

Moncton's Community Implementation Plan for Affordable Housing

A Collaborative Plan for the Moncton Community
April 2019



Acknowledgements

Our Community's Implementation Plan for Affordable Housing was initiated by the City of Moncton's Social Inclusion and Poverty Committee and staff from Parks & Leisure Services.

We would like to thank Nadine Melanson-LeBlanc and Jocelyn Cohoon for facilitating cross-sectorial community discussions, during the development of this Plan. We would also like to thank all the key stakeholders involved in this project, including the Greater Moncton Homelessness Steering Committee (GMHSC), community agencies, private sector, the Province of New Brunswick's Social Development Department, and Canada Mortgage and Housing Corporation (CMHC), for providing valuable information and taking the time to participate in engagement activities.

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Introduction

The City of Moncton is located in southeastern New Brunswick. In 2016, there were 71,889 people living in Moncton, making up 32,135 households. Moncton is part of the Greater Moncton Area which includes the City of Dieppe and the Town of Riverview. In 2016, there were a total of 116,940 people living in the tri-community of Moncton, Dieppe and Riverview.

While the Provincial government is primarily responsible for the provision of non-market housing in Moncton, the City's Municipal Plan and Social Inclusion Plan acknowledge the role of the municipality in supporting the development of a wide range of housing options for its residents. The Municipal Plan includes housing choice and affordable housing as one of its objectives related to fighting poverty and exclusion. In addition, one of the guiding principles of the City's Social Inclusion Plan is that the City will adopt and implement by-laws, policies, plans and strategies that will improve the access and availability of affordable housing in the city. The City's Strategic Plan also identifies the completion and implementation of a Housing Plan for 2018 and 2019 as part of the implementation of the Social Inclusion Plan.

The City also has a number of committees which work directly and indirectly to support and encourage the development of a diverse range of housing choices, including affordable housing. These committees include the Poverty Reduction Committee and the Social Inclusion Committee. One of the goals of the Poverty Reduction Committee when it was established in 2012 was to identify and analyze the City's interventions with regards to affordable housing. As well, one of the objectives of the Social Inclusion Committee, which is also reflected in the Social Inclusion Plan, is for the City to adopt and implement by-laws, policies, plans and strategies which will improve the access and availability of affordable housing in the city. The City is also part of the Greater Moncton Homelessness Steering Committee and actively supports and participates in the initiatives of this committee. As such, while the City does not have direct responsibility for the provision of affordable housing, it has been proactive in facilitating the assessment of housing need and the identification of solutions to meet this need to support a high quality of life for all its citizens.

In early 2017, Moncton, in partnership with the City of Dieppe, initiated a housing needs assessment study. The primary goal of this study was to identify the housing requirements in these two cities based on current housing demand and supply and estimate future housing needs. This implementation plan builds on the results of the housing needs assessment as well as on one of the actions in the City of Moncton's Social Inclusion Plan which was to develop a Housing Implementation Plan.

Approach to Developing the Community's Implementation Plan for Affordable Housing

The development of the Moncton Community's Implementation Plan for Affordable Housing is based on the current and emerging housing gaps in the City identified in the Housing Needs Assessment as well as the results of additional consultations with key stakeholders from the private and non-profit sectors, City staff, Provincial staff, and staff from Canada Mortgage and Housing Corporation (CMHC). A strategic foresight consensus-building tool was used during these consultations to better understand the identified housing gaps, identify desired future outcomes for the housing system in Moncton, and create a roadmap for arriving at this desired future state. In addition, a review of federal, provincial, and municipal policies and strategic documents was undertaken to identify the policy framework impacting the development of a broad range of housing options in Moncton.

One of the documents reviewed for this study was Canada's National Housing Strategy (NHS). The National Housing Strategy takes a human rights-based approach to housing as part of Canada's commitment to realize the right to adequate housing as part of an adequate standard of living for all citizens. As part of this approach, the National Housing Strategy prioritizes those in need while covering the whole spectrum of housing needs. The Moncton Community's Implementation Plan for Affordable Housing takes a similar approach where it looks at housing need throughout the housing continuum in Moncton while prioritizing those in greatest housing need.

"Housing disadvantage is not distributed evenly across the population. Tenants experience a much higher rate of affordability problems and overcrowding than homeowners. Women, persons with disabilities, Indigenous people, racialized communities, immigrants and refugees, youth and older adults face a disproportionate risk of housing insecurity and homelessness. Systemic solutions to poverty depend on ensuring that people can access affordable housing and the appropriate supports to meet their needs."

- National Housing Strategy Discussion Paper: A Human Rights-Based Approach to Housing

Housing Continuum

The housing market can be viewed as a continuum where the supply of housing responds to the range of housing need in a community. Due to a range of social, economic, and geographic factors, the full range of housing needs in a community is not always met in the private housing market. This is particularly true for individuals and families with low incomes or for persons with unique housing needs. The housing needs of these groups are often met by non-market housing options provided by the public and non-profit sectors. The housing continuum ranges from emergency shelters to private home ownership. However, it should be noted that households may move back and forth along the continuum through different stages of their

lifecycle. For example, a senior home owner may choose to sell their home and move to supportive housing due to their health care needs. A family living in subsidized housing may move to home ownership as a result of finding a better job.

The housing needs assessment looked at Moncton's housing needs across the housing continuum and this housing implementation plan builds on these findings to identify housing actions to address the needs across the continuum.

HOUSING CONTINUUM



Housing Need in Moncton

This section presents an overview of housing need in Moncton.

Current Housing Gaps in Moncton

The housing needs assessment identified a number of current housing gaps in Moncton. These housing gaps were further explored with key stakeholders during the consultations for this study.

The unique needs of individuals who are chronically homeless have to be considered. Homelessness was identified as one of the current issues in Moncton by over half of Moncton residents who responded to the public survey undertaken for the housing needs assessment. While the number of unique individuals admitted to shelters decreased from 817 in 2015 to 729 in 2017, the average length of stay in emergency shelters increased from 5.5 days in 2015 to 8.5 days in 2017¹. This suggests that it is becoming more challenging to find the housing and supports to move people from emergency shelters to permanent housing. In addition, key stakeholders noted that the number of individuals who are chronically homeless in Moncton is increasing. Stakeholders noted that addressing this issue involves recognizing the unique needs of this population group and recognizing the need to provide wraparound supports in addition to housing.

Meeting the needs of all Moncton residents requires a wide range of housing options, including options for seniors, people living alone, and large families. Similar to other communities in Canada, Moncton's population is aging which indicates a need for housing options to facilitate aging in place. In addition, Moncton is seeing a shift to smaller households with the highest rates of increase from 2001 to 2016 seen for one- and two-person households. The latest census data shows an increase in the number of households with five or more people in the last five years. Key stakeholders have also noted that they are seeing an increase in larger families among applicants for subsidized housing although other stakeholders have noted that this may be a short-term trend brought about by the increase in the number of refugee families in the last few years.

However, overall trends show a shift to one- and two-person households in Moncton. When the need is compared to the existing housing supply, it shows that the housing supply does not fully reflect demand. While housing completions data show a shift to apartment dwellings, building permits data show that the share of single detached homes has been increasing since

¹ Greater Moncton Homelessness Steering Committee (2018). The 11th Report Card on Homelessness in Greater Moncton, 2018.

2010. While single detached homes may be the ideal for many households, it may not necessarily be the most appropriate form for smaller households, particularly senior households, persons with disabilities, and persons living alone. However, the need for homes appropriate for larger households also exists and should continue to be provided. In addition, stakeholders noted the need for more innovative options, such as shared housing, to accommodate certain population groups such as seniors and students. A broad range of housing options will help ensure that current Moncton residents can remain in their communities while the City continues to attract and retain the workforce it needs.

There are some population groups who are more likely to be facing housing affordability issues and are, thus, more likely to be at risk of homelessness.

The housing needs assessment identified a number of groups who are more likely to be facing housing affordability issues. These groups include people living alone, youth-led households, lone-parent households, households with a person with a disability, immigrant households, and Indigenous households. In addition to affordability, these population groups are also more likely to face additional barriers to accessing safe and adequate housing.

For women, living alone is a risk factor as they generally have lower incomes compared to men. In addition, the number of single women receiving social assistance in the Greater Moncton Area increased by 15% from 2008 to 2013. While women tend to face greater challenges in finding safe, affordable and adequate housing, they make up only a small proportion of the population using emergency shelters in Greater Moncton. This is because they often feel uncomfortable and unsafe in shelters². This suggests a need to offer gender-specific supports to people who are homeless or at-risk of homelessness given that men and women have unique housing and support needs. It also suggests a need to consider gender when designing permanent affordable housing.

While there is no specific data, people who identify as lesbian, gay, bisexual, transgender, transsexual, queer, questioning, or two-spirited (LGBTQ2S) are also more likely to face housing issues, not only because of affordability reasons but also as they are more likely to face discrimination within their families, with landlords, and even within the shelter system. Youth who identify as LGBTQ2S are over-represented among youth who are homeless³. Seniors who are LGBTQ2S also face additional challenges in finding suitable seniors housing options where they can live openly without having to face discrimination.

² Calhoun Research and Development (2014). Safe and affordable housing for women in Greater Moncton: Needs Assessment 2013-2014.

³ Canadian Observatory on Homelessness (2017). Accessed from: <http://homelesshub.ca/about-homelessness/population-specific/lesbian-gay-bisexual-transgender-transsexual-queer>

People with disabilities is another group who is more likely to face housing affordability issues. In 2010, almost 33% of all households with a person with a disability were spending 30% or more of their household income on housing costs compared to 26% of all households in Moncton. In addition, almost 16% of these households were in core housing need compared to 12% of all Moncton households. People with disabilities are also more likely to be living in poverty and are often marginalized⁴. This suggests a need to consider the unique needs of people living with disabilities in the design and development of support programs and affordable housing.

Indigenous households made up 1.3% of all households in Moncton in 2011. Of these households, 42% were spending 30% or more of their household income on housing costs compared to 26% of all households in Moncton. In addition to the affordability of housing, Indigenous peoples are more likely to face discrimination from landlords and employers, making it even more challenging to find a suitable, affordable home and a good job. According to the 2016 State of Homelessness in Canada report, just over 4% of Canadians are Indigenous. However, between 28% and 34% of the people in shelters are Indigenous people⁵.

There is a need to improve the state of repair of the existing housing stock, including rooming houses.

Moncton's rates of core housing need, sustainability, and affordability are below the national average. Homes in Moncton are older and there are issues related to the condition of some homes. Older homes, in general, require more maintenance which may be a challenge for households with low incomes, frail seniors and persons with disabilities. In addition, some rental housing options, including rooming houses, are in poor condition. These rental units are often the only housing option for people with low incomes. As such, it is important to ensure that all existing units are properly maintained and meet health and safety standards.

Strategic efforts are required to ensure private rental units remain affordable to households with low and moderate incomes.

Vacancy rates of purpose-built rental housing in Moncton have decreased from 8.2% in 2015 to 2.8% in 2018. While vacancy rates for bachelor and one-bedroom units in 2018 have decreased below 3.0%, which is considered a 'healthy' vacancy rate, the vacancy rate for units with three or more bedrooms remains above 3.0% (4.7%). Key stakeholders noted that the changing demographics in downtown Moncton partly explains the decrease in vacancy rates as the downtown is becoming more vibrant and the demand for rental housing is increasing. Stakeholders also stated that landlords who currently have rent supplement agreements with the Province may decide not to renew these agreements and opt to increase rents as the

⁴ Canadian Observatory on Homelessness (2017). Accessed from: <http://homelesshub.ca/about-homelessness/population-specific/people-disabilities>

⁵ Gaetz, S., Dej, E., Richter, T., and Redman, M. (2016). The State of Homelessness in Canada 2016. Accessed from: http://homelesshub.ca/sites/default/files/SOHC16_final_20Oct2016.pdf

demand for these units continues to increase. As such, it is necessary to ensure that these rental units which are currently affordable remain affordable despite the increasing demand for rental housing.

Rental and home ownership options which are affordable to households with low and moderate incomes are required in Moncton.

Housing affordability is an issue in Moncton, particularly for households with low incomes. The average market rent is not affordable for households earning less than \$30,320⁶ (in 2016). The average rent for rooming houses is affordable to households earning \$16,995 or less⁷ however this is generally only appropriate for single individuals. In addition, the average price of homes in Moncton is not affordable to households earning less than \$41,750⁸. Even with subsidized housing, there are very limited housing options for households with low incomes, particularly people who are living alone, lone parent families, and youth-led households. As of March 6, 2018, there were a total of 1,631 applicants on the Provincial waiting list for subsidized housing in the Moncton region and non-elderly singles made up the largest share (50.2%). Even some households with moderate incomes⁹ are facing housing affordability challenges (15.2% in 2011) due to the increasing cost of housing in Moncton.

Additional supportive housing options in appropriate locations are needed in Moncton.

There is a limited supply of supportive housing options, including options for seniors with frailty, persons with physical disabilities, persons with mental health issues and, persons with developmental disabilities. While there are supportive housing options in Moncton, there is still a need for additional options, including housing with accessibility features and housing with supports. Key stakeholders noted that about 15% of the provincial affordable housing stock has accessibility features. However, stakeholders also stated that it is often challenging to find an accessible unit for a family with a child who has physical disabilities. It was also noted that there is a need for increased supports, particularly for persons with mental health issues. While these housing units may not need to have accessibility features, these individuals often require wraparound supports to live independently and to maintain their housing. Key stakeholders also stated that supportive housing options should be located in appropriate locations close to transit and other services.

⁶ Represents the 1st and 2nd household income deciles.

⁷ Represents the 1st household income decile.

⁸ Represents the 3rd household income decile.

⁹ Households with moderate incomes refers to those earning incomes in the 4th to 6th income deciles or between \$52,571 and \$93,107 in 2016

Emerging and Future Housing Needs in Moncton

The historical trends in housing demand and supply as well as feedback from stakeholders have identified the emerging and future housing need in Moncton.

There is an increasing need for housing options for smaller households, including subsidized housing options, while still maintaining a supply of options for larger households.

The demographic analysis shows a shift to smaller households in Moncton and it is anticipated that this will continue in the next five and ten years. As such, the demand will be focused on housing options which are appropriate for smaller households, including seniors and people living alone. While single detached homes may no longer be the ideal for a large proportion of households, a range of housing options should be provided to ensure that overall demand is addressed. This would include units in multi-unit buildings but also ground-oriented housing, such as townhouses and duplexes, as well as innovative housing forms, such as cohousing and shared housing forms. Housing options for smaller households should include options in the private rental market as well as subsidized units to better respond to the current and emerging need. However, recent data and feedback from key stakeholders indicate that there is still a need for housing options for larger households. As such, ensuring a broad range of options will address the housing need of different segments of the population.

The aging population will require appropriate housing options.

The greatest increase in Moncton was seen in the population aged 65 years and over followed by those aged 45 to 64. In the next five and ten years, there will be an even greater proportion of seniors. While many seniors will choose to remain in their current homes, there will be an increasing need for housing options with accessibility features to enable seniors to age in place. In addition, the increasing number of persons with disabilities also indicate a need for accessible housing options in the next five and ten years. There are currently limited options for seniors and persons with disabilities, even in the non-market supply and some housing providers are already seeing challenges in addressing the needs of their aging tenants. This will only increase as the population continues to age. The current focus on single detached homes and on multi-unit apartments does not fully address the needs of this aging population.

There is an increasing need for affordable housing options, including subsidized and supportive housing options.

In 2016, 24.11% of all households in Moncton were living in housing that was not affordable (i.e. they were spending 30% or more on housing costs). While this may be a choice for some, for many households, particularly those with low incomes, this is likely due to the limited supply of affordable housing options in Moncton. As house prices and rents increase in the next five and ten years, the need for affordable housing options will also increase. Trends show that the greatest need in Moncton is for single individuals who are not seniors as well as

seniors. Demographic trends showing the highest rate of increase was for one-person households, it can be assumed that the need for affordable housing options for single individuals and seniors will continue in the next five and ten years.

In addition to affordable housing options, the need for supportive housing options has been identified and trends show that this need will continue in the next five and ten years. The increasing number of persons with disabilities and persons with mental health issues indicate an increasing need for housing options with supports to facilitate independent living. A further demand for supportive housing options will come from the aging population and frail seniors who can no longer continue to live in their current homes safely.

Moncton Community's Implementation Plan for Affordable Housing

Housing is an important element of a healthy, complete, and inclusive community. Having a full range of housing options to meet the needs of all current and future residents is a key component in maintaining a high quality of life, a vibrant economy, and a healthy community.

Role of Moncton Community

Addressing the housing gaps in Moncton is a shared responsibility among a wide range of housing partners. Working together with all housing partners, including the federal and provincial governments, community agencies, private developers, private landlords, non-profit housing providers, educational institutions and Moncton residents, is vital to achieve the desired future outcomes for Moncton's housing system.

While the Province of New Brunswick is primarily responsible for affordable housing, the Moncton community as well as the City of Moncton have a number of important roles to play.

- **Planning and Policy** – One of the primary roles that the City of Moncton can play is to ensure that all planning policies and regulations are supportive of the development of a broad range of housing options, particularly with the broader powers provided by the New Brunswick Community Planning Act, 2017 and the New Brunswick Local Governance Act, 2017.
- **Facilitator and Convenor** – One of the strengths of the Moncton community is its willingness and ability to help address the housing gaps in the city. Building on this strength, the City can facilitate partnerships and strengthen collaborations to better meet the housing needs of all Moncton citizens.
- **Promoter** – Senior levels of government are primarily responsible for meeting the non-market housing needs of Moncton citizens. As such, the City and community can advocate senior levels of government for more affordable and appropriate housing. Community agencies and the City can also act as promoters and educators, raising awareness of the benefits of having a full range of housing options, including affordable housing, in a community.

Future Outcomes

The Housing Needs Assessment and consultations with key housing stakeholders identified the gaps in Moncton's housing system today. Through a facilitated co-design process, key

stakeholders also identified what they wanted Moncton’s housing system to look like in ten years. The following shows the current gaps in the housing system and the desired future outcomes for the housing system in Moncton.

Moncton Today: Current Housing Gaps	Future Moncton: Desired Future Outcomes for the Housing System
The unique needs of individuals who are chronically homeless have to be considered.	Everyone who is homeless is counted and housed with appropriate supports within a week.
Meeting the needs of all Moncton residents requires a wide range of housing options. There are certain population groups who are more likely to be at risk of homelessness.	The housing supply in Moncton meets the needs of all residents, including seniors, youth, women, LGBTQ2S, persons with disabilities, immigrants, and Indigenous peoples.
There is a need to improve the state of repair of the existing housing stock, including rooming houses.	The entire housing stock, including rooming houses and affordable housing units, is safe and in a state of good repair.
There is a need to ensure that private rental units remain affordable to households with low and moderate incomes.	The rental housing stock meets the community’s needs in terms of affordability and size.
There is a need for rental and home ownership options which are affordable to households with low and moderate incomes in Moncton.	Moncton has a well-balanced affordable housing portfolio that is adaptable and focused on inclusion and collaboration.
There is a need for more supportive housing options in appropriate locations.	There is an adequate and responsive supply of supportive housing options in appropriate locations.

Housing Implementation Plan

Achieving the desired future outcomes for the housing system in Moncton involves thinking and working in more innovative ways. It means working with new partners or with current partners in new ways. It means taking on different roles and addressing issues in new and creative ways. Addressing the housing issues in Moncton is a shared responsibility. While community agencies such as the Greater Moncton Homelessness Steering Committee (GHMSC) and the City through its Social Inclusion Committee and Poverty Reduction Committee can take the lead in implementing many of the actions, it also requires all housing partners, including the federal and provincial governments, private and non-profit stakeholders, and Moncton

residents to work together to address the housing issues in the City and achieve their desired future outcomes.

The following goals and actions will help the Moncton community achieve their ideal housing system as described in the future outcomes. In addition, indicators have been identified to allow the City and its housing partners to monitor and measure their progress toward achieving these goals. Timeframes for implementation have also been identified for each action. These timeframes are:

- Foundational – These actions should be implemented immediately as other actions are dependent on these.
- Short term – These actions should be implemented starting in 2019 and may continue through to 2021.
- Medium term – These actions should be implemented starting in 2022 and may continue through to 2025.
- Ongoing – actions which will be implemented throughout the life of this Implementation Plan, i.e. ten years.

Identifying a committee to take the lead in coordinating the implementation of the recommended actions and monitoring progress will help ensure that efforts to meet housing need in Moncton are coordinated and moving steadily toward the achievement of the desired future outcomes. As previously mentioned, the City already has a number of committees working to ensure a high quality of life for all Moncton citizens, including the Social Inclusion Committee. In addition, the Greater Moncton Homelessness Steering Committee (GMHSC), which is composed of representatives from various community agencies, the City and the Province, is also working to meet the housing needs of Moncton residents. As such, it is recommended that the City of Moncton, in partnership with various community stakeholders, take the lead in coordinating the implementation of the recommended actions of the Moncton Community's Implementation Plan for Affordable Housing and monitoring progress.

Selecting the committee to take the lead should be a Foundational action. This committee should adopt a collaborative approach. In addition to community agency and City representatives, this implementation committee should include representatives from New Brunswick Health, New Brunswick Social Development, and Canada Mortgage and Housing Corporation (CMHC).

Please see Appendix B for the definition of terms and acronyms.

Goal 1: Identify all homeless individuals and families in Moncton and reduce homelessness.

Indicator:

- A reduction of 50% in the number of people who are chronically homeless in Moncton.
- A reduction in the length of stay in emergency shelters with people staying no more than five days by 2028.

Actions	Timeline	Partners Involved
<p>1.1 Building on current initiatives of HART¹⁰, collaborate with partners involved to develop a By-Name List to identify and track all individuals and families who are homeless in Moncton.</p> <p>The list should include acuity levels and interventions to identify people who are chronically homeless and those who require permanent supportive housing.</p>	2019	GMHSC & HART, PNB ¹¹ Social Development
<p>1.2 Work with housing partners to improve and standardize the collection and management of data and enhance the ability to share this data through a centralized database. This database can be part of the new cloud-based HIFIS¹² database.</p>	2019 – 2021	PNB Social Development, GMHSC, City (Social Inclusion)
<p>1.3 Work with housing partners to enhance research on the unique needs of specific groups who are more likely to face homelessness.</p> <p>Explore opportunities to enhance the point-in-time count to better understand the specific needs of people who are homeless or at risk of homelessness.</p>	2019 – 2021	YMCA ReConnect & SUN, GMHSC, CMHC, City (Social Inclusion & Economic Development)
<p>1.4 Collaborate with partners involved to develop a set of operating principles which guide all emergency shelter services throughout Moncton to ensure consistency and clarity and to remove barriers to this service.</p>	2019	GMHSC, PNB Social Development, Emergency shelter providers, City (By-law, Building Inspections & Fire)

¹⁰ Housing Assessment and Review Team

¹¹ Province of New Brunswick

¹² Homeless Individuals and Families Information System

Actions	Timeline	Partners Involved
<p>1.5 Building on the HART initiative, collaborate with partners involved to implement a coordinated access system for housing and support services throughout the Greater Moncton Area.</p> <p>Ensure that all frontline staff are trained in the new coordinated access system and are aware of contact and referral protocols.</p>	2022 – 2025	PNB Social Development, GMHSC, agencies serving people who are homeless or at risk
<p>1.6 Building on the work of the HART, explore the need to further provide wraparound supports for individuals who are chronically homeless.</p>	2022 – 2025	GMHSC & HART, Health Department
<p>1.7 Building on existing initiatives, explore the feasibility of allocating funding for a Moncton Rent Bank to provide one-time, no-interest loans for individuals and families who are at risk of homelessness to stay housed.</p>	2019	YMCA ReConnect City, GMHSC, PNB Social Development
<p>1.8 Building on the work of the Rentalsman, provide eviction prevention education and training.</p>	2019 – 2021	PNB Social Development, GMHSC, Rentalsman, City (Social Inclusion, Fire, By-law)
<p>1.9 Collaborate with all levels of government to prioritize individuals and families who are chronically homeless in the distribution of the Canada Housing Benefit.</p>	2019 – 2020	PNB Social Development GMHSC & HART City (Social Inclusion)
<p>1.10 Collaborate with the Province to develop strategies to increase the supply of housing options in Moncton and to ensure that these take into consideration the specific needs of vulnerable population groups.</p>	Ongoing	GMHSC, City (Social Inclusion), PNB Social Development
<p>1.11 Collaborate with partners involved to develop a landlord engagement strategy to increase the capacity of non-profit housing providers and private landlords to be able to better respond to residents' needs and to connect them to the support services they require.</p>	2019	PNB Social Development, GMHSC, City (Social Inclusion, By-law), NBNPHA ¹³ , private landlords
<p>1.12 As part of the landlord engagement strategy, work with partners involved to provide education on discrimination</p>	2019 – 2021	PNB Social Development,

¹³ New Brunswick Non-Profit Housing Association

Actions	Timeline	Partners Involved
and the Human Rights Act as it applies to tenants, particularly tenants who are vulnerable.		GMHSC, City (Social Inclusion) NB Human Rights Commission, Office of the Rentalsman, NBNPHA, and private landlords

Goal 2: Encourage and support the development of a broad range of housing options for all residents of Moncton.

Indicator:

- A minimum of 50% multi-residential (includes apartments and row houses) housing completions in Downtown Moncton and the Rest of Moncton, and of these units, a minimum of 50% of units be suitable for one- and two-person households.

Actions	Timelines	Partners Involved
2.1 As part of the Municipal Plan review process and regular amendments to the Zoning By-law, review the City's land-use planning policies to identify potential barriers to the development of innovative housing options, such as secondary suites, coach houses and laneway houses, shared housing, and supportive housing, and a mix of housing types within neighbourhoods.	2022 – 2025	City (Urban Planning, Building Inspection, By-law and Social Inclusion), CMHC
2.2 Building on the Municipal Plan policy, review the City's zoning by-law to explore increasing permitted height and density along major roads, transit corridors, built-up areas, neighbourhood centres and amenities, and other areas identified for growth.	2019 – 2021	City (Urban Planning, Building Inspection, By-law, Engineering), CMHC
2.3 As part of the ten-year Municipal Plan review process, encourage multi-residential developments and subdivision developments to include a mix of dwelling types (for subdivision developments) and unit sizes, including one-bedroom units and family-sized units with three- or more bedrooms.	2022 – 2025	City (Urban Planning, Building Inspection and Engineering), CMHC
2.4 Building on the Municipal Plan policy (Sec. 4 H-8) and current initiatives of the Moncton Accessibility Committee,	Ongoing	City (Social Inclusion, Building Inspection,

Actions	Timelines	Partners Involved
encourage developers to exceed the requirements of the provincial Barrier-Free Design Building Code Regulation when constructing residential developments		Facilities, Urban Planning, and Social Inclusion), Moncton Accessibility Committee, CMHC
2.5 Building on the previous action, develop guidelines/handbooks on accessible design/Universal Design which can be distributed to private and non-profit residential developers as part of an education strategy.	2019 – 2021	City (Social Inclusion, Facilities, Building Inspection and Urban Planning), Moncton Accessibility Committee CMHC
2.6 Encourage and support innovative housing models for seniors, such as co-location of seniors housing with other community amenities, co-housing models or co-op models.	Ongoing	City (Urban Planning, Social Inclusion), Moncton Social Inclusion Committee, CMHC
2.7 Collaborate with partners involved to pilot a community-based home sharing program to match senior homeowners with university students or young professionals who are looking for affordable rental housing in the City.	2019 – 2021	PNB Social Development, Université de Moncton, CMHC

Goal 3: Ensure the existing housing stock is in a state of good repair.

Indicator:

- A reduction of 50% in the number of rental housing units, including rooming houses, which require major repairs.
- Registration of all rooming houses in Moncton.

Actions	Timeline	Partners Involved
3.1 Collaborate with partners involved to develop a Moncton Rental Standards Database to encourage landlords to keep their properties in a state of good repair and assist renters to make better decisions about where they live.	2019 - 2021	City (Social Inclusion), PNB Social Development, GMHSC, Private

Actions	Timeline	Partners Involved
		landlords, Residency Tribunal, NBNPHA
3.2 Develop a strategy to better monitor and regulate rooming houses in the City.	2021 - 2023 Ongoing	City (By-law, Building Inspections, City Clerk, Legal, Public Safety), PNB Social Development, GMHSC
3.3 Work with the Province and CMHC to explore funding and grant programs that could be utilized to assist with regulated rooming houses.	2019 – 2021	City, PNB Social Development, CMHC
3.4 Explore developing a Tenant Relocation and Protection Policy for tenants who are affected or displaced by renovations, redevelopment, or closures of their rental units.	2019 – 2021	PNB Social Development, GMHSC, Office of the Rentalsman, NBNPHC, non-profit and private landlords, City (Social Inclusion)
3.5 Building on the provincial Rental Residential Rehabilitation Assistance Program and Rooming House Rehabilitation Assistance Program, collaborate with partners involved to examine the feasibility of providing incentives to encourage landlords to renovate existing rental units to meet Building Code, Fire Code, and by-law requirements and to improve accessibility and energy efficiency of units.	2022	PNB Social Development, City (By-law, Building Inspections, Fire, Social Inclusion)
3.6 As part of a landlord engagement and education strategy, collaborate with partners involved to develop a Landlord Toolkit which provides information on landlord responsibilities, programs and incentives available for renovation or redevelopment of rental properties, and tenant relocation requirements.	2019	PNB Social Development, Residential Tenancies Tribunal, GMHSC, CMHC City (Social Inclusion, By-law, Urban Planning)
3.7 As part of an education strategy and building on the resources already available through the Residential Tenancies Tribunal, collaborate with partners involved to develop a Tenant Toolkit which provides information on tenant rights and responsibilities as well as resources available to tenants.	2019	PNB Social Development, Residential Tenancies Tribunal, GMHSC, City (Social Inclusion)

Goal 4: Work with housing partners to ensure the right type of rental housing is available for people who live, work, and study in Moncton.

Indicator:

- Rental vacancy rates consistently at 3% to indicate a more balanced rental market (compared to 4.6% in 2017 and 2.8% in 2018).
- An increase of 15% in rent supplement agreements with private landlords, with the larger proportion of the increase focused on rent supplements for non-senior singles and seniors.

Actions	Timeline	Partners Involved
4.1 Share the results of the housing needs assessment to raise awareness of the unit sizes and affordability levels needed in Moncton.	2019	GMHSC, community agencies, other housing partners, City (Social Inclusion & Communications)
4.2 Collaborate with partners involved to develop a Rental Housing Database which would 'match' renters with available rental units which fit their requirements, including unit size, monthly rent, and neighbourhood.	2019 – 2021	PNB Social Development, GMHSC, City (Social Inclusion)
4.3 Working with partners involved, monitor if new housing being built matches the current needs and supports the attraction and retention of skilled workers into Moncton.	2022 – 2025	City (Economic Development), PNB Social Development, CHMC
4.4 Explore the feasibility of applying for funding through the CMHC Solutions/Issues Lab funding program to undertake research and test innovative housing models, including housing models which take into account the specific needs of vulnerable populations groups.	2019 - 2021	PNB Social Development, GMHSC, City (Urban Planning, Social Inclusion, Economic Development), 3+ Corporation
4.5 Collaborate with the Province to explore increases in rent supplements for Moncton residents with priority given to landlords of buildings and rooming houses in good standing.	2019	PNB Social Development, GMHSC, City (City Clerk, By-law)

Goal 5: Increase the supply of affordable, adaptable, and inclusive housing options in Moncton.

Indicator:

- A 25% reduction in the number of applicants waiting for subsidized housing in Moncton.
- A 20% decrease in the proportion of households with incomes in the 1st to 3rd income deciles who are spending 30% or more on housing costs.

Actions	Timeline	Partners Involved
5.1 Add a clear definition of affordable housing in the Municipal Plan which is linked to any provincial definition of affordable housing that will be developed as part of the provincial housing strategy.	2022 – 2025	City (Urban Planning)
5.2 Prepare a business case for the establishment of a Moncton housing entity with a core mandate of stimulating the development and sustainability of affordable housing throughout the City.	2019 – 2021	City (Urban Planning, Social Inclusion), GMHSC, PNB Social Development
5.3 Building on the Municipal Plan policy (Sec. 4 H-9), develop an inventory of surplus City-owned land and buildings which may be disposed of and are appropriate for the development of affordable housing and share this information with residential developers and other housing partners.	2019 – 2021	City (Urban Planning, Legal, Parks, Social Inclusion)
5.4 Building on the policies of the Municipal Plan, explore adding a policy which states that decisions regarding disposition of surplus City-owned land and buildings will consider affordable housing. City-owned land or buildings may be provided for affordable housing through a long-term lease or providing the land at below market value.	2019 – 2021	City (Urban Planning, Social Inclusion, Parks, Legal and Finance)
5.5 Collaborate with partners involved to provide Federal and Provincial surplus land within Moncton for the purpose of developing affordable housing.	2019 – 2021	GMHSC, City (City Manager, Urban Planning, Legal), CMHC, PNB Social Development
5.6 Explore the feasibility of developing a land bank for affordable housing.	2022 – 2025	City (Urban Planning, Finance, Legal), GMHSC

5.7	Explore establishing a Moncton Affordable Housing Fund through various partners for the creation, maintenance, and renovation of affordable housing units in Moncton.	2022 – 2025	City (Urban Planning, Finance and Legal), PNB Social Development
5.8	Explore developing a by-law related to bonus zoning as per recent changes to the Community Planning Act.	2019 – 2021	City (By-law, Urban Planning, Building Inspections, Legal)
5.9	Examine the City’s current development approval process to identify opportunities to review zoning bylaw approval times, simplify regulations, and provide additional direction for affordable and supportive housing developments.	2019	City (Urban Planning, Building Inspections and Legal)
5.10	Building on the Municipal Plan policy (Sec. 4 H-7), consider implementing a pilot program which applies alternative development standards for housing projects which are affordable to households with low incomes. Alternative development standards should include gender and cultural considerations.	2022 – 2025	City (Urban Planning, Economic Dev), Community organizations
5.11	Consider expanding the financial incentives program of the Downtown Community Improvement Plan Area to include renovations, redevelopments, or infill projects which create new affordable housing units or upgrade current affordable units.	2021 - 2022	City (Urban Planning, Economic Development), PNB Social Development
5.12	Building on the action in the Social Inclusion Plan to host an annual Social Inclusion Summit, expand this summit to include housing.	Foundational Ongoing	City (Urban Planning & Social Inclusion)
5.13	Collaborate with partners involved to explore expanding the exemption from provincial property taxes to private landlords, including rooming house landlords, who have rent supplement agreements with the Province.	2019	GMHSC, NBNPHA, City (Social Inclusion)
5.14	Collaborate with partners involved to work with non-profit and cooperative housing providers to develop a strategic subsidized housing master plan.	2019	GMHSC, City (Social Inclusion, Urban Planning), NBNPHA

Goal 6: Increase the supply of supportive housing options in appropriate locations throughout Moncton.

Indicator:

- An increase of 30% in the number of supportive housing units and accessible housing units in Moncton.

Actions	Timeline	Partners Involved
6.1 Encourage and support pilot projects of shared housing models which meet the needs of specific population groups, such as persons with disabilities and formerly homeless individuals, and which incorporate gender and cultural influences into the housing design and support services.	2022 – 2025	GMHSC City (Social Inclusion, Accessibility Committee), Developers, CMHC PNB Social Development
6.2 Encourage and support senior housing innovation demonstration projects, particularly projects which maximize the use of available land and the existing housing stock and projects which connect housing with support services to facilitate aging in place.	2022 - 2025	Mayor’s Seniors Advisory Committee, seniors organizations, City (Urban Planning) PNB Social Development
6.3 Building on the provincial Seniors’ Home Renovation Tax Credit, examine the feasibility of providing forgivable loans or grants to seniors and persons with disabilities with low incomes to retrofit their homes to incorporate accessibility features and technology to facilitate aging in place or, at least, to delay a move to a long term care home or nursing home.	2022 – 2025	PNB Social Development City (Social Inclusion)
6.4 Building on current initiatives including the provincial Aging Strategy and Home First strategy, work with housing partners to formalize existing collaborations to establish a Supportive Housing Network to better connect seniors and people with disabilities and/or special needs with available supportive housing units, counselling services, housing stabilization services, and health-related supports.	2019 – 2021	PNB Social Development, community agencies
6.5 Provide frontline staff, including staff in emergency shelters, with appropriate training to support people with mental health issues and cognitive impairments.	2019	PNB Social Development,

Actions	Timeline	Partners Involved
		CMHA, City (Social Inclusion), GMHSC
6.6 Encourage and support the development of social enterprises which provide support services to vulnerable populations.	Ongoing	City (Economic Development, Social Inclusion, Finance)
6.7 As part of an education campaign, work with partners involved to develop educational material on services available for vulnerable populations and their caregivers.	2019	Mayor's Seniors Advisory Committee and Moncton Accessibility Committee NB Seniors Association, community agencies, PNB Social Development, City (Social Inclusion, Communications)
6.8 Collaborate with partners involved to enhance the provision of support services to current tenants of subsidized housing units and rooming houses to help them maintain their housing.	2019 – 2021	PNB Social Development, GMHSC, non-profit housing providers, 3+ Corporation
6.9 Collaborate with partners involved to explore the feasibility of adopting an Integrated Services Delivery (ISD) approach to providing support services.	2019 – 2021	GMHSC, PNB Social Development, City of Moncton (Social Inclusion)
6.10 Collaborate with partners involved to explore the feasibility of increasing funding for training and supports to assist people with mental health issues.	2019 – 2021	GMHSC, CMHA, City (Social Inclusion), Public Health
6.11 Explore funding opportunities and partnerships for an Assertive Community Treatment (ACT) Team and Intensive Case Management (ICM) Team to provide wraparound supports for individuals who are chronically homeless. Refer to 1.6 comments	2019 – 2021	GMHSC, City (Social inclusion), Public Health, PNB Social Development
6.12 Explore funding opportunities and partnerships for additional supportive housing units with priority given to units located in close proximity to transit and other services.	2019 – 2021	GMHSC, City (Urban Planning, Social Inclusion)

Conclusion

While the Provincial government is primarily responsible for the provision of affordable housing in Moncton, the City's Municipal Plan and Social Inclusion Plan acknowledge the role of the municipality in supporting the development of a wide range of housing options for its residents through coordinating efforts between the other levels of government directly responsible for housing and various implicated community agencies. Further, while there are a number of gaps in Moncton's housing system and restrictions to what the City and its community partners have the authority to do in terms of housing, Moncton has important resources in the form of active and passionate housing stakeholders who are working together to address these gaps. The City of Moncton Community Implementation Plan for Affordable Housing is meant to be a roadmap for the Moncton community to address the housing gaps and achieve their desired future outcomes for the housing system in Moncton. This Plan is meant to build capacity, encourage innovation, and convene greater collaborations among traditional and new housing partners.

The City of Moncton Community Implementation Plan for Affordable Housing has a total of 57 recommended actions to be implemented in the next ten years. However, there are a number of actions that need to be implemented immediately as the implementation of other actions are dependent on them. These Foundational actions are the following.

- Identification of one of the existing committees to convene all housing partners and monitor progress
- Preparing a business case for the establishment of a housing entity for Moncton
- Hosting an annual summit to increase the awareness of the housing need in Moncton.

While the City of Moncton Community Implementation Plan for Affordable Housing was developed as a ten-year plan, it is meant to be an organic plan which will change and adapt as new opportunities and challenges arise. As such, it is vital to undertake ongoing monitoring activities of the housing need and supply in Moncton as well as progress toward the long term outcomes. To monitor the housing need and supply in Moncton, indicators have been identified as part of a monitoring report for the Housing Needs Assessment. In addition, indicators for each of the six goals have been identified to measure progress toward the future outcomes.

The resources required for the implementation of this action plan are varied and shared amongst all partners. Many objectives can be accomplished with existing resources. Some may require additional resources which will be identified by the various partners and implemented only when appropriate resources can be acquired. The City of Moncton's role will be to facilitate, coordinate and assist the agencies and other levels of government who have a direct mandate in this area to effect positive change in affordable housing in our community.

Appendix A: Housing Policy Framework

The following is a brief review of the policies and strategic documents which influence the development of housing in the City of Moncton.

Federal and Provincial Policies and Strategies

National Housing Strategy, 2017

The National Housing Strategy identifies a vision for housing in Canada: *Canadians have housing that meets their needs and they can afford. Affordable housing is a cornerstone of sustainable, inclusive communities and a Canadian economy where we can prosper and thrive.*

The National Housing Strategy also identifies the following housing targets.

- 530,000 households removed from housing need
- 385,000 households protected from losing an affordable home and another 50,000 benefitting from an expansion of community housing
- 300,000 existing housing units repaired and renewed
- 50% reduction in estimated number of chronically homeless shelter users
- 100,000 new housing units created
- 300,000 households provided with affordability through the Canada Housing Benefit

These targets will be met through a \$40 billion joint investment provided through the following programs and initiatives.

- \$17.15 billion through the National Housing Co-Investment Fund (including the Rental Construction Financing and Affordable Housing Innovation Fund)
- \$4 billion* for the Canada Housing Benefit
- \$2.2 billion for the Homelessness Partnering Strategy
- \$9.1 billion* for the Community Housing Initiatives
- \$2.5 billion* for the Federal-Provincial/Territorial Housing Partnership
- \$9.8 billion for existing agreements

**This includes cost-matching with the provinces and territories.*

Other Federal Initiatives

In addition, as part of the 2018 federal budget, the federal government is reallocating \$7.8 million over five years, beginning in 2018-19, from Employment and Social Development Canada's existing resources, to help build the capacity of community organizations serving the

most vulnerable populations, including persons with disabilities, Indigenous Peoples, and newcomers.

The federal government also announced a strengthening of the Working Income Tax Benefit and making it more accessible. This enhanced benefit will be called the Canada Workers Benefit and will take effect in 2019. The federal government announced a \$250 million enhancement which will be used to increase maximum benefits by up to \$170 in 2019 and increase the income level at which the benefit is phased out completely. The federal budget also proposed an increase of the maximum benefit provided through the Canada Workers Benefit disability supplement of \$160 to offer greater support to people with disabilities.

New Brunswick Community Planning Act, 2017

The new Community Planning Act took effect on January 1, 2018, replacing the former Community Planning Act. This new legislation provides local governments with broader powers as well as new planning and development tools. The legislation aims to be more permissive to provide local governments with broad powers and increased flexibility and autonomy. Municipal Plans which meet the requirements of this new Act are required to be prepared and adopted within five years of the adoption of this new Act.

The new Act enables the creation of statements of Provincial interest which will provide provincial direction with respect to minimum standards that must be followed by local planning authorities.

Another change in the new Community Planning Act is that it now allows local governments to collect development charges, authorized by a by-law, when approving a new development. The funding collected can be used for services and infrastructure related to the new development. The Act also allows an applicant and a local government to enter into a development charge agreement that permits the applicant to provide certain services or extended services in lieu of the payment of all or part of the charges.

In addition, the new Act allows local governments to enter into an incentive or bonus zoning agreement, which allows the relaxation of specific requirements with respect to zoning if an applicant exceeds other requirements or undertakes other action in the public interest which is specified in the agreement. The Act also allows council to accept money in lieu of a contribution and this money is to be paid into a special account which will be used for the purposes identified in the agreement.

New Brunswick Local Governance Act, 2017

The new Local Governance Act was assented to in May 2017 and takes effect on January 1, 2018. Similar to the new Community Planning Act, the new Local Governance Act is a result of

the Province's commitment in 2014 to modernize these two Acts to give municipalities the powers they need. This Act replaces the Municipalities Act which sets out the powers and responsibilities of the local governments in New Brunswick. There are a number of changes in the new Local Governance Act which impact the development of housing in a community. The new Act provides local governments with natural person powers, which allows them to conduct their day-to-day business without having each specific power set out in the Act.

The new Act also provides municipalities with the ability to establish a corporation or acquire or hold securities of a corporation for the provision of a service, undertaking economic development activities, and the management of properties of the local government.

In addition to the broader powers provided to municipalities, the new Local Governance Act allows municipalities to implement by-laws related to standards or codes for the maintenance and occupancy of buildings. Municipalities are also permitted to establish, manage and contribute to an operating reserve fund and a capital reserve fund.

Another change reflected in the new Act is the ability of municipalities to provide funding or in-kind grants for municipal purposes to charitable or non-profit organizations and other organizations where the grant will benefit municipal residents and assist in the social or environmental development of the local government.

The new Act also provides municipalities with the ability to make by-laws related to economic development, including the sale or lease of land at below market value and the provision of grants although the municipality cannot make a grant that directly reduces or reimburses the taxes or utility charges paid or payable to the municipality.

The new Act also allows municipalities to enter into agreements with the Province for joint projects for the acquisition and development of land for housing purposes and for the construction of houses for sale or rent.

Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan 2014-2019

Overcoming Poverty Together is based on the province's initial economic and social inclusion plan in 2009 and extensive stakeholder consultations. The Plan places an emphasis of community capacity-building. The Plan has four pillars and 28 priority actions under each of these four pillars.

- Pillar 1 – Community Empowerment
- Pillar 2 – Learning
- Pillar 3 – Economic Inclusion
- Pillar 4 – Social Inclusion

The global objective of the Plan is to reduce income poverty by 25% and deep income poverty by 50%.

Pillar 4 – Social Inclusion has two priority actions specifically related to housing. These are:

- Support sustainability and quality of existing affordable housing options (action 25)
- Encourage innovative community-based housing solutions for affordable, accessible, quality, mixed housing communities (action 26).

In addition to the priority actions specifically for housing, there are a number of other actions within the other pillars which impact on the ability of Moncton residents to obtain and retain housing. These include the following.

- Support creation of a “one-stop shop” to inform people about government and non-profit organization programs related to economic and social inclusion (4).
- Support community-based initiatives in literacy, financial literacy, adult education, skill development, and workplace entry preparation (12).
- Support flexible work place conditions to generate opportunities for people with barriers to employment and/or unique work practices and availability (17)
- Promote and support development, creation and sustainability of a social enterprise ecosystem (20).
- Promote transition of food banks to community-based food centres (22).
- Encourage initiatives that address availability of nutritional food and food management and coordination in emergency food programs (23).
- Develop a comprehensive rural and urban transportation strategy for the province (27).
- Promote and support community-based alternative transportation systems (28).

Reducing Poverty: New Brunswick Family Plan, 2017

This Plan is based on the premise that an integrated system of health and social care will help vulnerable populations lead independent, healthy, and productive lives. The Family Plan also recognizes that health is much more than health care and that all partners must work together to address the social, economic, and environmental determinants of health.

The seven pillars of the Family Plan are:

1. Improving access to primary and acute care
2. Promoting wellness
3. Supporting those with addictions and mental health challenges
4. Fostering healthy aging and support for seniors
5. Advancing women’s equality
6. Reducing poverty
7. Providing support for persons living with a disability.

The Family Plan also identifies areas of focus and a number of actions under each. The areas of focus are the following.

- Removing barriers to employment
- Improving labour market outcomes for New Brunswickers
- Improving the health and wellbeing of people living in poverty
- Reducing barriers that prevent people from fully participating in their community
 - This area of focus includes an action related to protecting vulnerable New Brunswickers by continuing to focus on affordable housing options.
- Facilitating access to programs and services to improve the quality of life all New Brunswickers.

An Aging Strategy for New Brunswick

The Aging Strategy was created to serve as a foundation for an actionable framework on issues affecting seniors and the aging experience in New Brunswick. It goes beyond the care continuum and provision of services and takes a broader view of the aging experience, including health and wellness, family and social life, community participation, lifelong learning, employment, income, housing, and food security. This strategy identifies the vision for aging in New Brunswick.

Healthy aging is a positive lifelong experience that occurs in a supportive age-friendly community.

The strategy is intended to be a unifying document to allow all stakeholders to move forward in an integrated and aligned manner.

Three goals have been identified in the strategy and each goal has corresponding initiatives and actions. The three goals are the following.

- Enable seniors to live independently
- Achieve sustainability and innovation
- Embrace a provincial culture of person-centred care and support.

Home First

Home First is a three-year strategy to enhance healthy aging and care for seniors in New Brunswick. It represents a shift from nursing home care toward a greater focus on healthy, active aging and on home and community-based care. This strategy is meant to be the foundation of an integrated system of health and social care and represents a change in philosophy and practice.

The vision for Home First is *Healthy aging enabled by appropriate supports and care within a responsive, integrated and sustainable system*. This vision is supported by three pillars, each of which has strategic themes.

- Healthy Aging
 - Self-care and personal responsibility
 - Targeted wellness to support aging in place
 - Community capacity building
- Appropriate supports and care
 - Better specialized care options
 - Supports for caregivers
 - Technology enabled home-based care
- Responsive, integrated and sustainable system
 - Coordinated case management and care navigation
 - Accountability and performance management

The Home First initiatives related to housing include the following.

- Develop age-friendly communities
- Develop a province-wide affordable housing plan for seniors
- Develop a neighbourhood-based model of home support services
- Implement family health teams
- Establish a community-based allied health professional team
- Enhance supports for caregivers
- Design a model for integrated health and social services
- Improve integration of health and social services

Hope is a Home: New Brunswick Housing Corporation Housing Strategy

The Provincial government is currently working on developing a provincial housing strategy which responds to current housing needs and is aligned with the National Housing Strategy.

Hope is a Home is the existing housing strategy of the New Brunswick Housing Corporation (NBHC). The vision identified in this strategy is:

All New Brunswickers have access to safe and affordable homes as a prerequisite for economic and social inclusion.

The Guiding Principles identified in this strategy are the following.

- Housing policies and programs must be coordinated and consistent with other public policies to ensure the maximum efficiency and effectiveness in the use of limited resources.
- Housing policies and programs must promote social inclusion, economic self-sufficiency, personal accountability, and individual choice.

- Housing policy and programs must include benefits which transition to the extent possible.
- Housing policy and programs must be responsive to the varying specific needs of vulnerable individuals and households and to the broader needs arising from changing demographics.
- Housing policy and programs must help communities meet local needs and priorities.
- Housing policy and programs must recognize the shared responsibility of all levels of government, individuals, communities and the housing industry for good safe housing outcomes.
- Housing policy and programs must support the strengths of the private, public, and non-profit sectors in meeting the needs of low-income New Brunswickers.

The strategic objectives of the NBHC are the following.

- Reduce core housing need in New Brunswick by 10% over the next five years from 10.3% identified in the 2006 housing census.
- Reduce chronic homelessness in New Brunswick significantly over the next five years.
- Improve the energy efficiency of housing occupied by low income households.
- Ensure the transparent and effective delivery of provincial housing programs.

Municipal Policies and Strategies

City of Moncton Municipal Plan, 2014

The Municipal Plan provides guidance on City Council programs related to the social, economic, and physical development of the City and any other matters of importance to the City. The current Municipal Plan was passed in January 2014.

There are a number of references to making housing choice and affordability a priority throughout the Municipal Plan. In particular, section 4: Creating a Great City includes objectives and policies for housing choice and affordability. The objectives identified in the Plan are the following.

1. Improve housing choice and affordability in the community.
2. Improve the quality and safety of housing in the city.
3. Foster a comprehensive and up-to-date awareness of housing concerns and needs in the city and the resources available locally, regionally, and provincially to address housing needs.
4. Support and promote innovative housing which responds better to today's social, cultural, and environmental needs.
5. Increase public understanding and acceptance of affordable and specialized housing options throughout the City.

The Municipal Plan includes the following ten policies of Council related to housing choice and affordability. These actions are related to encouraging the development of a range of housing options in all neighbourhoods (H-1), pursuing partnership opportunities (H-2), exploring opportunities to develop pilot projects (H-6), establishing Alternate Development Standards policies for affordable housing projects (H-7), encouraging the use of Adaptable Design principles (H-8), considering providing land for affordable housing (H-9), and defining the City's roles and actions with regard to housing (H-10).

In addition, the Municipal Plan identifies a proposal of Council, which are specific actions that City Council has determined are required to implement a certain policy. This proposal refers to forming an advisory group related to the implementation of policies H-1 to H-10.

Additionally, section 3.4 Shaping our Built Environment has several policies supportive of providing a range of housing choices, including higher density housing types, throughout Moncton.

In addition to the Housing Choice and Affordability section (Section 4), the Municipal Plan also contains numerous other objectives, policies and proposals which support and facilitate a diverse range of housing types in the City.

City of Moncton Action Plan 2016-2020

Moncton's Strategic Plan is a guiding policy document that covers a four-year period with aligns with the current Council term. The City's vision is: *A city that inspires*. Its priorities are the following.

1. Increase our population and tax base.
2. Efficient delivery of services and management of our assets.
3. Collaboration with all levels of government.

The Plan's five pillars are the following.

1. Environment
2. Social
3. Culture
4. Economy
5. Governance

Quality of Life for All Monctonians: Social Inclusion Plan 2016-2021

The City's Social Inclusion Plan is the result of a number of initiatives which the City has undertaken to reduce poverty and increase inclusion. In 2014, City Council adopted a Municipal Plan which identifies objectives to fight poverty and exclusion. In addition, in 2016, Council dedicated \$50,000 to the implementation of this Social Inclusion Plan.

The vision for this Plan is *that all citizens enjoy a great quality of life*. The mission is *that the City of Moncton will work strategically with community and government partners to improve the quality of life of its most vulnerable citizens*.

The guiding principles of the Plan are the following.

1. The City of Moncton will facilitate the community's efforts in social inclusion.
2. The City of Moncton will adopt and implement by-laws, policies, plans and strategies that will improve the access and availability of affordable housing in the city.
3. The City of Moncton will adopt and implement policies, plans, and strategies that will improve the access and availability of affordable and nutritious food in the city.
4. The City of Moncton will adopt and implement policies, plans, and strategies that will improve the education and training opportunities of its vulnerable citizens.
5. The City of Moncton will adopt and implement policies, plans, and strategies that will improve the access and availability of mental health services in the city.

The five priority areas which form the framework for the actions contained in this Plan are the following.

1. Housing choice and affordability
2. Urban agriculture and food security
3. Mental health
4. Education and training
5. Inclusion and diversity

Within the first priority area of housing choice and affordability, there are three goals and supporting objectives and actions.

Goal: Reduce homelessness on the streets and in shelters within the City.

Objectives:

- Support the Greater Moncton Homelessness Steering Committee Community Plan
- Maintain strong leadership and support (research and innovation) to enhance housing stability
- Create improved housing options for our diverse population.

Actions:

1. Participate as a member of the Greater Moncton Homelessness Steering Committee
2. Facilitate and coordinate a discussion with Universite de Moncton as a potential research partner. Specific to housing focused studies and research.
3. Pursue a partnership with the New Brunswick Non-Profit Housing Association in hosting SPDAT training and implementation for all interested partners in the community.
4. Explore and inquire further on data collection systems.

5. Design a new Social Inclusion grant program with existing municipal funds better adapted to the needs of the social inclusion community and in conjunction with the implementation of the Social Inclusion Plan.

Goal: Increase the supply of affordable housing.

Objectives:

- Explore the possibility of establishing a housing corporation.
- Increase the City's use of land grants, incentives, and other resources to leverage housing partnerships.
- Improve, develop and apply flexible zoning standards, development tools, and rental incentives.

Actions

1. Ensure social inclusion is a part of the city assessment, as specified in the municipal plan.
2. Facilitate a city-wide housing needs assessment study.
3. Present findings of city-wide housing needs assessment to council and public through a Moncton Housing Need report.
4. Facilitate and develop a Municipal Housing implementation plan, including rooming houses and all other housing models.
5. Explore and inquire on land banking and affordable housing policies, including density bonusing and inclusionary zoning.
6. Develop an affordable housing policy.
7. Explore and develop a business case for a city-owned entity to deliver affordable housing, in partnership with community-based agencies and private sector stakeholders.
8. Participate actively as a member of municipalities who lead in the reduction of poverty Canadian committee.

Goal: Maintain quality, safe and affordable housing throughout the City.

Objectives:

- Protect the existing rental stock.
- Create and develop by-laws specific to rooming houses.
- Improve property and tenancy management practices.
- Encourage a variety of housing types that meet the needs of diverse households.
- Improve development process and reduce development costs.
- Reduce provincial barriers to existing social and affordable rental housing.

Actions

1. Explore standards and maintenance by-laws specific to rooming houses.
2. Discuss opportunities to appropriately mandate, support and address issues related to rooming houses with By-Law Enforcement Services and the Building Inspection Department.

3. Facilitate and collaborate with various community agencies on opportunities to develop rental housing training and support for property owners.
4. Explore and develop a business case for a Rental Standard Database to keep property owners and landlords accountable and motivated in keeping their properties in good order for renters and a place to advertise their apartments, in addition to assisting renters in making informed decisions about renting in the city and acquiring affordable housing.
5. Enhance accountability, efficiency and transparency of approval processes and clarify regulations in order to reduce development costs and enhance affordability.
6. Facilitate and coordinate the development of building affordable housing fact sheet and fast track building approval process for affordable housing projects.
7. Facilitate and coordinate with Urban Planning, Building Inspection, and Social Development, opportunities for renovation incentives, including all other affordable housing incentives municipally and provincially.

The indicators for progress on the housing goals are: number of homeless, number of affordable housing, and percentage of households spending 30% or more on housing.

The City of Moncton Social Inclusion and Poverty Committee is responsible for the implementation of this Plan.

City of Moncton Cultural Plan 2016-2026

The Cultural Plan is intended to be a tool to guide all aspects of cultural planning for the next ten years. It aims to ensure that a cultural lens is applied across various municipal programs and services. In addition, the Plan will also serve to recommend changes or additions to municipal policies, guide funding decisions, and define the mandate of the Cultural Board.

The Plan identified four Strategic Directions to achieve the vision of making Moncton the “Cultural Capital” of Atlantic Canada. Each of these Strategic Directions have objectives, actions, and expected outcomes.

1. Enable cultural investments with supportive municipal policy structures
2. Leverage creativity and culture to attract and retain people as key drivers of innovation and economic growth
3. Create an environment where enhanced cultural activities can take place
4. Implement a recognizable cultural identity for the City that communicates an innovative, transformative and authentic experience.

Appendix B: Glossary

Acronyms

CMHC – Canadian Mortgage Housing Corporation

CMHA – Canadian Mental Health Association

GHMSC – Greater Moncton Homelessness Steering Committee

HART – Housing Assessment Review Team

LGBTQ2S – Lesbian, Gay, Bi-Sexual, Transgender, Queer, Two-Spirit

NBNPHA – New Brunswick Non Profit Housing Association

PNB – Province of New Brunswick

ReConnect – A YMCA run street intervention initiative that connects homeless individuals to support services

RENTSMART – Provides education and support to tenants, landlords, and community educators with the goal of successful tenancies

SDNBH – Social Development New Brunswick Housing

YOMES – Social media network for landlords and tenants

Definitions¹⁴

Accessibility – refers to the manner in which housing is designed, constructed or modified to enable independent living for persons with diverse abilities. Accessibility is achieved through design but also by adding features that make a home more accessible.

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 incomes.

Community Housing – an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing cooperatives, or housing owned by provincial, territorial or municipal governments.

Core Housing Need – a household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards, and it would have to spend 30% or more of its before-tax income to access acceptable local housing.

Acceptable housing is adequate in condition, suitable in size, and affordable.

¹⁴ The definitions used are from the National Housing Strategy accessed from: <https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy/glossary>

Adequate housing does not require any major repairs according to the residents.

Suitable housing has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the needs of the households according to National Occupancy Standard (NOS) requirements.

Affordable Housing costs less than 30% of before-tax (gross) household incomes.

Emergency Shelter – this is a facility providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing or counselling. Emergency housing is short-term accommodation for people experiencing homelessness or those in crisis.

Homelessness – describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

Supportive Housing – is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

Transitional Housing – is housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years. In the Province of New Brunswick, this is housing for people affected by family violence.

Vulnerable Groups – are groups who are in a disadvantaged position or marginalized. In the case of the National Housing Strategy, priority vulnerable groups are: survivors fleeing domestic violence, seniors, people with developmental disabilities, people with mental health and addiction issues, people with physical disabilities, racialized persons or communities, newcomers (including refugees), LGBTQ2+, veterans, Indigenous peoples, young adults, homeless.