

# UN UNIVERSAL DECLARATION OF HUMAN RIGHTS

## ARTICLE 25

Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.

*Principle author of first draft by John Peters Humphrey, born in Hampton, New Brunswick, 1905.*



SCAN TO ACT



Live Launch of the  
theme song for  
[housingaction.ca](http://housingaction.ca)

April 9th  
5 PM

FREDERICTON  
**playhouse**

LET'S SOLVE THE HOUSING CRISIS  
[HOUSINGACTION.CA](http://HOUSINGACTION.CA)

# LET'S SOLVE THE HOUSING CRISIS HOUSINGACTION.CA

Peter Corbyn, P.Eng.  
Executive Director  
NB Non-Profit Housing Association

January 27, 2025  
W.C. O'Neill Arena Complex Theatre



# CHAPTERS

- I INTRODUCTION AND INSPIRATION
- II 1940'S TO 2040'S: THE BURBS, POLICY, POPULATION
- III WHY WORRY
- IV SOCIAL ISOLATION TO SOCIAL CAPITAL
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# INTRODUCTION AND INSPIRATION

# GLOSSARY

- **Market housing** – private sector.
- **Non-market housing** – non-profit, co-op, public, also known as community housing.
- **Affordable housing** costs less than 30% of a household's monthly before-tax income. This is calculated using the shelter-cost-to-income ratio – rent, property tax, and utilities. (CMHC)
- **YIMBY** – Yes in my backyard, as opposed to NIMBY.

# NEW BRUNSWICK NON-PROFIT HOUSING ASSOCIATION



170 NON-PROFIT AND  
CO-OP HOUSING  
ORGANIZATIONS

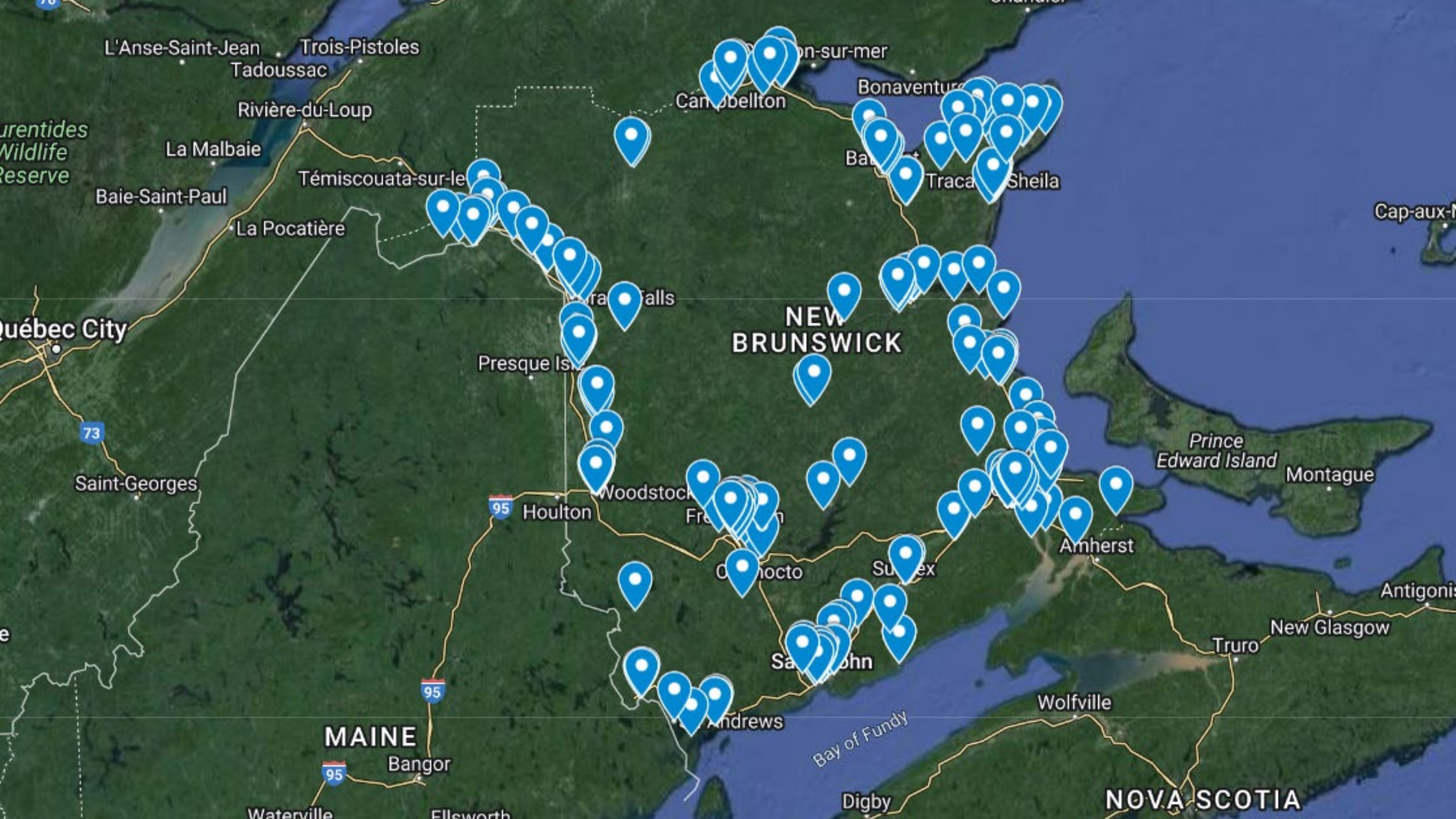


6,500 RESIDENCES  
FOR LOW INCOME  
HOUSEHOLDS AND  
SENIORS



~ 1,000  
VOLUNTEER  
BOARD MEMBERS











# INSPIRATION: GROWING CAPACITY




Jamie Wilson – February 2024  
Moncton, New Brunswick






# **1940'S TO 2040'S: THE BURBS, POLICY, AND POPULATION**





1940's  
4.2/HH




A two-story house with beige horizontal siding and blue trim around the roofline and windows. The house features a two-car garage with white doors and decorative transoms. A front porch with a wooden railing and steps leads to a brown door. The house is surrounded by a green lawn, shrubs, and a large pine tree on the left. A satellite dish is visible on the roof.

1940's  
4.2/HH

1960's  
3.9/HH






1940's  
4.2/HH

1960's  
3.9/HH

1980's  
2.9/HH





1940's  
4.2/HH

1960's  
3.9/HH

1980's  
2.9/HH

2000's  
2.6/HH



NICHOLAS LN

1940's  
4.2/HH

1960's  
3.9/HH


1980's  
2.9/HH

2000's  
2.6/HH

2020's  
2.4/HH







1940's  
4.2/HH

1960's  
3.9/HH

1980's  
2.9/HH

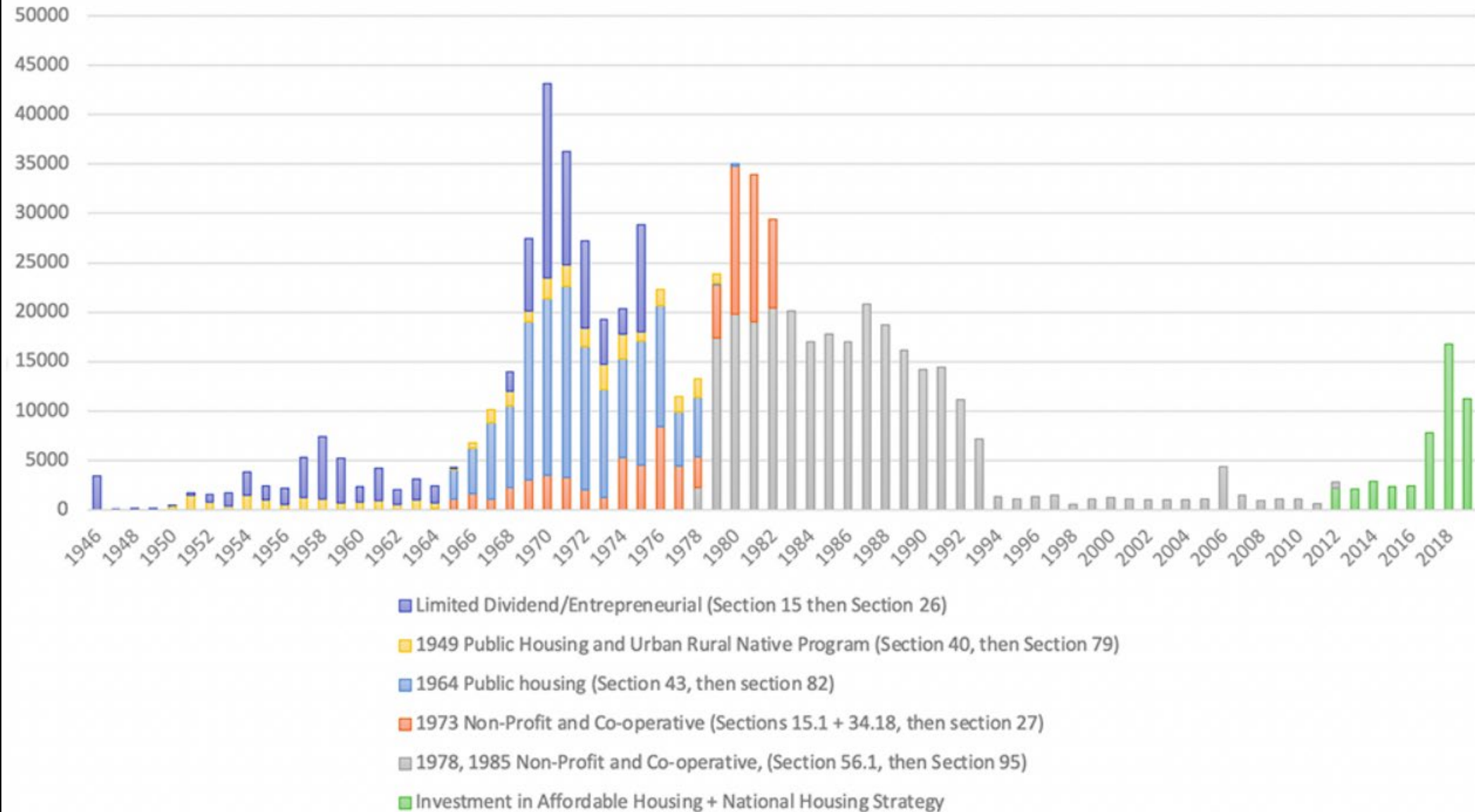
2000's  
2.6/HH

2020's  
2.4/HH

2040's  
?

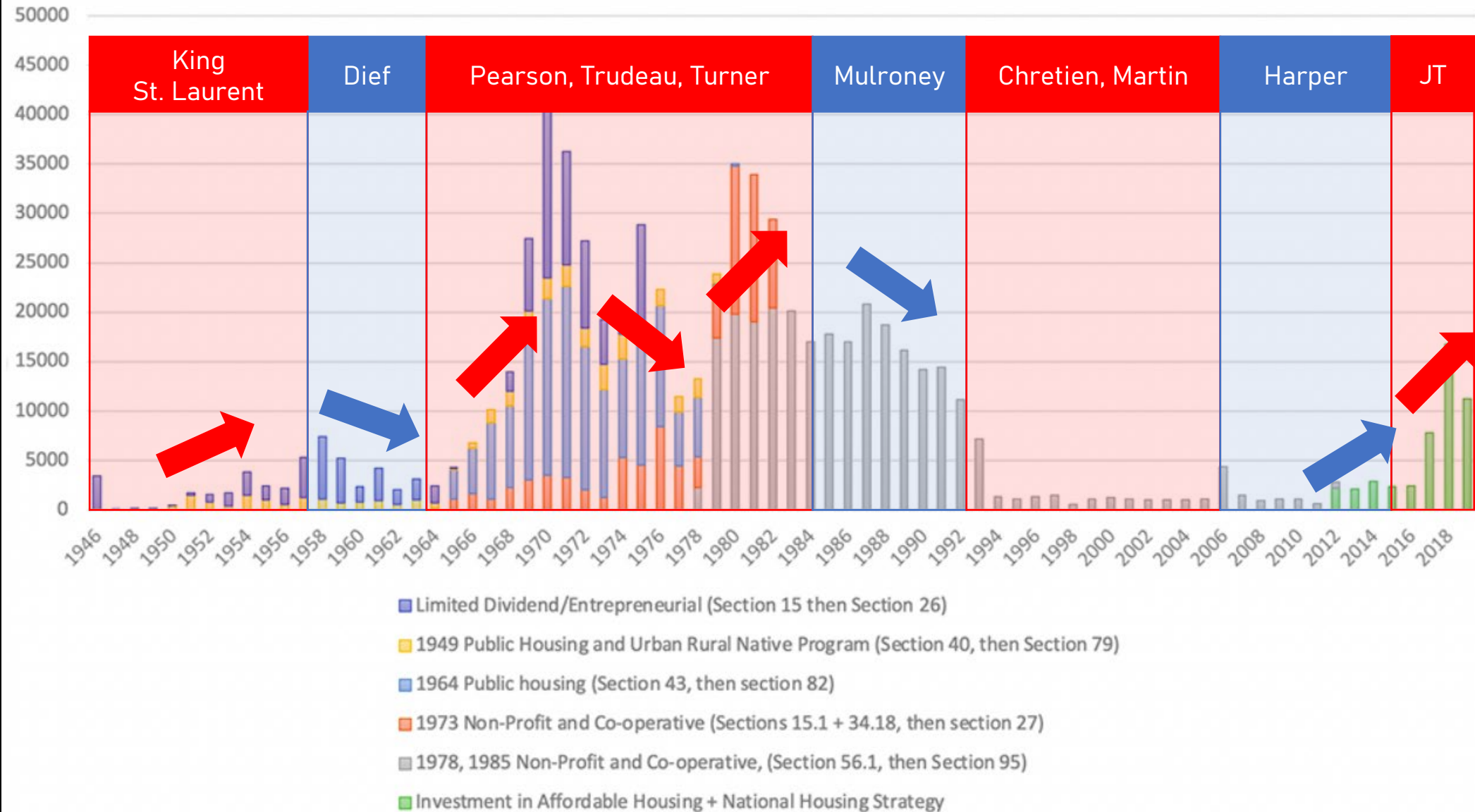


## FEDERALLY ASSISTED AFFORDABLE HOUSING UNITS (NEW AND ACQUIRED), BY PROGRAM, 1946-2019



Source: [What government is responsible for social housing in Ontario? - Open Council](#)

# FEDERALLY ASSISTED AFFORDABLE HOUSING UNITS (NEW AND ACQUIRED), BY PROGRAM, 1946-2019



Source: What government is responsible for social housing in Ontario? - Open Council

This is not a political issue;  
it is a moral issue.

**WHY WORRY**

A large, dark teal Roman numeral 'III' is positioned in the background, centered behind the text 'WHY WORRY'.

Margaret Imhoff

Moncton, New Brunswick

Courtesy: Rising Tide, Moncton





## The income and cost divide

Median household income

2005 - \$53,635

2020 - \$73,000

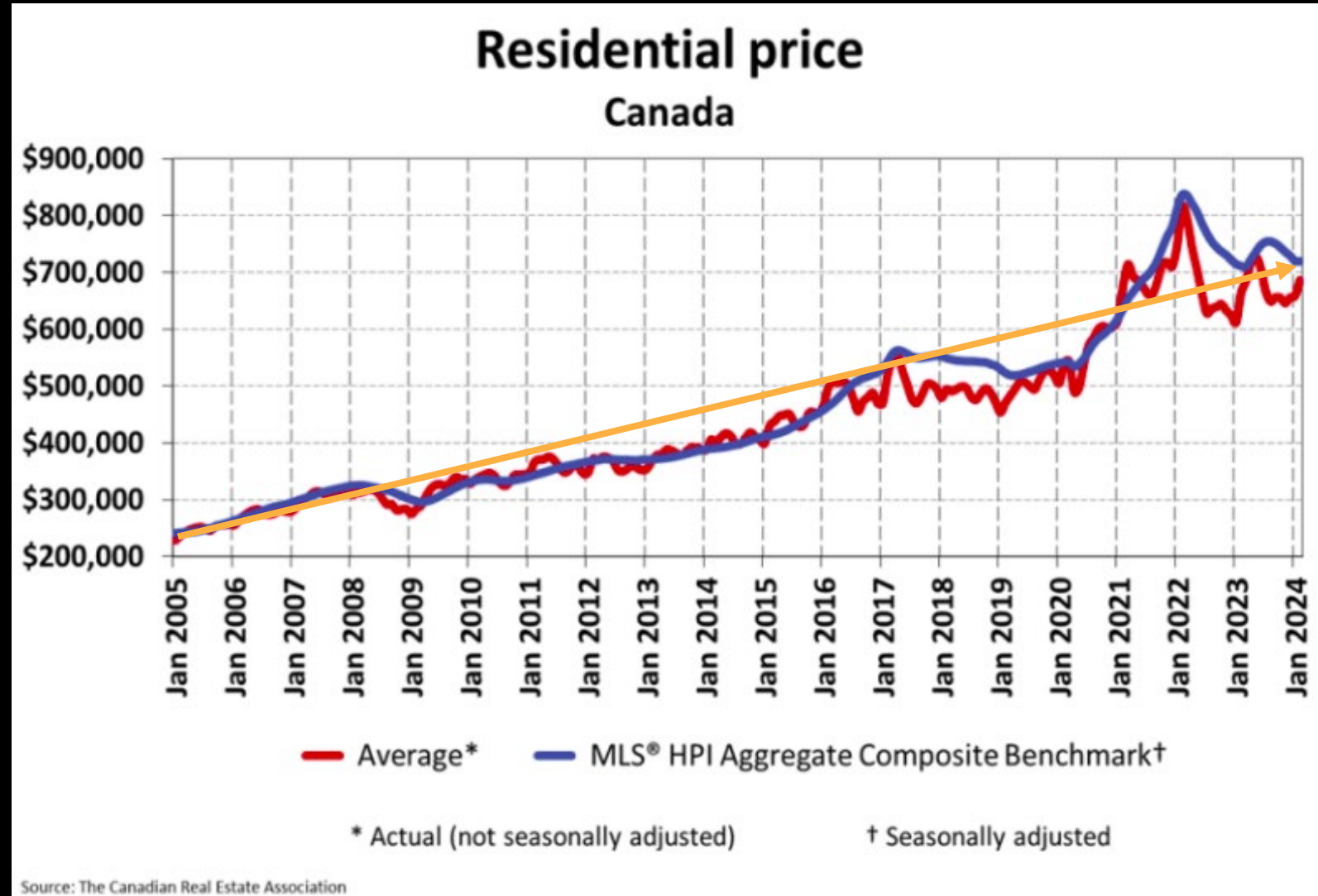
~ 2.4% per year

Residential price

2005 - \$240,000

2024 - \$700,000

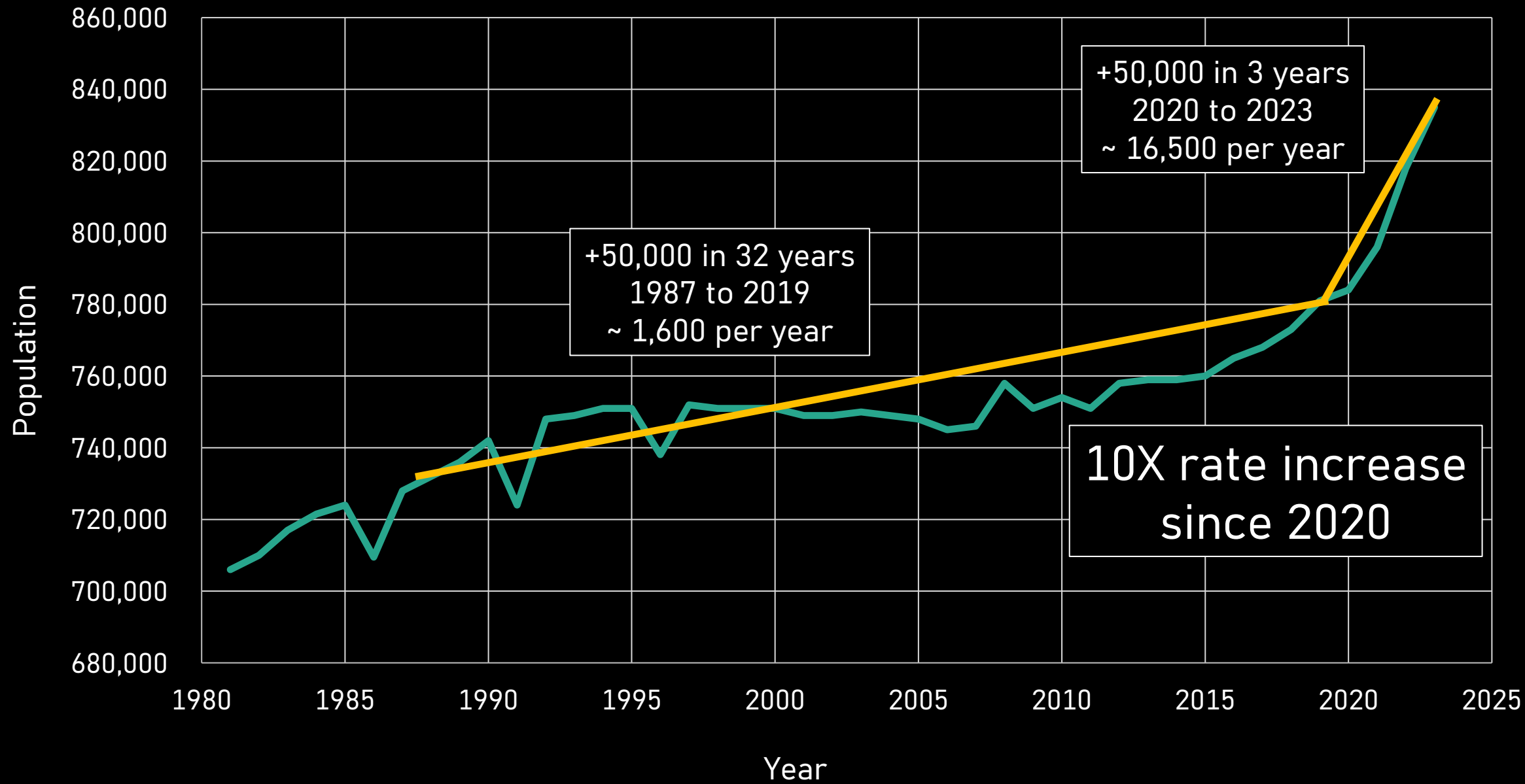
~ 10% per year



Source: CREA Café | 'Exceedingly Rare' Shift in Canadian Home Prices Before...



# The New Brunswick Population Hockey Stick







One Richibucto per year 1987 to 2019 to...



One Bathurst per year 2020 to 2023.



One Saint Andrews per year 1987 to 2019 to...



One Edmundston per year 2020 to 2023.



NEW BRUNSWICK Income Category	% of Total HHs	Annual Household Income	Affordable Shelter Cost (2020 CAD\$)	2021 Affordable Deficit NB/CC
Area Median Household Income (AMHI)		\$70,500	\$1,762	20,230 / 700
Very Low Income (20% or under of AMHI)	2.01%	<= \$14,100	<= \$353	4,395 / 125
Low Income (21% to 50% of AMHI)	16.12%	\$14,100 – \$35,250	\$353 – \$881	13,730 / 575
Moderate Income (51% to 80% of AMHI)	20.07%	\$35,250 – \$56,400	\$881 – \$1,410	2,065
Median Income (81% to 120% of AMHI)	22.57%	\$56,400 – \$84,600	\$1,410 – \$2,115	40
High Income (121% and more of AMHI)	39.22%	>= \$84,601	>= \$2,116	0

Source: Housing Needs Assessment Tool | Housing Assessment Resource Project (HART)

# The Housing Continuum



1. Living outside
2. Short term crisis support
3. Temporary – bridge from homeless to permanent
4. Low-income, subsidized

5. Spends less than 30%
6. Spends less than 30%, can be subsidized
7. Landlord chooses the rent
8. Purchase a home





2024 Mitsubishi Mirage \$17,000



2024 Subaru Outback \$40,000



2024 Porsche 911 \$135,000

# **SOCIAL ISOLATION TO SOCIAL CAPITAL**

## **IV**



Anthony Hall  
St. Stephen, New Brunswick





IF WE WANT TO STOP PEOPLE DYING ON ROADS, WE INVEST MONEY IN SEATBELTS, NOT IN THE EMERGENCY DEPARTMENT.

In the same way regarding homelessness, why would we wait to intervene with a young person when they're in crisis, when we can intervene early and keep them at home, and in school and engaged?

PETER JACOBSON, MANAGER, YOUTH SERVICES, BCYF, AUSTRALIA

The reasons for homelessness are as many as the number of people experiencing it.

# Factors that lead to homelessness

## STRUCTURAL FACTORS

- Poverty
- Discrimination
- Lack of affordable housing

## SYSTEM FAILURES

- Barriers to accessing public systems

## INDIVIDUAL AND RELATIONAL FACTORS

- Crises
- Housing insecurity
- Interpersonal and relational problems
- Interpersonal violence
- Persistent and disabling conditions
- Trauma



# \$53,144 per person per year

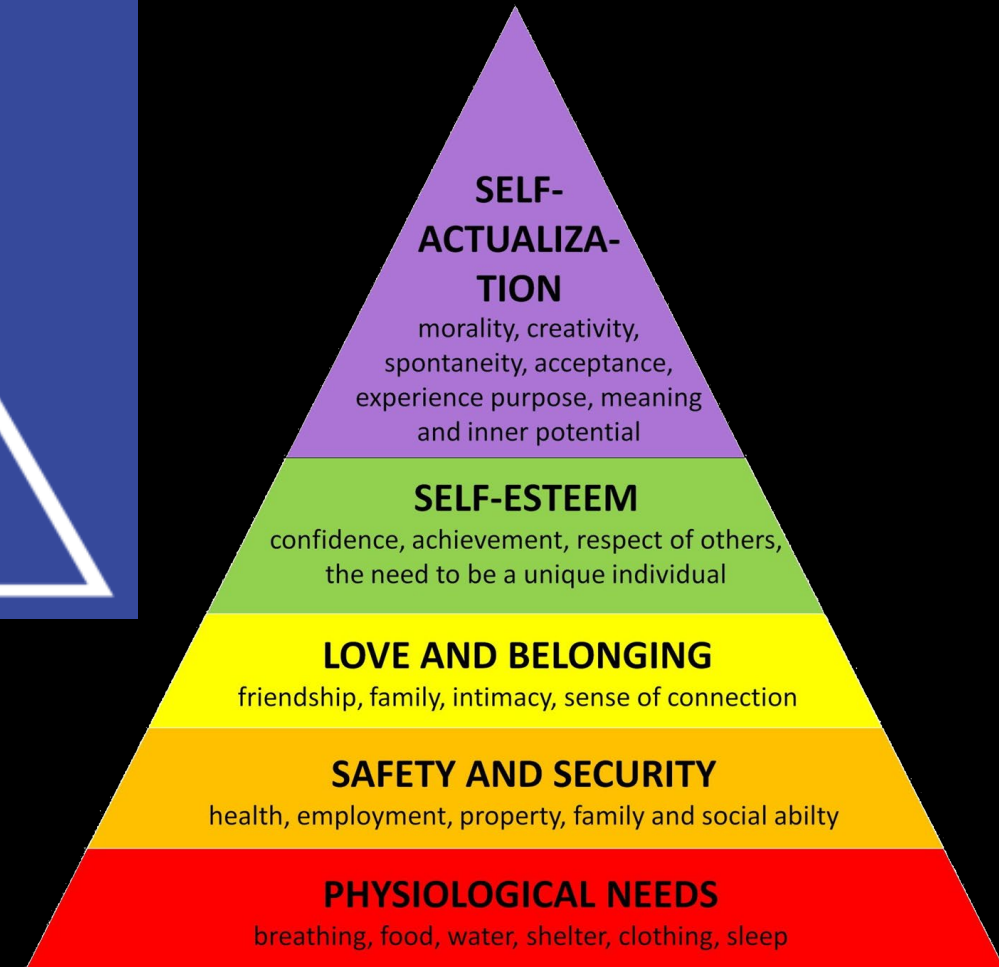
- 2009 to 2011 study in Vancouver, Winnipeg, Toronto, Montreal, and Moncton
- 937 participants
- Substance use treatment
- Shelter stays
- Ambulance services
- ER visits
- Hospital stays
- Police calls and wellness checks
- Court appearances
- Incarceration
- Social development

# Housing First / Maslow's Hierarchy of Needs

## Housing First

"...that's what the housing first model allows us to do - if someone loses their housing, we continue working with them and hope that they can move past whatever lost them their housing."

- Chad Ward  
ShelterCare Lead Housing Specialist







YIMBYISM

Not in my back yard  
(NIMBY)

Yes, in my back yard  
(YIMBY)



## FINALY PEACE AND QUIET... AFTER LIVING HELL ON CHURCH STREET!

On April 1, 2020, my husband and I moved to Moncton and bought a charming Victorian home on Church Street. At first, we thought we knew the area well, having lived downtown several years back, but once we settled in, we quickly realized how serious the homeless situation had become during the pandemic. But our biggest disappointment by far, was finding out that the house two doors down from ours, operating under the name 'Leah Jane's Bed and Breakfast', was a brothel where several homeless people would gather. This was in combination with drug transactions, the sale of stolen goods and several other unlawful activities.

During our first year on Church Street, we witnessed too many horrible events; violent fights, screaming and partying through the night, gun shots, verbal abuse from the residents, drug use and transactions in our backyards, stealing and stripping bikes for metal and other items too numerous to mention. The situation required almost daily interventions from the Codiac RCMP Detachment, the Moncton Fire Department, paramedics and others. We literally feared for our lives. Our neighbourhood had now become 'Hell on Church Street'.



Following months of intense drug policing, investigations and inspections carried out by the RCMP, SCAN, the local Fire Department, and the City of Moncton, Leah Jane's was officially shut down. A few months later the house was finally sold. But we were still very worried about who would be the next owners and what would this old neglected property would become.

When the news finally came out, the entire neighbourhood was shocked to find out that a non-profit organization had bought it. Later on, we learned that Rising Tide Community Initiatives Inc. was the new owner and that their objective was to transform the place into a homeless transition residence. There is no word to describe our reaction! We literally lost it! Some people were ready to sell their property in which they had invested so much. Unfortunately, some neighbours moved away because they just could not face the possibility of living this nightmare twice.



My husband and I chose to stay; however, we took every opportunity to voice our frustrations, fears, and concerns regarding the project. We eventually met with city officials and requested a meeting to find out more about the project. Once the major home renovations were completed at the site, we, and several concerned neighbours, were invited to visit the facility and meet with members of the support team.

We met some of the new residents who were so grateful to have for the first time in a long while, clean and comfortable quarters of their own. Not only a beautiful home to live in, but a team of counsellors and professionals to support and guide them through their rehabilitation. It's at that moment that we realized that this project had so much potential.

Today, life in our small neighborhood is peaceful and enjoyable. The house, two doors down, has never been more beautiful and its occupants more grateful for the opportunity they have been given. Now, to finally see the light at the end of the tunnel and a path to a more rewarding life.

To, Rising Tide Community Initiative Inc. and partners, I wish nothing but the very best of luck and success in their future endeavors to provide a better future to the many vulnerable homeless and less fortunate members of our community. To those who are apprehensive about having this type of project in your area, I can truthfully say, having witnessed it first-hand, that the Rising Tides Initiative is done in a most sensitive and productive manner.

# Restoring

- Building
- Residents
- Neighbourhood





# NON-MARKET HOUSING

# The Housing Continuum



1. Living outside
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5. Spends less than 30%
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Jamie Wilson – November 2024

Moncton, New Brunswick

Courtesy: Rising Tide, Moncton



Hand Crafted  
**HOHNER**  
Model Number HV 220  
Established 1857



# CALL TO ACTION

# VII

# ACTIONS

1. Donate to Neighbourhood Works.
2. Purchase 50/50 draw tickets for CCHC.
3. Follow us on Facebook.
4. Join the NBNPHA LinkedIn group.
5. Sign the letter to the premier and ministers.
6. Peter – presentation, advisor, board, q's.



SCAN TO ACT



SCAN TO ACT

11:31



## Actions for January 27, 2025 Presentation

1. DONATE TO NEIGHBOURHOOD WORKS

2. PURCHASE 50/50 DRAW TICKETS FOR CCHC

3. FOLLOW LET'S SOLVE THE HOUSING CRISIS  
ON FACEBOOK

4. JOIN THE NBNPHA LINKEDIN GROUP

5. SIGN THE LETTER TO THE PREMIER AND  
MINISTERS

6. CONTACT PETER - PRESENTATION /  
ADVISOR / BOARD / QUESTIONS

PLEDGE LIST



housingaction.ca



11:00



# Let's Solve the Housing Crisis

January 27, 2025

1. Will / did you donate to  
Neighbourhood Works?

☐ Yes

☐ No

2. Will / did you purchase a  
50/50 draw ticket for Charlotte  
County Housing Council?

☐ Yes

☐ No

3. Will you sign the letter to the  
premier and ministers?

 Jotform

Create your own Jotform

form.jotform.com



# LETTER TO THE PREMIER AND MINISTERS

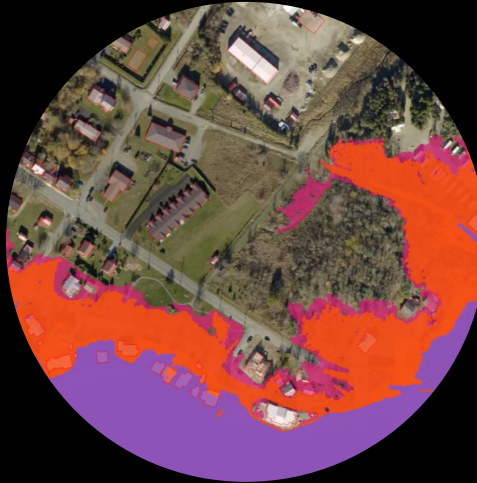
- The private and non-profit (including co-operative) sectors stand ready to partner with your government to meet the ambitious target of building 6,000 homes annually and bring down the cost of rent and home ownership.
- Non-profit and co-op housing is critical in lowering prices and ensuring that every New Brunswicker can rent or own a decent home in a good community for no more than 30% of their income. To address these concerns, we need to ramp up non-market housing builds and acquisitions to 1,200 units per year.
- Five-year funding profile.
- Launch a Build NB Social Bond.
- Speed up building process.
- Share best practices.
- Support modular housing.
- Upskill New Brunswickers to address labour needs.

# IF WE FAIL

PRIVATE SECTOR



CLIMATE CRISIS



HOUSING CRISIS



THANK YOU!



## CREDITS

**Perry Kendall**  
**April Veno-Munn**  
Habitat for Humanity  
**Ray Sullivan**  
**Julie McNamara**  
**Chloe Martin**  
CHRA  
**Renee Hebert**  
**Francois Fayad**  
CHTC  
**Jamie Ryan**  
**Angela Boudreau**  
**Dwayne Hayes**  
NBREA  
**Marc Belliveau**  
**Sue MacDonnell**  
Harvest House Atlantic  
**Dr. Sara Davidson**  
Riverstone Recovery Centre

**Dale Hicks**  
**George Cormier**  
Rising Tide  
**Erin Dyker**  
Inclusion Fredericton  
**Fiona Williams**  
L'Arche Canada  
**Seth Asimakos**  
**Guillermo Marroquin**  
Kaleidoscope Social Impact  
**Rick Hutchins**  
**Emily Dorman**  
**Emma Sturgeon**  
**Leah Fancey**  
UNB Renaissance College  
**Mark Cormier**  
Atlantic Mini Homes  
**Dominic Aube**  
CMHC

**Roland Noel**  
**Diane Leger**  
**Mat Rouleau**  
**Allison Ferris**  
**Muriel Saulnier**  
**Alphonse Turbide**  
**Stacey Gallant**  
**Guy Gravelle**  
**Rejean Bonenfant**  
**Chris Boudreau**  
NBNPHA Board  
**Amanda Greene**  
**Patrick McNaughton**  
NBNPHA Team  
**Boy T**

**Special thanks to:**  
**Anthony Hall**  
**Jamie Wilson**  
**Jennifer Bannister**  
**Anne Camozzi**  
**Laura Henry**  
**Shelley Steeves**  
**Jim Stuart**  
  
**Vicki Hogarth**  
**Patrick Watt**  
**Flo Mitchell**  
**Jay Remer**  
**CHCO TV**  
**Everyone in this room!**

***Never doubt that a small group of thoughtful  
committed individuals can change the world. In fact,  
it's the only thing that ever has. ~ Margaret Mead***

Q&A

Funding sources	1	Private equity donation	4	<a href="#">Kaleidoscope Social Impact</a>	7	<a href="#">Municipality (HAF)</a>	Non-profit & Co-op Development Process NBNPHA V2 December 2024	
	2	<a href="#">RDC Predevelopment</a>	5	<a href="#">Housing NB</a>	8	<a href="#">NB Power</a>		
	3	<a href="#">CMHC SEED</a>	6	<a href="#">CMHC</a>	9	Gap		10
Process Steps	Pre-development		Planning and Financing		Construction		Occupancy Property Mgmt.	
General activities <ul style="list-style-type: none"><li>NPO (27)</li><li>Land</li><li>Capital</li></ul>	<ul style="list-style-type: none"><li>Feasibility study</li><li>ESA</li><li>Geotech study</li><li>Plot and building design</li></ul>		<ul style="list-style-type: none"><li>Secure financing and plan the project</li></ul>		<ul style="list-style-type: none"><li>Stick build</li><li>Modular</li><li>Hybrid</li></ul>		<ul style="list-style-type: none"><li>Occupancy</li><li>Rent sup</li><li>Property management</li><li>Governance</li></ul>	
Suppliers and Partners	11	Project Manager	17	Project Manager	21	Project Manager	27	NPO / Board
	12	Engineering			22	Builder / Mfg.	28	Property Mgmt.
	13	Architect			23	Subtrades	29	Housing NB
	14	Designer	18	Financial	24	Landscaping	30	Tenant Support
	15	RSC	19	Legal	25	Inspector	31	Community
	16	Municipality	20	CMHC	26	Fire Marshal	32	Other / Concerned