

UN UNIVERSAL DECLARATION OF HUMAN RIGHTS

ARTICLE 25

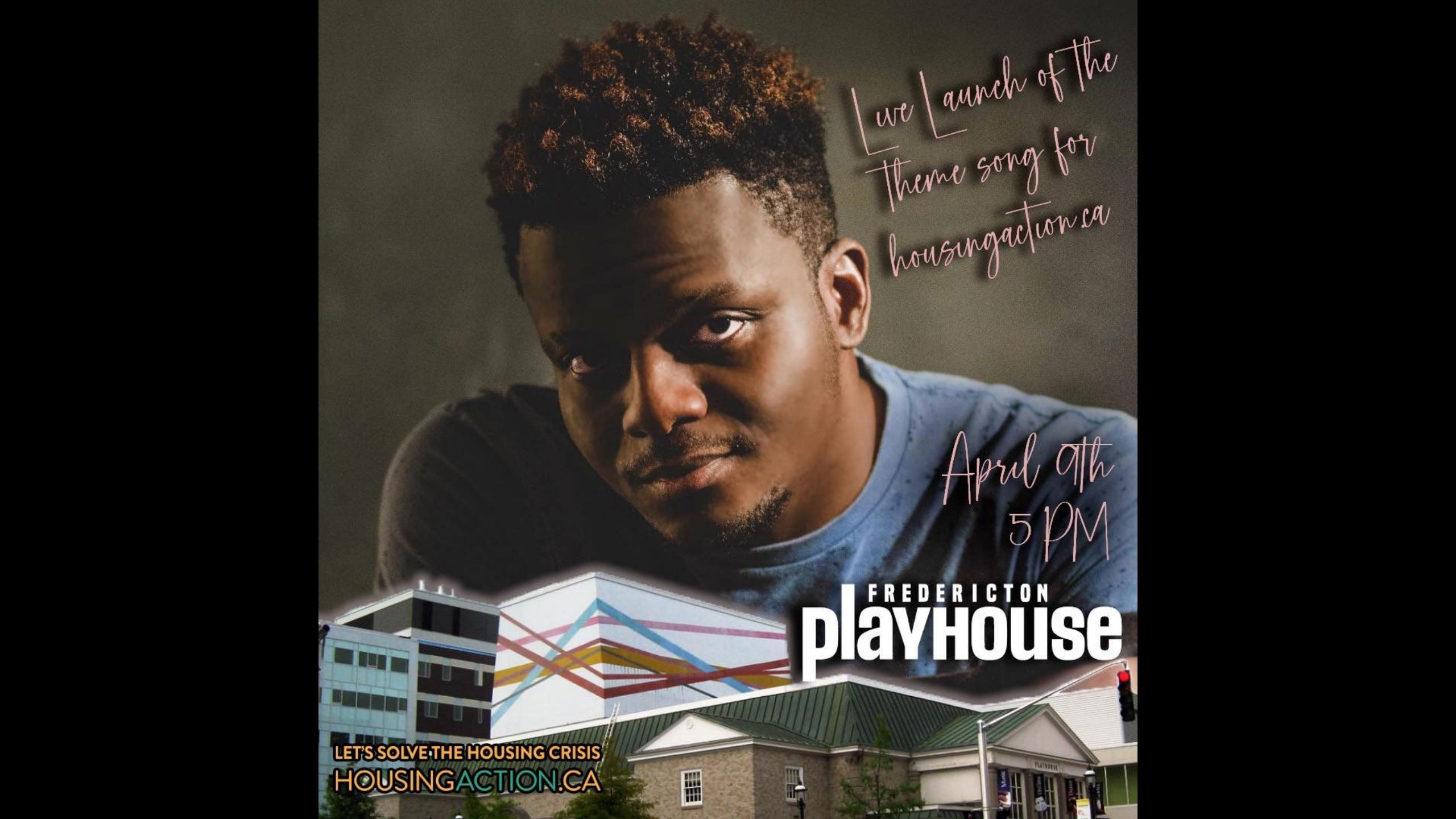
Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other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

*April 9th
5 PM*

FREDERICTON
playhouse

LET'S SOLVE THE HOUSING CRISIS
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



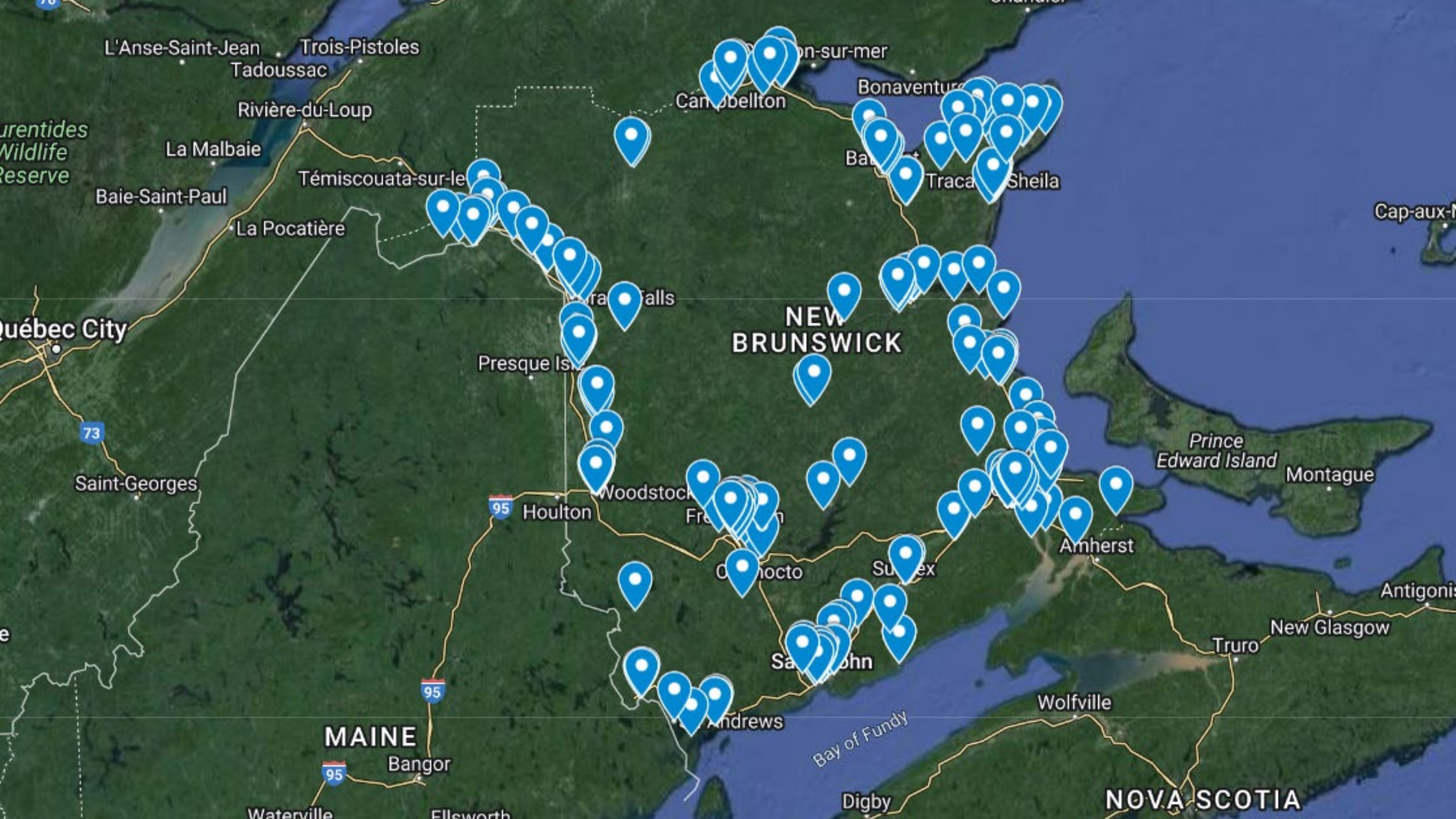
170 NON-PROFIT AND
CO-OP HOUSING
ORGANIZATIONS



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

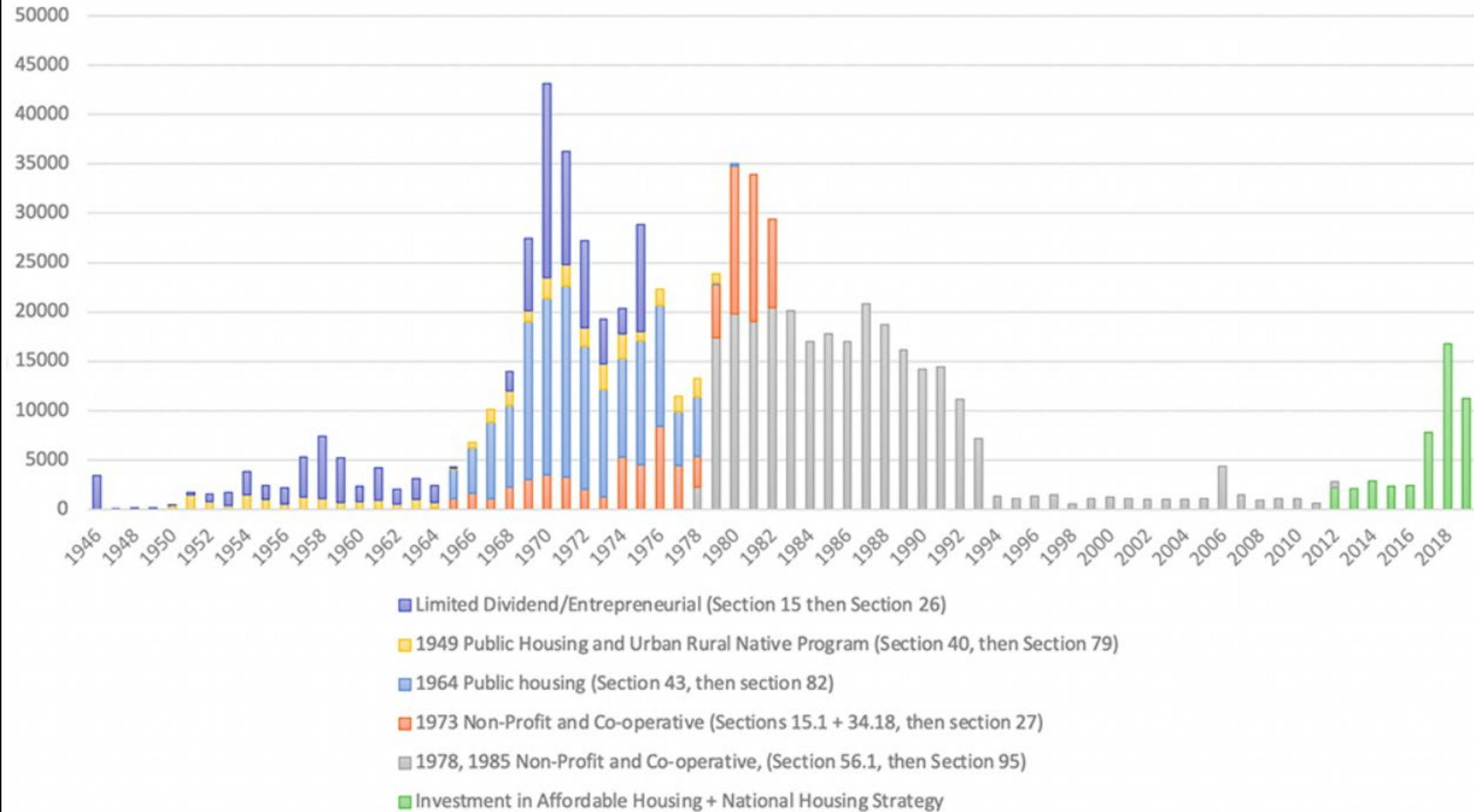
1980's
2.9/HH

2000's
2.6/HH

2020's
2.4/HH

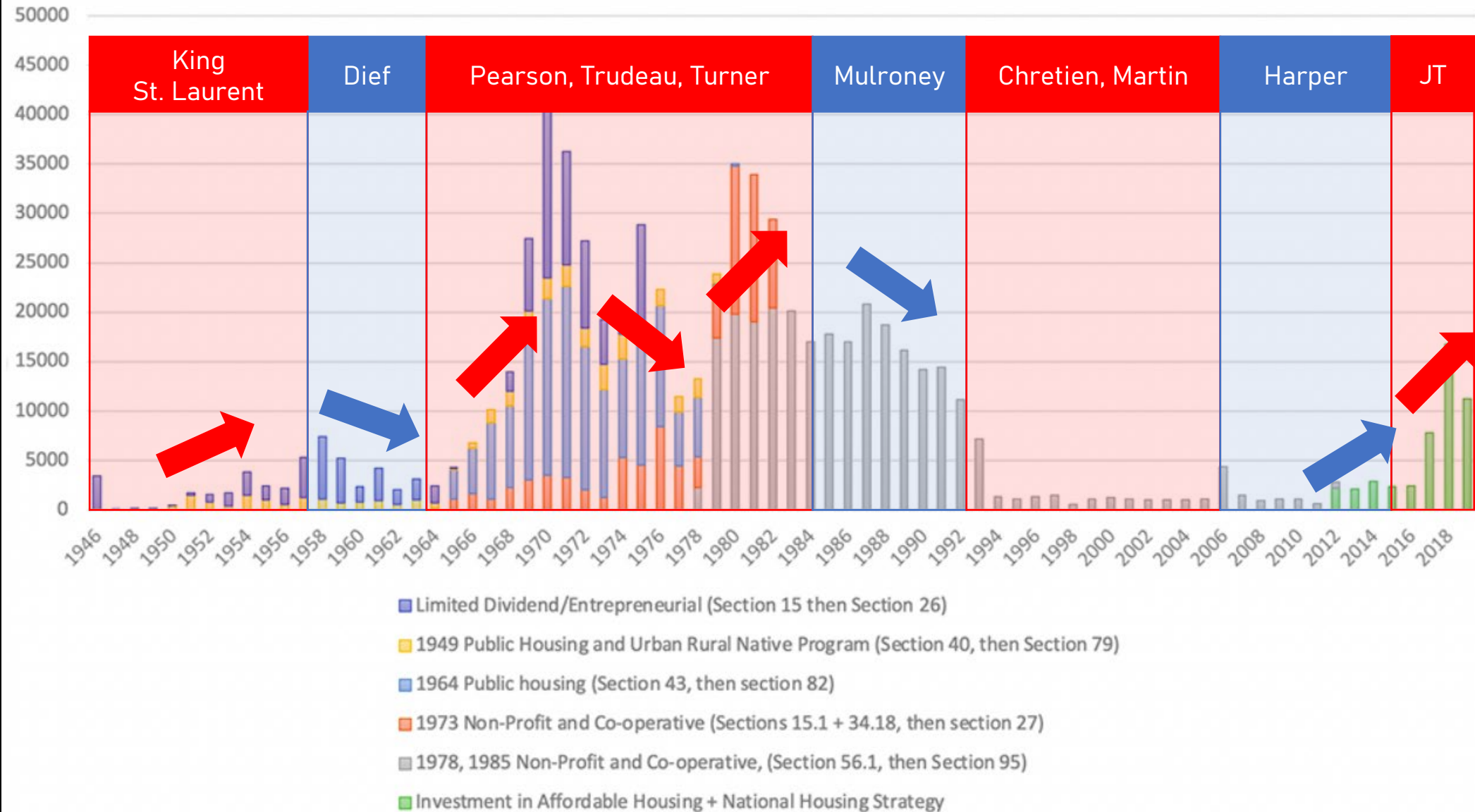
2040's
?

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

Margaret Imhoff

Moncton, New Brunswick

Courtesy: Rising Tide, Moncton



The income and cost divide

Median household income

2005 - \$53,635

2020 - \$73,000

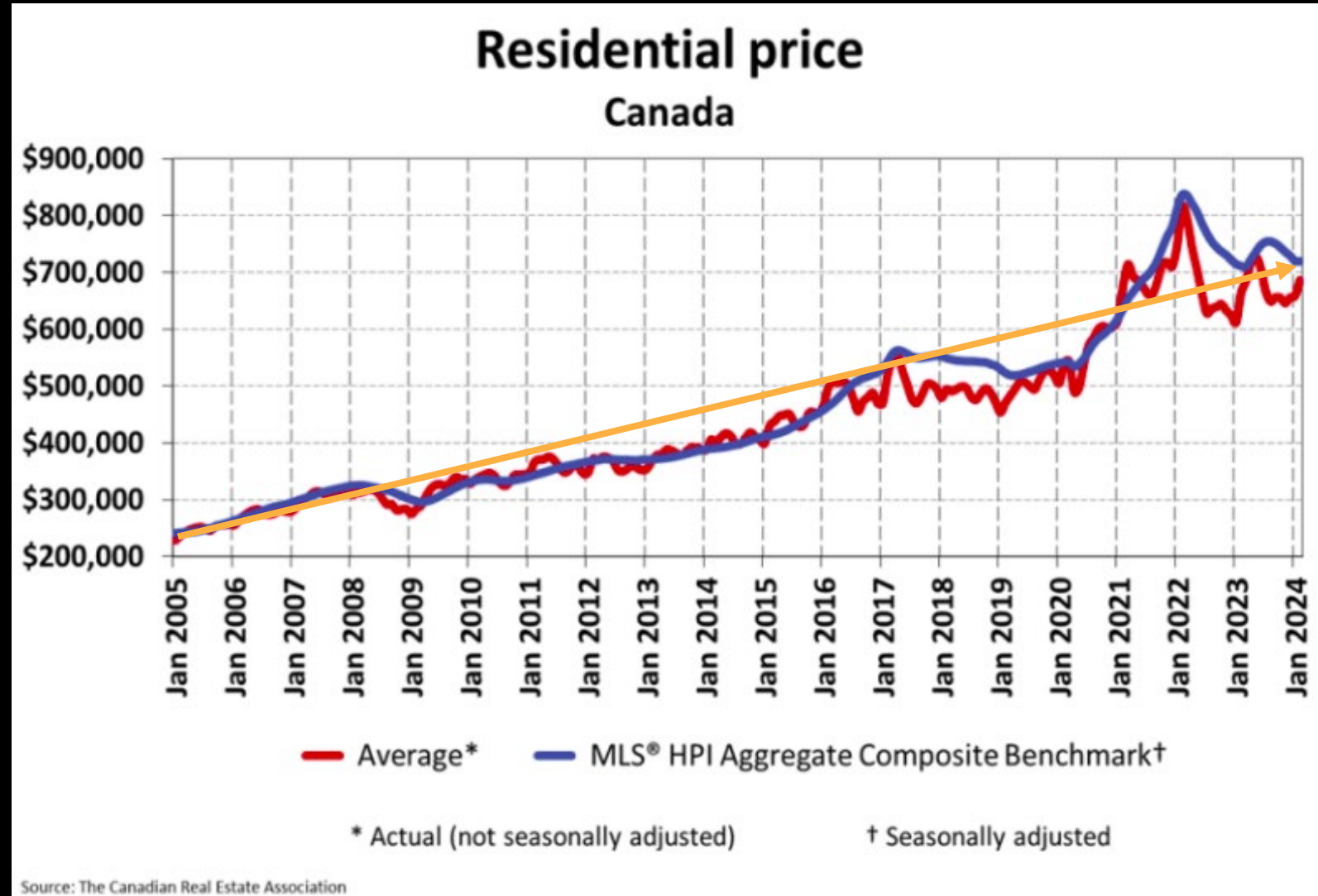
~ 2.4% per year

Residential price

2005 - \$240,000

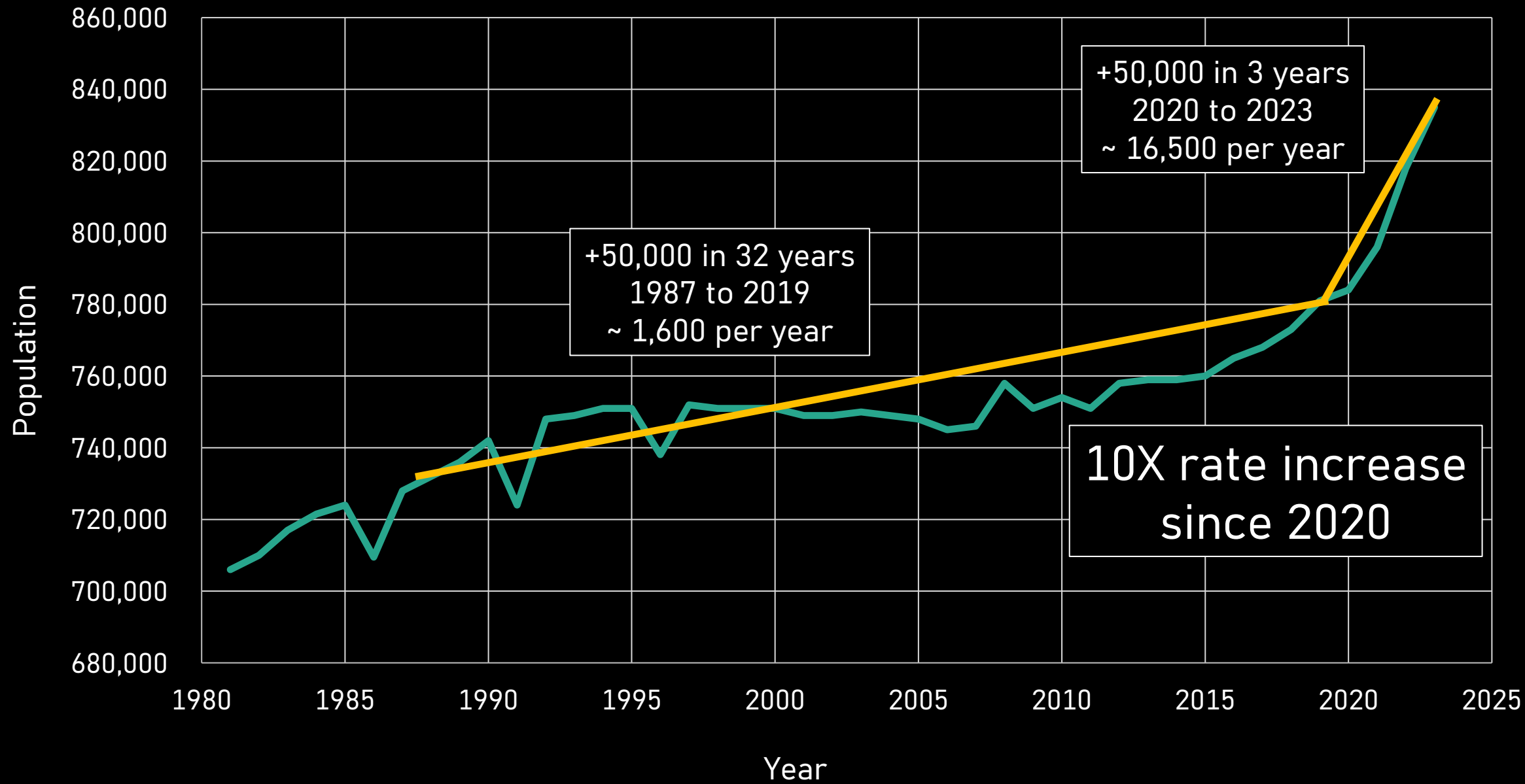
2024 - \$700,000

~ 10% per year



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

The New Brunswick Population Hockey Stick





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

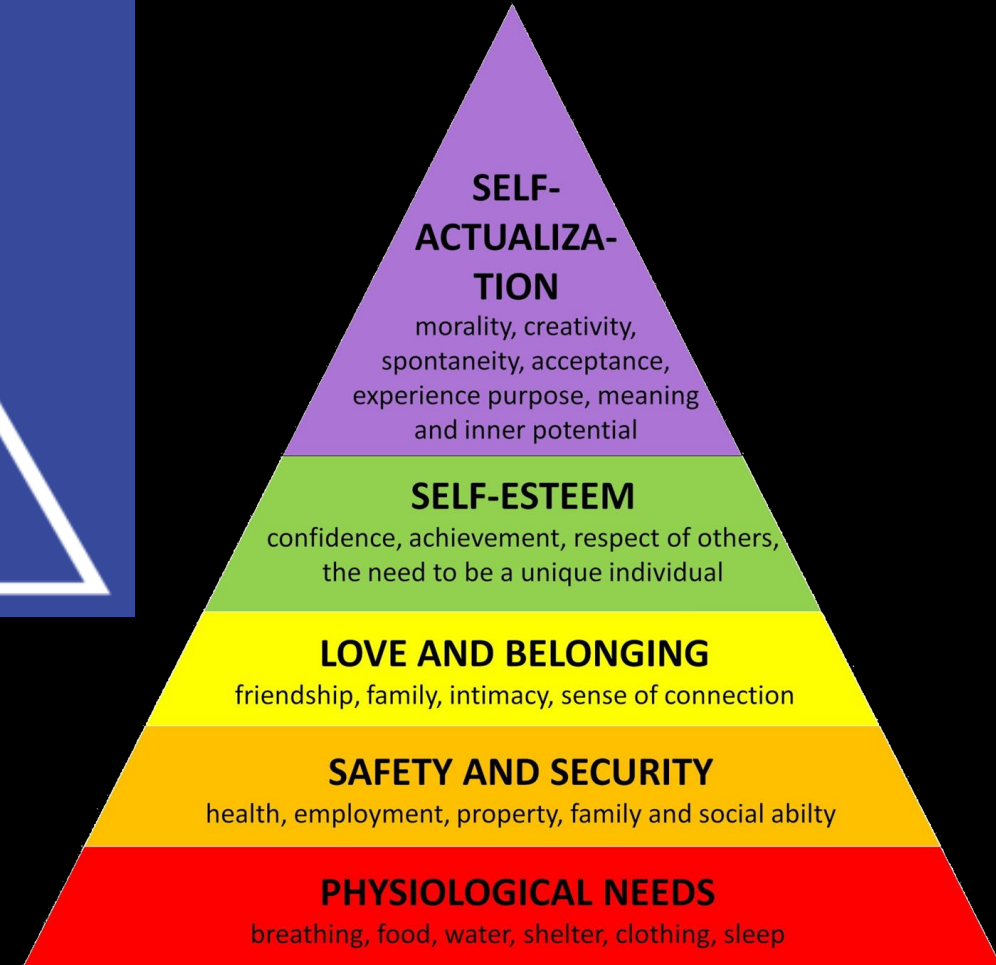
- 2009 to 2011 study in Vancouver, Winnipeg, Toronto, Montreal, and Moncton
- 937 participants
- Substance use treatment
- Shelter stays
- Ambulance services
- ER visits
- Hospital stays
- Police calls and wellness checks
- Court appearances
- Incarceration
- Social development

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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Jamie Wilson – November 2024

Moncton, New Brunswick

Courtesy: Rising Tide, Moncton



Hand Crafted
HOHNER
Established 1857
Model Number HV 220

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

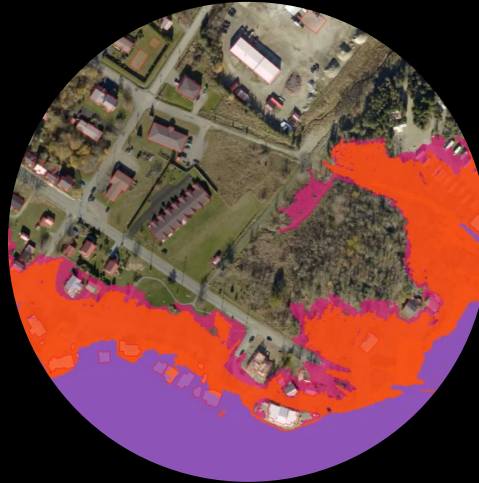
- The private and non-profit (including co-operative) sectors stand ready to partner with your government to meet the ambitious target of building 6,000 homes annually and bring down the cost of rent and home ownership.
- Non-profit and co-op housing is critical in lowering prices and ensuring that every 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

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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
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Dr. Sara Davidson
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Rising Tide
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NBNPHA Team
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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	Kaleidoscope Social Impact	7	Municipality (HAF)	Non-profit & Co-op Development Process NBNPHA V2 December 2024	
	2	RDC Predevelopment	5	Housing NB	8	NB Power		
	3	CMHC SEED	6	CMHC	9	Gap		10
Process Steps	Pre-development		Planning and Financing		Construction		Occupancy Property Mgmt.	
General activities <ul style="list-style-type: none">NPO (27)LandCapital	<ul style="list-style-type: none">Feasibility studyESAGeotech studyPlot and building design		<ul style="list-style-type: none">Secure financing and plan the project		<ul style="list-style-type: none">Stick buildModularHybrid		<ul style="list-style-type: none">OccupancyRent supProperty managementGovernance	
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