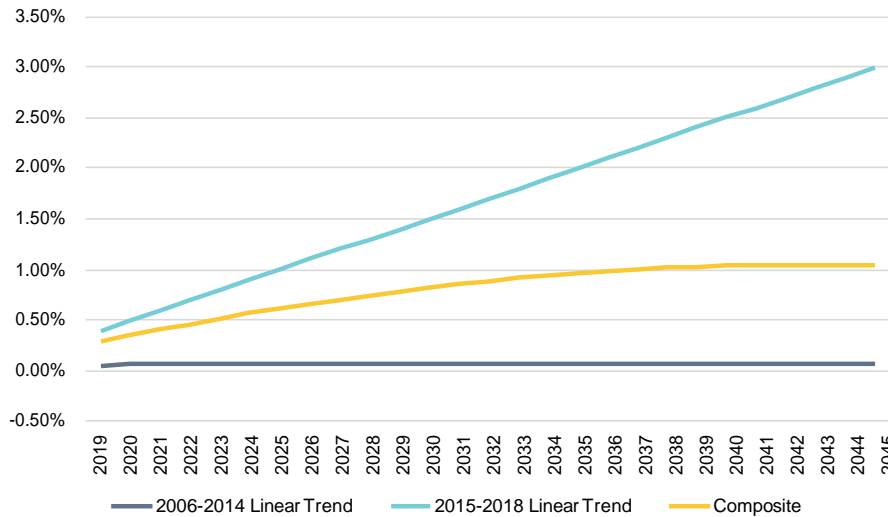
Migration Rates



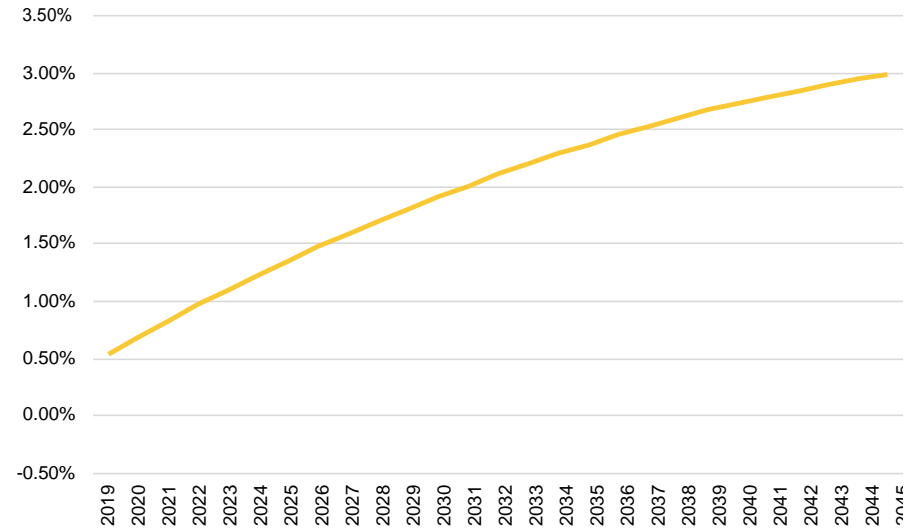
Many of the components of migration have remained steady from 2006 to 2018, or have been changing in a way that can be extrapolated linearly. However, immigration and interprovincial migration have had sharp increases since 2015 which are not in line with their previous trends from 2006 to 2014.

For these two components, the earlier trend (2006-2014) and the more recent trend (2015-2018) were linearly extrapolated separately. The two trends were then combined using weights, so that the more recent trend was weighted twice as heavily as the earlier trend at the beginning of the projection period, and the more recent trend was weighted twice as heavily at the end of the projection period. This is similar to the approach that Statistics Canada takes; the recent trends have more influence at the beginning of the projection, but do not influence the longer-term trend as much.

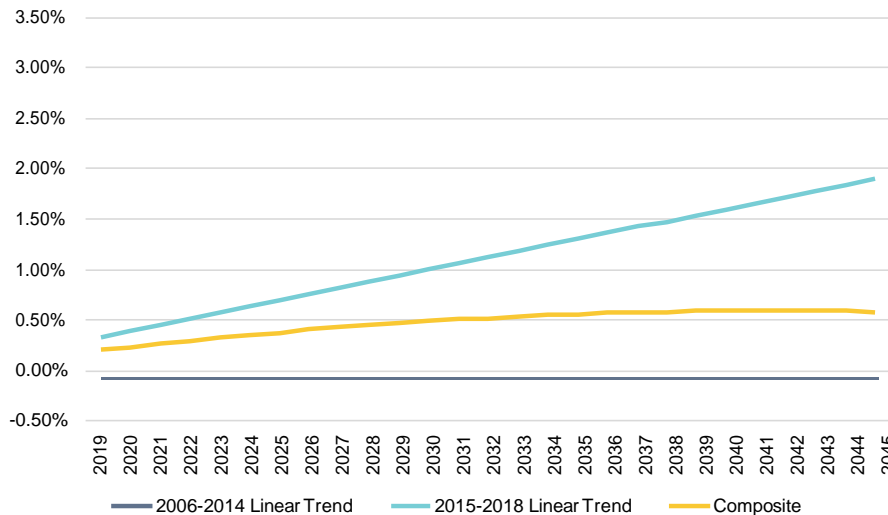
Projected Immigration Rates



Projected Total Migration Rate



Projected Interprovincial Migration Rates



All the projected components of migration were summed to obtain the total projected migration rate.

In order to distribute the total migration rate among all the age and sex cohorts, the migration data from 2015 to 2018 were used to calculate the percentage that each cohort contributed to the total migration. At first, these percentages were applied for the entirety of the projection period, as Statistics Canada assumes that the cohorts which are gaining or losing population will continue to do so in the future.

However, an issue arose due to the particularities of the Miramichi area. For many years, there has been a net out-migration of people in their early 20s and a net in-migration of people in their 30s. This meant that as the projected migration rate increased throughout the projection period, the number of people in their 20s leaving Miramichi increased as well, to offset the increase in people arriving in Miramichi in their 30s. These observed trends of which cohorts are gaining and losing people in Miramichi should be reflected in the projection, but the result of this assumption was such a dramatic loss of people in their 20s by 2045 that it was not realistic.

To moderate this trend, the assumptions around distribution of migration throughout the cohorts were modified. As the projection moved forward, the distribution of migration was gradually evened so that by 2045 (the end of the projection period), migration was halfway to being equally distributed among all cohorts. This provides a result which reflects a more likely scenario for the

age distribution of the population in Miramichi in 2045.

### Assembling the projection

Births (cohorts aged 0) were estimated by applying the age-specific fertility rates to the females in the previous year, and applying the birth sex ratio to obtain a number of female births and a number of male births.

All other cohorts were estimated by applying the age-specific survival rates (equal to one minus the death rate) and migration to the cohort of the previous year. For instance, to obtain the population of 5-year-old males in the year 2021, the appropriate survival and migration rates would be applied to the population of 4-year-old males in 2020.

Migration by cohort is calculated by applying the total migration rate to total population of previous year and then multiplying the result by the percentage attributed to each cohort in the given year.

### Discussion

The projection indicates that if current trends continue, the recent history of population decline in the Miramichi Census Agglomeration will reverse and the population will reach comparable levels to the 2006 population by the end of the projection period in 2045.

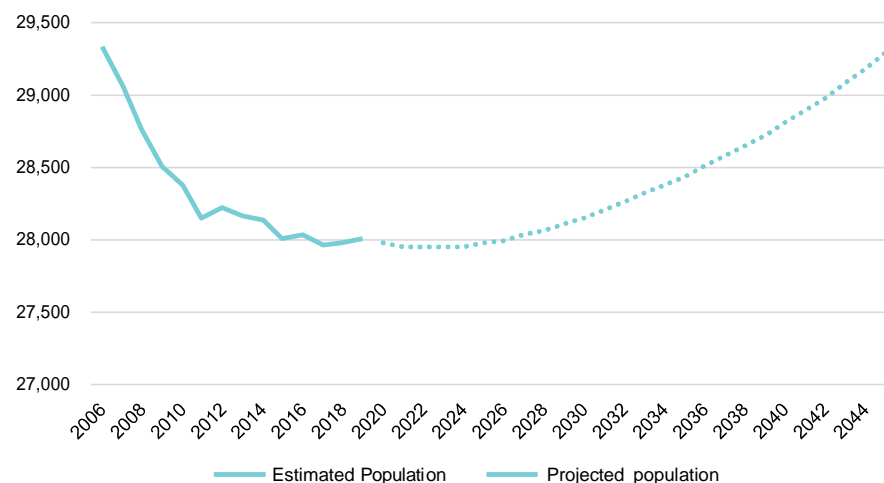
It is projected that the number of people in their 20s will continue to decrease, while the population of children and people in their 30s will increase due to migration.

The number of seniors is projected to increase to approximately 30% of the population in 2030 and remain steady until 2045, but the number of people in the oldest cohorts (especially 90 years old and above) will continue to increase over the course of the projection period.

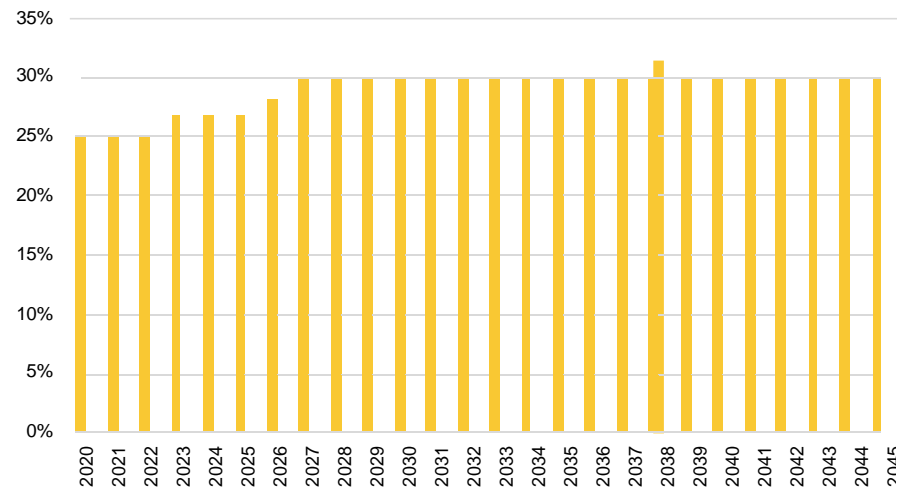
An increase in newcomers to the Miramichi Census Agglomeration as well as an aging population indicates that further pressure will be placed on the Region's affordable rental housing stock and graduated levels of care for seniors.

It appears that there will also be an increase in families in Miramichi over the course of the projection period, compared to present conditions. However, since this population will remain within the range of what the region has experienced previously over the last 15 years, the pressure on the supply of single-family dwellings will likely not be as great as the pressure on rental housing.

Total Population  
Miramichi Census Agglomeration



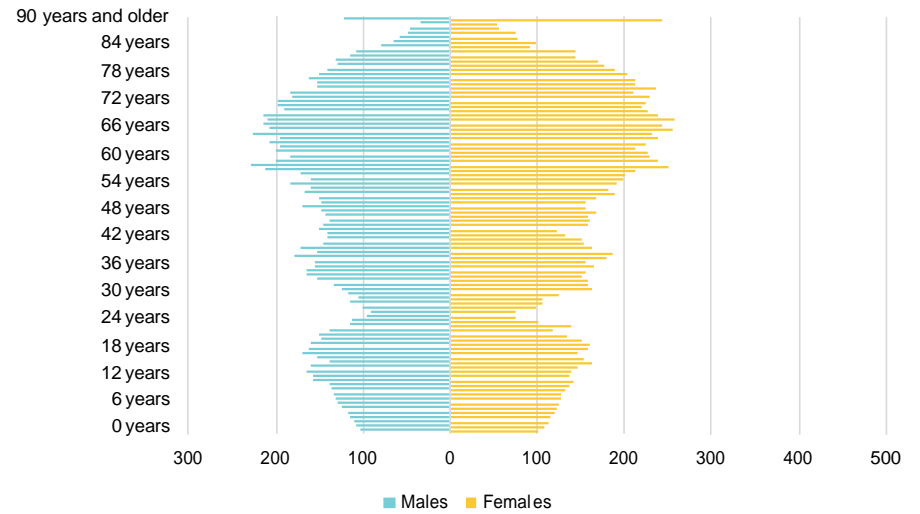
Projected Population Age 65 and Older  
Miramichi Census Agglomeration



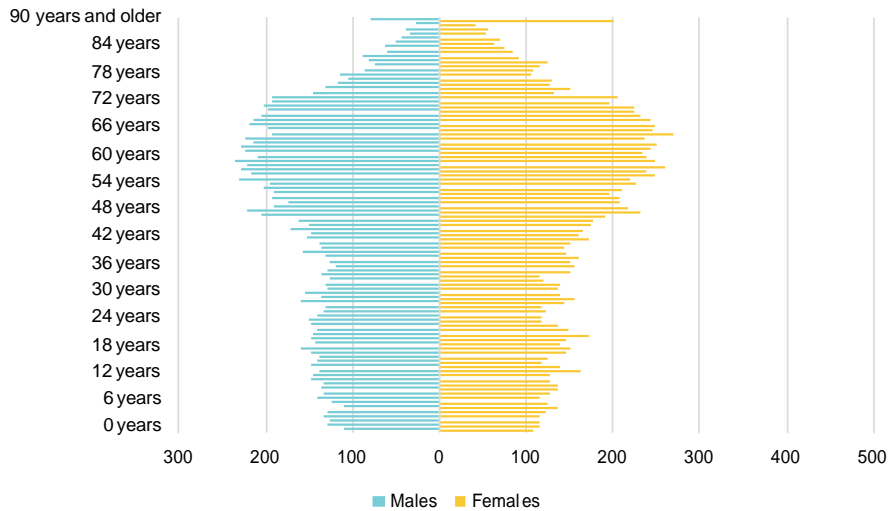
It is important to note that while population projections are useful tools that help us plan for the future, they can only be based on previous trends and the best available data. Births and deaths are typically reasonably consistent, making them easier to estimate. Migration, on the other hand, is much more volatile and is dependant on a variety of factors, including employment opportunities and political decisions. In 2020 in particular, the impacts of the COVID-19 pandemic on migration over the next couple of years are highly uncertain.

As a result, this projection can be used as one component among many to guide policy direction, but must be recognized as a scenario based on a series of assumptions.

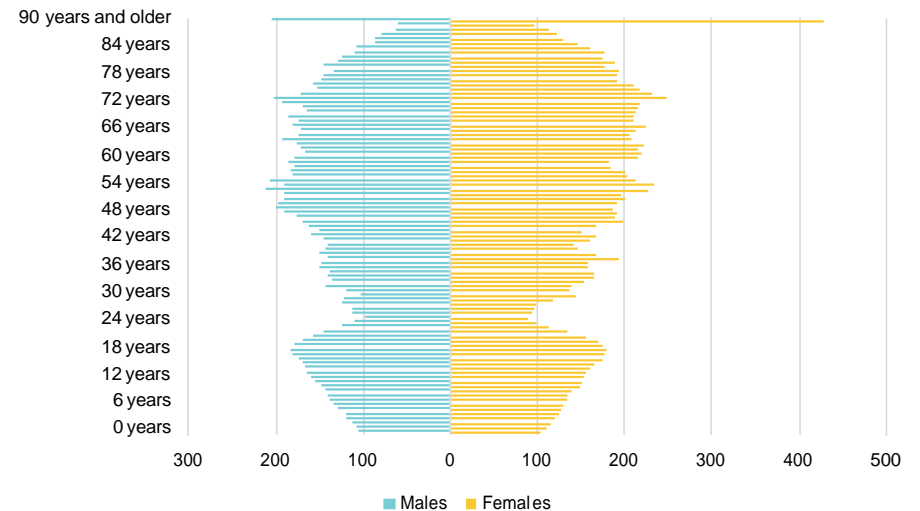
Projected Population: 2030



Projected Population: 2020



Projected Population: 2045



## Appendix 3: Housing Inventory

ORGANIZATION	BEDS/UNITS	TYPE OF HOUSING	HOUSING SUPPORTS
SENIORS (TOTAL UNITS: 823)			
MIRAMICHI			
Shannex: Parkland on the River	53	Retirement independent living: studio apartments, 1 bdrm, 1 bdrm + den and large 2 bedroom apartments	
Shannex: Losier Hall	159	Licensed LTC	
Shannex: Bridgeview Hall	81	Licensed LTC	
Islandview Special Care Home	10	LTC	
Newcastle Housing Corporation	26	1 bdrm	
	3	2 bdrm	
Retirement Miramichi	267	semi-detached or single family detached bungalows rental only	"Retirement Miramichi opened in 1997 as a private, non-profit corporation established specifically to enhance the economy of the Miramichi region. 80% of our tenants are from away. Local residents (people living within 50 kilometres of Miramichi city limits) make up the remainder. Forty percent of the residents hail from Ontario, 40 per cent from Atlantic Canada, and the rest from across Canada, Ecuador, Australia, and the United Kingdom." "
Chatham	46	1 bdrm	
Chatham Head Oldtimers Association	8	1 bdrm	
	2	2 bdrm	
Newcastle	22	1 bdrm units	



ORGANIZATION	BEDS/UNITS	TYPE OF HOUSING	HOUSING SUPPORTS
Nelson Citizens Committee Inc.	9	1 bdrm	
	1	2 bdrm	
Douglastown Senior Citizen & Handicapped Inc.	8	1 bdrm	
	2	2 bdrm	
Douglastown Senior Citizen & Handicapped Inc.	16	1 bdrm	Owned and managed by Retirement Miramichi Inc.
	4	2 bdrm	
BLACKVILLE			
	10	1 bdrm units	
NEGUAC			
	10	1 bdrm units	
ROGERSVILLE			
	10	1 bdrm units	
Villa de Collette Inc.	9	1 bdrm	
	1	2 bdrm	
Residence Ancienne Jeunesse	26	1 bdrm	
	10	2 bdrm	

ORGANIZATION	BEDS/UNITS	TYPE OF HOUSING	HOUSING SUPPORTS
<b>BAY DU VIN</b>			
Bay du Vin Senior Citizens Inc.	9	1 bdrm	
	1	2 bdrm	
<b>SUNNY CORNER</b>			
North and South Esk Seniors Housing Inc.	9	1 bdrm	
	1	2 bdrm	
<b>BAIE STE ANNE</b>			
Foyer de la Baie	10	1 bdrm	
<b>FAMILY UNITS - MIRAMICHI (TOTAL UNITS: 136)</b>			
Chatham	12	2 bdrm	
	27	3 bdrm	
	8	4 bdrm	
Newcastle	12	2 bdrm	
	19	3 bdrm	
	4	4 bdrm	
Newcastle Housing Corporation	9	3 bdrm	
	1	4 bdrm	
Chatham Non-Profit Housing	17	2 duplexes (2 units each) and 13 bungalows	None, but for intake purposes, 'family' has to include children
Hotel Dieu Place/ Mount Saint Joseph Nursing Home	13		None, but for intake purposes, 'family' has to include children

ORGANIZATION	BEDS/UNITS	TYPE OF HOUSING	HOUSING SUPPORTS
Rural & Native Units	6	3 bdrm	
Nelson Citizens Committee Inc.	6	3 bdrm	
Douglastown Senior Citizen & Handicapped Inc.	2	3 bdrm	
<b>RURAL AND INDIGENOUS HOUSING (TOTAL UNITS: 333)</b>			
Natoaganeg First Nation (Eel Ground)	12	apartments	Support through Section 95 and Section 10 housing
Natoaganeg First Nation (Eel Ground)	198	2, 3 and 4 bdrm detached homes	
Esginooitpj First Nation (Red Bank)			data needed from Esginooitpj First Nation
Metepenagiag First Nation (Burnt Church)			data needed from Metepenagiag First Nation
Off-reserve	34	apartments	3 buildings, low end rents, administered by Skigin Elnoog Housing
Blackville	4	3 bdrm	NB Social Development Family Units
Neguac + Lower Neguac	15	3 bdrm	NB Social Development Family Units
Habitation La Rive Inc.	16	3 bdrm	NB Social Development Family Units
Rogersville	5	3 bdrm	NB Social Development Family Units
Rogersville Housing Group Inc.	4	3 bdrm	NB Social Development Family Units
Other	31	3 bdrm	NB Social Development Family Units
Les Logements de la Baie	14	3 bdrm	NB Social Development Family Units

ORGANIZATION	BEDS/UNITS	TYPE OF HOUSING	HOUSING SUPPORTS
OTHER VULNERABLE GROUPS (TOTAL UNITS: 62)			
Hospice Miramichi (Chatham)	8	beds	
Miramichi Emergency Centre for Women	12	Transitional & supportive units, in a 2 story house	"2 community outreach workers plus one indigenous outreach worker... some help available for hotel accommodation as back-up. ""The Miramichi Emergency Centre for Women Inc. is a non-profit organization which receives funding from the Department of Social Development. The agency is comprised of a volunteer Board of Directors which employs a Director, Child Support Worker and Crisis Interveners. We have been assisting abused women and their children since 1988."
Miramichi Youth House	5	rooms, ground floor	" Miramichi Youth House is a service centred around housing needs for Youth ages 16-19. We presently offer Second Stage Housing for our clients who have met their emergency need and are interested in a longer-term housing option. We also offer outreach services to youth in our community. In the future Miramichi Youth House will be offering emergency shelter to the adult population and our business model includes second stage housing options for the adult population. "
	3	2nd stage bedrooms, upstairs	
Volunteer Miramichi Inc.	4	RCF (2 for Indigenous, 2 for adult males with autism)	Also provides long term care and housing to special needs clients based on contracts with social development. If a private landlord or developer wanted to have access to volunteer programs, that would be permitted. We have contracts with the Department of Social Development, but those are specifically for family support and residential care. Our volunteer programs are wide ranging and involve the whole community and we work with many other non-profits and NGO's.

ORGANIZATION	BEDS/UNITS	TYPE OF HOUSING	HOUSING SUPPORTS
M.O.R.E. Services Miramichi	30	Supportive housing. 5 homes, 6 or 7 beds per house (but depending on the individuals, some have empty beds that they're not trying to fill, currently approx. 28 or 29 people currently)	24 hour staff who do everything from shopping to meal prep for the residents. "M.O.R.E. Services, Inc. is a not-for profit agency in Miramichi, which assists and supports individuals with intellectual disabilities. The Vocational and Life Skills sector operates day and evening programs, and is funded by the NB Department of Social Development. Services include training in daily living skills, activities, job readiness training and supported employment. The program is delivered by Human Services Counsellors, all of whom have several years of experience in this field. M.O.R.E. Services promotes community participation in its service provision, and strives to facilitate and maximize normal life experiences and relationships for those whom it supports. Activities: Client/Employer Matching, Cooking, Discussion Groups, Follow-up and Monitoring, Group Contracts, Household Skills, Job Readiness Training, Job Search Skills, Leisure Time Management, Meal Planning, Money, On-the-Job Training and Support, Personal Care, Relationships, Safety, School-to-Work Transition, Service Planning, Shopping and Social Skills."
<b>RENT SUPPLEMENT UNITS (TOTAL UNITS: 505)</b>			
Miramichi	362		
Blackville	7		
Rogersville	114		
Neguac	9		
Other	13		
<b>TOTAL INVENTORY: 1859</b>			

## HOUSING SUPPORTS

ORGANIZATION	SUPPORTS
Alzheimer Society Miramichi	The Alzheimers Society in Miramichi helps with system navigation, advocacy and educates caregivers, including support groups. Does not provide respite for caregivers.
Miramichi Salvation Army	Provides 22-25 lunches on Mondays; about 200-250 clients for food vouchers (mostly single people aged 40-65); provides some bus tickets, hotel accommodation in emergency situations (about 1x every 3 months); help for home heating usually the end of a month in the winter for families (wood for 2-3 families, fuel for 4-5 families); with other NPOs helps distribute 150 Christmas hampers; will help those in need pay for bus or gas to get to Moncton for medical appointments or surgeries.
Miramichi Region Multicultural Association	Locator service: Trying to find housing for newcomers including international students
Services Communautaires de l'ARC inc	<p>Mission:</p> <p>Promote a better quality of life for residents.</p> <p>Ensure the right of all residents to a life as normal as they can reach.</p> <p>Lead efforts to help residents integrate into the community and develop to their full potential.</p> <p>Collaborate with government agencies and volunteers who work for the complete development of this population.</p> <p>Encourage training and development of personnel working in the field.</p> <p>Develop community service networks that will assist residents and their family members.</p> <p>Ensure that residents can live in rewarding situations and can choose their places of residence, work, leisure and education to the extent that they can benefit from it or are able to do so.</p>
KRT Home Health Care Providers	24-hour/7-day service; Personal care such as grooming, washing and bathing; Light housekeeping/ laundry; Meal preparation; Incontinence care; Dressing; Medication management; Assessments; Rehabilitation and Reablement Care; Palliative Care; Respite relief; Helping clients transfer safely into chairs, beds or vehicles; Assistance with eating
Unicare Home Care Services	Offers a range of home care services such as care 24/7, temporary and long term care, companionship, light housekeeping duties, assisting with personal care, and relief for family caregivers, and free in-home assessments.

## Appendix 4: Best Practices (for selected housing needs)

### Nova Scotia International Student Program

<https://nsisp.ca>

Nova Scotia's 'Homestay' program is for international high school students and is run on behalf of participating school districts.

"At the heart of the Nova Scotia International Student Program is the homestay program—an important part of a student's participation in the Nova Scotia International Student Program. Living with a Canadian family is the best way to learn English and experience Canadian culture. When seeking host families for the NSISP, the goal is to create relationships.

This is kept in mind throughout our recruitment and screening process. The NSISP strives to go above and beyond simply providing a place for the student to stay. They want to provide a Canadian home that will offer guidance and understanding and will be a home away from home for the student."

### Affirmative Ventures

<http://affirmativeventures.ca>

Based in Dartmouth, Affirmative Ventures combines employment training through its social enterprises, along with housing and housing supports to help build independent living for mental health consumers. Its housing supports include an innovative Tenant Savings Plan associated with its 10 unit transitional housing project and financial literacy and "Tenancy 101" programs. It has a partnership arrangement with a landlord, where compatible tenants being supported on Nova Scotia's shelter cost allowance are housed in 2 unit apartments in its own semi-detached units. The organization has outsourced its development and building management needs and has plans for a 45 unit, mixed use affordable housing project for those who have 'graduated' from its programs, and for seniors.

### Use of Community-Based Development Partnerships to Achieve Housing Goals

<https://www.bchousing.org/research-centre/library/housing-forms-designs/sro-renewal-initiative-public-private-partnerships>

There are a growing number of case studies in the last couple of years where community-based development partnerships have been used to achieve housing goals. In the model, where local government, private developer and non-profit housing group(s) are brought together, any number of 'assets' (land, incentives, tax policies) are brought together to pursue affordable housing financing.

### Universal Design and Adaptable Housing Models (CMHC)

<https://www.cmhc-schl.gc.ca/en/developing-and-renovating/accessible-adaptable-housing/universal-design-adaptable-housing-models>

"It is estimated that by the year 2036, more than half of all Canadian households will be headed by people 55 years or older. As the needs of homeowners change, they are demanding more versatility from their housing. Housing with flexible features that can accommodate occupants' changing requirements easily and inexpensively will be in high demand."

This CMHC link provides access to useful information on housing design and adaptability, including Flexhousing, Accessory or Secondary Suites, Grow Home and Lifetime Home.

### Supportive Housing Youth Focus Team (Yarmouth, Digby and Shelburne Counties, NS)

<http://www.shyft.ca>

SHYFT can provide temporary housing for up to seven youth (ages 16 - 24). In addition to residential services, SHYFT offers programs and workshops. Outreach youth can also access washroom, laundry, and kitchen facilities. Meals at SHYFT are prepared and shared by youth and staff.

### Phoenix House, Halifax

<https://phoenixyouth.ca>

Phoenix is a non-profit, community based organization located in K'jipuktuk/Halifax, Nova Scotia. Since 1987, Phoenix has been dedicated to supporting youth between the ages of 11 and 24, their families, and communities across multiple locations in Halifax. Our team of caring professionals recognizes that each person who comes to us has unique needs and personal strengths. We believe that people are the leaders in their own lives; Phoenix is a leader in supporting them.

### The Wellesley Institute, Toronto

### 12 Case Studies in Supporting Housing For People with Mental Health or Addiction Issues

<https://www.wellesleyinstitute.com/wp-content/uploads/2018/04/Promising-Practices-in-Supportive-Housing-Resource-Guide.pdf>