# Vote for Housing in New Brunswick's 2021 Municipal Election

*A non-exhaustive list of policy proposals for municipalities*

## The Problem

Housing is a growing challenge for people living in New Brunswick's cities, towns and rural communities. Of special concern during the global pandemic is the fact that New Brunswick tenants are facing steep rent hikes, as high as 50 per cent in Fredericton[1] and 62 per cent in Moncton.[2] There is no rent control or the kinds of tenant protections found in other Canadian provinces, and a low-to-zero vacancy rate in some communities.[3,4,5] Adding to this distressing situation, New Brunswick lifted its short-lived ban on COVID evictions on May 31, 2020.

Before COVID, accessing affordable and adequate housing in New Brunswick was already a problem. We know that newcomers face significant challenges finding housing. People living with disabilities are offered inadequate financial supports. Low income individuals and those on social assistance face significant barriers to access housing.[6]

More than 5,200 New Brunswickers are on the waiting list for public housing.[7] 45 per cent of people on this list are non-elderly singles, a growing demographic in need of housing. From 2008 to 2018, the number of non-elderly singles on the housing waiting list jumped by 70 per cent and the number of families on that list rose by 33 per cent.[8] In Saint John alone, in 2018, more than 1,500 of its residents were on a waiting list for affordable housing.[9]

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[1] Leger, Isabel. 2020. "Cabinet minister says rent control will worsen housing market in N.B." CBC. December 10, 2020. https://www.cbc.ca/news/canada/new-brunswick/mla-pc-rent-control-debate-1.5835623

[2] Jones, Robert. 2020. "Company that shocked Moncton tenants with a 62% rent increase buys second building." CBC. December 14, 2020. https://www.cbc.ca/news/canada/new-brunswick/company-buys-second-building-1.5839770

[3] Canada Housing and Mortgage Housing Corporation. Rural Rental Market Survey Data: Vacancy Rates by Bedroom and Province. January 2021.

[4] Grant, R. 'People on the verge of homelessness' as rural vacancy rate plunges. Kings County Record. March 1, 2021.

[5] Weldon, T. Rental rates free to soar in New Brunswick as vacancy rates decrease. CBC. October 26, 2020. https://www.cbc.ca/news/canada/new-brunswick/rent-apartment-moncton-increase-1.5773243.

[6] New Brunswick Common Front for Social Justice. "Let's mend our social net." February 1, 2020. https://frontnb.ca/wp-content/uploads/2020/02/Information-document-Edited-Feb-1-2020.pdf

[7] Bonang, Eilish. 2020. "Wait list for affordable housing growing in N.B." CTV. November 22, 2020. https://atlantic.ctvnews.ca/wait-list-for-affordable-housing-growing-in-n-b-1.4699040

[8] Government of New Brunswick. "2019 –2022 New Brunswick Action Plan 2018-2028 CMHC –New Brunswick Bilateral Agreement Under the National Housing Strategy." https://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Housing/2019-2022NewBrunswickActionPlan.pdf

[9] Rao, Aditya. 2020. "New Brunswick must stop dragging its feet on affordable housing." NB Media Co-op. October 5, 2020. https://nbmediacoop.org/2020/10/05/the-province-must-stop-dragging-its-feet-on-affordable-housing/

In the province's three largest cities, Fredericton, Moncton and Saint John, 500 people are homeless.[10] Fredericton's men's and women's shelters both experienced a 20 per cent increase in occupancy in 2016.[11] In Moncton, the number of chronically homeless is increasing. While the number of individuals accessing shelters in Moncton decreased from 817 in 2015 to 729 in 2017, the average length of stay in the shelters increased from 5.5 days in 2015 to 8.5 days in 2017, indicating that people are not finding permanent housing and that they need wraparound supports in addition to housing.[12]

New Brunswick's housing crisis could easily worsen if necessary housing reforms and investments are not soon made. New Brunswick's housing stock is older than many other provinces. Older housing stocks often come with high heating costs, and unsafe and inaccessible conditions. The rate of housing requiring major repairs is higher in New Brunswick (8.3 per cent) than the Canadian average (6.5 per cent).[13] The Auditor General's report in 2021 noted that the presence of the carcinogen radon is a concern in some social housing units.[14] While the burden of repairs falls on property owners, tenants also face evictions or rent increases when major repairs are made.

Looking for housing in New Brunswick is challenging and especially difficult during a pandemic. Apartment vacancy rates are at historic lows across New Brunswick, falling from 4.1 per cent in 2017 to 2.6 per cent in 2019. In 2020, the vacancy rate in New Brunswick remained a modest 3.1 per cent. Vacancy rates are especially low in Fredericton (1.4 per cent) and Miramichi (1.6 per cent) in 2019.[15] Although vacancy rates increased in 2020 in both those regions with Miramichi reaching 4 per cent vacancy, affordability remains a concern in a market without rent control.

In Moncton, the vacancy rate fell from 4.5 per cent in 2017 to 2.2 per cent in 2019, increasing to just 2.8 per cent in 2020. In Saint John, the rate fell from 4.7 per cent in 2017 to 3.3 per cent in 2019, falling further to 3.0 per cent in 2020.[16] A healthy vacancy rate for a city is considered to be in the 3 to 7 per cent range.[17] The situation is especially

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[10] Blanch, Vanessa. 2020. "'I've never felt shame like this in my life': 500 homeless, 5,000 await affordable housing." CBC. December 4, 2020. https://www.cbc.ca/news/canada/new-brunswick/housing-affordable-lisa-ryan-cmhc-social-development-new-brunswick-1.5373494

[11] Community Action Group on Homelessness. 2017 Annual Progress Report on Homelessness.

[12] Moncton Community's Implementation Plan for Affordable Housing. 2019.

[13] Government of New Brunswick. "2019 –2022 New Brunswick Action Plan 2018-2028 CMHC –New Brunswick Bilateral Agreement Under the National Housing Strategy." https://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Housing/2019-2022NewBrunswickActionPlan.pdf

[14] Adair-MacPherson, Kim. 2021. "Risk of Contamination in Public Housing Units." Chapter 8 in the Auditor General's Report, Volume III. February 2021. https://www.agnb-vgnb.ca/content/agnb-vgnb/en/publications/reports.html.

[15] Canadian Mortgage and Housing Corporation. 2018. Rental Market Reports—Canada and Provincial Highlights.

[16] Canadian Mortgage and Housing Corporation. 2018. Rental Market Reports—Canada and Provincial Highlights.

[17] Victoria Housing Strategy 2016-2025 Phase Two: 2019 – 2022.

dire in rural communities. The province-wide rural vacancy rate for one, two and three bedroom apartments is 2.8 per cent. The rate is 0 per cent in Sussex, Grand Manan and Harvey, 0.3 per cent in St. Stephen, 1 per cent in Woodstock and 1.3 per cent in Shediac.[18]

In response to numerous news stories of New Brunswick renters in distress and calls for urgent tenant protections by the New Brunswick Coalition for Tenant Rights and ACORN NB, the New Brunswick government has argued that there is no housing crisis in the province.[19] In our view, one person without housing should be considered a crisis; it is a crisis for the person experiencing no shelter. But it's not only one person in need of core housing in New Brunswick: 27,715 New Brunswick households or 9 per cent of all New Brunswick households experience inadequate housing.[20] The city of Saint John as well as Victoria and Queens counties have especially high core housing needs, above the provincial average, with 11.1–13 per cent of their population in need.[21] 20 per cent of Fredericton's residents, almost 12,000 people, are precariously housed.[22] 36 per cent of New Brunswick renter households spend 30 per cent or more on rent and utilities, the cut-off for affordable housing, and 14 per cent live in situations of severe unaffordability.[23] These households, spending more of their income on housing, have less money to spend on food, health care and education.

Rents in New Brunswick may be relatively inexpensive on average compared to the rest of Canada, but the province also has the country's lowest median household income,[24] lower labour market participation rates than the country average,[25] social assistance that is inadequate and punitive,[26] an aging population living on fixed incomes, and the fourth highest child poverty rates in Canada.[27] More than 30,200 children in New Brunswick

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[18] Grant, Robin. 2021. 'People on the verge of homelessness' as rural vacancy rate plunges. Kings County Record. February 28, 2021.

[19] Brown, S. Higgs says New Brunswick is not facing rental 'crisis' as 90-day review is launched. Global News. February 11, 2021. https://globalnews.ca/news/7634715/blaine-higgs-new-brunswick-rental-crisis-90-day-review/

[20] Canadian Mortgage and Housing Corporation. 2018. Rental Market Reports—Canada and Provincial Highlights.

[21] Canadian Mortgage and Housing Corporation. 2018. Rental Market Reports—Canada and Provincial Highlights.

[22] Canada Without Poverty. 2016.

[23] Canadian Rental Housing Index.

[24] StatsCan. 2016. "Median household total income and after-tax income by household type (total – household type including census family structure), Canada, provinces and territories, 2016 Census – 100% Data, 2006 Census – 20% Sample data." https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/hlt-fst/inc-rev/Table.cfm?Lang=Eng&T=101&S=99&O=A

[25] Statistics Canada. 2021. "Labour force characteristics by province, monthly, seasonally adjusted." https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410028703

[26] Common Front for Social Justice. 2020. Social Assistance Information Document. https://frontnb.ca/wp-content/uploads/2020/02/Information-document-Edited-Feb-1-2020.pdf

[27] Hayes, Matthew. 2021. "New Brunswick needs rental reform and fast." NB Media Co-op. January 8, 2021. https://nbmediacoop.org/2021/01/08/new-brunswick-needs-rental-reform-and-fast/

live in poverty. The cities of Saint John, Bathurst, and Campbellton have child poverty rates that exceed 30 per cent, much higher than the national average of 19.2 per cent.[28]

The housing needs of certain populations need specific solutions that address their unique situations. A 2014 Moncton housing needs assessment identified the following groups as more likely to face difficulties accessing affordable, safe and adequate housing: people living alone, youth-led households, lone-parent households, households with a person with a disability, immigrant households, and Indigenous households.[29] Seniors, those dealing with mental health and addiction issues, and veterans are other groups often identified as having precarious housing. Those fleeing abusive relationships in their households need a place to go but in New Brunswick, they are stuck because of the lack of affordable housing, transitional housing and shelters where they feel safe. Although New Brunswick recently enacted legislative protections for victims of abuse to leave a lease agreement early, the requirements imposed on the survivor to be able to do so are onerous.

New Brunswick has the highest rate of family-related murder-suicides and the fourth highest rate of police-reported intimate partner violence in Canada. According to a housing needs assessment commissioned by the city of Moncton, there are women in Greater Moncton region not accessing emergency shelters because they feel unsafe there.[30] For people who identify as lesbian, gay, bisexual, transgender, transsexual, queer, questioning, or two-spirited (LGBTQ2S), housing is a challenge due to discrimination they face from their families, landlords, and sometimes at shelters and in senior housing.[31] Youth who identify as LGBTQ2S are over-represented among homeless youth.[32]

New Brunswick's fastest growing demographic are seniors. By the year 2036, the number of seniors aged 65 years and older living in the province is expected to increase 56.9 per cent. Many seniors want to remain in their home, which will require an increased investment in renovation/repair programs for seniors, as recognized in the 2019 –2022 New Brunswick Action Plan 2018-2028 CMHC – New Brunswick Bilateral Agreement Under the National Housing Strategy.

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[28] See Saint John Human Development Council. "New Brunswick 2020 Child Poverty Report Card." December 2020. https://sjhdc.ca/wp-content/uploads/2020/12/New-Brunwicks-2020-Child-Poverty-Report-Card-English.pdf. See also Government of New Brunswick. "2019 –2022 New Brunswick Action Plan 2018-2028 CMHC –New Brunswick Bilateral Agreement Under the National Housing Strategy." https://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Housing/2019-2022NewBrunswickActionPlan.pdf

[29] Moncton Community's Implementation Plan for Affordable Housing. 2019.

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

[31] Gahagan, Jacqueline and Ren Thomas. 2021. "LGBTQ+ Canadian baby boomers in need of safer housing in senior years." *The Conversation.* January 13, 2021. https://theconversation.com/lgbtq-canadian-baby-boomers-in-need-of-safer-housing-in-senior-years-151827

[32] Canadian Observatory on Homelessness. 2017. http://homelesshub.ca/about-homelessness/population-specific/lesbian-gay-bisexual-transgender-transsexual-queer

As tenants struggle with unaffordable rent hikes, lack of vacancies, unsafe housing and homelessness, New Brunswick property owners are benefiting from a hot housing market. Real estate prices are soaring and investors concerned with maximizing returns are building higher-priced housing and carrying out renovictions (evicting tenants to renovate and increase the value of their properties) that is at the same time pushing out lower-income dwellers. Killam, the province's largest landlord, boasts about the opportunity to "increase earnings" by "repositioning" – meaning renovating and re-renting – 1300 units in New Brunswick.[33] Real estate firms are buying up apartment buildings in several communities in New Brunswick, offering record high prices to the property owners while promising new tax revenues for governments.[34, 35]

**The Solution: A Housing for All Plan for New Brunswick Municipalities**

Starting from the principles that housing is a fundamental human right and that housing is a key determinant of health, municipal governments have a responsibility to guarantee adequate housing for all of its residents. While the provincial government is primarily responsible for housing, municipal governments have a key role to play in ensuring that all its residents are housed safely and with dignity. Through planning, zoning, spending choices and collaborations, municipalities can be part of the housing solution.

Municipalities must recognize their responsibility in protecting the human right to housing.

Drawing on some of the most comprehensive and effective municipal housing policies, programs and practices from across Canada, the New Brunswick Coalition for Tenants Rights is calling on candidates running in the 2021 municipal election in New Brunswick to support and be champions of our 11-point "housing for all" plan.

It is hoped that the examples of affordable housing strategies and plans of other municipalities provided herein will inspire New Brunswick municipalities and municipal election candidates to come up with creative solutions to the housing challenges we face. However, each city, town and rural community must consider the diverse needs of its residents as well as the economic, social and political conditions that affect housing.

Besides supporting the following 11 municipal actions on housing, all candidates vying to be a mayor or councillor should be vocal advocates for tenants in the communities they are seeking to represent. This includes supporting the urgent need for province-wide rent control and other tenant protections as well as a provincial moratorium on evictions during COVID and a rent relief program to subsidize rent for those in need.

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[33] Killam. Financial Report. November 2020. https://killamreit.com/sites/default/files/Financial%20Reports/Killam%20November%202020%20%28Condensed%20Appendices%29.pdf

[34] McPhee, E. 'A lot of financial stress': Renters get the boot for building renovations. Telegraph-Journal. April 6, 2021.

[35] Hayes, M. New Brunswick needs rental reform-and fast. NB Media Co-op. January 8, 2021. https://nbmediacoop.org/2021/01/08/new-brunswick-needs-rental-reform-and-fast/

**1. Work with all levels of government and diverse community partners to maintain and expand non-profit housing**

All levels of government need to work together to come up with creative solutions to meeting the housing needs of residents. Municipal governments should prioritize spending on housing and make optimal use of federal and provincial funding and resources for housing to maintain, upgrade and expand non-profit housing stock. Non-profit housing stock should meet local demographic needs, which will require that it be diverse and include social housing, cooperative housing, transitional housing with peer support workers (people with lived/living experience), and shelters. Municipalities should collaborate with co-operatives, land trusts, service providers, non-profit organizations and governmental agencies to provide a range of non-profit housing options to meet the diverse needs of residents.

**Examples of intergovernmental and community collaboration on affordable housing:**

- Rising Tide plans to create 155-166 affordable housing units in Moncton with funds from the city of Moncton, the province of New Brunswick and the federal government over the next three years.[36] Besides buying and renovating several properties for affordable housing, the non-profit is also considering buying vacant properties that could be used to build new affordable housing and plans to hire case managers to support people residing in those units.[37]

- Canada's new Rapid Housing Initiative allows municipalities and non-profit housing providers to buy properties for permanent supportive housing for homeless people. In January, Fredericton's planning advisory committee approved spending $900,000 through a conditional grant to the John Howard Society for a proposal to use Rapid Housing funds to turn a number of hotel suites in the City Motel into 20 affordable housing units.[38]

- A $1.3 billion federal investment in the Toronto Community Housing Corporation, a provider of affordable housing, will go toward renovating 58,000 housing units in 1,500 buildings. Toronto Community Housing is home to 110,000 people who mostly live below the poverty line, including 20,000 seniors and 30,000 youth and children.

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[36] Sweet, Jennifer. 2021. "Moncton affordable housing project expands with new funding, seeks partners." CBC. March 30, 2021. https://www.cbc.ca/news/canada/new-brunswick/rising-tide-project-enters-real-estate-market-1.5969861

[37] Magee, Shane. 2020. "Province to spend $6M on Rising Tide affordable housing plan in Moncton," CBC. December 21, 2020. https://www.cbc.ca/news/canada/new-brunswick/moncton-rising-tide-affordable-housing-1.5850099

[38] Bird, Lauren. 2021. "Fredericton motel housing project wins committee approval." CBC. January 21, 2021. https://www.cbc.ca/news/canada/new-brunswick/fredericton-housing-affordable-1.5881663

Almost 60 per cent of them are women, and one third self-identify as either having a disability or a mental health challenge.[39]

- In partnership with the City of Vancouver, the Vancouver Community Land Trust owns more than 2,600 homes. The City of Vancouver and Vancouver Community Land Trust are partners on numerous 99-year leases that allow the land trust to design, build and operate new affordable housing. The Vancouver Community Land Trust is partnering with multiple housing co-operatives, non-profits, government and developers to buy, build and re-develop housing for low- to mid-income families in Vancouver's Lower Mainland.[40]

- The City of Victoria is exploring intergenerational housing options to improve access to housing and social inclusion across generations, including developing partnerships and piloting a project matching seniors with extra bedrooms with eligible lodgers.[41] St. Thomas University and the Ville Cooperative in Fredericton are facilitating intergenerational housing options in the capital city. The project hopes to pair 10 students with 10 senior citizens in their own homes.[42]

- Medicine Hat, Alberta (population: 62,260) began a 10-year Housing First plan to end homelessness in 2009. Since then more than 1,200 people who were homeless or at risk of becoming homeless, including 322 children, have been housed. Shelter use was reduced by almost one half. Key to their housing success was community involvement and partnerships. The Medicine Hat Community Housing Society coordinates a centralized intake and assessment process that involves a case worker addressing causes that contribute to homelessness (e.g. applications for income support, accessing treatment for an addiction, etc.). Choice is given to the people looking for housing. Housing workers are required to show people in the program at least three new units. The program tries to be barrier-free and non-judgmental; they do not disqualify people from accessing housing or resources if they don't have a source of income and they provide housing supports for people who have previously accessed the system. The city's first permanent supportive housing building opened in 2017 and houses 15 people in apartments. The Canadian Mental Health Association (CMHA) runs the building, with support staff available 24 hours a day for the people

[39] Del Gobbo, Daniel. 2019. "The Ontario government's shameful snub of affordable housing." The Conversation. May 7, 2019. https://theconversation.com/the-ontario-governments-shameful-snub-of-affordable-housing-116132

[40] Pedrero, Claudia. 2019. "Community land trusts a model for community-led land stewardship." *Rabble*. April 25, 2019. https://rabble.ca/columnists/2019/04/community-land-trusts-model-community-led-land-stewardship

[41] Victoria Housing Strategy 2016-2025 Phase Two: 2019 – 2022.

[42] St. Thomas University. 2019. Internship Allows Robyn Metcalfe to Help Spearhead Inter-Generational Housing Project at The Ville. https://www.stu.ca/news/all-news/2019/internship-allows-robyn-metcalfe-to-help-spearhead-inter-generational-housing-project-at-the-ville.php

who reside there. The CMHA also owns a building next door where it plans to house another 15 people.[43]

**2. Plan for affordable housing through inclusionary zoning and variances**

Municipalities must continue to urge the province to make necessary legislative changes so that any uncertainty is removed on whether inclusionary zoning is permitted municipally. In the meanwhile, municipalities continue to have tools such as density bonusing and variances to incentivize affordable housing development.

Municipalities should have an affordable housing plan and prioritize the amending of by-laws, the re-zoning of areas and use of variances for inclusive and affordable housing, transitional housing with peer supports, and shelters. Public land and land that becomes available, such as the NBEX lands in Fredericton, should be considered potential affordable housing locations. Municipalities can also adopt a "use it or lose it" policy that would allow them to expropriate abandoned or derelict properties and transform them into affordable housing units.

Municipalities should require all new housing developments, such as apartment buildings and condos with five or more units, to have at least 20 per cent affordable housing. Affordable housing is defined as housing that does not cost more than 30 per cent of the household's income, according to the Canadian Housing and Mortgage Corporation (CMHC). Before obtaining a construction permit, builders must sign an agreement with the municipality regarding affordable housing supply, including obligations along with various compliance options such as transfer of land in exchange for financial compensation, price ceilings on the sale or rental of housing, and financial contributions.

Municipalities should also require that developers of housing invest in green spaces and other amenities that make the neighbourhood a liveable space.

**Examples of municipalities planning and re-zoning for affordable housing and inclusive communities:**

- As part of its affordable housing strategy, the city of Miramichi made adjustments to its Municipal Development Plan to make it easier to develop different types of housing, including tiny homes and accessory dwelling units.[44] Municipal zoning elsewhere, like in Quispamsis and Rothesay, do not allow tiny homes.[45]

- The city of Calgary prioritizes affordable housing applications in its planning process

[43] Smith, Madeleine. (2019). Medicine Hat said it eliminated homelessness in 2015. Here's how the city is working to keep it that way. Toronto Star. December 19, 2019. https://www.thestar.com/calgary/2019/12/22/medicine-hat-said-it-eliminated-homelessness-in-2015-heres-how-the-city-is-working-to-keep-it-that-way.html

[44] Re-elect Adam Lordon for Mayor Facebook post on affordable housing.

[45] Silberman, A. More New Brunswickers consider tiny houses during pandemic. CBC. August 27, 2020. https://www.cbc.ca/news/canada/new-brunswick/new-brunswick-tiny-houses-pandemic-1.5701313

and has a Housing Incentive Program, a $6.9M funding program that supports non-profit organizations develop affordable housing. The program facilitates the sale of city-owned land at below-market value to non-profit organizations that provide affordable housing.[46]

- Ottawa's Municipal Housing Facilities By-law allows the city to apply a discretionary incentive to developers in exchange for affordable rental housing.[47]

- Toronto's Raising the Roof's "Reside" program works to turn abandoned century/heritage homes across the Greater Toronto Area into affordable housing. The program is working with Building Up, a non-profit, that provides training in the trades, for people who are in need of employment to renovate the properties.[48]

- Vancouver has an Empty Homes Tax, which amounts to 1 per cent of the assessed value of an unoccupied home. The tax revenue goes towards affordable housing, funding Vancouver's rent bank, its homeless shelters, and assisting people facing eviction due to redevelopment.[49]

- Montreal's new "Bylaw for a Diverse Metropolis" requires that housing developers add 20 per cent social housing, 20 per cent affordable housing and 20 per cent family housing to any new build.[50]

- Toronto's Planning Act requires all new development to contribute to the expansion and enhancement of the city's parks and open space system. The amount of parkland required from any development proposal (hectares of parkland per number of units) depends on the location and the kind of development. The policy is flexible in terms of requiring developers to contribute to parkland in another area or providing cash-in-lieu of land, funds that the city can then use to either improve existing parks or purchase lands for new parks.[51]

- The city of Victoria's Inclusionary Housing and Community Amenity Policy passed in 2019 encourages new affordable housing through the provision of inclusionary housing units in large strata developments, and cash contributions to the Victoria Housing Reserve Fund from small and moderately sized projects, when those projects seek additional density. A portion of the cash contributions are targeted for local

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[46] City of Calgary Affordable Housing Division. 2018. "Housing in Canada's Big Cities." May 2018.

[47] City of Calgary Affordable Housing Division. 2018. "Housing in Canada's Big Cities." May 2018.

[48] Taylor, Malaika. 2018. "Vacant Homes and Affordable Housing." Homeless Hub. https://www.homelesshub.ca/blog/vacant-homes-and-affordable-housing

[49] Cleverley, Bill. 2019. "Victoria councillor asking B.C. for power to tax empty houses." *Times Colonist*. January 13, 2019. https://www.timescolonist.com/real-estate/victoria-councillor-asking-b-c-for-power-to-tax-empty-houses-1.23595651

[50] Montreal. By-law for a Diverse Metropolis. https://montreal.ca/en/articles/diverse-metropolis-overview-law-7816

[51] City of Toronto. Parkland Dedication. https://www.toronto.ca/city-government/planning-development/application-forms-fees/building-toronto-together-a-development-guide/parkland-dedication/

amenity reserve funds for community use to preserve and enhance the livability of neighbourhoods.[52]

**3. Enact a by-law on rental property standards of maintenance that requires housing to be safe, accessible and energy efficient**

Municipalities should enact rental property standards of maintenance that require existing and new affordable housing stock to be safe, accessible and energy efficient. Municipalities can enact by-laws and landlord licensing regime to ensure that housing units are maintained to safe standards.

A proactive inspection system should be put into place that does not place all the responsibility on the tenant to file a complaint. To deal with unsafe overcrowded housing conditions, municipalities should develop more affordable housing and incorporate inclusionary zoning where new developments have to include a certain percentage of affordable or subsidized units. Existing and new affordable housing stock should take advantage of provincial and federal capital funding to invest in safe, accessible housing and energy efficient housing.

Proactive inspections will prevent residential rental properties from falling into a state of such disrepair that tenants need to be evicted in order for the place to be renovated.

**Examples of municipal action on rental property standards:**

- Victoria's Rental Property Standard of Maintenance By-law that came into effect on January 31, 2021 includes standards to ensure quality, safety, and livability of rental units.[53] The by-law includes standards related to water leaks or damage, provision of heat, fire safety, functionality of doors and windows, pests, and mold. For example, the by-law requires that bathroom floors be smooth and have moisture-resistant surfaces, lighting in each room and in common areas, and exterior doors and windows be weather-tight and capable of being locked. However, Together Against Poverty Society and Victoria Tenant Action Group argue the new by-law needs to do more in terms of inspection and issuing fines for non-compliance of the by-law. Alongside the by-law, the city has hired a tenant assistance planner tasked with providing information, support and resources to tenants. However, the planner is not empowered to represent tenants or directly assist in collecting evidence of non-compliance with by-law standards.[54]

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[52] City of Victoria. "Inclusionary Housing." https://www.victoria.ca/EN/main/residents/housing-strategy/inclusionary-housing-4.html

[53] City of Victoria. "Rental Property Standard of Maintenance Bylaw Summary. https://www.victoria.ca/assets/Departments/Planning~Development/Community~Planning/Housing~Strategy/RPSOM%20Bylaw%20Summary.pdf

[54] Skrypnek, Jane. "Critics question effectiveness of new Victoria rental maintenance bylaw." *Victoria News.* February 10, 2021. https://www.vicnews.com/news/critics-question-effectiveness-of-new-victoria-rental-maintenance-bylaw/

- The City of London's Residential Rental Unit License By-law requires rental properties of four units or less to be licensed. As part of the licensing requirement, a property owner must complete a self-certification checklist, pay a $165 rental license fee, and $171 fire inspection fee or renewal rental license fee of $55.[55]

- Toronto's "RentSafeTO" is a bylaw enforcement program that ensures apartment building owners comply with building maintenance standards. The program applies to apartment buildings with three or more storeys and 10 or more units.[56]

**4. Develop a landlord licensing by-law and rent registry**

Municipalities should require landlords of a certain size to register and acquire a license to be a landlord. A repeat offender landlord should stand to lose their license to manage properties, and should be faced with stiff penalties payable to the municipality. The licencing regime should include a public rent registry so that tenants can know the amount of rent paid by the previous tenant.

**Examples of landlord licensing and rent registries:**

- Vancouver requires "Residential Rental Property" business licenses for landlords to do business in that city. The license depends on how long the residence will be rented for, whether the landlord intends to live in the property being rented, and whether the rental is an Airbnb.[57]

- The Province of Quebec requires landlords to give new tenants notice of the lowest rent paid on that unit within the last 12 months. Such a rule can also be implemented municipally in the absence of provincial action.[58]

- A PEI community initiative has started a rent registry program to enable tenants to inform those who take over their previous apartment what their rent was when they lived there.[59]

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[55] City of London. Residential rental license fire inspections. https://london.ca/residential-rental-license-fire-inspections

[56] City of Toronto. "RentSafeTO for Tenants." https://www.toronto.ca/community-people/housing-shelter/rental-housing-tenant-information/rental-housing-standards/apartment-building-standards/rentsafeto-for-tenants/

[57] City of Vancouver. "Residential Rental Property Licenses." https://vancouver.ca/doing-business/residential-rental-property.aspx.

[58] Educaloi. "Leases." https://educaloi.qc.ca/en/capsules/leases/

[59] Ross, Ryan. PEI Woman planning rent registry to help tenants. The Telegram. March 21, 2021. https://www.thetelegram.com/news/canada/pei-woman-planning-rental-registry-to-help-tenants-566324/

**5. Restrict and regulate short-term rentals such as Airbnbs**

Airbnb and other short-term rentals have grown quickly across Canada.[60] Short-term rentals are facilitating gentrification, a process that displaces current inhabitants of an area when it is transformed to attract and house wealthier residents, tourists and business.[61] Property owners are increasingly converting their long-term rentals into short-term rentals like Airbnbs to increase the revenue from their properties. This conversion has created a new form of rent gap.[62]

Due to the disparity between the current rental income of properties and what it could potentially achieve through short-term rentals, property owners are renovating their properties, thereby increasing the value of their properties, and tenants are being forced out to make way for short-term guests who provide more income to property owners. Accessible neighbourhoods with public transit are especially attractive places for Airbnb guests. As more short-term renters frequent these neighbourhoods, more tenants are displaced to areas that are inaccessible.[63]

The Coalition does not oppose the practice of renting for a short-term a room in one's home through Airbnb for some modest supplementary income. However, in Canada, almost half of all Airbnb revenue in 2019 was generated by commercial entities that own and manage multiple properties. While there are many more Airbnbs in Canada's largest cities, active listings, total revenue, hosts with multiple listings, and frequently rented entire-home listings are growing at markedly higher rates in small towns and rural areas.[64]

**Examples of municipalities that are regulating short-term rentals like Airbnbs:**

- The city of Vancouver is planning rental-only zones, implementing short-term rental regulations and an 'Empty Homes Tax', imposing a higher property tax rate on foreign-purchased properties, and working with the federal government to restrict foreign ownership.[65] Vancouver's short-term rental regulations are designed to protect long-term rental housing while also allowing residents to earn additional

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[60] Combs, J., Kerrigan, D., & Wachsmuth, D. (2020). Short-term rentals in Canada. *Canadian Journal of Urban Research*, *29*(1), 119-134

[61] Cocola-Gant, A., & Gago, A. (2019). Airbnb, buy-to-let investment and tourism-driven displacement: A case study in Lisbon. *Environment and Planning A: Economy and Space*.

[62] Wachsmuth, D., & Weisler, A. (2018). Airbnb and the rent gap: Gentrification through the sharing economy. *Environment and Planning A: Economy and Space*, *50*(6), 1147-1170.

[63] Deboosere, R., Kerrigan, D. J., Wachsmuth, D., & El-Geneidy, A. (2019). Location, location and professionalization: a multilevel hedonic analysis of Airbnb listing prices and revenue. Regional Studies, Regional Science, 6(1), 143-156.

[64] Combs, J., Kerrigan, D., & Wachsmuth, D. (2020). Short-term rentals in Canada. *Canadian Journal of Urban Research*, *29*(1), 119-134.

[65] City of Calgary Affordable Housing Division. 2018. "Housing in Canada's Big Cities." May 2018.

income from renting out a room in their home. In Vancouver, a short-term rental can only be operated from one's principal residence.[66]

- The city of Victoria is implementing rental-only zoning as part of its strategic plan for affordable housing.[67]

**6. Develop a rental property licensing by-law to prevent evictions, renovictions and demovictions**

Municipalities can enact legislation that prevents evictions, renovictions and demovictions and protects tenants during periods of displacement due to renovations or re-development of properties. Renovictions are evictions carried out when landlords renovate a property and demovictions are evictions that happen when property owners demolish housing and re-develop the property.

**Examples of municipalities preventing evictions, renovictions and demovictions:**

- New Westminster, BC, has adopted a bylaw "to discourage landlords from evicting tenants for building renovations without making arrangements for each tenant to continue their tenancy at the same rent during and after the renovations."[68] The regulations, which recently survived a court-challenge,[69] require property owners to arrange alternative accommodation for tenants while renovations are being carried out. The property owner must also provide a written offer to the tenant to return to the renovated unit or another rental unit at the same rent as currently paid, subject to any rent increase permitted under the BC Residential Tenancy Act.

- In 2019, the city of Burnaby adopted a Rental Use Zoning Policy, which requires a one-for-one replacement of demolished purpose-built rental units to ensure housing stock is not lost as a result of redevelopment. New rental units are required to be affordable, as defined by 20 per cent below the CMHC average for the area. The Burnaby Mayor's Task Force on Community Housing recommends that displaced tenants be provided with temporary housing or a cash top-up if the tenant's new rent is higher than their previous rent. The Task Force also recommends that developers offer tenants the right of first refusal for a replacement unit in the new building and that they pay for moving expenses: a maximum of $750 for renters vacating one-bedroom units, and $1,000 for renters vacating units of two bedrooms or more. [70]

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[66] City of Vancouver. "Short-term rental business licence." https://vancouver.ca/doing-business/short-term-rentals.aspx

[67] City of Victoria Strategic Plan. March 2020.

[68] City of New Westminster. "Renovictions, tenant protections and resources." https://www.newwestcity.ca/housing/renovictions-tenant-protection-and-resources

[69] McManus, Theresa. "Supreme Court of BC upholds New Westminster's anti-Renoviction bylaw." New Westminster record. February 8, 2020. https://www.newwestrecord.ca/local-news/supreme-court-of-bc-upholds-new-westminsters-anti-renoviction-bylaw-3116772

[70] City of Burnaby. 2019. Mayor's Task Force on Community Housing. Final Report. July 17, 2019. https://thetyee.ca/Documents/2019/08/15/FinalReportMayorTaskForceCommHousing.PDF

- To maintain existing affordable housing stock, Montreal provided renovation subsidies for 30,000 affordable housing units from 2002 to 2018.[71]

- The city of Moncton is exploring the creation of a Tenant Relocation and Protection Policy for tenants who are affected or displaced by renovations, redevelopment, or closures of their rental units.[72]

**7. Improve data collection, analysis and public dissemination of information on housing**

More robust data collection and analysis on housing needs of residents is needed to ensure that progress on housing is being tracked, housing policies and programs are being improved, and housing needs are being met. The specific housing and health needs of populations facing precarious housing situations must be tracked and addressed.

**Examples of cities improving their data collection, analysis and dissemination of information on housing:**

- The city of Moncton in collaboration with partners plans to develop a 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."[73]

- The city of Edmonton provides eviction prevention education, training and financial support to tenants.[74]

- The City of Victoria is planning to create a Tenant Housing Ambassador position to make it easier for renters to navigate the Tenant Assistance Policy, Standards of Maintenance Bylaw and other housing matters.[75]

**8. Engage tenants on housing**

Tenants are often disempowered by the political structures and processes that are supposed to protect them. Municipalities should create inclusive municipal housing committees that engage tenants in matters affecting their housing. A municipal housing committee must include tenants, people with lived experience of precarious housing, non-profit housing providers and builders, labour unions, academics and organizations working with vulnerable populations.

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[71] Ville de Montreal. LaFerriere. 2018.

[72] Moncton Community's Implementation Plan for Affordable Housing. 2019.

[73] Moncton Community's Implementation Plan for Affordable Housing. 2019.

[74] City of Calgary Affordable Housing Division. 2018. "Housing in Canada's Big Cities." May 2018.

[75] City of Victoria Strategic Plan. March 2020.

Municipalities can also fund tenant organizations to help level the power imbalance between landlords and tenants.

**Examples of municipalities engaging tenants on housing:**

- In 2019, the city of Burnaby, B.C., created a diverse 18-member task force on housing. Collaborators included representatives from the anti-poverty group ACORN, unions, the non-profit housing sector, developers and Burnaby city council.[76]

- The city of Victoria has a Renter Engagement Toolkit to encourage participation of tenants in city engagement opportunities.[77]

- Toronto's Tenant Defense Fund is designed to prevent evictions and provide information to tenants on their rights. Toronto's Tenant Hotline responds to calls from tenants living in private market housing.[78]

**9. Genuinely consult with Indigenous communities**

New Brunswick is located on the unceded territories of the Mi'kmaq, Wolastoqey and Passamaquoddy. Municipalities in New Brunswick must commit to truth and reconciliation and supporting Indigenous peoples' right to self-determination by working inclusively with Indigenous communities. Municipal governments should genuinely consult with Indigenous communities, including First Nations, Traditional Councils and organizations representing Indigenous peoples on housing matters such as the New Brunswick Aboriginal Peoples Council, in municipal planning, including housing and land use, and support Indigenous peoples' right to free, prior and informed consent.

**An example of an Indigenous-led housing solution:**

- The City of Toronto is co-developing Indigenous-led housing solutions. The city has a Meeting in the Middle Indigenous Engagement and Action Plan and has co-created a Toronto-specific Indigenous Housing Strategy. City staff are recommending strengthening collaborations with the Indigenous Community Advisory Board, Toronto Aboriginal Support Services Council, the Aboriginal Labour Force Development Circle and other Indigenous housing and service providers. In September 2020, 24 non-profit homes developed by Aboriginal housing provider Wigwamen for Indigenous seniors opened in Toronto.[79]

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[76] Cheung, Christopher. 2019. "Big Changes for Demoviction Central." *The Tyee*. August 15, 2019. https://thetyee.ca/News/2019/08/15/Burnaby-Demoviction-Central-Big-Changes/

[77] City of Victoria Renter Engagement Toolkit. https://www.victoria.ca/assets/Departments/Planning~Development/Community~Planning/Housing~Strategy/Renter%20Toolkit%20Feb%202020%20FINAL.pdf

[78] City of Toronto Tenant Defence Fund Review. 2017. https://www.toronto.ca/legdocs/mmis/2017/cd/bgrd/backgroundfile-107353.pdf

[79] HousingTO 2020-2030 Action Plan Implementation Plan. September 2020.

**10. Pilot a municipal non-profit rent bank**

Municipalities can administer rent banks to provide assistance to people struggling with meeting the costs of housing. In 2017, CBC reported that there was $25 million in unclaimed rental deposits sitting with the province of New Brunswick.[80] The unclaimed rental deposits could be used to set up a rent bank to be administered by the province or the municipalities.

**Examples of municipal rent banks:**

- The Toronto Rent Bank Program has offered one-time interest-free repayable loans to low-income households facing eviction as a result of short-term financial difficulties. The program is a collaboration with Neighbourhood Information Post (NIP), Albion Neighbourhood Services, COSTI North York Housing Help, East York Housing Help, The Housing Help Centre, The Neighbourhood Organization, Unison Health and Community Services.[81] City staff recommend increasing Rent Bank funding by $2 million to support approximately 750 households in rental arrears with no-interest loans and grants of up to $4,000 to remain in their homes.[82]

- The City of Burnaby's rent bank provides support to keep low to moderate-income individuals and families housed. The city provides loans that assist with rental arrears/past due rent, next month's rent, essential utility arrears, damage/pet deposit and first month's rent.[83] Burnaby's rent bank is one of many in the Vancouver region supported by the BC Rent Bank that is funded by the Province of British Columbia. Their mandate is "to support the funding of existing rent banks, provide support and seed funding for the establishment of new rent banks, and to create the infrastructure necessary to support a future province-wide rent bank system or service."[84]

**11. Explore the creation of a housing corporation**

Municipalities can create housing corporations to own and manage housing. Municipalities of different sizes in the provinces of Ontario, Saskatchewan, Alberta and British Columbia have housing corporations with varying governance structures, funding models, operating policies and practices, human resource capacity, and housing portfolios (housing stock and residents).[85,86]

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[80] Poitras, J. $25M in tenant security deposits kept in province's grip. CBC. September 21, 2017. https://www.cbc.ca/news/canada/new-brunswick/nb-25-million-renter-security-deposit-government-1.4299279

[81] Toronto Rent Bank Program. http://www.nipost.org/toronto-rent-bank

[82] HousingTO 2020-2030 Action Plan. September 2020.

[83] Purpose Society. Burnaby Rent Bank. https://purposesociety.org/events/categories/rent-bank/burnaby-rent-bank/

[84] BC Rent Bank. https://bcrentbank.ca/

[85] Oliveira, Lisa. Survey of Local Housing Corporations. Phase 1 Results. September 2013. HSC.

[86] Medow Consulting Ltd. New funding model for the Toronto Community Housing Corporation: Funding Model Comparator Assessment. November 2019.

**Examples of municipalities with housing corporations:**

- Saskatchewan's Social Housing Program provides housing to families and seniors with low incomes and people with disabilities. The program, administered by local housing authorities on behalf of the Saskatchewan Housing Corporation, subsidizes rent according to financial need.[87] For example, the Saskatchewan Housing Corporation has delegated the Moose Jaw Housing Authority to manage and maintain more than 800 housing units for low-to-moderate income seniors, families, and persons with disabilities in the city of Moose Jaw (population: 33,890). The Moose Jaw Housing Authority also manages over 100 housing units for people on low-to-moderate incomes on behalf of the Moose Jaw Non-Profit Housing Corporation and Blanchard Holdings Inc.[88]

- The Toronto Community Housing Corporation's mission is to provide clean, safe, well-maintained, affordable homes for residents. Operating funding for the Toronto Community Housing Corporation comes from rental payments and subsidies from the city of Toronto. Their housing portfolio includes more than 350 high-rise and low-rise apartment buildings, including senior housing and family and mixed housing.[89] Tenants housed by the Corporation pay different kinds of rent, including rent-geared-to-income (rent is 30 per cent of gross monthly household income), affordable rent (for tenants whose household annual gross income is no more than four times the annual rent of the unit) and market rent.[90]

- Capital Region Housing, a management body created by a ministerial order under the Alberta Housing Act, manages more than 4,500 social housing rental units and over 600 near-market housing rental units in the Edmonton region.[91]

- The city of Moncton is exploring the possibility of establishing a housing corporation.[92]

- The city of Victoria is researching the creation of a housing corporation[93] and a municipal housing service to acquire land and enter into partnerships for the purposes of providing affordable (de-commodified) housing.[94]

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[87] Government of Saskatchewan. "Rental Housing for People with Low Incomes." https://www.saskatchewan.ca/residents/housing-and-renting/renting-and-leasing/rental-housing-for-people-with-low-incomes

[88] Moose Jaw Housing Authority. https://moosejawhousingauthority.com/

[89] Toronto Community Housing Corporation. https://www.torontohousing.ca/our-mission

[90] Toronto Community Housing Corporation. https://www.torontohousing.ca/residents/your-tenancy/Pages/Types-of-rent.aspx

[91] Capital Region Housing. https://www.crhc.ca/

[92] Moncton Community's Implementation Plan for Affordable Housing. 2019.

[93] City of Victoria Strategic Plan. March 2020.

[94] Victoria Housing Strategy 2016-2025 Phase Two: 2019 – 2022.

- The 2017 Fredericton's Mayor Task Force on Homelessness recommended exploring the viability of creating an Affordable Housing Land Trust under the municipal structure.[95]

[95] Mayor's Task Force on Homelessness. "Paving the Road Home: Measures in Support of a Plan to End Homelessness in Fredericton." Report. Online: https://www.fredericton.ca/en/city-hall/plans-and-processes/mayors-task-force-on-homelessness.