

Working together to accelerate affordable housing!

ACCELERATION



Travaillons ensemble pour l'accélération du logement abordable! **2023**

Peter Corbyn, P.Eng.

NBNPHA

May 25, 2023

The image features four 3D house models of increasing size, arranged in a line from left to right on a dark wooden surface. Each house has a white body and a red roof. The text 'ARE WE IN A HOUSING CRISIS?' is overlaid in white, bold, sans-serif font across the middle of the houses. A thin white horizontal line is positioned below the text.

ARE WE IN A
HOUSING CRISIS?

LA PÉNURIE DE LOGEMENTS AU NOUVEAU-BRUNSWICK:

mieux comprendre le défi et les enjeux

Préparé par : Richard Saillant

Présenté par :

RÉSEAU DE LOGEMENTS

Partenaires :



Conseil économique du Nouveau-Brunswick inc.



CONSEIL MULTICULTUREL DU NOUVEAU-BRUNSWICK



NEW BRUNSWICK'S HOUSING CRUNCH:

Scoping out the Challenge and the Stakes

Prepared by Richard Saillant

Presented by:

HOUSING HUB

In partnership with:



Conseil économique du Nouveau-Brunswick inc.



CONSEIL MULTICULTUREL DU NOUVEAU-BRUNSWICK



Chart 2: Rents

January 2005 to February 2023 • January 2005 = 100

(Statistics Canada, CANSIM table 18-10-0004-01)

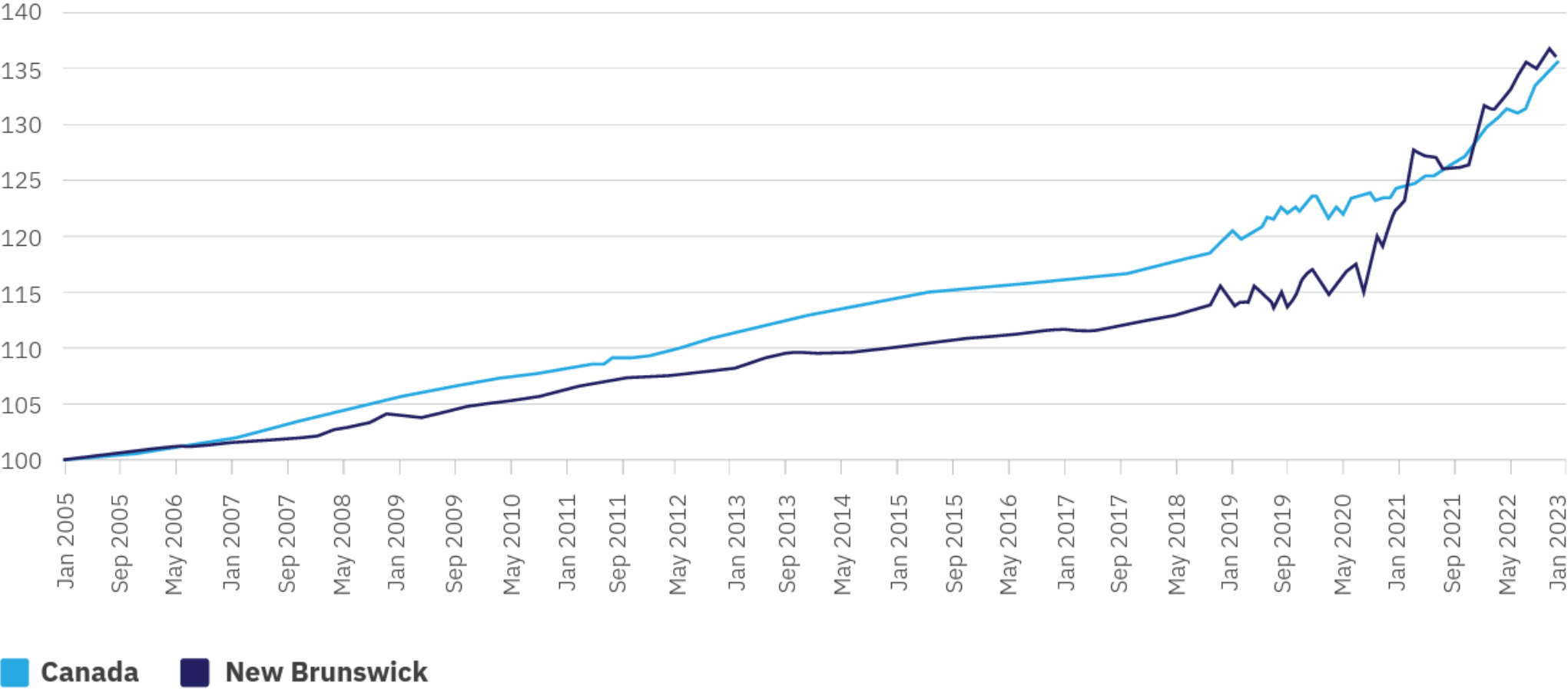


Chart 4: Annual (twelve-month) housing starts and population growth New Brunswick, Q1 1971 to Q4 2022

(Statistics Canada, CANSIM tables 17-10-0009-01 and 34-10-0135-01)

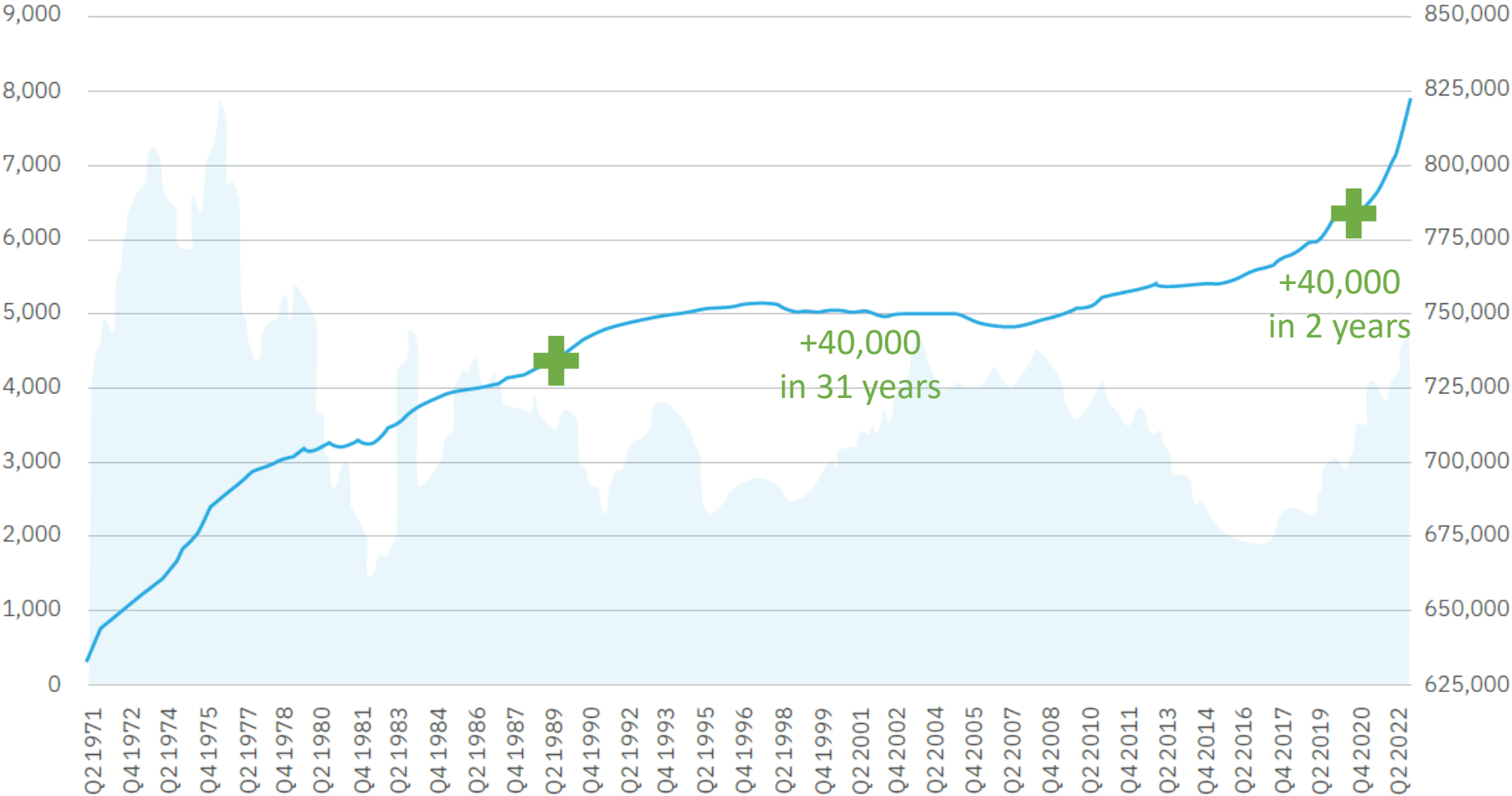
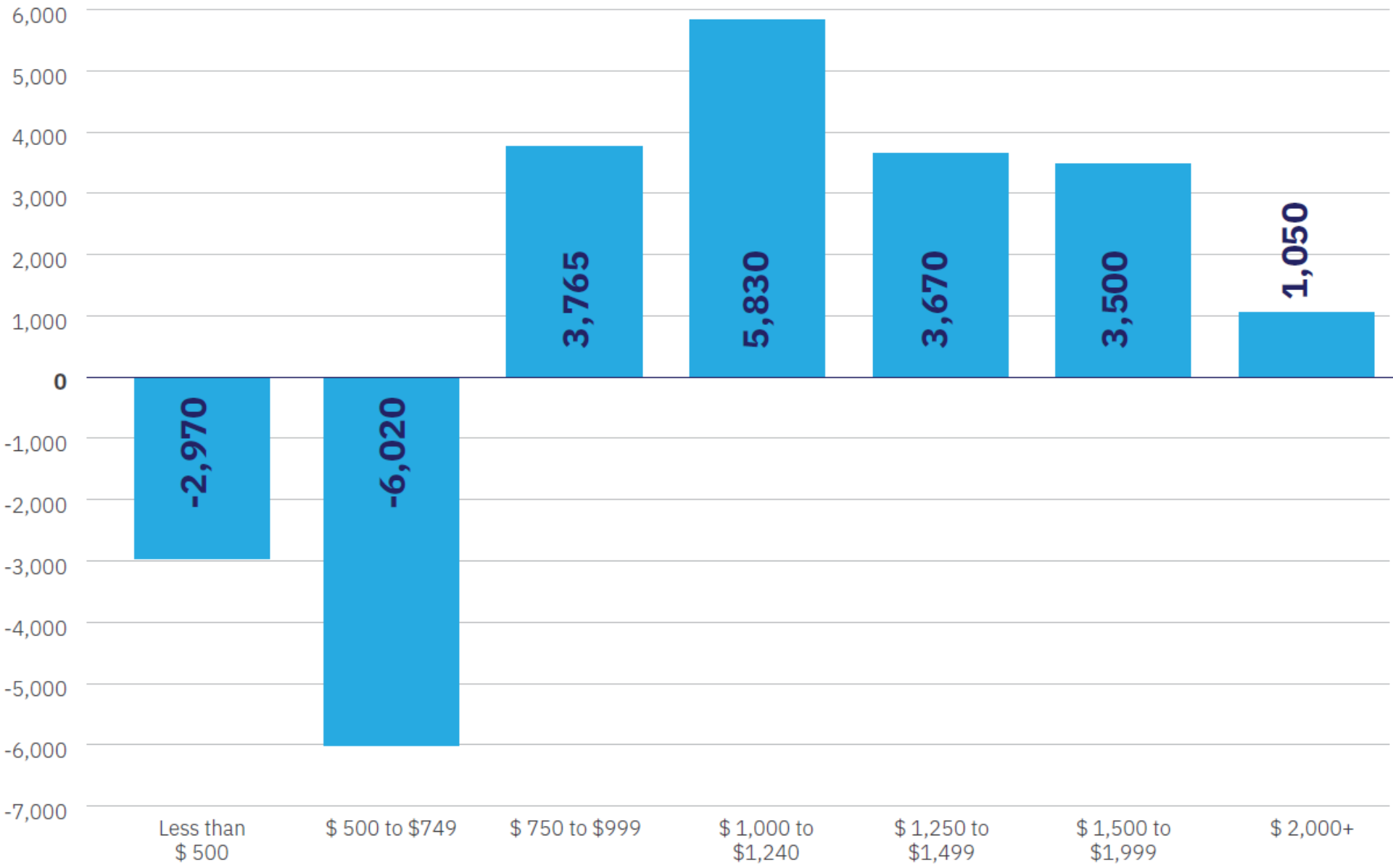
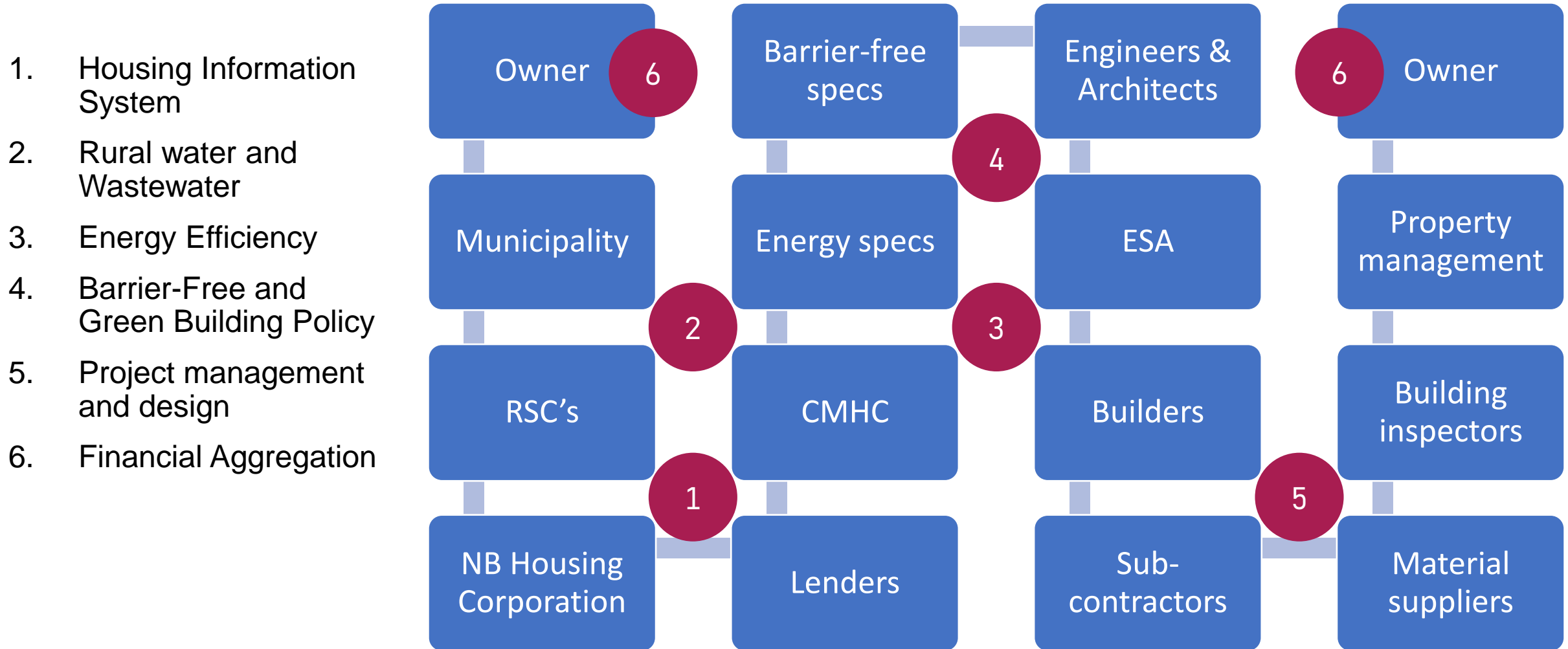


Chart 9: Change in Rental Units 2016-2021 by Monthly | Shelter Cost, New Brunswick

(Data compiled by the BCNPHA from census 2016 and 2021)



Accelerating the supply chain



1. HOUSING INFORMATION SYSTEM

- We need a lot of housing
- How much and where?

2. RURAL WATER AND WASTEWATER

- We need to build in rural areas
- It is done in NS and PEI, why not here?

3. ENERGY EFFICIENCY

- We need to be energy efficient
- What products and building specifications?

4. BARRIER FREE

- We need accessible units
- How do we design and approve those quickly?

5. PROJECT MANAGEMENT

- We need to build quickly and need contractors and skilled trades people

6. FINANCIAL AGGREGATION

- How much collective equity can we deploy

DATA



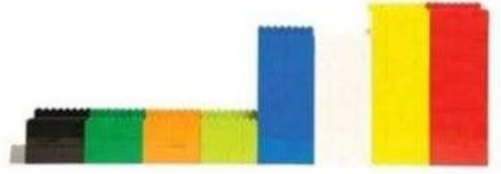
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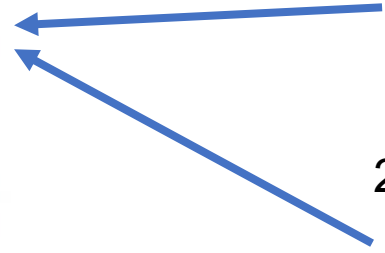
PRESENTED VISUALLY



EXPLAINED WITH A STORY



ACTIONABLE (USEFUL)



1. HOUSING INFORMATION SYSTEM





Accelerating housing development and rental data access in rural New Brunswick.

[VIEW THE MAP](#)

NEW BRUNSWICK HOUSING INFORMATION SYSTEM (NBHS)

Rural New Brunswick is facing a housing crisis. We need to almost double the number of housing starts relative to the 1990's to grow our workforce by 0.5% to provide housing for a growing number of new Canadians, youth, and seniors in these communities. More people are retiring than entering the workforce, so we need to grow our population, and those newcomers need a home with dignity.





NBNPHA's Housing Information System (HIS)

Select Municipality
None



Search, Home, List, Layers icons

Map navigation controls: +, -

Powered by Esri

For municipal resources, click on the town's icon.

- Municipal and Rental Data
- Asset Map
- Rental Listings Map
- Feedback





Woodstock

Median monthly shelter costs for rented dwellings

\$735

-11% lower than provincial median shelter costs

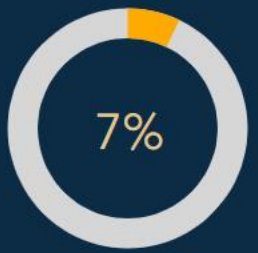
Population (2021): 5553 ▲
Change from previous census (2016): 6%

Median Household Income (2021)

\$60,000

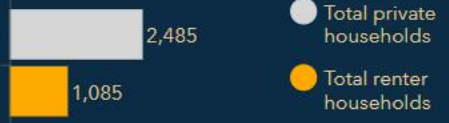
-14% lower than provincial median household income

Core housing need



Total Private Dwellings

Data not available



Tenant households spending 30% or more on shelter costs



Source: Statistics Canada, CMHC, SNBSC Housing Report, Asset Map Scope, Social Development

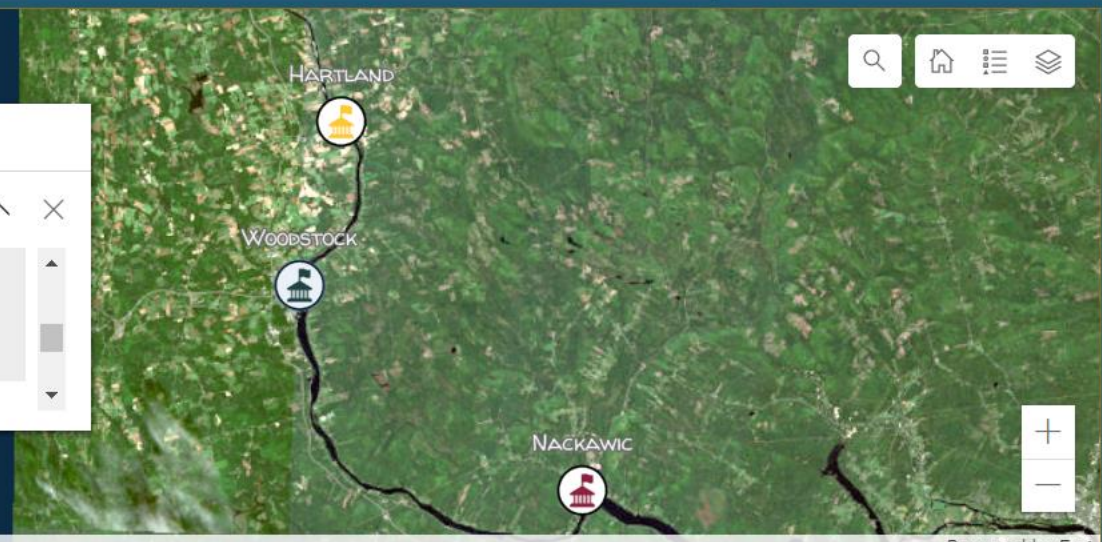
Vacancy rate

Data not available

Zoom to Pan

Woodstock

Tenant Survey Responses/Réponses au sondage auprès des locataires View



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For municipal resources, click on the town's icon.

Municipal and Rental Data

Asset Map

Rental Listings Map

Feedback

Average Rents Derived from Rental Listings



Total 1BR count = 13

Total 2BR count = 8

Total 3BR count = 9

Median Market Rents



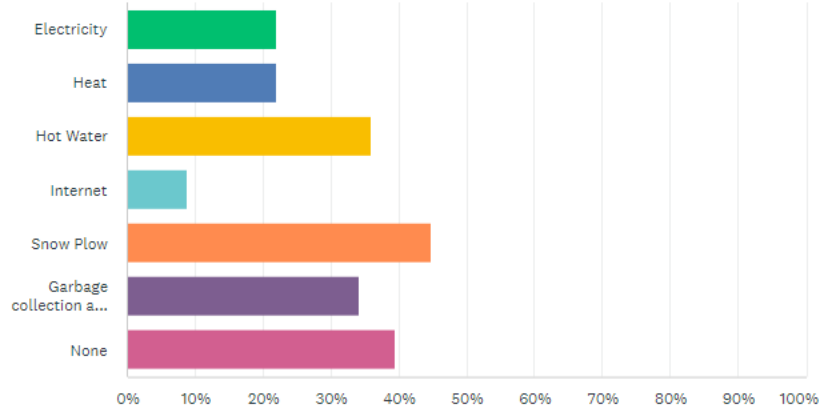
Available properties in map window

0

MMR Source
Social Development

What utilities are included in your rent if applicable?

Answered: 114 Skipped: 49

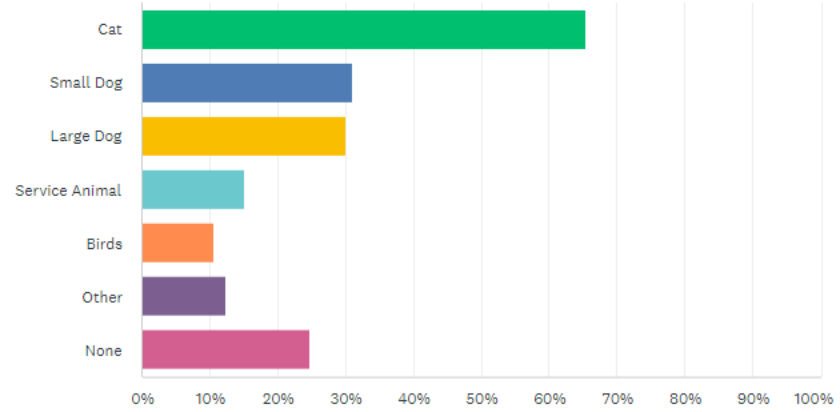


Woodstock Renter Survey 2022

🔍 (0)

What kind of pets are allowed in your building if applicable?

Answered: 113 Skipped: 50

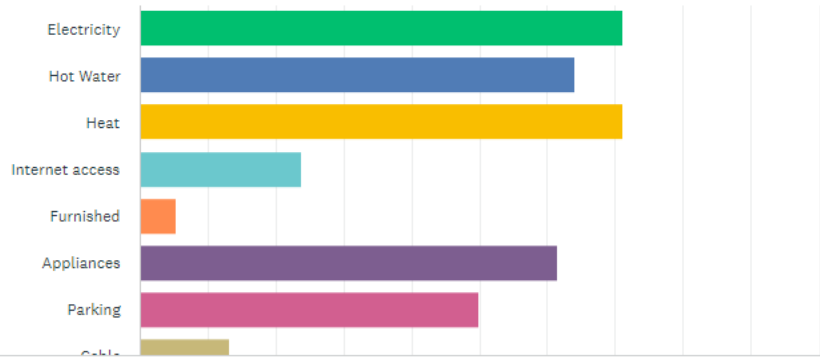


Woodstock Renter Survey 2022

🔍 (0)

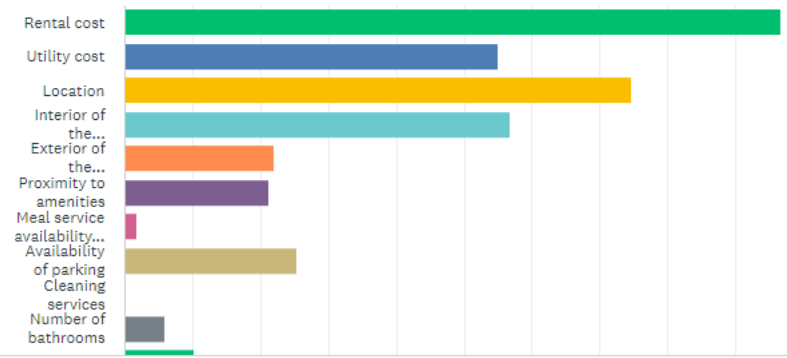
What utilities and facilities would you like the rent to include?

Answered: 114 Skipped: 49



What are the three most determining factors that you consider while r...

Answered: 118 Skipped: 45





Zoom to Pan 1 of 3

Vacant Property Description/Description de la propriété vacante

Municipal Land

PID	1301506
Address/Adresse	46 King St
Size/Taille	Gross lot area-0.5 acres
Zoning/Zonage	DT
Additional Info./Information additionnelle.	Site Recommendation-Mixed Use
Assessed Value/Valeur imposable (\$)	
Owner/Propriétaire	Town of St. Stephen
Contact Details/Détails du contact	





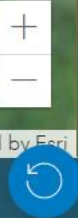
NBNPHA's Housing Information System (HIS)

Select Municipality
St. Stephen

Zoom to Pan 4 of 4

433 Milltown Blvd

Address/Adresse 433 Milltown Blvd

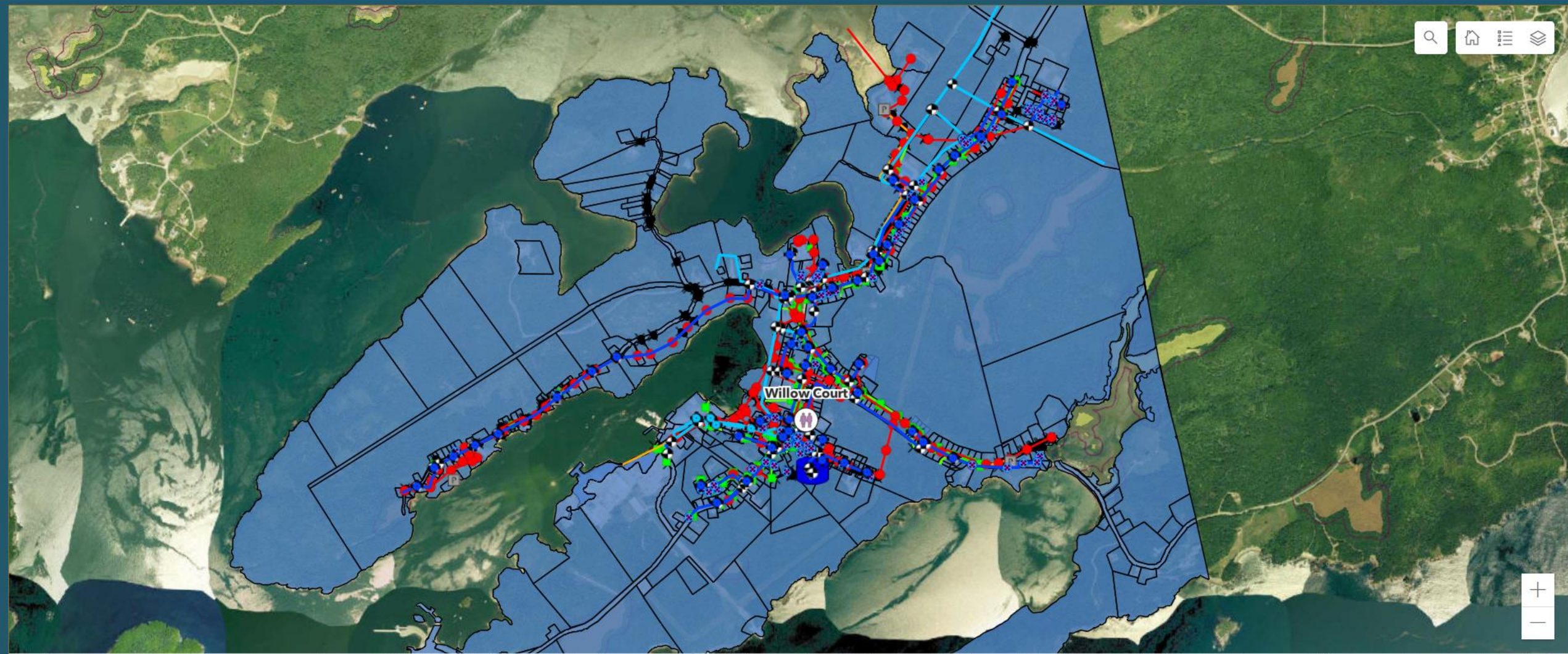




NBNPHA's Housing Information System (HIS)



Select Municipality
St. Stephen



New Brunswick Department of Environment and Local Government | Ministère de l'Environnement et des Gouvernements locaux du Nouveau-Brunswick | Department of Environment & Local Government / Ministère de l'Environnement et Gouvernements locaux | Powered by Esri

Municipal and Rental Data

Asset Map

Rental Listings Map

Feedback





NBNPHA's Housing Information System (HIS)

Select Municipality
Bathurst

Bathurst

Population (2021): 12157 ▲
Change from previous census (2016): 2%

Median monthly shelter costs for rented dwellings

\$655

-21% lower than provincial median shelter costs

Median Household Income (2021)

\$54,800

-22% lower than provincial median household income

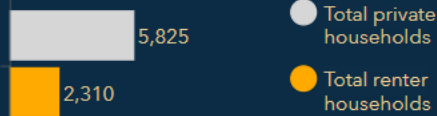
Core housing need



9%

Total Private Dwellings

6,445



- Total private households: 5,825
- Total renter households: 2,310

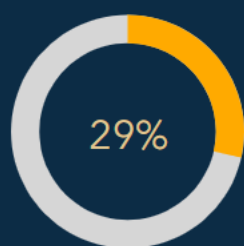
Source: Statistics Canada, CMHC, SNBSC Housing Report, Asset Map Scope, Social Development

Vacancy rate

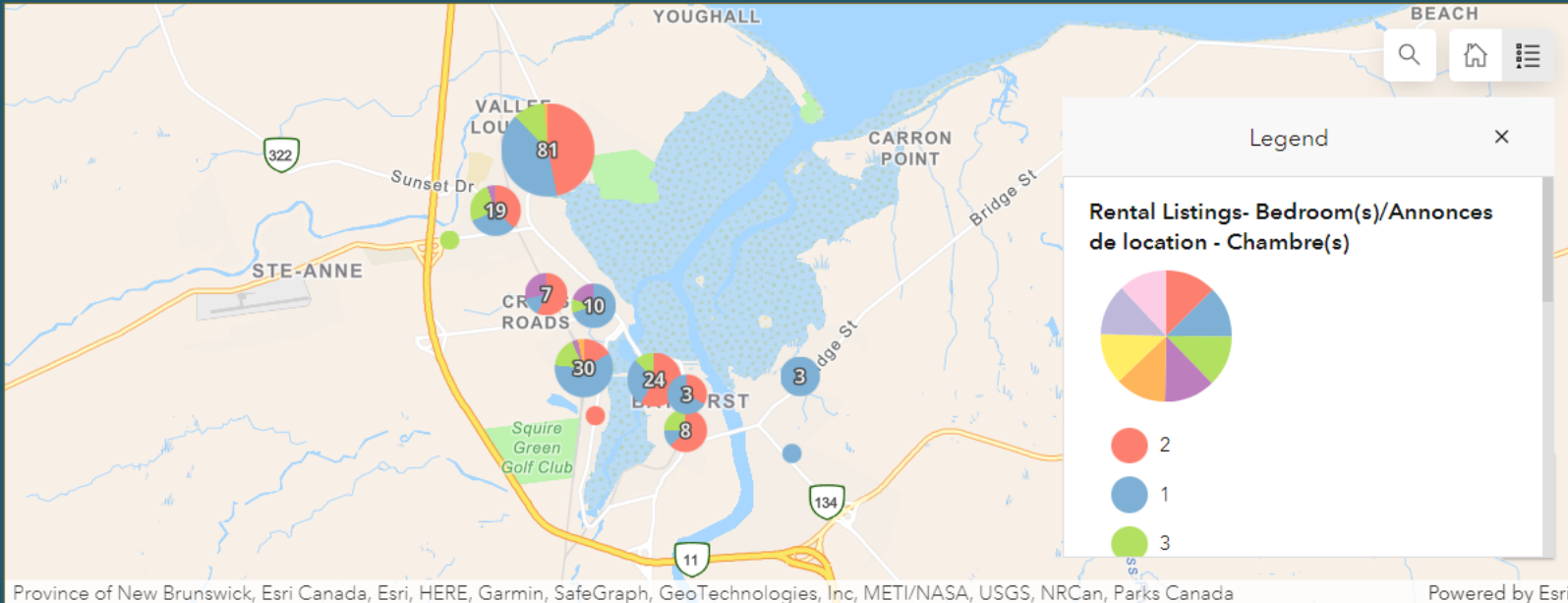
1.9%

Needs urgent housing

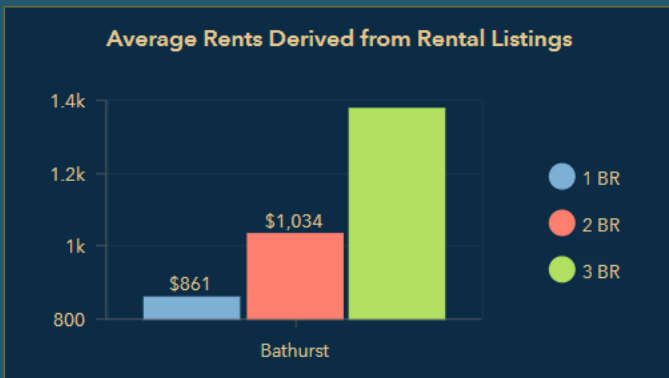
Tenant households spending 30% or more on shelter costs



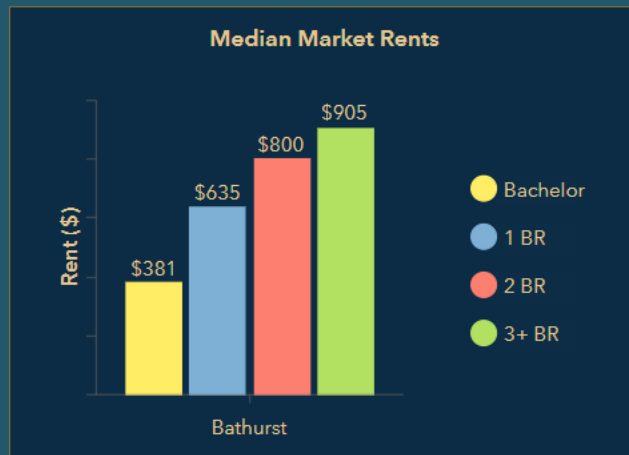
29%



- Municipal and Rental Data
- Asset Map
- Rental Listings Map
- Feedback



Total 1BR count = 54 Total 2BR count = 41 Total 3BR count = 0



Available properties in map window

0

MMR Source
Social Development

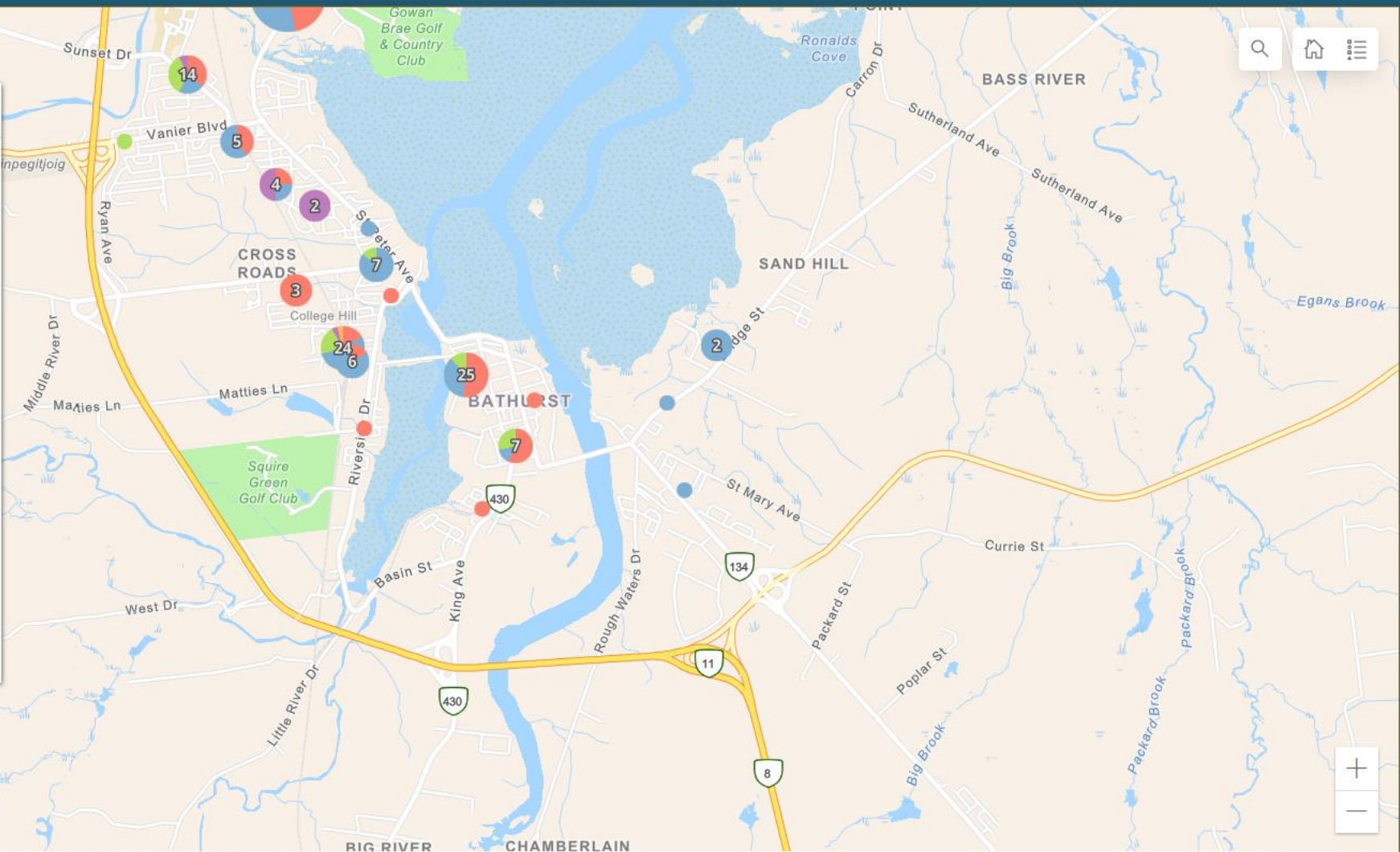


Zoom to Pan

Listing's Details/Détails de l'annonce

Rent/Louer - \$950, Apartment, Bathurst

Bath/Bain	1
Bedroom/Chambre à coucher	1
Furnished/Meublé	No
Heat/Chaleur	No
Lights/Lumières	No
Listed on/Inscrit le	19-Nov-22
Location accuracy/Précision de localisation	
Postal code/Code Postal	E2A 2E9
Source	
Unit pictu/Photos de l'unitères	View



+ New

Shared with me > Rental Pictures > Edmundston > \$1050

Filter, Grid, Info icons

- My Drive
- Computers
- Shared with me
- Recent
- Starred
- Spam
- Bin
- Storage

96.74 GB of 200 GB used

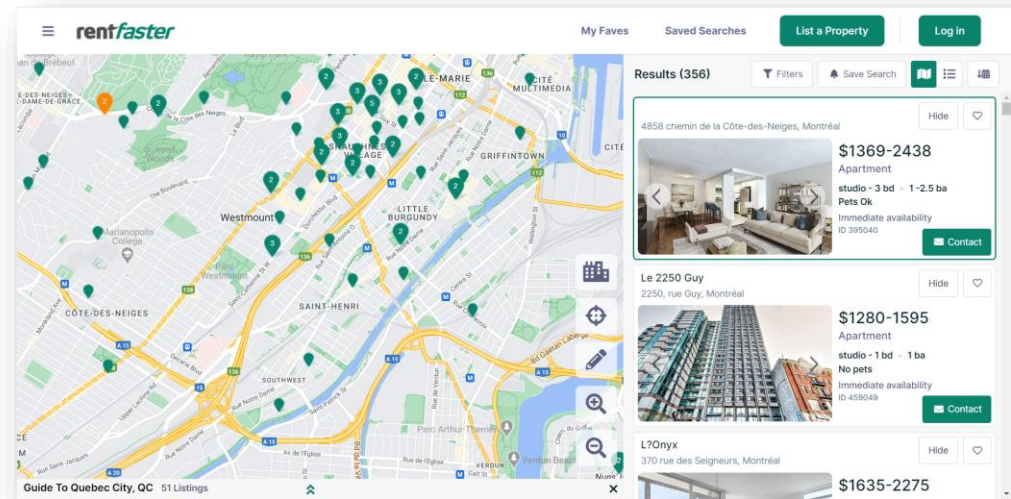
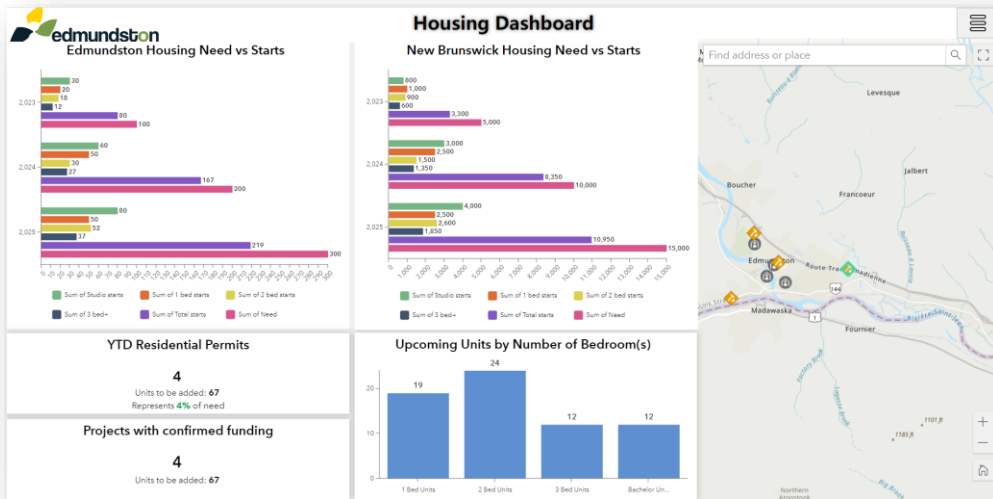
Get more storage

File type, People, Last modified filters

Files

Name ↑

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CMHC + SCHL Sign In or Register FRANÇAIS MENU

Home > Professionals > Project funding and mortgage financing > Funding programs > All funding opportunities > Housing Accelerator Fund

Housing Accelerator Fund

The Housing Accelerator Fund – launching in summer 2023 – provides incentive funding to local governments to boost housing supply across Canada.

The Housing Accelerator Fund provides incentive funding to local governments encouraging initiatives aimed at increasing housing supply. It also supports the development of complete, low-carbon and climate-resilient communities that are affordable, inclusive, equitable and diverse.

Eligibility Highlights

- Local governments in Canada with delegated authority over land use planning and development approvals, including First Nations, Métis and Inuit governments, can apply.
- Regional districts, provinces or territories are eligible to apply if there isn't a municipal-level authority.

Your location and population determine the stream you apply to

DATA

SORTED

ARRANGED

PRESENTED VISUALLY

EXPLAINED WITH A STORY

ACTIONABLE (USEFUL)

2. RURAL WATER



APPENDIX D - Estimated Daily Sewage Flows

FACILITY	PEAK FLOW (LPD)
RESIDENTIAL	
1 bedroom unit	750
2 bedroom unit	1022
3 bedroom unit	1365
4 bedroom unit	1705
Each additional bedroom unit	350 per bedroom
ASSEMBLY HALLS/THEATRES/FUNERAL PARLOURS, etc.	
With kitchen	30 per seat/person (based on occupancy load)
Without kitchen	20 per seat/person (based on occupancy load)
MEDICAL/PERSONAL CARE	
Dental Office	760 per chair plus 75 per staff
Medical Hospital (no resident personnel)	630 per bed
Medical Office	275 per practitioner plus 75 per staff
Mental Institutions	400 per bed plus 75 per staff
Nursing Homes	450 per bed plus 75 per staff



3. ENERGY EFFICIENCY



Energy Efficiency Workshops and NB Power Partnership



Environmental Trust Fund (ETF) Workshops



NB Power Audit Program

Workshops

- Five workshops
November 2022
- 35 members



Energy assessments for 833 units



Total estimated annual sector energy costs

\$11,000,000



Total estimated potential annual savings

\$2,900,000



Savings per unit if all measures implemented

27%



Overall payback if all measures implemented

19 years



Total estimated potential GHG reduction

4,900 T CO_{2e}



Sector total area

6,300,000 SF



833 units consist of:

- 241 studio units – 29%
- 492 one-bed units – 59%
- 62 two-bed units – 7%
- 38 three-bed units – 5%

Primary electric baseboard heat

- 88%

Rented hot water heaters

- Virtually all except for large murbs with oil fired heaters

Average age for all appliances

- 11 years

Who pays the rent

- 86% tenant, 14% landlord

Units with air conditioning

- 4%

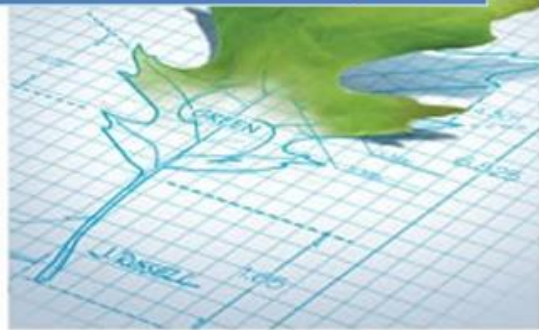
Units with mini-splits

- 2%

4. BARRIER-FREE AND GREEN BUILDING POLICY



Province of New Brunswick Green Building Policy for New Construction & Major Renovation Projects



For Business Money to help you save money



Get 25% back on energy efficient products and equipment!



Get up to \$1.25 Million back for energy saving upgrades!




Get up to \$1.5 Million for greenhouse gas reducing upgrades!

Affordability – Rent Levels (10 year affordability commitment ¹)			Energy Efficiency and GHGs Reductions over 2017 NECB / 2015 NBC			Accessibility ²	
50 points	70 Points	100 Points	30 Points	50 Points	100 Points	20 Points	30 Points
10% of units at 30% of median renter income	15% of units at 30% of median renter income	25% of units at 30% of median renter income	20% above code	25% above code	40% above code	Min. 15% of the units are considered accessible in accordance with the CSA standard B651-18 OR Min. 15% of units are universal design. OR The building receives Rick Hansen Foundation Accessibility Certification (60%-79% score)	Min. 15% of units are considered accessible in accordance with the CSA standard B651-18 and universal design. OR 100% of units are universal design OR 100% of units are accessible in accordance with the CSA standard B651-18 OR The building receives Rick Hansen Foundation Accessibility Certification "Gold" (score of 80% or better)



2020, c.8 Building Code Administration Act 2021-3



NEW BRUNSWICK REGULATION 2021-3
under the
BUILDING CODE ADMINISTRATION ACT (O.C. 2021-24)
Filed January 28, 2021

RÈGLEMENT DU NOUVEAU-BRUNSWICK 2021-3
pris en vertu de la
LOI SUR L'ADMINISTRATION DU CODE DU BÂTIMENT (D.C. 2021-24)
Déposé le 28 janvier 2021

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1

2020, c.8 Building Code Administration Act 2021-3

(iii) one of which is L-shaped and located on the wall opposite the entrance to the shower, with a horizontal member not less than 1000 mm long mounted 750 mm to 870 mm above the floor and a vertical member not less than 750 mm long mounted 400 mm to 500 mm from the side wall on which the other vertical grab bar is mounted (See Note A-3.8.3.16.(1)(f) of the Code).

(g) have a hinged seat that is not spring loaded, or a fixed seat with a smooth slip-resistant surface and no rough edges, the seat being

(i) not less than 450 mm wide and 400 mm deep,

(ii) mounted on the same side wall as the vertical grab bar, at 460 mm to 480 mm above the floor, and

(iii) designed to carry a minimum load of 1.3 kN.

(h) have a pressure-equalizing or thermostatic-mixing valve that

(i) complies with Clause 3.8.3.8.(1)(b), and

(ii) is mounted on the wall opposite the entrance to the shower at not more than 1200 mm above the floor and within reach of the seat,

(i) have a hand-held shower head with not less than 1800 mm of flexible hose located so that it

(i) can be reached from the seated position,

(ii) can be used in a fixed position at a height of 1200 mm and 2030 mm, and

(iii) does not obstruct the grab bars, and

(j) have recessed soap holders that can be reached from the seated position.

(2) If individual shower stalls are provided for use by residents and patients in buildings of Group B, Division 2 *treatment occupancy*, they shall conform to the requirements of Clauses (1)(a) to (j) except where

(a) common showers are provided in conformance with Clauses (1)(a) to (j), or

(b) common bathtubs equipped with hoist mechanisms to accommodate residents and patients are available.

3.8.3.17. Bathtubs
(1) Bathtubs required by Sentence 3.8.2.8.(13) shall

(ii) l'autre, en forme de L, est fixée sur le mur opposé à l'entrée de la douche, un élément horizontal d'au moins 1 000 mm de longueur se trouvant entre 750 et 870 mm au-dessus du plancher et un élément vertical d'au moins 750 mm de longueur se trouvant entre 400 et 500 mm du mur latéral où est fixée l'autre barre d'appui verticale (voir la note A-3.8.3.16. 1)f) du Code);

g) avoir un siège articulé sans mécanisme à ressorts ou un siège fixe avec une surface lisse antidérapante sans aspérités, le siège devant être, à la fois :

(i) d'au moins 450 mm de largeur sur 400 mm de profondeur,

(ii) fixé sur le même mur latéral que la barre d'appui verticale, à une hauteur de 460 à 480 mm au-dessus du plancher,

(iii) conçu pour supporter un charge d'au moins 1,3 kN;

h) avoir un mitigeur à pression ou un mélangeur thermostatique qui est à la fois :

(i) conforme à l'alinéa 3.8.3.8.(1)b),

(ii) fixé sur le mur opposé à l'entrée de la douche à une hauteur d'au plus 1 200 mm au-dessus du plancher et à portée du siège;

i) être muni d'une douche-téléphone avec un tuyau flexible d'au moins 1 800 mm de longueur qui, à la fois :

(i) est atteignable en position assise,

(ii) peut être utilisée en position fixe à une hauteur comprise entre 1 200 et 2 030 mm,

(iii) n'entrave pas l'accès aux barres d'appui;

j) avoir un porte-savon encastré et atteignable en position assise.

(2) Les cabines de douche individuelles qui sont mises à la disposition des résidents et des patients dans les bâtiments dont l'usage principal relève du groupe B, division 2, *Établissements de traitement*, doivent être conformes aux exigences des alinéas (1)a) à j), sauf dans l'un ou l'autre des cas suivants :

a) des douches communes sont fournies conformément aux alinéas (1)a) à j);

b) des baignoires communes munies de mécanismes de levage sont mises à la disposition des résidents et des patients.

3.8.3.17. Baignoires
(1) Les baignoires exigées au paragraphe 3.8.2.8.(13) doivent :

25

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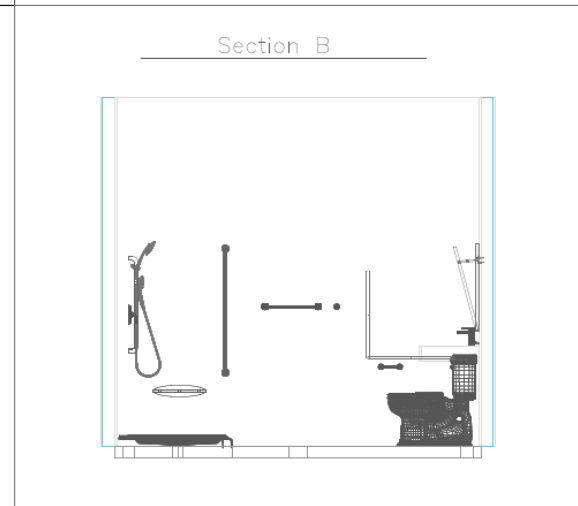
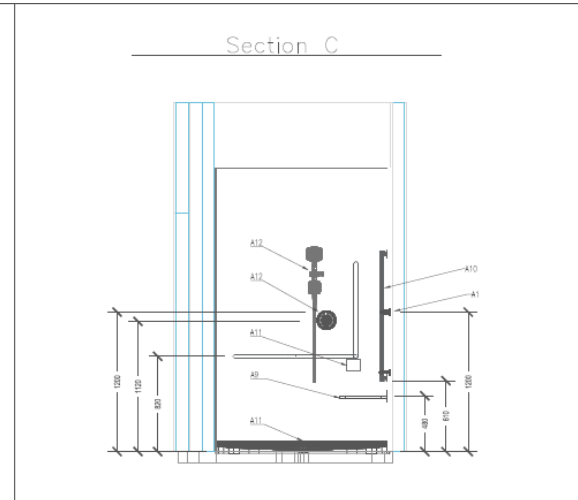
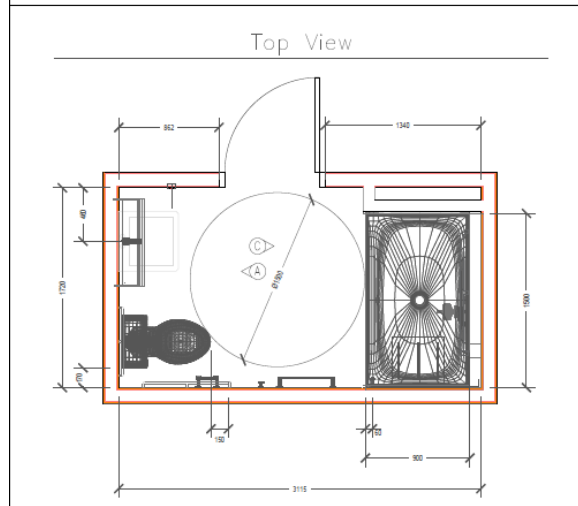
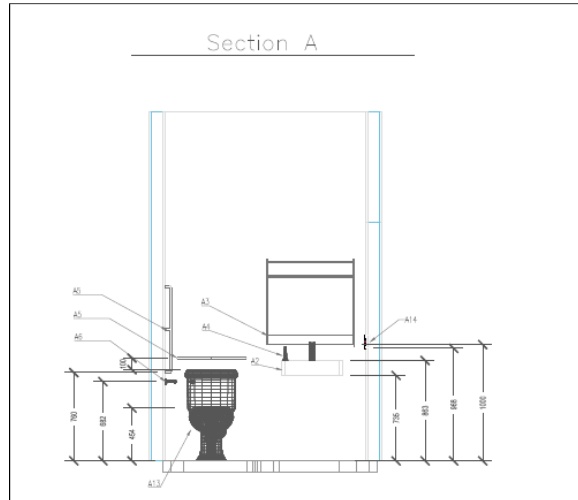
PRESENTED VISUALLY



EXPLAINED WITH A STORY



ACTIONABLE (USEFUL)



Barrier free bathroom checklist	
A1	Towel dispenser & Coat hook Located close to the lavatory No more than 1200 mm above the flooring at areas that is accessible Coat hook located on a side wall and projecting not more than 50mm from the wall Distance between the centre line of the lavatory and any side wall is not less than 600mm No length of not more than 900mm above the floor
A2	Lavatory Clearance beneath the lavatory not less than: (1) 700mm wide Clearance beneath the lavatory not less than: 700 mm high at the front edge Clearance beneath the lavatory not less than 600mm high at a point 200 mm back from the front edge Clearance beneath the lavatory not less than: 100mm high over the distance from a point 200 mm back from the front edge Has installed water supply and discharge where these pipes are exposed
A3	Mirror Mounted with its bottom edge not more than 1800 mm above the floor or floor to an inclined position
A4	Soap dispenser A automatic soap dispenser is available with one hand to be opened in a position without requiring tight grasping, pinching with fingers, or twisting of the wrist Unless otherwise stated, must be operable with a force of not more than 22N Located not more than 1300 mm above the floor within 500 mm from the front of the lavatory
A5	Grab bars near toilet L-shaped grab bar that is mounted on the side wall (2) and to the water closet The L-shaped grab bar that (2) has horizontal and vertical components no less than 700 mm long mounted with the horizontal component 700 mm to 800 mm above the floor and the vertical component 100 mm to 150 mm from the water closet One grab bar at least 600 mm long attached to the water closet or two grab bars at least 600 mm long and located either side of the flush valve that can be reached by the user, up to one meter of the space height at the position on the side wall or 100 mm above the top of the attached water tank
A6	Toilet paper dispenser Mounted on the side wall closest to the water closet such that (1) the bottom of the dispenser is 800 mm to 1000 mm above the floor The closest edge of the dispenser is 500 mm from the front of the water closet
A7	Doorway & Door A clear width of not less than 800 mm when the door is in the open position A door swing must be opening handed, or a door swing with a recessed slip-resistant surface and no rough edges
A8	Folding seat in shower Has dimensions not less than 400 mm wide and 400 mm deep Detachable from the space within the vertical of grab bar Located 400 mm to 480 mm above the floor Designed to carry a minimum load of 1.5 kN L-shaped grab bar located on the wall capable the withness to the shower
A10	Grab bar in shower The horizontal member of the L-shaped grab bar is not less than 1300 mm long The L-shaped grab bar is mounted 700 mm to 870 mm above the floor The L-shaped grab bar vertical member is not less than 700 mm long The L-shaped grab bar is mounted 400 mm to 500 mm from the side wall on which the other vertical grab bar is mounted One grab bar that not less than 1000 mm long and located vertically on the side wall The grab bar is mounted 900 mm to 1000 mm from the adjacent open floor space with its lower end 400 mm to 480 mm above the floor Not less than 1000 mm wide and 400 mm deep
A11	Shower Clear floor space at the entrance to the shower not less than 900 mm deep No doors or partitions that obstruct the controls or clear floor space at the entrance Has a slip-resistant floor surface The maximum shower floor is 20 mm higher than the finished floor and where it is higher than 20 mm, finished to a slope no steeper than 1 in 100mm Removable soap holders that can be reached from the seated position
A12	Shower head Fixed head shower head with not less than 1000 mm of flexible hose Shower's distinct the grab bars Has a pressure-regulating or flow-control mixing valve that be operable with 22N, with one hand to be opened in a position without requiring tight grasping, pinching with fingers, or twisting of the wrist The pressure-regulating or flow-control mixing valve is mounted on the wall opposite the entrance to the shower at not more than 1200 mm above the floor and at 1000 mm to 1500 mm
A13	Toilet Has a pressure-regulating or flow-control mixing valve that be operable with 22N, with one hand to be opened in a position without requiring tight grasping, pinching with fingers, or twisting of the wrist Equipped with a seat that is other back support and a back securely attached seat bar
A14	Gift outlet Located not more than 1200mm above the floor
A15	Floor space Not less than 2.7m width in dimension less than 2.000m when the door is open and not less than 2.000m when the door is closed

PROJECT: Barrier free bathroom
 ADDRESS: -
 POSTAL CODE: -
 CITY: -

DESIGNED BY: Peter Corbyn
 REVIEWED BY: Vincent Brazzi, Chris Robin

DATE: -
 SCALE: 1:15
 LAYOUT: A-1

DATA



SORTED



ARRANGED



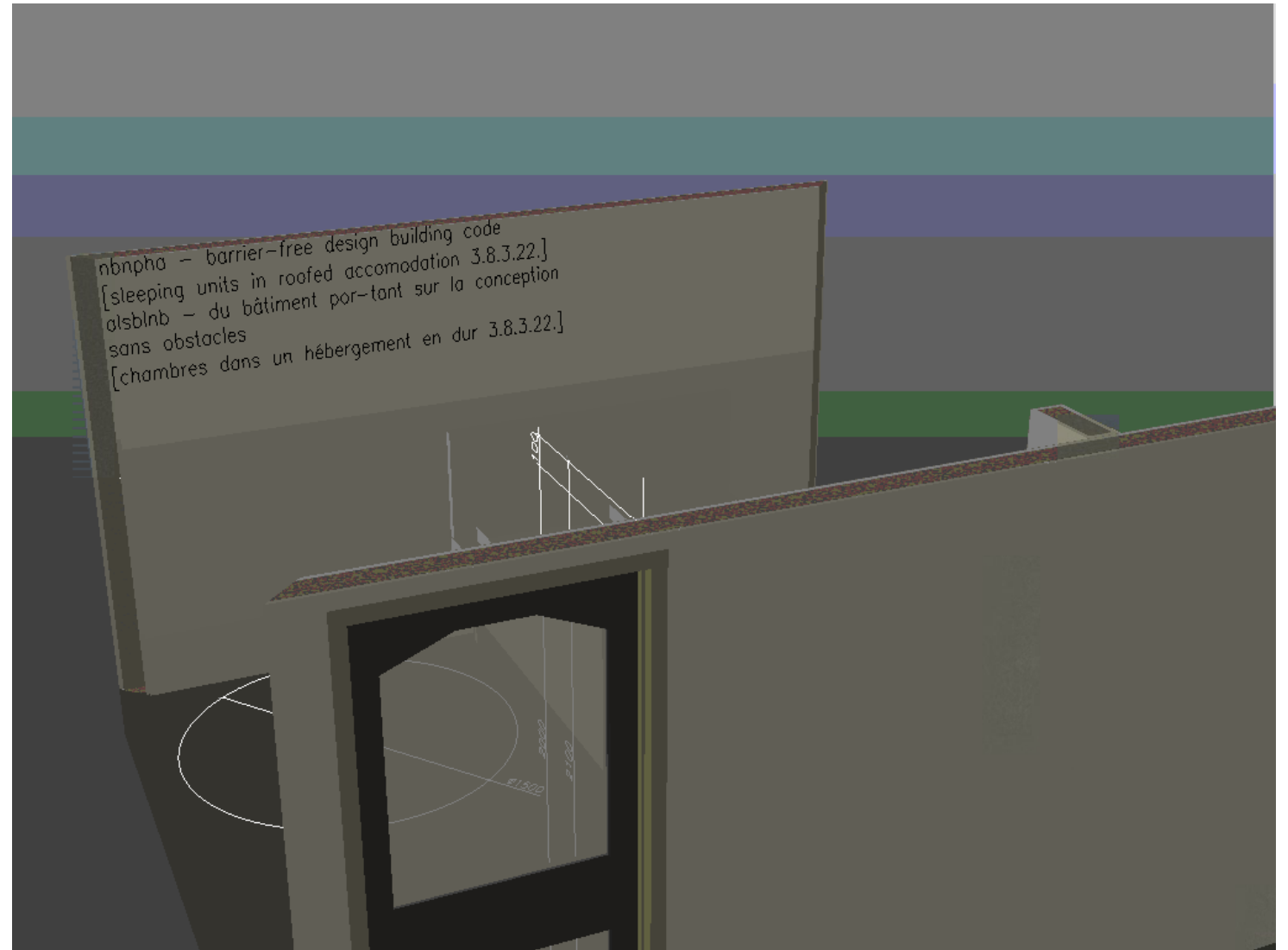
PRESENTED VISUALLY



EXPLAINED WITH A STORY



ACTIONABLE (USEFUL)



DATA



SORTED



ARRANGED



PRESENTED VISUALLY



EXPLAINED WITH A STORY



ACTIONABLE (USEFUL)



DATA



SORTED



ARRANGED



PRESENTED VISUALLY



EXPLAINED WITH A STORY



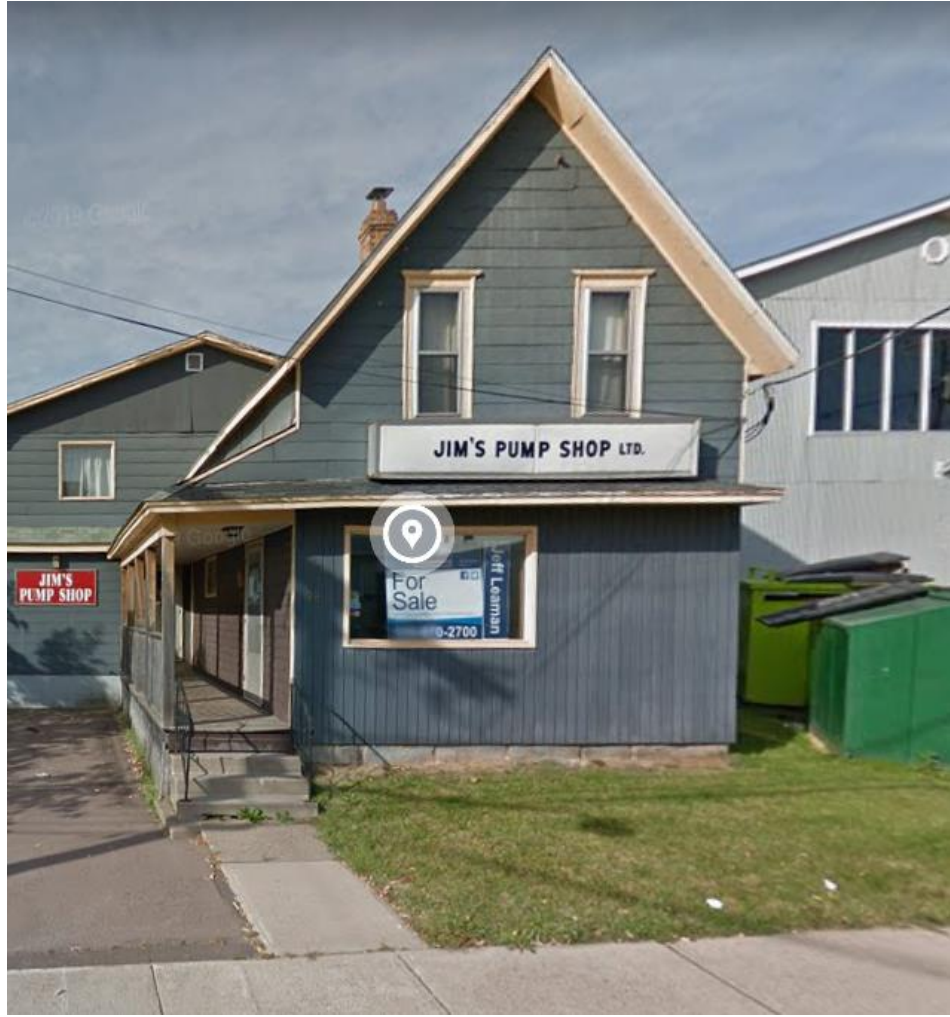
ACTIONABLE
(USEFUL)



5. PROJECT DESIGN AND MANAGEMENT

Client







6. POOL OUR FINANCIAL RESOURCES





Financial Aggregation

- Pool capital
- Consolidation
- Group buying

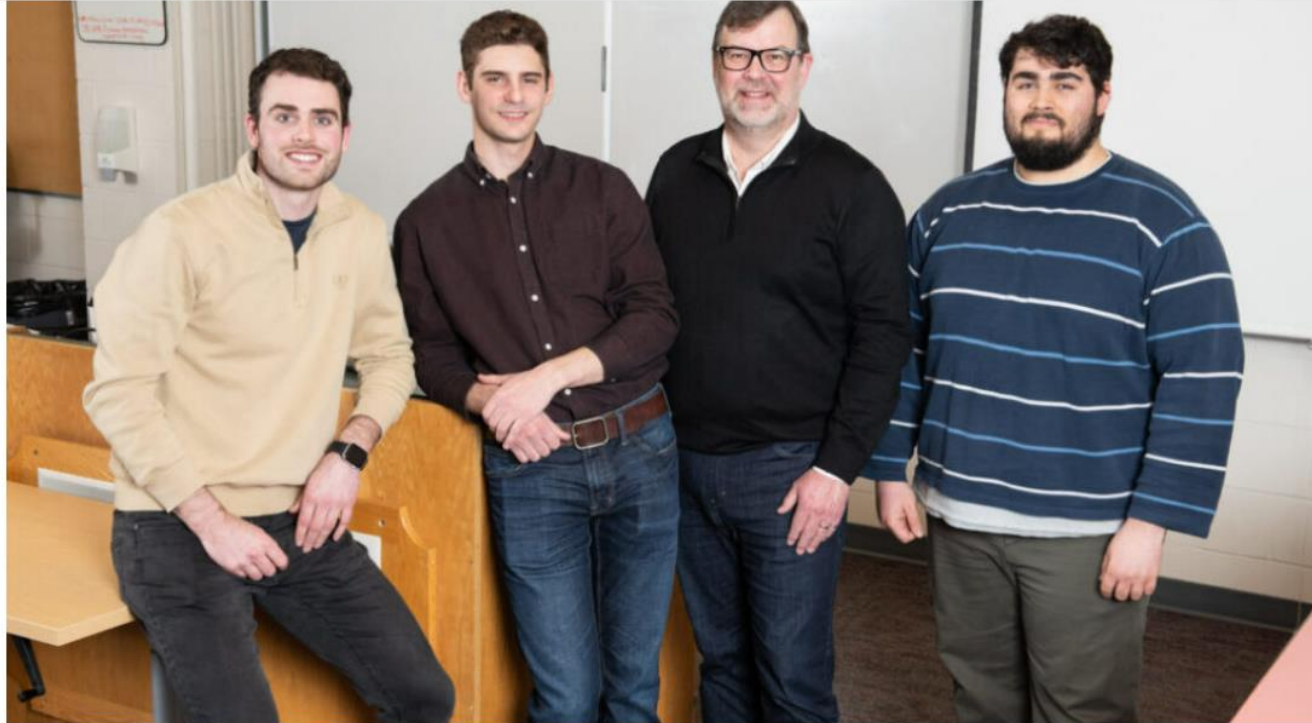


IMAGE: CAMERON FITCH

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MARCH
23
2023

UNB Faculty of Management Helps Students Tackle the Most Stubborn Real-Life Business Problems

- Property
- Sales
- Menu

Property Information

PAN 01447417
Location 99 KING ST
Taxing Authority 460 - Municipal District of St. Stephen
Description Apartments, Bldg & Land
Assessment Year 2023
Assessment 1,442,600
Tax Levy 32,480.46

Assessments

Year	Assessment	Tax Levy
2023	1,442,600	32,480.46
2022	440,000	11,289.85
2021	169,200	7,940.39
2020	205,800	9,651.24
2019	202,500	9,495.71

Sales

Sale Date	Amount
2021-10-01	600,000

Sale amount reflects the sale price documented at the time of registration – including real estate sales, private sales, mortgage sales, family transfers, government acquisition or disposal, and others. Sale

Selected property image year 2019

DATA

SORTED

ARRANGED

PRESENTED VISUALLY

EXPLAINED WITH A STORY

ACTIONABLE (USEFUL)

Legend:
■ - Selected Property
■ - Recently Sold

POWERED BY **esri**

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1		1.2048				\$7,257,247.98	\$294,170,880.00	\$4,921,440.74	\$275,086,766.65	\$4,772,335.21	\$258,886,440.00	\$4,700,007.18	\$253,311,959.00	\$4,638,612.02	\$250,766,492.50
2		83%				0.56	0.17								
3						\$6,047,707	\$245,142,400	\$4,101,201	\$229,238,972	\$3,976,946	\$215,738,700	\$3,916,673	\$211,093,299	\$3,865,510	\$208,972,077
4	No.	55		Region	PAN	PT 2023	Assesment 202	PT 2022	Assesment 202	PT 2021	Assesment 202	PT 2020	Assesment 202	PT 2019	Assesment 201
5	1	1		Saint John											
6	2	0		Saint John	3916616	5,703.47	347,900	4,885.56	282,500	5,097.44	282,500	5,097.44	282,500	5,099.23	282,600
7	3	0		Fredericton	4917869	4,380.90	322,600	4,202.60	294,300	3,888.79	268,100	3,826.42	263,800	3,762.59	259,400
8	4	0		Moncton	4036192	11,407.65	771,100	10,017.49	642,600	8,829.86	535,500	8,656.73	525,000	8,856.72	525,000
9	5	0		Saint John	1445805	2,915.88	184,200	2,669.40	166,900	2,557.44	159,900	2,557.44	159,900	2,557.44	159,900
10	6	0		Saint John	3633666	15,350.55	1,118,600	15,283.40	1,100,000	15,023.58	1,081,300	15,023.58	1,081,300	15,023.58	1,081,300
11	7	0		Saint John	3633666	15,350.55	1,118,600	15,283.40	1,100,000	15,023.58	1,081,300	15,023.58	1,081,300	15,023.58	1,081,300
12	8	0		Saint John	1466631	2,860.77	205,900	2,794.84	198,300	2,704.42	189,200	2,662.79	189,200	2,662.79	189,200
13	9	0		Fredericton	548317	2,762.17	203,400	2,687.50	188,200	2,619.61	180,600	2,554.33	180,600	2,554.33	180,600
14	10	0		Miramichi	2365919	12,672.97	836,500	12,169.99	803,300	11,968.50	790,000	11,957.89	790,000	11,957.89	790,000
15	11	0		Moncton	1866166	6,495.32	260,000	6,420.84	235,800	6,355.85	220,200	6,234.47	220,200	6,234.47	220,200
16	12	1		Saint John											
17	13	0		Moncton	3555842	19,629.91	1,391,600	17,884.99	1,267,900	16,285.37	1,154,500	15,849.50	1,154,500	15,849.50	1,154,500
18	14	0		Moncton	2030491	19,788.45	1,337,600	18,931.28	1,214,400	18,137.90	1,100,000	17,702.59	1,100,000	17,702.59	1,100,000
19	15	0		Moncton	1887552	0	736,700	0	706,900	0	692,200	0	692,200	0	692,200
20	16	0		Miramichi	3497272	2,085.29	234,100	1,748.49	223,500	1,631.22	187,300	1,453.00	187,300	1,453.00	187,300
21	17	0		Saint John	1621566	5,913.32	360,700	5,930.11	342,900	5,636.95	312,400	5,544.93	312,400	5,544.93	312,400
22	18	0		Miramichi	6538467	928.6	79,200	889.07	75,100	832.82	68,600	827.4	68,600	827.4	68,600
23	19	0		Saint John	1884318	4,805.33	328,300	4,670.03	298,100	4,506.57	270,000	4,398.08	270,000	4,398.08	270,000
24	20	0		Saint John	1611456	3,693.57	225,300	3,704.37	214,200	3,592.57	199,100	3,592.57	199,100	3,592.57	199,100
25	21	0		Saint John	1655727	3,711.60	226,400	3,491.66	201,900	3,533.02	195,800	3,533.02	195,800	3,533.02	195,800
26	22	0		Saint John	4241844	9,736.40	593,900	9,760.73	564,400	9,272.82	513,900	9,119.44	505,400	9,119.44	505,400
27	23	0		Saint John	4439316	7,198.61	439,100	7,223.70	417,700	6,827.85	378,400	6,699.74	378,400	6,699.74	378,400
28	24	0		Saint John	1301530	17,898.02	1,440,600	17,606.03	1,377,300	17,718.30	1,354,300	17,667.29	1,354,300	17,667.29	1,354,300
29	25	0		Moncton	1884318										
30	26	0		Chaleur Acadian Pe	2964438	13,307.84	709,600	14,280.15	681,500	14,751.92	668,900	11,951.06	668,900	11,951.06	668,900
31	27	0		Restigouche	4004894	2,658.47	167,600	2,558.70	161,300	2,362.00	148,900	2,332.08	148,900	2,332.08	148,900
32	28	0		Saint John	3938391	157,561.48	6,920,000	162,000.07	6,653,800	165,272.74	6,543,900	165,272.74	6,543,900	165,272.74	6,543,900
33	29	0		Miramichi	2823022	12,768.02	276,400	11,730.43	251,300	11,797.73	245,000	11,696.36	245,000	11,696.36	245,000
34	30	1		Restigouche											
35	31	0		Saint John	1702485	3,291.92	234,200	3,157.88	182,600	3,038.61	172,100	2,762.54	172,100	2,713.82	169,400
36	32	0		Fredericton	640698										

@ 4,000 DATA POINTS

Excel spreadsheet with 26 columns (A-Z) and 1000 rows of data. The data is sorted by column Z, showing a descending sequence of values from approximately 1000 down to 1. The spreadsheet includes various data types such as numbers, text, and dates.

DATA

SORTED

ARRANGED

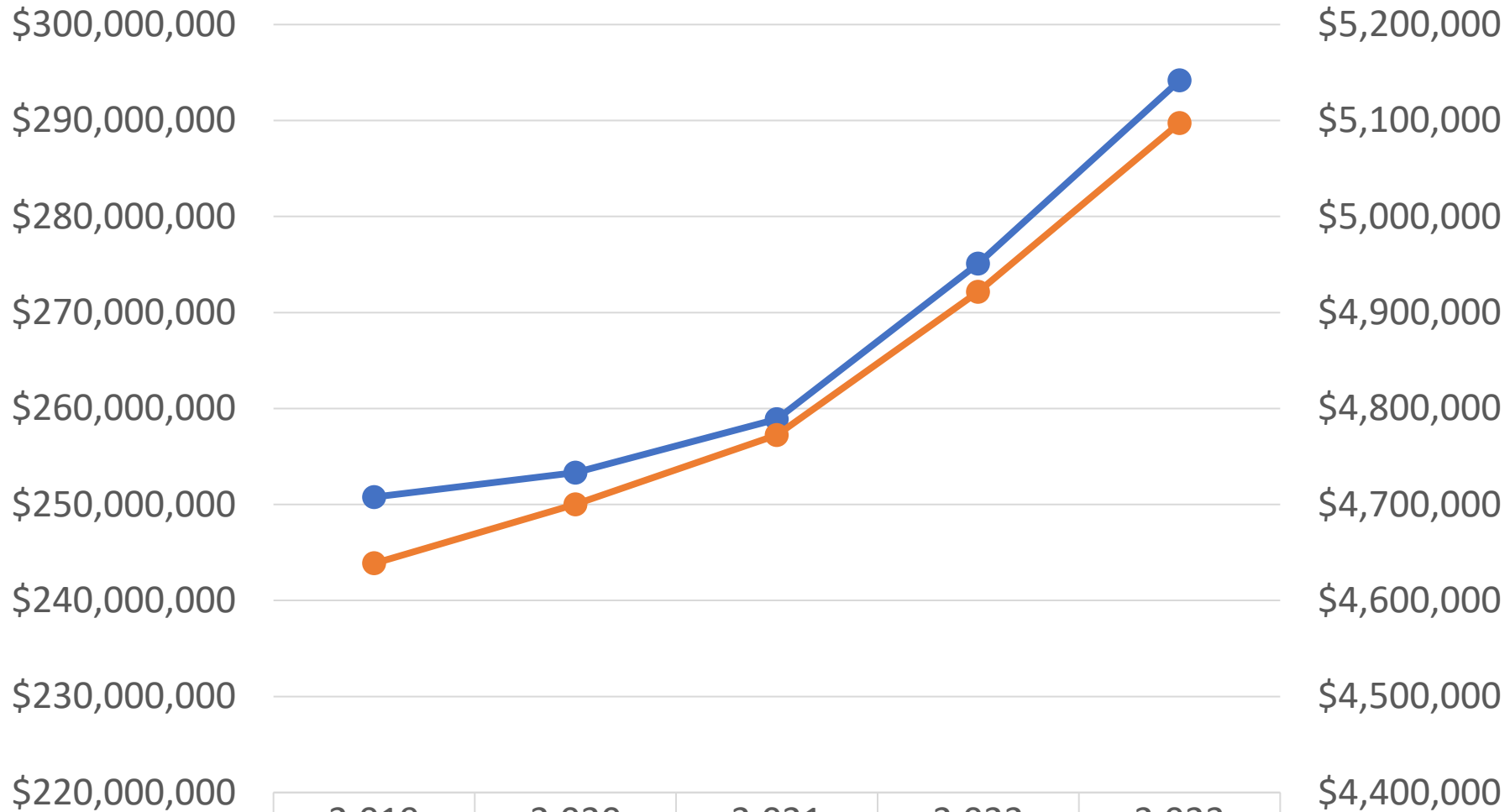
PRESENTED VISUALLY

EXPLAINED WITH A STORY

ACTIONABLE (USEFUL)

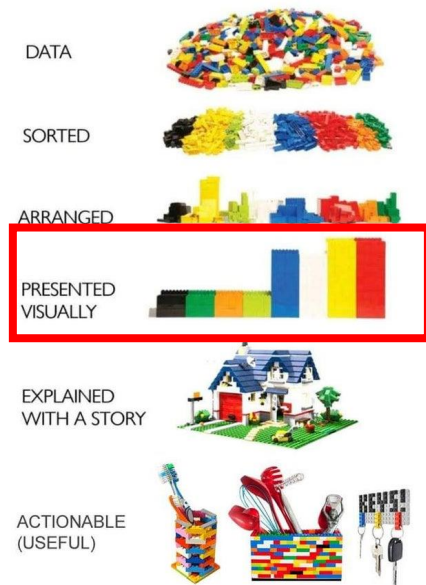


Total Assessed Value and Tax Levy 2019 to 2023

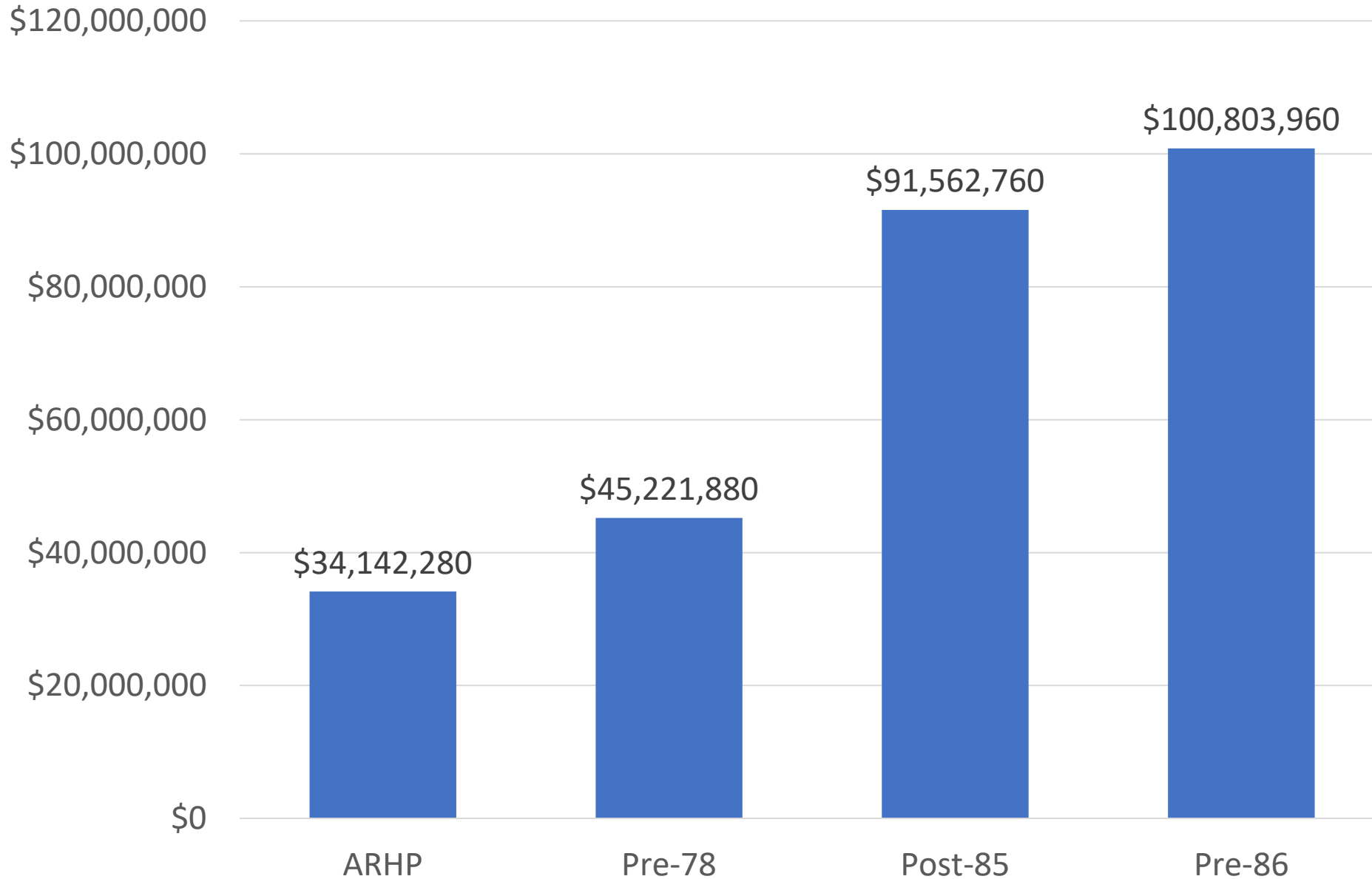


	2,019	2,020	2,021	2,022	2,023
Total Assessed Value	250,766,49	253,311,95	258,886,44	275,086,76	294,170,88
Total Tax Levy	4,638,612	4,700,007	4,772,335	4,921,441	5,097,313

● Total Assessed Value
 ● Total Tax Levy



Aggregate 2023 Assessed Value



100 duplexes



DATA



SORTED



ARRANGED



PRESENTED VISUALLY



EXPLAINED WITH A STORY



ACTIONABLE (USEFUL)



IF WE COMBINE OUR EQUITY...

DATA



SORTED



ARRANGED



PRESENTED VISUALLY



EXPLAINED WITH A STORY



ACTIONABLE (USEFUL)





$\$30,000,000 * 3 =$
 $\$90,000,000 / \$200,000 \sim$
450 units

DATA



SORTED



ARRANGED



PRESENTED VISUALLY



EXPLAINED WITH A STORY



ACTIONABLE (USEFUL)



We will only get there with more data

Financial data will enable us to:

1. **Determine and analyze the revenues and expenses** of the affordable housing sector to determine the sector's financial capacity to undertake projects aimed at revitalizing the old stock and taking on new development projects.
2. **Identify existing capacity gaps** in cash flow and replacement reserves.
3. **Identify opportunities for consolidations and mergers** that would yield positive results in terms of financial and operational capacity.
4. **Advocate for changes** to government policy or new funding programs to assist with old stock revitalization and new development.
5. **Identify best practices and group purchasing** opportunities and share those with all members to improve overall financial performance.
6. **Allow each member to access the MIS** and see how their projects compare to other similar projects on a regional and provincial basis – e.g., your cost curve versus regional and aggregate provincial cost curves.

- Dashboard
- Entities Management
- Projects Management
- User Management
- Reports
- Data Export
- News
- Profile
- Settings

Financial Year Select

REVENUES

Rent - Non Subsidized	: 0	Rent - Subsidized	: 0
Additional Prov.Govt.Assistance	: 0	Sundry(Revenue From Services)	: 0
Interest Income	: 0	Total Revenues	: 0

EXPENDITURES

Amortization Bldg	: 0	Interest Mortgage	: 0
Property Taxes	: 0	Repairs And Maintenance	: 0
Management Fees	: 0	Water And Sewage	: 0
Garbage Removal	: 0	Snow Removal	: 0
Lawn Care	: 0	Light And Heat	: 0
Insurance	: 0	Annual Audit Fees	: 0
Professional Fees	: 0	General And Admin	: 0

CONFIDENTIALITY AGREEMENT

THIS CONFIDENTIALITY AGREEMENT (the "Agreement") is dated the _____ day of May, 2023, and is by and between the New Brunswick Non-Profit Housing Association (NBNPHA) (the "RECEIVING PARTY") and _____ (your organization name), (PROVIDING PARTY), a non-profit corporation, with its principal offices at

_____. In connection with financial information, the RECEIVING PARTY may be given or have access to certain confidential information of Providing Party or third parties (collectively, "Confidential Information").

Confidential Information is all information that PROVIDING PARTY considers confidential or proprietary information of PROVIDING PARTY or third-party sources, regardless of whether such information is marked as such by PROVIDING PARTY. Confidential Information shall include, but is not limited to, information regarding the organization, operations, programs, activities, policies, procedures, practices, financial condition, trade secrets, membership lists, and standards of PROVIDING PARTY, its members, or third parties.

Confidential Information also shall include, but is not limited to, unpublished or pre-release versions of PROVIDING PARTY standards, white papers, and other documents and information, or internal use only or limited circulation documents and information.

The RECEIVING PARTY covenants and agrees not to disclose or permit to be disclosed any Confidential Information, and that the RECEIVING PARTY will not appropriate, photocopy, reproduce, or in any fashion replicate any Confidential Information without the prior written consent of PROVIDING PARTY. The RECEIVING PARTY agrees that any disclosure of Confidential Information in violation of this Agreement shall cause immediate and substantial damage to PROVIDING PARTY and to any parties that provided the Confidential Information to PROVIDING PARTY. The RECEIVING PARTY agrees to use reasonable efforts to maintain the confidentiality of the Confidential Information and agrees not to use any Confidential Information for its own benefit or that of a third party unless authorized in advance in writing by PROVIDING PARTY. Confidential Information shall not include information that enters the public domain through no fault of the RECEIVING PARTY or which the RECEIVING PARTY rightfully obtains from a third party without comparable restrictions on disclosure or use.

Your organization:	RECEIVING PARTY: NBNPHA
Signature:	Signature:
Name:	Name: George Cormier
Title:	Title: Executive Director
Date: May _____, 2023	Date: May _____, 2023

Working together to accelerate affordable housing!

ACCELERATION



Travaillons ensemble pour l'accélération du logement abordable! **2023**

This should be easier to solve than the climate crisis

1. 820,000 people, not 8 Billion
2. People that care are in this room
3. No-one disagrees that this is a crisis

Working together to accelerate affordable housing!

ACCELERATION

A stylized house icon in purple and orange, positioned between the words 'ACCELER' and 'TION' in the word 'ACCELERATION'. The house has a white roof, a white window with a cross, and two orange triangles at the base.

Travaillons ensemble pour l'accélération du logement abordable! **2023**

“Crisis forces commonality of purpose on one another.”

Michelle Dean, Canadian writer.