

Housing Needs Assessment Fredericton (C)

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Preface by HICC

[Canada's Housing Plan](#) and [Budget 2024](#) both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund (CCBF) and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

Funding Requirement

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;
- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,
- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada (HICC) programs, other than to update it every five years.

Purpose

When done properly and regularly, an HNA allows a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?

- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

HNAs allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

The federal HNA template was informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's [Housing Needs Report](#) and the City of Edmonton's [Affordable Housing Needs Assessment](#) (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this document includes the following information:

1. Development and use of Housing Needs Assessments
2. Community profiles and trends
3. Household profiles and economic characteristics
4. Priority groups
5. Housing profiles
6. Projected housing needs and next steps

Communities completing an HNA as a requirement for federal infrastructure programming are expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document – both qualitative and quantitative – between their existing HNA and the federal template.

Submission Notes to HICC

Throughout each section of this document will be statements or questions posed by Housing, Infrastructure, and Communities Canada (HICC) as part of a complete HNA submission. These questions are numbered and copied verbatim from the federal template to facilitate an easier review by HICC staff. Each question will be highlighted in **light grey**, followed by the corresponding analysis / answer.

In 2023, new municipal boundaries came into effect as a result of New Brunswick's local governance reform. The new boundaries for the City of Fredericton expanded principally on the north side of the Wolastoq (Saint John River), adding both populated and unpopulated areas. This change occurred subsequent to the 2021 Census wherein the Fredericton Census Subdivision defined by Statistics Canada follows the prior municipal boundary.

For the 2025 Housing Needs Assessment, custom tabulations of 2021 and 2016 Census data reflecting the current (new) boundaries were used, covering most socioeconomic topics. As a result, many figures presented herein will be slightly different in comparison to standard Census data releases.

In some cases, such as CMHC data sources or census data sourced through HART, the figures still pertain to the previous boundary. According to Fredericton's official growth projections, which include a correction for the total population for the updated boundary, the resulting increase in population is about 4.7%. This implies that inaccuracies in data for the city which do not include the newly added areas are likely to be minimal. Therefore, to the extent that data based on old boundaries remains unavoidable, the findings and analysis drawn from it are considered to be reliable.

1 Methodology

This section outlines the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different HNAs may incorporate unique methodological elements or considerations depending on context, the following methods are generally outlined as:

- **Quantitative research**, such as economic data, population and household forecasts; and,
- **Qualitative research**, such as interviews, policy analysis and stakeholder engagement.

HNAs benefit from engaging with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment.

To the extent possible, publicly available data from the following sources are used to complete the quantitative components of the HNA. This data is largely displayed in tables throughout this report.

- [Statistics Canada Census Data](#)
- [CMHC Housing Market Information Portal](#)
- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- Canadian Housing Evidence Collaborative – Housing Intelligence Platform

In addition to this data, internal and non-public facing, non-confidential data were incorporated into the HNA in order to more fully capture the local context.

1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.

Quantitative

Mortgage Assumptions

Variable	Assumption
Amortization period	25 years
Payment frequency	monthly
Interest rate	Prevailing (of a given year) average weekly rate for 5-year fixed mortgage
Down payment	10%
CMHC insurance premium	3.10%
Income used for shelter expenses	30%
Ancillary shelter costs (e.g., utilities, insurance, etc.)	25%
Direct shelter costs	100% – ancillary = 75%

Demographic Projections

Household family types

Statistics Canada provides Public Use Microdata Files (PUMF), offering unique opportunities for data work. These files include anonymized individual-level Census data, which researchers, analysts, and the public can use for statistical analysis while ensuring respondent privacy. However, the sample size of PUMF is much smaller compared to standard Census datasets, making it difficult to conduct analyses at the community level. For this reason – and especially in this context – provincial PUMF data is applied to local datasets to project specific variables.

One of the variables is Household Family Types, which classifies households as either: a couple with children, a couple without children, a lone parent, or a non-census family (e.g., unrelated roommates or a single individual). To project future distributions of family types, we follow these steps:

- Calculate the number of families by type, further broken down by the age of the household's primary maintainer using data from the 2021 and 2011 Census PUMF.
- Establish distributions of family types by age group for both Census years.
- Determine the annual rate of change in family type distributions between the two Census periods.

- Apply the 2021 family type distribution by primary maintainer age to projected household data categorized by maintainer age, adjusted annually by the previously determined rate of change.

Household income categories

Projecting the distribution of household income categories for future years follows a similar methodology to that of household family types. The key distinction is that household income categories are not standard Census data points. To establish these categories, we:

- Use the PUMF dataset for New Brunswick as the basis for the median household income.
- Establish category thresholds based on HART assumptions.
- Categorize each row in the PUMF dataset according to its household income.
- Determine the number of households in each income category grouped by the age of the primary maintainer.

Qualitative

The 2025 Fredericton Housing Needs Assessment was completed between November 2024 and April 2025. A considerable component of this assessment was stakeholder and public engagement, generating qualitative data. The engagement included:

- A dedicated project page on the municipality’s engagement website, containing project information and participation opportunities via:
 - a public survey
 - a story wall
- Direct outreach to key stakeholder groups in community, and engagement in various formats reflecting their preferences and availability, including;
 - facilitated group discussions
 - key informant/first voice interviews
 - collection of written submissions
- Direct outreach to non-market housing sector stakeholders, and collection of qualitative feedback (in addition to quantitative data on their housing supply) via questionnaire and ad hoc follow-up.
- Direct outreach to housing industry stakeholders, and collection of qualitative feedback via semi-structured one-on-one interviews.

Thematic analysis of qualitative data was completed to identify key take aways and common experiences. These were documented in various sections of the HNA report in a What We Heard format.

1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)

The majority of engagement activities took place online. To ensure that the project included a variety of lived experiences and needs, two main engagement methods were employed: open access survey and direct engagement. This allowed for both quantitative and qualitative information collection to understand the breadth of housing experiences, challenges, needs, and opportunities.

Stakeholders were identified starting with existing contact lists provided by municipal staff or as established in the previous needs assessment (2021). These lists were updated and expanded through research and preliminary contact. In total, invitations to participate in the needs assessment were distributed to 36 community stakeholders (e.g. service providers, advocacy groups, healthcare sector organisations, food banks, newcomer associations), 20 non-market housing sector stakeholders (e.g. shelter operators, non-profit developers, indigenous housing providers, provincial social housing staff) and 34 industry stakeholders (developers, property managers, prefab home builders).

Engagement Sessions

The objective of the various engagement sessions was to give key stakeholder groups priority and a dedicated opportunity for participation, ultimately seeking to gain a deeper understanding of current conditions, recent changes and future outlook for various facets of the housing system, as well as identify persistent or new challenges, unmet needs, and opportunities or solutions that different groups active housing system could identify.

Due to the wide variety of stakeholders in the community category, a co-designed approach to engagement was taken, inviting their participation with a question regarding their preferred format. This led to engagement that was principally of a one-on-one interview approach as most responses indicated busy schedules, limited capacity for participation, and difficulty in coordinating schedules. However, in addition to this main approach, a facilitated focus group discussion was held on the topic of newcomer needs and experiences, while many stakeholders preferred to submit input in a written response format.

Additional engagement sessions were undertaken with the City of Fredericton's Affordable Housing Committee which is comprised of a cross section of individuals with broad experience in housing. Members range from non-profit housing providers to private developers, academics and representatives from other not-for-profit organizations.

Non-market stakeholder engagement served dual purposes – to collect quantitative data on the housing supply in this sector, and to collect qualitative data on the conditions, needs, and opportunities. Accordingly, a standardised questionnaire was circulated to all identified stakeholders requesting unit counts by housing type (with definitions provided to support interpretation and data consistency), as well as open ended questions regarding the state housing of supply and demand, the challenges affecting the forms of housing they provide, their perceptions and experiences with housing support programs, their plans for future expansion, and their recommendations for solutions and the municipality’s existing housing strategy. Per the preference of the stakeholder, the questionnaires could be submitted as written responses, or the information collected in a scheduled telephone or online interview. In some cases, follow-up contact was made to verify, clarify, or expand on feedback received.

Industry stakeholders were invited to schedule individual interviews, and those conversations were semi-structured following an interview guide which sought information regarding market/development conditions and trends, key market segments with unmet needs, drivers of housing price and supply outcomes, and opportunities for creation of affordable housing.

A challenge encountered in the direct engagement efforts across all stakeholder types was a lack of capacity or interest in participation. Many of the identified stakeholder groups had participated in the initial HNA four years’ prior, or other recent housing-related studies, and indicated their feedback remained current. There was also a heightened sense of fatigue or skepticism with respect to their participation and the material changes it might lead to. Particularly in the community and non-market sectors, many indicated a limited or complete lack of ability to participate due to being over capacity in responding to the daily demands that now long-standing housing challenges are placing on them. In light of this, feedback that was collected was also supplemented with a review of engagement results and themes from the 2021 HNA to identify themes and findings that remain relevant to include in the updated report.

Public Survey

For approximately one month in Q1-2025, a public survey was active inviting Frederictonians to share their experiences and feedback directly. The survey questions were formatted as a mix of defined choice and open form responses, and collected both quantitative and qualitative information. In total, there were **899** survey responses collected.

The survey was available in both official languages, and accessed through a link on the dedicated project page. It was officially promoted through various channels by the municipal communications department. Additionally, community stakeholders and members of the municipality’s Affordable Housing Committee were invited to share and publicise the survey through their networks and media channels. The public survey

received approximately triple the response compared to that of the 2021 Needs Assessment, indicating growing public awareness and concern for the state of housing in Fredericton.

The public survey was voluntary, unincentivized, openly accessible and promoted broadly to residents/households in the area. As a result, it was not intended to provide a representative sample supporting more complex analysis or quantitative recommendations. It was employed primarily as an engagement tool to enhance understanding and to allow all local residents an opportunity to share their housing experience and directly participate in the Needs Assessment.

1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

Vulnerable groups were principally engaged through community stakeholders engaged in service provision, representation, or advocacy work that involved these populations. The community stakeholder list included organisations that interact with those experiencing homelessness, women and children fleeing domestic violence, youth, newcomers, visible minorities, Indigenous people, low-income seniors, persons with disabilities, sexual and gender-diverse groups, and persons with mental health and addictions issues.

Following a trauma-informed engagement approach, these stakeholders were asked about the most appropriate means to engage with these vulnerable populations or gather insights on their experiences. In most cases, where participation was forthcoming, stakeholders elected to provide written submissions on behalf of these groups, either as a secondary report from their perspective interacting with many individuals, or relaying experiences from specific individuals on their behalf.

The public survey allowed respondents to indicate whether they were a member of one or more vulnerable group, and open-ended answers from these respondents were considered in the thematic analysis and related What We Heard content.

2 Community Profile and Trends

This section tells the City of Fredericton's housing story through local qualitative and quantitative lenses to produce community and housing profiles.

2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.

Municipal Plan & Growth Strategy

The Growth Strategy (2017) is a non-statutory document that has the overarching goal of ensuring that Fredericton grows in a way that is both environmentally and economically sustainable for the next 25 years. Among other inclusions, the Growth Strategy identified the four new neighbourhoods in the city. These neighbourhoods mark the areas to accommodate 75% of the projected population growth through 2041. The new neighbourhoods are adjacent to existing residential neighbourhoods and are planned to include low-rise residential dwellings with higher-density dwellings planned for the identified mixed-use nodes. Further, the Growth Strategy was foundational to the development of Fredericton's Municipal Plan.

The Fredericton Municipal Plan – Imagine Fredericton, adopted on January 27, 2020, outlines a comprehensive vision for the city's development over the next 25 years. This plan is the culmination of extensive engagement with residents, businesses, and stakeholders through the Imagine Fredericton process, which began in 2016. It serves as a statutory document guiding the physical development of Fredericton through policies, proposals, and maps, addressing land use, environmental conservation, pollution control, public land utilization, communications, utilities, and transportation, as well as municipal services and facilities.

The plan emphasizes creating a progressive, modern city that retains its unique charm and character, focusing on people-centered design and sustainable growth. Additionally, several secondary municipal plans have been adopted to provide detailed guidance for specific areas, including Union Street, Residential Town Plat, College Hill, City Centre, and Main Street.

Zoning By-law

The Fredericton Zoning By-law (By-law No. Z-5) is the set of land-use tools and development controls that enables the implementation of the Municipal Plan and the secondary municipal plans. The Zoning By-law identifies a series of zones, and sets rules and standards within each zone that dictate the activities that can take place, and the buildings that can be constructed. Every parcel of land within Fredericton is assigned a zone, and through this process the City defines broader geographic patterns of land use and development across Fredericton. Whereas the Municipal Plan provides the policy

direction on how an area should be developed, the Zoning By-law sets the rules on what and how something can be developed in a particular zone.

As a result, the Zoning By-Law is the most direct and powerful means by which Fredericton can affect housing conditions. By identifying where new housing can be located, the types, densities, design requirements for what can be built, and the processes required to receive permission to build it, the Zoning By-Law can influence the quantity, timing, and economic feasibility of housing supply for both the market and non-market housing sector.

Affordable Housing Strategy

The City of Fredericton adopted the Affordable Housing Strategy in 2022. This strategy is a roadmap for how our community can provide more inclusive and affordable housing in the future, while also doing as much as possible in the present to improve housing availability and affordability, and minimize the harmful impacts of homelessness and housing insecurity.

Affordable Housing Committee

The mandate of the FAHC is to provide recommendations to City Council on matters that deal with the provision of affordable housing in Fredericton.

To focus on the needs of those with housing requirements, particularly in the areas of social housing, affordable rental housing, and affordable home ownership, to improve their quality of life by encouraging and supporting the production of affordable housing;

Housing Accelerator Fund

In December 2023, the City of Fredericton entered into an agreement with Canada Mortgage and Housing Corporation for funding under the Housing Accelerator Fund (HAF). The \$10.27 million will fund eight local initiatives that will seek to increase the supply of housing through:

- construction of rental housing
- use of modular and manufactured housing construction
- creation of opportunities for affordable home ownership
- zoning and by-law reform
- programs to support the non-profit and co-operative housing sector; and
- facilitation of development on City owned land.

Several grants are available as part of the HAF agreement with the City of Fredericton. More information can be found on the Housing - Financial Incentives page of the City of Fredericton's website.

Other Housing Initiatives

As of Spring 2025, the City of Fredericton is engaged in a number of specific affordable housing initiatives, implementing the recommendations of the Affordable Housing Strategy including:

- Hiring an Affordable Housing Development Coordinator to support and implement the Affordable Housing Strategy and strengthen relationships with housing providers.
- Providing a grant to cover the costs of planning fees and permits for non-profit affordable housing developers constructing deeply affordable housing units.
- Reviewing and amending zoning by-law regulations to remove barriers to development.
- Helping community housing providers identify potential sources of funding and navigate the regulatory and practical challenges of housing development.
- Identifying underused city-owned properties and making them available for development.
- Implementing a 4-year plan to purchase land for affordable housing development.

2.2 Community Profile

2.2.1 Population

Characteristic	Data point	Value
Total population	2016	62,890
	2021	67,625
Population growth	Total growth	+ 4,735
	Percent growth	7.5%
Age (years)	Average	40.8
	Median	39.6
Age distribution	0 - 14 years	10,040
	15 - 64 years	44,500

Characteristic	Data point	Value
	65+ years	3,780
Mobility (one-year ago)	Non-movers	54,680
	Non-migrants	7,135
	Migrants	3,990

Source: Statistics Canada – 2016 and 2021 Census

2.2.2 Demographic Information

Characteristic	Value	Share of total
Immigrants	8,025	12.1%
Non-immigrants	58,360	87.9%
Recent immigrants ('16-'21)	3,515	5.3%
Interprovincial migrants ('16-'21)	8,955	13.5%
Indigenous identity	2,375	3.6%

Source: Statistics Canada – 2021 Census

2.3 How have population changes in your community as illustrated by the above data impacted your housing market?

The rapid population growth in Canada, particularly driven by immigration, has had a significant impact on housing need and affordability. In cities like Fredericton, the combination of international and interprovincial migration has placed additional demand on the housing market, outpacing the rate at which new housing units can be supplied. This has led to increased competition for available housing, putting upward pressure on both home prices and rental rates. The influx of new residents has been particularly impactful in Atlantic Canada, where traditionally slower population growth has given way to significant migration-driven expansion.

The shifting age distribution of Fredericton’s population further influences housing needs. The substantial growth in the 65-to-84-year-old age cohort (a 21% increase between 2016 and 2021) suggests rising demand for senior-friendly housing, including downsized homes, accessible apartments, and assisted living options. Meanwhile, the continued predominance of the 25-to-44-year-old age group, which now makes up 28% of the city’s population, highlights ongoing demand for housing suitable for working professionals and young families. This age group is also a key driver of first-time homebuyer demand,

meaning that affordability challenges could particularly impact their ability to transition from renting to homeownership.

The recent surge in net-migration, particularly the 161% spike between 2020/2021 and 2021/2022, further highlights the volatility of demand. Without a proportional increase in housing supply, these population shifts contribute to rising costs, making it increasingly difficult for residents—especially renters and those on fixed incomes—to secure stable and affordable housing.

The accelerated population increase has introduced challenges across Canada, particularly in housing affordability and the strain on social services. In response, the federal government announced a reduction in immigration targets, decreasing from a previously planned 500,000 new permanent residents per year to 395,000 in 2025, 380,000 in 2026, and 365,000 in 2027.¹ This policy adjustment aims to stabilize population growth, allowing for adjustments to housing, healthcare, and social services to better accommodate the existing and future population. However, as discussed later in this report, housing prices continue to rise, and rental vacancy rates remain at historic lows. This suggests that the policy may have limited impact on Fredericton compared to other communities.

¹ Government of Canada. (2024, October 24). Government of Canada reduces immigration. <https://www.canada.ca/en/immigration-refugees-citizenship/news/2024/10/government-of-canada-reduces-immigration.html>

3 Household Profiles and Economic Characteristics

This section provides a general overview of the City of Fredericton’s income, housing and, economic characteristics. Understanding this data makes it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories are also used for this analysis and are completed in accordance with the HART methodology and CMHC data.

This section also outlines the percentage of households that currently fall into each of the income categories. This allows for a better understanding of how the municipality compares to Canadian averages, the proportion of households that fall into each household income category, and the drop-off levels between total households and the number of units required to meet anticipated need or demand in each category.

A stratified, income-based approach to assess current housing needs enables Fredericton to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need.

3.1 Household Profile

3.1.1 Household Income and Profile

Characteristic	Data point	Value
Total number of households	2016	27,595
	2021	30,025
Total household income	Average	\$93,500
	Median	\$75,000
Tenant (renter) household Income	Average	\$61,550
	Median	\$54,300
Owner household income	Average	\$118,900
	Median	\$96,700
Average household size	Average persons in households	2.2
Breakdown of household by size	Total households	30,025
	1 person households	9,875

Characteristic	Data point	Value
	2 person households	11,205
	3 person households	4,115
	4 person households	3,280
	5 or more person households	1,555
Tenant (renter) households	Total households	12,445
	Percentage of all households	41.4%
Owner households	Total households	17,580
	Percentage of all households	58.6%
Percentage of tenant (renter) households in subsidized housing	Percent of renter households	9.0%
Households within 800m of a higher-order transit stop / station	Total	0
Number of one-parent families	Total	2,400
	Percentage of all households	8.0%
Number of one-parent families in which the parent is a woman+	Total	~ 1,930
Number of one-parent families in which the parent is a man+	Total	~ 465
Number of households by income category (based on Area Median Household Income – AMHI)	Very low (\leq 20% of AMHI)	~ 1,200
	Low (21% – 50% AMHI)	~ 4,805
	Moderate (51 – 80% AMHI)	~ 5,705
	Median (81% – 120% AMHI)	~6,905
	High (>120% AMHI)	~ 11,710

Source: Statistics Canada 2021 Census, custom 2021 Census data (incomes by tenure), and HART (income categories)

3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

The growing number of households in Fredericton, particularly those led by seniors and young adults, indicates a shift in housing needs. With an increasing senior population,

there will be a heightened demand for age-friendly housing options, including smaller units or accessible living spaces. Additionally, the rise in young adult households suggests a need for affordable rental housing to support this demographic as they seek independence. These shifts may also signal changes in lifestyle, by necessity or preference, such as delayed homeownership or more diverse living arrangements.

Changes in household types point to an increasing need for smaller, more affordable units, particularly for single-person and roommate households. The growth in these types of households suggests a demand for studio or one-bedroom apartments and shared living spaces. At the same time, the rise in families with children implies that family-sized housing will also remain in demand, necessitating larger units like multi-bedroom apartments or townhomes.

Finally, the increase in larger households signals a potential need of affordable housing that can accommodate families or multigenerational living. While not as considerable in magnitude, this may lead to overcrowding or a strain on existing larger housing options, which may not be sufficient to meet the growing demand. As these demographic shifts continue, it is clear there will be a clear need for a more diverse range of housing options to ensure that all segments of the population can find suitable, affordable homes.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.

The public survey included the following question regarding suppressed household formation, “Are there any adults living in your household who would like to live independently but are unable to secure housing due to affordability or lack of availability?”. Nearly one quarter (22%) of the 892 responses answered yes, suggesting that housing barriers may be an influential factor in household formation in Fredericton. However, this alone does not speak to how formation has changed over time, and thus may reflect other longer standing issues like income and employment limitations in addition to more recent declines in housing affordability.

The 2025 HNA Update adapted the approach outlined in the *Guidelines for Housing Needs Reports* technical guide developed by the Government of British Columbia in quantifying an existing dwelling shortage. Part of this method includes an estimate of suppressed household formation, defined as the difference in households calculated by applying headship rates from the 2016 and 2021 Censuses, to the 2021 population by age. The implicit assumption is that headship rates from 2016 are reflective of an “unsuppressed” condition, while the 2021 rates would reflect the growing influence of

housing cost and availability on formation. Based on this method, in 2021 it was estimated that 355 households did not form that otherwise should have.

Data was obtained from the 2021 Census for the City regarding the number of dwellings in the City by structural type by age of household head. Calculations were completed starting with 2021 estimates of the number of dwellings headed by each of 7 major age categories by each of 7 structural types as indicated in the table below.

	Singles	Semis	Rows	Dup Apt	LR Apt	HR Apt	Oth	Total Dw
15- 24	245	40	80	305	1,490	40	65	2,265
25- 34	1,185	160	285	515	2,420	110	170	4,845
35- 44	2,225	180	255	455	1,290	40	175	4,620
45- 54	2,445	105	230	345	965	20	160	4,270
55- 64	2,475	120	185	350	1,145	45	325	4,645
65- 74	2,255	120	170	220	1,255	100	185	4,305
75+	1,625	45	110	170	1,370	65	175	3,560
	12,455	770	1,315	2,360	9,935	420	1,255	28,510

Stats Canada post census population estimates were used as the basis for projections. the “preference rate” for each dwelling structural type was calculated for each population age category for 2021, then assumed those detailed preference rates would apply across the entire projection horizon.

The preference rates by age over time were not changed, only the number of people in each age category changed.

Our consultants did not attempt to determine the number of dwellings that “should” have been created between 2016 and 2021 for younger households using the 2016 to 2021 preferences comparison procedure described. While that procedure might be considered to reveal that more units should have been built between 2016 and 2021 to meet the needs of younger households, the pandemic occurred over that span and no doubt biased downwards the revealed preferences of younger households in 2021. The described procedure suggests the supply of units in 2021 was understated, our consultants did not agree with this assumption and felt it would be wrong to conclude such an understatement will grow over time in the future. In other words preference rates in 2026 might return to 2016 rates but the gain in rates from 2021 to 2026 implied by that procedure should not be expected to be repeated over time. The 2016 rates for younger households might apply in all years in the future, but there is no reason to conclude younger household preference rates will grow from that level in the decades ahead.

If there are questions about this methodology, please let us know and we will loop in the City’s consultants who provided the information.

3.4 Economic Conditions

3.4.1 Economy and Labour Force

Characteristic	Data point	Value
Number of workers in the labour force	Total	37,480
Top ten industries by number of workers (15+ aged persons)	Health care and social services	4,950
	Public administration	4,845
	Retail trade	4,410
	Educational services	3,980
	Professional, scientific, and technical services	3,715
	Accommodation and food services	2,680
	Construction	1,870
	Other services (excl. public administration)	1,625
	Administrative, support, waste, and remediation services	1,465
	Transportation and warehousing	1,185
Unemployment rate and participation rate	Unemployment rate	8.4%
	Participation rate	66.6%
All classes of workers (15+ aged persons who worked at some time between January 1, 2020 and May 8, 2021) by job permanency	Total	36,655
	Employees	32,875
	Permanent position	26,355
	Temporary position	6,515
	Fixed term (1 year or more)	2,290
	Casual, seasonal or short-term position (less than 1 year)	4,230
	Self-employed (Number)	3,780
Number of commuters (15+ aged persons with a usual place of work) by commuting destination	Within census subdivision	18,960
	To different census subdivision	2,625

Characteristic	Data point	Value
	To different census division	1,985
	To another province/territory	125
Number of commuters (15+ aged persons with a usual place of work or no fixed address) by main mode of commuting for the employed labour force	Car, truck or van	23,140
	Public transit	935
	Walked	1,960
	Bicycle	360
	Other method	530

Source: Statistics Canada 2021 Census

3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?

Fredericton’s diverse and stable economy does not produce the level of volatility or income inequality observed in communities more exposed to boom-bust industry cycles. However, its role as a regional employment hub, with a daily influx of workers from surrounding communities, has maintained pressure on the local housing supply. The city's population growth during daytime hours suggests there may be a demand from outside communities to live in Fredericton to be closer to employment, which in turn adds pressure to all housing types, including affordable alternatives. Nevertheless, reliance on automobiles for commuting suggests that housing demand extends beyond the urban core, influencing suburban and exurban development patterns, as well as those in neighbouring municipalities.

The service-dominated economy of Fredericton does produce distinct classes of employees that have different housing needs and vulnerability. Knowledge and high value service jobs, such as health care, public administration, and professional services tend to generate high income employment that drives market prices and demand for ownership tenures. Meanwhile, lower value and less skilled service jobs, such as those in the retail, accommodation, and food services sector, tend to pay much lower wages, produce more part-time or unstable employment, and attract labour from vulnerable groups such as new comers or non-permanent residents. Though both categories of employment are necessary for the function of Fredericton’s economy and community, during housing shortage conditions the former can drive market prices up and push those in the latter category into deepening unaffordability or a need to relocate further afield, increasing commutes. Both result in increasing core housing need and vulnerability within the lower-income service sectors, which in turn increases demand for affordable or non-market housing supply.

3.6 Households in Core Housing Need

A household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

The aforementioned national standards are defined as follows:

- **Affordable housing** is when shelter costs less than 30% of before-tax household income.
- **Suitable housing** is when there are enough bedrooms for the size and make-up of the household.
- **Adequate housing** is when a home does not need major repairs.

Determining the percentage of core housing need facilitates comparisons with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population.

It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need.

3.6.1 Income Categories and Affordable Shelter Costs:

Income category	Annual household income range	Monthly affordable shelter cost	Estimated share of total households
Very low income	< \$14,700	< \$312	4%
Low income	\$14,701 to \$36,750	\$313 to \$781	16%
Moderate income	\$36,751 to \$58,800	\$782 to \$1,250	19%
Median income	\$58,801 to \$88,200	\$1,251 to \$1,874	23%
High income	\$88,201 +	\$1,875 +	39%

* Affordable means no more than 30% of a household's median before-tax income, further adjusted to account for an estimated 15% of shelter costs not being explicitly rent or mortgage related.

Source: derived from Housing Assessment Resource Tools (HART)

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size:

Income category	Total	Household size				
		1 pers	2 ppl	3 ppl	4 ppl	5+ ppl
Total households	9%	16%	5%	6%	5%	7%
Very low income	63%	59%	85%	-	-	-
Low income	40%	35%	49%	68%	70%	100%
Moderate income	6%	0%	5%	18%	45%	76%
Median income	0%	0%	0%	0%	0%	5%
High income	0%	0%	0%	0%	0%	0%

Source: Housing Assessment Resource Tools (HART)

[NOTE: The chart above from our report is significantly different from the figures in the table provided in the pre-populated template originally provided. After much investigation by the City's consultants have determined that HICC has made an error in their understanding of the HART data. As a result, the figures pulled from HART are not what the table name describes them as. Our consultants will be touching base with HICC to let them know about this issue in general, as it likely affects every pre-populated template created. If there are questions about this, please let us know and we can loop in Turner Drake who completed the 2025 HNA.]

The HART methodology considers the total level of Core Housing Need as being a way of identify the total existing deficit of affordable housing options within a community. On that basis, there is a need for **2,510** affordable units in Fredericton as of 2021. This total is broken down by household size in the following table.

3.6.3 2021 Affordable Housing Deficit by Household (HH)

Income category	Household size				
	1 pers	2 ppl	3 ppl	4 ppl	5+ ppl
Total households	1475	565	235	135	100
Very low income	300	55	0	0	0
Low income	1170	420	135	35	30
Moderate income	0	95	90	95	65

Income category	Household size				
	1 pers	2 ppl	3 ppl	4 ppl	5+ ppl
Median income	0	0	0	0	10
High income	0	0	0	0	0

Source: Housing Assessment Resource Tools (HART)

3.6.4 Households in Core Housing Need

Characteristic	Data point	Value
Unaffordable only (all households)	Total	~ 5,170
	Percentage	17.6%
Unaffordable + in core need (all households)	Total	~ 2,030
	Percentage	6.9%
Unaffordable only (tenant households)	Total	~ 3,545
	Percentage	29.5%
Unaffordable + in core need (tenant households)	Total	~ 1,535
	Percentage	12.8%
Unaffordable only (owner households)	Total	~ 1,475
	Percentage	8.5%
Unaffordable + in core need (owner households)	Total	~ 420
	Percentage	2.4%
Inadequate only (all households)	Total	~ 1,295
	Percentage	4.4%
Inadequate + in core need (all households)	Total	~ 145
	Percentage	0.5%
Inadequate only (tenant households)	Total	~ 500
	Percentage	4.2%

Characteristic	Data point	Value
Inadequate + in core need (tenant households)	Total	~ 85
	Percentage	0.7%
Inadequate only (owner households)	Total	~ 800
	Percentage	4.6%
Inadequate + in core need (owner households)	Total	~ 65
	Percentage	0.4%
Unsuitable only (all households)	Total	~ 795
	Percentage	2.7%
Unsuitable + in core need (all households)	Total	~ 90
	Percentage	0.3%
Unsuitable only (tenant households)	Total	~ 560
	Percentage	4.6%
Unsuitable + in core need (tenant households)	Total	~ 145
	Percentage	0.5%
Unsuitable only (owner households)	Total	~ 210
	Percentage	1.2%
Unsuitable + in core need (owner households)	Total	~ 0
	Percentage	0.0%
Total households in core need	Total	2,515
% of tenant households in core need	Percentage	16.9%
% of owner households in core need	Percentage	3.1%

Source: Statistics Canada 2021 Census

3.1.1 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

The Canada Emergency Response Benefit (CERB) had a temporary but significant impact on Core Housing Need (CHN) numbers in Canada (including Fredericton) by providing income support to individuals who became unemployed during the COVID-19 pandemic. Since CHN is partially determined by household income relative to shelter costs, CERB artificially lowered CHN rates during its availability (2020–2021). Many low-income households that would have been classified as in Core Housing Need during the income tax year used for the Census received enough financial support to temporarily afford their shelter expenses, reducing the number of households classified as being in need during that time.

Once CERB ended, many households likely re-entered Core Housing Need, especially as rents and housing costs continued to rise post-pandemic. As a result, CHN rates reported for this period underrepresent long-term housing affordability challenges, as emergency income supports temporarily mitigated them. For example, Core Housing Need decreased from 12.6% in 2016 to 9.0% in 2021, despite rapidly rising housing prices.

4 Priority Groups

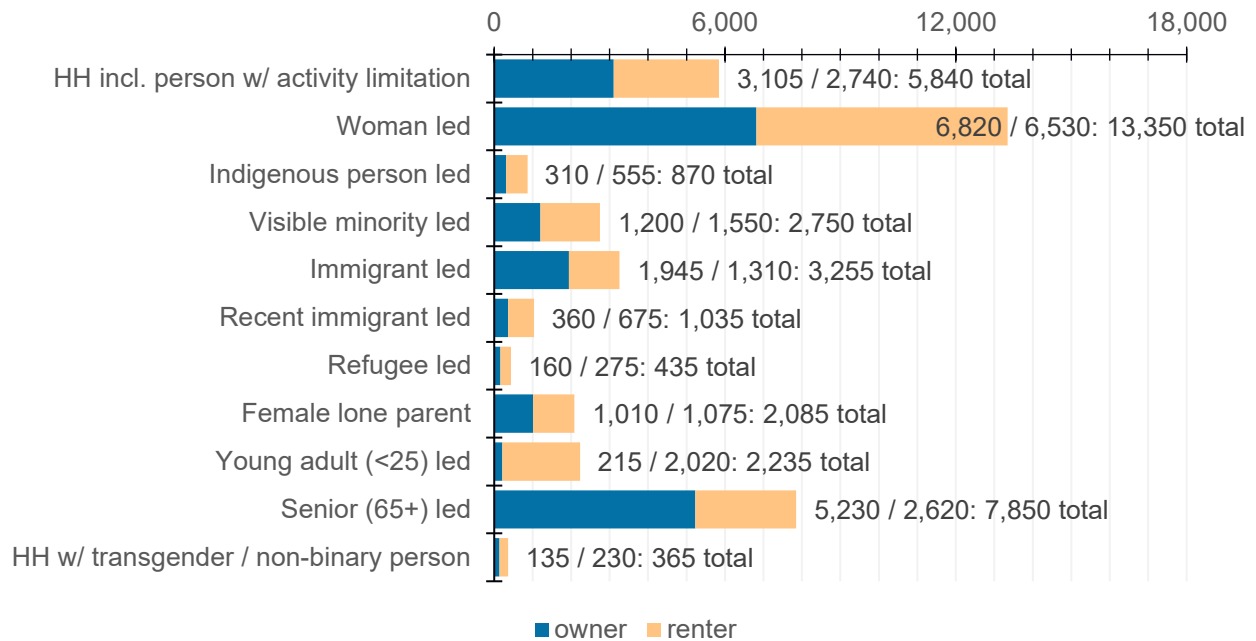
There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding going to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Traditionally, public Census data (i.e., a Census profile) does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data.

4.1.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.

The Housing Assessment Resource Tool (HART) program, developed by the University of British Columbia (UBC), includes a custom 2021 Census tabulation that analyzes the number of households by various characteristics within each community. It also examines the incidence of Core Housing Need across these characteristics. The following chart illustrates the number of priority group households, by tenure, for the City of Fredericton. Please note that not all priority population groups defined by CMHC are available within the HART dataset.



Source: Housing Assessment Resource Tools (HART)

The following table shows the number and percentage of priority group housings experiencing Core Housing Need.

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups

Characteristic	Data point	Value
All households experiencing CHN	Total (Households)	2,515
	Percentage (of all households)	9%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	No Data
	Percentage (of priority group)	No Data
CHN in households led by women	Total (Households)	1,490
	Percentage (of priority group)	11.4%
CHN in households led by single mothers	Total (Households)	400
	Percentage (of priority group)	19.5%
CHN in households led by senior(s) aged 65-84	Total (Households)	830
	Percentage (of priority group)	10.7%

Characteristic	Data point	Value
CHN in households led by senior(s) aged 85+	Total (Households)	195
	Percentage (of priority group)	19.9%
CHN in households led by young adult(s) aged 18-29	Total (Households)	425
	Percentage (of priority group)	9.3%
CHN in Indigenous-led households	Total (Households)	125
	Percentage (of priority group)	9.5%
CHN in visible minority-led households	Total (Households)	320
	Percentage (of priority group)	9.7%
CHN in Black-led households	Total (Households)	60
	Percentage (of priority group)	10.2%
CHN in new-immigrant-led households	Total (Households)	155
	Percentage (of priority group)	15.6%
CHN in refugee-led households	Total (Households)	115
	Percentage (of priority group)	27.7%
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	45
	Percentage (of priority group)	12.7%
CHN in households with Non-Binary member(s)	Total (Households)	No Data
	Percentage (of priority group)	
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	585
	Percentage (of priority group)	7.8%
CHN in households with member(s) with developmental disabilities	Total (Households)	440
	Percentage (of priority group)	7.7%

Characteristic	Data point	Value
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	290
	Percentage (of priority group)	7.7%
CHN in households with Veteran member(s)	Total (Households)	65
% of tenant households in core need	Percentage (of priority group)	3.2%
CHN in people experiencing homelessness	Total (people)	No Data

Source: Housing Assessment Resource Tools (HART)

4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.

On April 17th and 18th, 2023, the Human Development Council (HDC), in partnership with the Government of New Brunswick, and numerous community organizations, conducted its largest ever PiT Count, surveying people at homeless shelters, unsheltered locations, and correctional facilities across New Brunswick.

At that time, the count identified 119 individual who were visibly unhoused across the City of Fredericton, up 63% since the last count in 2021. Of those, about 60% of respondents were surveyed in a homeless shelter, 35% were unsheltered in a public space, and 5% lived in an encampment.

While a PiT Count is a valuable tool for identifying and understanding the experiences of the unhoused population, it only captures individuals who are “visibly” homeless. The actual number of unhoused individuals is likely much higher, with many experiencing “hidden homelessness.” This includes those who resort to “couch surfing” – staying with relatives, friends, neighbours, or even strangers because they have no other housing options. These arrangements are typically informal, temporary, and unsustainable, and those in hidden homelessness often do not (and cannot) pay rent.

This population remains largely uncounted because they typically do not access homelessness support services, despite being improperly or inadequately housed. As a result, they do not appear in standard homelessness statistics, making it difficult to assess the full scope of the issue.

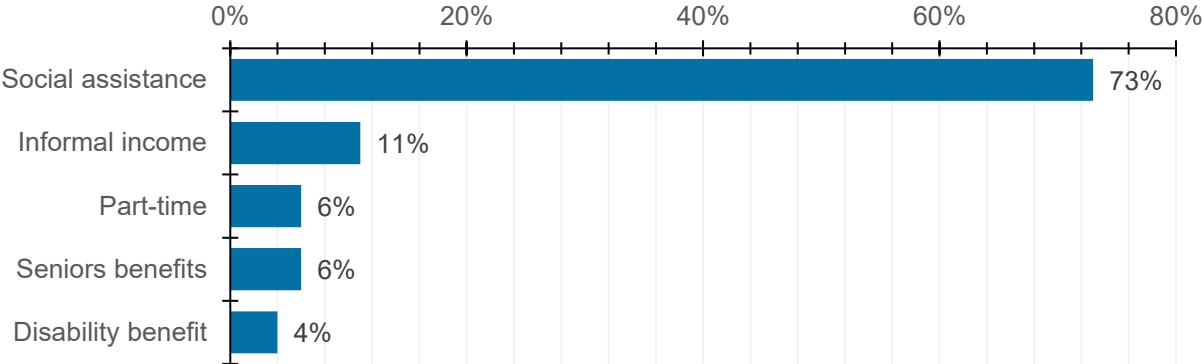
A 2013 report, the State of Homelessness in Canada,² attempted to estimate the size of this hidden population. The report cited a Vancouver study that suggested there were 3.5 hidden homeless individuals for every one visibly homeless person. Using a more

² Homeless Hub. (2013). The State of Homeless in Canada. <https://homelesshub.ca/resource/state-homelessness-canada-2013/>

conservative national ratio of 3:1, the report estimated that as many as 50,000 people in Canada could be experiencing hidden homelessness on any given night. If applied to Fredericton, this means about 357 total unhoused persons across the city.

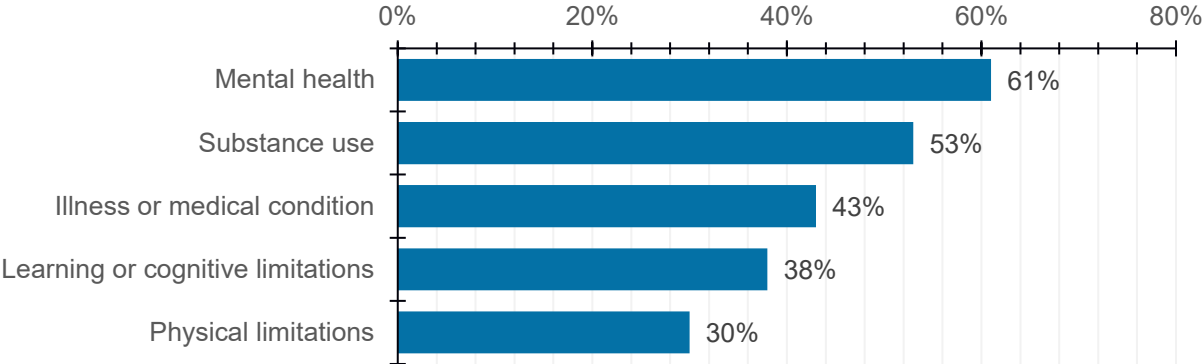
The following charts provide a brief overview of some key characteristics of Fredericton’s unhoused population via the PiT count survey results. For more information, please refer to this [“key highlights” document](#) produced by HDC.

Distribution of income source for surveyed unhoused population income, April 2023



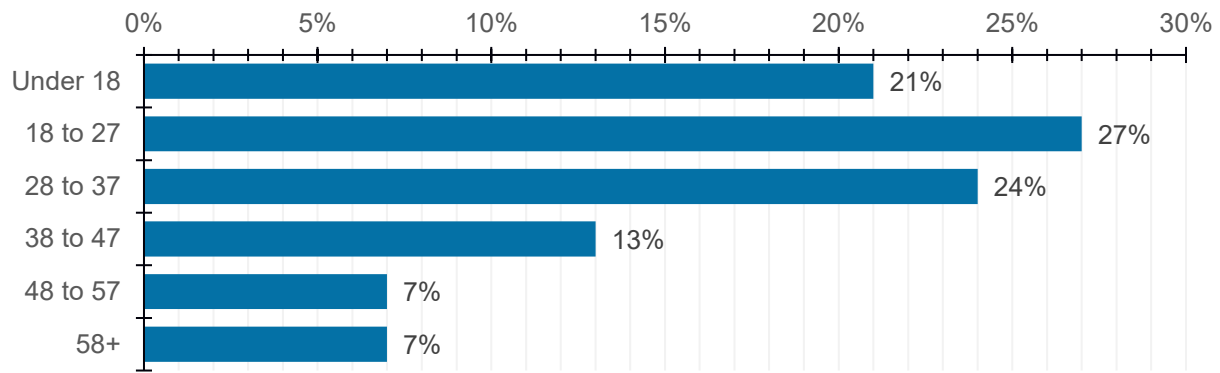
Source: Human Development Council

Distribution of health challenges for surveyed unhoused population, April 2023



Source: Human Development Council

Distribution of age of first homeless experience for surveyed unhoused population, April 2023

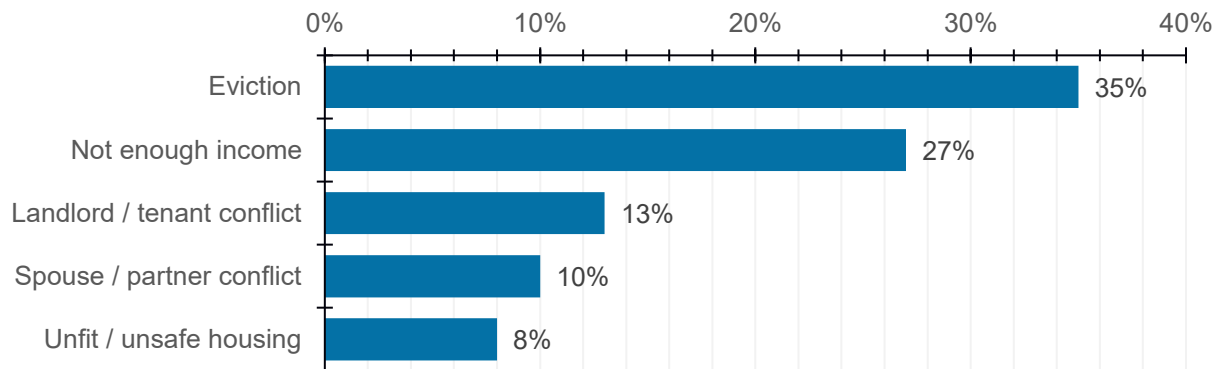


Source: Human Development Council

4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

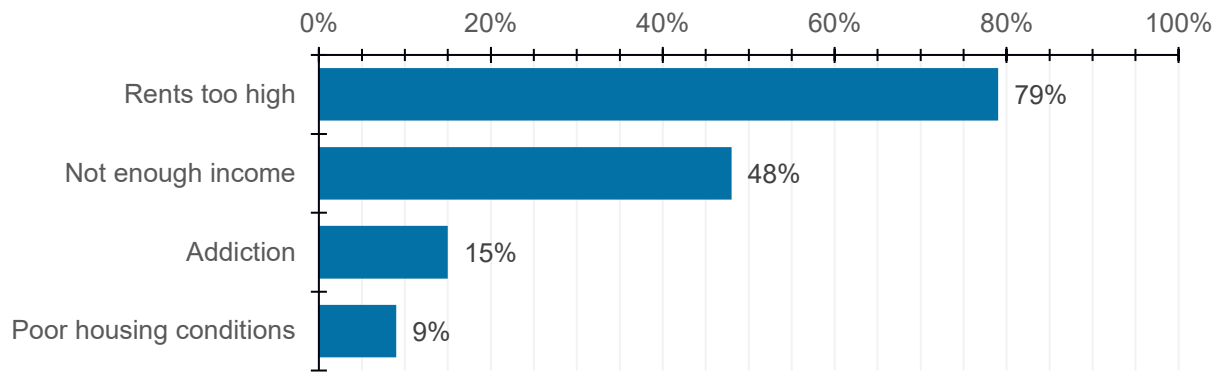
The PiT Count survey included questions investigating the cause of housing loss and barriers to securing housing. Results are illustrated in the following charts.

Distribution of reason for housing loss for surveyed unhoused population, April 2023



Source: Human Development Council

Prevalence of challenges in finding housing for surveyed unhoused population, April 2023



Source: Human Development Council

A key difference in the 2023 PiT Count results compared to the prior count in 2021 is the heightened profile of housing-related factors in the top-5 reasons for homelessness. Eviction, the leading cause in 2023, was not a top-5 reason at all in the prior count. Insufficient income, the second highest cause at 27%, was previously only fourth at 13%. Partner conflicts and unfit housing conditions round out the bottom of the list, whereas in 2021 they had represented the first and second most common reasons with much higher results of 31% and 21%, respectively. This significant change in a short period of time strongly implicates the lack of housing availability and affordability as a driving, rather than contributing, fact to homelessness in Fredericton. Similarly, housing cost and personal income were identified as disproportionately strong barriers to securing housing, and. Overall, the rapid growth in unhoused population combined with the shifting survey results in terms of causal factors suggest that the housing ecosystem is now systematically creating homelessness in Fredericton, affecting populations that previously were not at risk.

Feedback collected through stakeholder engagement in the 2025 HNA update substantiate this. Beyond highlighting the growth in unhoused population, it was noted that service providers have started to interact with demographic and socioeconomic groups that they'd previously rarely encountered, including recent immigrants which introduces new challenges in terms of overcoming language barriers with the populations they serve.

In terms of the housing inventory, service providers noted that low-cost market rate apartments (increasingly referred to as Naturally Occurring Affordable Housing, or NOAH) had historically played a key role as the last step in transitioning out of homelessness, making up for a lack of supply growth in Affordable or non-market housing for long-term tenancy. As described in further detail later in this document, the average rent at the low end of the market has increased, and number of units available at comparatively manageable prices has eroded considerably. With the private market now playing a much smaller role as a bridge from homelessness to to stable, long-term housing, a significant bottleneck has been created that keeps people residing in transitional or supportive housing much longer than intended, or cycling in and out of shelters for lack of available

capacity in those next stage housing forms. Ultimately, alongside growing demand-side pressure, the reduced role of the private market is adding supply-side pressure to Fredericton’s emergency and non-market housing inventory.

4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.

Through direct outreach to emergency shelter operators and other non-market sector stakeholders, the following inventory of safety-net housing was quantified in the 2025 HNA Update:

Type	# of units / beds	Notes
Emergency shelters	151	10 beds specifically for youth 14 beds serving Indigenous population
Transitional and supportive housing	224	20 beds specifically for youth 5 units serving Indigenous population

The majority of this capacity is permanently operated, only 40 shelter spaces out of the foregoing inventory are available on a temporary basis, from December to April.

Stakeholders universally indicated that these resources did not represent sufficient capacity, and that a significant amount of need remained unmet in the community. However, it was also noted that increasing capacity exclusively in these housing forms would not fully address the root issue. With the recent and significant decline in available, affordable long-term housing options noted in the previous question, it was recognized that increasing supply of non-market and subsidized permanent housing would alleviate a substantial share of the current demand on these housing forms. This in turn would reduce – but importantly, not eliminate – the need for additional capacity.

4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.

Five public post-secondary institutions operate campuses in Fredericton: the University of New Brunswick, St. Thomas University, New Brunswick Community College, New Brunswick College of Craft & Design, and the Maritime College of Forest Technology. Together, these educational institutions have an annual enrolment of roughly 10,000,

making Fredericton the largest concentration of post-secondary students in New Brunswick.

Data on Core Housing Need in student households for Fredericton was not available, however Statistics Canada's Public Use Microdata File (PUMF) for the Census and Labour Force Survey was used to extract provincial-level data specific to this group. Findings from this are considered generally applicable to Fredericton, given it accounts for approximately 30% of the province's student population. Enrolment data from the Maritime Provinces Higher Education Commission (MPHEC) provides Fredericton-specific information, but only for its two university-level institutions. To summarize pertinent details related to student housing experiences and needs:

- Students tend to be younger, more diverse, and living in smaller household sizes than the general population. About 80% of students are aged 18-29, and over 80% of student-led households are 1- or 2-persons in size.
- If not living in housing provided by their institution, students principally rely on the private rental market to meet their housing needs. About 70% of student households live in rental-tenured housing.
- As students have a more diverse and complex financial situation, relying on a combination of income, savings, loans, grants and other supports to pay for their educational and living expenses, the typical "30% of income" rule is not readily applicable as a means of assessing unaffordability. However, many indicators point to difficulties with housing costs among students:
 - they are almost twice as likely as the general population to live in unsuitable (overcrowded) housing
 - over the last 5 years, their labour force participation rate increased by 22%, and average weekly hours worked increased by 10%
 - they are heavily employed in lower-income service sector industries such as retail trade or accommodation and food services
 - In fall of 2023, the average monthly earnings of employed full-time students aged 20-24 was \$1,589, almost 70% of which would have been consumed by the median 1-bedroom apartment rent in Fredericton, at \$1,110.
- Within the student population over the most recent decade of available data, there has been a notable shift in New Brunswicker's share of the total enrolment. Following the broader aging demographic trend in Canada, they represented 67% of the enrolment in the 2014-2015 academic year, declining steadily to about 56% by 2023-2024. The difference has been made up entirely by enrolment of international students, who grew from an 11% share to 22% by

2023-2024. Regardless of origin, students from outside New Brunswick are far less likely to live with family, and this shift toward fewer in-province students increases housing demand, all-else equal.

- Beyond quantitative data, there are additional student-specific housing issues to note, as identified through background research, stakeholder feedback, and the related experience of the consulting team;
 - Academic performance is linked to housing – housing stress and stability directly affects learning ability, and high costs can directly reduce students’ capacity for academic pursuits as more time has to be dedicated toward employment.
 - Students tend to be less desirable from a landlord perspective, which puts them at a disadvantage when competing against non-student applicants for available rental housing. Students are often viewed as higher-risk tenants, due to both legitimate experience and industry stereotypes. Students can be subject to higher rent and heavier-handed property management approaches.
 - Students tend to be more vulnerable to mistreatment, exploitation, and criminal victimization related to housing. They are inexperienced with navigating the housing system, less aware of their rights and supports available, lack time and resources to dedicate toward addressing housing issues, and are more likely to accept and endure negative situations to in order to maintain focus on studies. International and racialized students are particularly vulnerable, often having less understanding or local support networks, and being more likely to experience discrimination on the basis of appearance, language, culture, etc.

5 Housing Profile

5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:

Fredericton’s urban development began in the late 18th century following its designation as the capital of New Brunswick. Its layout reflected early planning principles, with a compact grid centred along the Saint John River. The establishment of the University of New Brunswick and the provincial government entrenched Fredericton’s identity as an administrative and educational centre, which created a stable demand for housing.

The arrival of the railway in the late 19th century significantly influenced the city's growth, improving access and spurring development in outlying communities such as Marysville and Douglas. These areas would later be incorporated into the city through municipal amalgamations in the mid-20th century. During this period, the city also began expanding its infrastructure, including the introduction of water and sewage services, which enabled further residential development.

Following World War II, the widespread adoption of automobile transportation led to a shift toward suburban-style development. New subdivisions emerged around the city's periphery, particularly in areas such as Nashwaaksis and Silverwood. This low-density growth pattern was facilitated by the extension of services and road networks. The housing stock during this era primarily consisted of single-family homes, reinforcing a car-dependent urban form.

Fredericton's rate of growth has accelerated significantly over the past two decades. Historically, the City experienced slow but steady growth based on the community's role as the provincial capital and centre of post-secondary education. Since 2000, Fredericton's population has rapidly increased. The local economy remains anchored in government and education but has evolved into one of Canada's most diversified urban economies. The emergence of the technology and innovation sectors, particularly in sector-focussed development areas like Knowledge Park and Cyber Centre, attracted new residents and contributed to sustained population growth and a resilient economy. Fredericton's strength in technology and knowledge, combined with strength in the engineering and environmental sector, modular housing construction, and a rapidly growing service sector resulted in accelerated population growth increasing the demand for a broad range of housing types, including rental units and higher-density developments.

Fredericton's rapidly growing labour market requirements has resulted in the need for increased interprovincial migration and international immigration. In the period between 2017 and 2024, total employment increased 21% in Greater Fredericton placing the community third in the country in terms of employment growth. Rapid employment growth has resulted in rapid population growth. The City of Fredericton's population has increased by approximately 22% since 2021 and the Fredericton region was Canada's 9th fastest growing Census Metropolitan Area between 2022 and 2023.

Fredericton's development community has aggressively responded to the rapid growth aggressively sustained levels of high residential construction activity. Fredericton's housing starts dramatically increased before most other cities in Canada. Annual housing starts rose from an average of about 300 new units a year before 2020 to an average of more than 700 units per year over the most recent five-year period. In 2025, Fredericton ranked third in the country in housing starts per 1,000 new residents but

despite the robust construction, the rental market vacancy rate remains under 1% and was last reported to be 0.9% late in 2024.

Fredericton's employment and population growth requires even more housing construction but also a focus on affordable and more diverse housing options, including rentals, starter homes, and culturally appropriate housing. Like other Canadian communities, Fredericton's aging population combined with the large student population is driving high demand for smaller housing units for rent. Demand is also starting to rebuild for single detached homes and ground-oriented home ownership options.

In terms of housing costs, Fredericton had long been viewed as affordable relative to other regions of Canada or larger cities in the Atlantic region, particularly Halifax. Despite this favourable comparison, there is a segment of the population that struggles with housing affordability. A co-ordinated, system-level focus on housing issues first took the form of action around chronic homelessness in the early 2010s. Housing affordability has become a broader and deeper challenge as the pace of new construction, though at very high levels compared to national averages, has lagged demand, particularly for rental and non-market housing. Core housing need has remained persistent among specific populations, including single-parent households, Indigenous residents, and individuals with disabilities. The private market, responsible for the vast majority of housing production, has not been able to fully address affordability issues, especially in the lower-income segments of the population.

The Housing Needs Assessment indicates that the pressures impacting housing have intensified. Rental vacancy rates have fallen to historic lows, and both rents and home prices have risen significantly. The COVID-19 pandemic further accelerated these trends, as demand for homeownership increased and supply chain disruptions affected the construction industry. As a result, housing affordability has become a citywide concern, affecting a much broader cross-section of the population than in previous decades. Fredericton's housing developers have almost exclusively focused on medium and high density rental construction in recent years. Despite there now being clear indications that more low density ground-oriented new housing is required to serve the market, it has proven very difficult to motivate developers to supply this housing in the needed quantities and at affordable prices.

5.2.1 Housing Units: Currently Occupied/Available

Characteristic	Data point	Value
Total private dwellings occupied by a usual resident	Total	30,025
Usual occupied dwellings by structural type	Single-detached	13,820
	Semi-detached	775
	Row house	1,320
	Apartment / duplex flat	2,445
	Apartment (<5 storey building)	9,940
	Apartment (5+ storey building)	415
	Other single attached	165
	Movable dwelling	1,145
Usual occupied dwellings by size (number of bedrooms)	Total	30,025
	No bedrooms	145
	1 bedroom	3,575
	2 bedrooms	9,775
	3 bedrooms	8,900
	4 or more bedrooms	7,635
Usual occupied dwellings by date built	Total	30,025
	1960 or before	5,685
	1961 to 1980	8,345
	1981 to 1990	3,040
	1991 to 2000	3,965
	2001 to 2005	2,265
	2006 to 2010	2,550
	2011 to 2015	2,235

Characteristic	Data point	Value
	2016 to 2021	1,940
Primary rental market vacancy rate by unit size (number of bedrooms)	Total	1.7%
	Bachelor	1.5%
	1 bedroom	2.3%
	2 bedrooms	1.8%
	3 bedrooms+	0.9%
Number of primary and secondary market rental units	Primary [2021]	9,121
	Secondary [2021]	3,324
Number of short-term rental units ³	Total [2021]	268

Source: Statistics Canada 2021 Census, CMHC Rental Market Survey

5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

Dedicated housing units for long-term occupancy at prices affordable to low and very-low income households generally consist of two forms; public housing or rent-supplemented units. Provincial public housing is priced on a rent-geared-to-income model. Supplemented units are owned and operated by either market or non-market entities, but have provincial rent supplements tied to them which cover the gap between the unit rent, and an affordable rent according to the tenant’s income. In effect, rent supplements “buy down” the cost of these units such that they are effectively rent-geared-to-income for the tenant. In both cases, these units are allocated to households on a government-maintained waitlist, with priority determined by need, not wait time. A comparatively minor number of supplements are tied to individual households rather than units, however these are considered equivalent for the purposes of this analysis.

Through direct sector outreach, the 2025 HNA update quantified an inventory of public housing and rent-supplemented units totalling 1,222 units. The following table provides a detailed breakdown of this figure and comparison against the provincial housing waitlist these units serve.

³ Arbenser, L; Bernard, Marie-Christine; Dormer, Andrew; and Vipond, Owen. (2024, July 30). Short-term rentals in the Canadian housing market. Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/11-621-m/11-621-m2024010-eng.htm>

Type	Unit Count	Waitlist (as of Mar 2025)	Waitlist as % of Unit Count
Public Housing – Family Units	146	592	405%
Public Housing – Non-Elderly Single Units	5	785	15,700%
Public Housing – Seniors Units	185	337	182%
Rent Supplements (Private Sector Units)*	513		
Rent Supplements (Non-Market Units)*	330		
Portable Rent Supplements (Households)	43		
Subtotal – Units Only	336	1,714	510%
Total – Units & Supplements	1,222	1,714	140%

Source: New Brunswick Housing Corporation

*split between market and non-market units with rent supplements is based on an approximate estimate from Housing NB.

Though affordable, rent supplemented units require voluntary partnerships with others who provide the dwelling – most commonly being private developers and landlords. This makes it difficult to expand the supply during periods of housing shortages, as the private sector tends to prioritise the need for market-rate housing under these conditions.

Broadly speaking, very little non-market housing has been created in Fredericton over the past five years, though data limitations make it difficult to establish a precise and comprehensive figure. Growth in the non-market inventory between the 2021 and 2025 HNAs, or as reported in CMHCs Social and Affordable Housing Survey program, is due to improving identification of existing units, rather than net-new construction. The latter resource was not used as a main data source in the 2025 HNA update due to the data quality being classified by CMHC as category “e – Very Poor (Use with extreme caution)”.

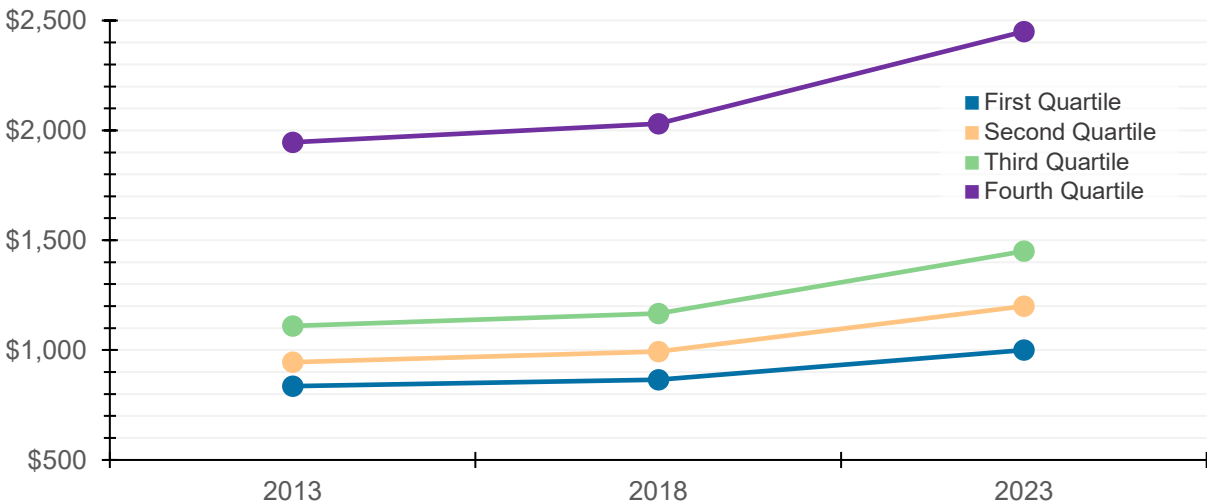
Of the modest increase that has occurred in recent years, most consists of emergency shelter and transitional housing, rather than affordable housing for long-term residency. In 2024, the provincial government purchased a 24-unit building, originally developed as a market-rate apartment complex, for use as public housing. In addition, approximately 30 more units of seniors and family housing are in varying stages of development, and further public housing and supportive housing units are likely to be constructed in Fredericton over coming years as part of the Province’s plan to construct a total of 380 new units across New Brunswick. Most of the increase in supply has come through growth in rent supplements, which has increased by approximately 15% since the 2021 HNA. No loss of these housing types was identified in the 2025 HNA update.

Though not created for the specific purpose to serve low- or very-low income households, or priced on a basis that to ensures affordability, private rental housing that occupies the low-end of the market price range has historically represented a significant source of housing supply that is affordable, or at least comparatively affordable, for households with limited income. As described previously in 4.3, the quantity of this Naturally Occurring Affordable Housing has declined precipitously in recent years, and represents the most substantial form of affordable housing loss in Fredericton. However, being subject to market forces, the same supply and demand trends that increase the need for affordable housing in Fredericton have worked to reduce this affordable market supply.

Stakeholder engagement identified the progressive decline in availability of affordable market rental apartments as an issue affecting Fredericton, exacerbating the pressure on its non-market stock. Unfortunately, CMHC data is not readily available to quantify the rental market by rent prices and compare over time to give a direct and detailed picture of Fredericton’s NOAH supply. However, the change in rent quartiles provides some insight into trends within the more affordable segments of Fredericton’s market rental supply.

Quartile rents are the price points at which the rental housing supply can be divided into four groups of equal size (quartiles); the least expensive quarter of the housing inventory would be priced at or below the first quartile rent, the next cheapest quarter would be priced between the first and second quartile rents, and so on. Being the least expensive 25% of the inventory, the first quartile rent level is an indicator of price trends in the most affordable end of the market.

Quartile rents (inflation adjusted to 2023), 2013-2023



Source: CMHC Rental Market Survey, Bank of Canada

- In real dollars, the first quartile rent in Fredericton increased from \$836 in 2013, to \$1,000 in 2023, with the majority of this increase happening in the more recent 5 years.
- In 2018, the 2nd quartile rent (\$993) was slightly less than the 1st quartile rent in 2023. This means for roughly the same budget that gives access to the cheapest 25% of the market in 2023, a prospective renter would have had access to more than half the rental market just 5 years prior.

This implies a significant decline in the inventory of rental housing at low market prices in just the last 5 years. Very few apartment units have been physically destroyed over the past decade, therefore much of the stock likely still exists, but is now being rented at much higher prices than its historically commanded. This may be the result of renovations which substantially improve a property’s desirability and position in the market overall, however much is likely the result of a basic supply and demand imbalances which give property owners an opportunity to increase prices without materially changing the property, further motivated by pressures from increasing operating expenses.

The quartile analysis shows relative changes and market rents. To explore the topic in terms of unit counts and affordability needs, estimates were developed for the number of primary market apartments priced at or below an affordable rent for households earning \$36,750 in 2021, the starting point for what is considered low income (i.e. earning 50% of the median household income).

This analysis combines several data sources, and required reasonable assumptions to bridge remaining gaps. The results are best estimates, subject to uncertainty and known shortcomings. Notably, suitable data was not available to determine the share of affordable rental apartments for Fredericton directly, so a proxy was developed by removing Moncton and Saint John from province-wide figures. The sample unavoidably includes units in other communities (e.g. Miramichi), but Fredericton represents more than half of the remaining dataset and the proportions were subsequently applied to accurate City-specific unit counts. The specific values are therefore likely to be incorrect to a degree, but can be considered reasonably reflective, and the trend over time established by these estimates gives a clear indication of what has likely happened locally.

Estimated change in local affordable market rental housing supply

Year	Total primary rental universe	Estimated share of affordable versus total units*	Estimated total affordable units
2016	7,989	66%	5,299
2021	9,121	61%	4,602

Year	Total primary rental universe	Estimated share of affordable versus total units*	Estimated total affordable units
2024	10,878	24%	2,595

* Calculated using Statistics Canada PUMF data for NB (not including Moncton / Saint John) non-subsidized apartment unit rents that are affordable (based on the 30% threshold) to a low-income category household. Source: derived from Statistics Canada 2016 and 2021 Census PUMFs, CMHC Rental Market Survey

- Between 2016 and 2021, the number of affordable primary market apartments may have declined by up to 13%, despite a 14% increase in the rental supply overall
- Loss of affordable market rentals has likely been substantial in more recent years, mirroring the findings of the quartile rent analysis – nearly 3 times as many affordable rental units may have been lost in just the last 3 years, as compared to the prior 5.
- Since 2016, Fredericton has added nearly 2,900 units to its primary rental market in total, while at the same time perhaps as many as 2,700 existing units ceased to be affordably priced.
- As of 2024, Fredericton’s supply of Naturally Occurring Affordable Housing may be less than half of what existed in 2016, and its share of the overall market may be about one third.

5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

While the rental inventory has been increasing, the vacancy rate remains in decline. This suggests that new supply is not sufficient to address the local demand for housing. The table below summarizes median rents by unit size for select historical periods, as well as the change over this time.

Median rents by unit size and select year

Unit type	2014	2019	2024	%Δ '14-'24	%Δ '19-'24
Total rental inventory	\$775	\$913	\$1,300	+68%	+42%
Studio apartment	\$600	\$695	\$1,000	+67%	+44%
1-bed apartment	\$675	\$774	\$1,119	+66%	+45%
2-bed apartment	\$794	\$940	\$1,316	+66%	+40%
3+ bed apartment	\$995	\$1,175	\$1,630	+64%	+39%

Source: CMHC Rental Market Survey

- CMHC reported that the median primary rental market price was \$1,300, up 42% from 2019 (8.4% annually) and 68% from 2014 (6.8% annually). All unit sizes (by number of bedrooms) reported increases since 2014 and 2019.
- Two-bedroom units (which are the most widely available) typically cost about \$1,316, up substantially from \$940 just 5 years prior.

The persistent and accelerating growth in rents is caused by a sustained condition of insufficient housing construction to meet growing demand. As a result of this market imbalance, illustrated by low vacancy rates, pricing power is tilted in landlords' favour while tenants tend to bid each other up as they compete to secure housing in a competitive environment. The increase in demand follows Fredericton's demographic trends of accelerating population and household growth, driven by increasing international immigration and non-permanent residents, as well as migration from elsewhere in Canada. These trends all pre-date the Covid-19 pandemic, but accelerated significantly as a result of that event.

Supply-side factors contributing to this shortfall consist of industry capacity limitations, as well as increasing costs of housing operation and construction resulting from inflation in labour, materials, utilities, property taxes, and financing rates.

Important Note Regarding Market Rents

CMHC figures for average or median market rent often invite scepticism from the public, as the day-to-day experience of people who've recently been in the market, or are currently looking at options available to lease, rarely include examples at prices similar to CMHC's data. This perception gap is due to the fact that CMHC surveys all apartment units, whether occupied or vacant. Including occupied unit rent (particularly, those occupied for several years) in the calculation means that the resulting median will be lower than the typical asking rent in available units.

In other words, median market rents are often not achievable for renters who are entering a new lease. Those households must find a suitable option based on the much smaller number of units that are available to lease at any given time, and these are typically much higher in price than overall market statistics:

- Property managers tend to use a change in tenant (i.e. unit turnover) as the main opportunity to raise rents to market levels. This is especially true in the context of New Brunswick's existing rent cap system which limits same-tenant rent increases. CMHC data for 2024 notes that the overall average asking rent for vacant units in the Fredericton CMA was \$1,569, about 16% higher than the overall market average of \$1,350.

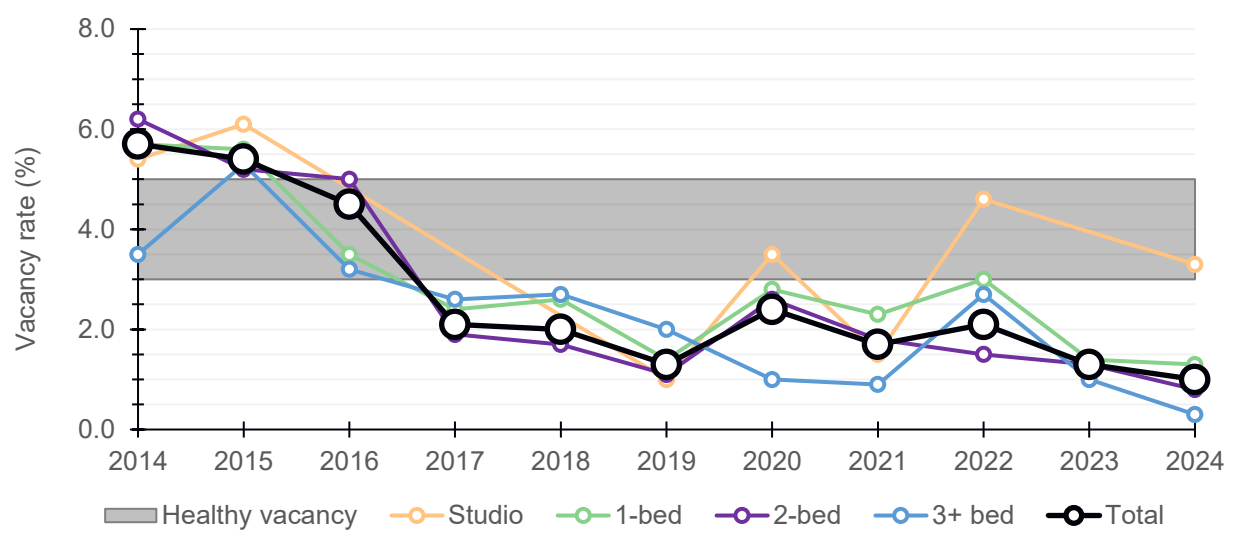
- With low vacancy and high levels of housing construction, newly built units are also a larger component of the available housing inventory than they have been historically. Unsurprisingly, new housing units tend to have much higher prices than the overall rental inventory. CMHC noted that for the Fredericton CMA in 2024, the overall average rent in buildings built between July 2021 and June 2024 was \$1,839, over 35% higher than the overall market average rent of \$1,353.
- Median or average rent figures also obscure the range of prices that may exist across individual units, so examples of much higher prices than those provided in CMHC data are not difficult to find. Industry stakeholder consultation points to current new-build rents of up to \$2,600 for a 2-bedroom unit. Anecdotal examples of apartment listings in March 2025 were frequently priced at \$1,800 or higher, including listings of older existing units.

5.5 How have vacancy rates changed over time? What factors have influenced this change?

The following chart shows the change in the local primary market vacancy rate over the last decade, organized by unit size (i.e., number of bedrooms). A vacancy rate equals the number of units that were not occupied at the time of the survey relative to the total inventory surveyed. Industry standards consider 3% to 5% as the healthy vacancy range. Below 3% signifies increased tenant demand relative to supply, leading to notable increases to rents.

- Fredericton's rental vacancy rate has been below the 3% threshold since 2017. While it has fluctuated since then, it hit a record low of 1.0% in October 2024.
- High volumes of under construction rentals, combined with recent changes to federal immigration policies, could lead to an improvement to vacancy in the near future. However, vacancy rates have continued to drop in spite of elevated levels of rental completions in recent years, suggesting that an improvement to market health might be of lesser magnitude.

Historical primary rental market vacancy



Source: CMHC Rental Market Survey

5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

The change in Core Housing Need rates between the 2016 and 2021 Censuses is not a useful indicator of actual trends, and in fact provides a misleading picture of changes in housing need over this time period. Income-support payments during the Covid-19 pandemic (e.g. the Canadian Emergency Response Benefit, CERB) helped relieve financial pressure, with the highest impacts felt by very low- and low-income households. While these payments were necessary, they were ultimately temporary, and their timing with data collection in the 2021 Census served to understate data on rates of housing unaffordability.

The following table estimates the impact of CERB on unaffordability rates (the primary contributor to Core Housing Need) and average incomes for renter households. These estimates do not account for EI payments that unemployed individuals would have received in the absence of CERB, meaning the actual impact may be less pronounced than shown. Nevertheless, it does show there is a notable impact.

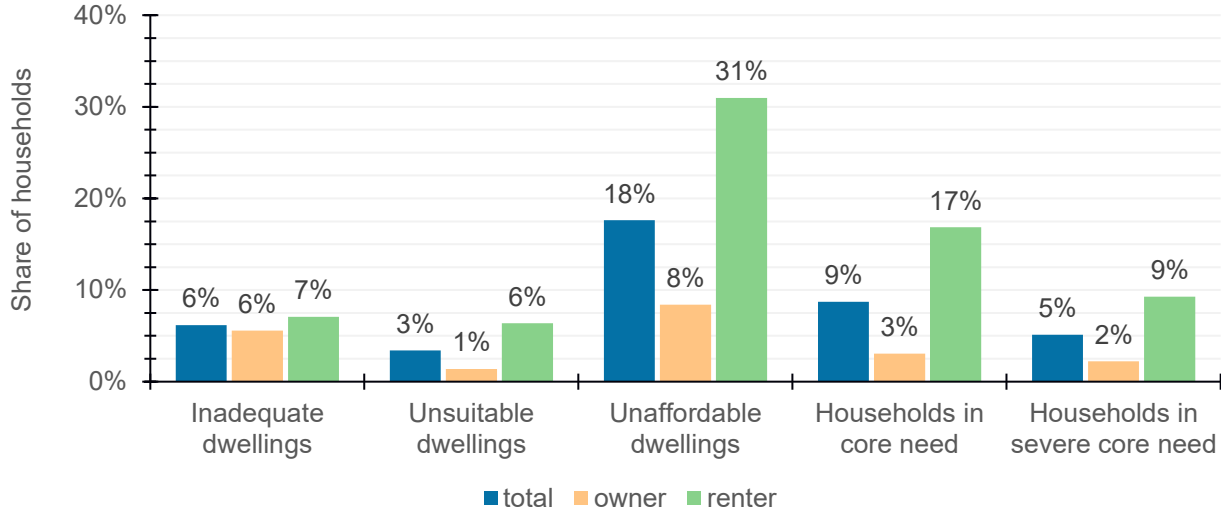
Estimated impact of CERB on unaffordability rates and average incomes, 2021

Variable	With CERB	Potential without CERB	Difference
% of households in an unaffordable dwelling	30.7%	38.5%	+7.8 pp
Average income	\$52,300	\$47,600	-8.9%

Source: derived from Statistics Canada 2021 Census Public User Micro-data Files

The following chart shows rates for each of the housing need indicators, core housing need, and severe core housing need by tenure types from the 2021 Census.

Share of households experiencing a specific housing indicator by tenure, 2021



Source: Statistics Canada 2021 Census custom datasets of New Brunswick local government boundaries

- About 1,815 households (or 6% of the total) lived in a dwelling requiring major repair, 1,005 (3%) lived in overcrowded conditions, and 5,175 (18%) could not reasonably afford to rent or own their home.
- Core housing need results demonstrate that about 2,485 households (9%) lived in one or more of the three criteria and could not afford shelter that met all standards. About 5% of households (1,500) were in severe core need – the direst of housing circumstances where in excess of 50% of income is consumed by housing costs.
- Generally, a household that faces inadequacy or unsuitability most often also faces affordability issues, whether as part of the home they occupy or their inability to afford adequate or suitable shelter elsewhere.
- Renter households – more often single persons with single incomes – face higher rates of housing hardship than owner households. This is most apparent among affordability related metrics. For instance, 31% of renter households lived in an unaffordable dwelling, versus 8% of owner households.
- Between 2016 and 2021, rates of inadequacy and unsuitability did not change (though this does mean there was an increase to the absolute number for both). Given rapidly appreciating rental and homeownership market prices at the time, it could be anticipated that rates of unaffordability would have worsened. Instead, Fredericton reported a decrease from 21% to 18% over the five years.

The following table summarizes how core housing need differs across income groups, tenures, and household sizes (e.g., 63% of all very low income households are in core housing need, while the rate is 83% for very low income home-owners and 58% for very low income home-renters, etc.). Similar caveats exist regarding this data and income distortions.

- About 63% of very low income households were in core need in 2021. This was likely higher without pandemic relief. The rate of need improves from category to category.
- While single person household often face greater hardship due to single incomes, rates of core need generally increase as the household size increases. This suggests there are increased instances of overcrowding to be financially able to afford shelter.

Households in core housing need by income category, tenure, and household size, 2021

Income category	Total	Tenure		Household size				
		Owner	Renter	1 pers	2 ppl	3 ppl	4 ppl	5+ ppl
Total households	9%	3%	17%	16%	5%	6%	5%	7%
Very low income	63%	83%	58%	59%	85%	-	-	-
Low income	40%	25%	47%	35%	49%	68%	70%	100%
Moderate income	6%	3%	8%	0%	5%	18%	45%	76%
Median income	0%	0%	0%	0%	0%	0%	0%	5%
High income	0%	0%	0%	0%	0%	0%	0%	0%

Source: Housing Assessment Resource Tools (HART)

5.7 Non-Market Housing

Across Canada, little formal, reliable and comprehensive secondary data exists on the supply of non-market housing. Through direct outreach efforts to government and other housing operators, the 2025 HNA produced an updated inventory of non-market housing for the City of Fredericton to serve as a basis for ongoing efforts to understand the non-market supply and monitor its growth over time. The information provided by those stakeholders was relied upon as the principal source of supply data given the very low quality rating of CMHCs Social and Affordable Housing Survey figures for Fredericton, as previously noted.

However, this non-market housing inventory is not guaranteed to be comprehensive and figures are subject to some uncertainty as they are generally sourced from others and cannot be independently verified. This list may not contain all non-market sector operators due to the inherent challenge of manually identifying and contacting them, and unit counts may not be fully accurate due to potential double-counting or other data limitations from their various sources.

Figures from this inventory have been cited in responses elsewhere in this document, have been recombined into different groupings as appropriate to the question. The inventory was collected across a broad range on non-market housing types, identified as housing where pricing is determined by any means *other than* the housing market. It therefore includes some categories that are not part of CMHCs survey, such as student residences.

There is some overlap or duplication between categories which necessitate adjustments to ensure an accurate, singular calculation of supply. Please refer to the applicable notes for a specific understanding of these details.

5.7.1 Current Non-Market Housing Units

Type	Facility / Organisation	Beds / Units	Notes
Emergency Shelters	Saint John House	27 beds	
	Grace House	11 beds	
	Out of the Cold	40 beds	
	Oak Centre (Shelter Component)	30 beds	
	Women in Transition House	19 beds	
	Chrysalis House	10 beds	Youth-serving
	Gignoo Transition House	14 beds	Indigenous-serving shelter. Supply noted here for reference, but included in subtotal calculation for Indigenous Housing type.
	Subtotal	137	
Transitional and Supportive Housing	John Howard Society - Housing First Program	58 beds	Total across multiple properties, including Oak Centre.
	12 Neighbours	96 beds/units	Single occupant units (tiny homes).

Type	Facility / Organisation	Beds / Units	Notes
	NB Community Residences Inc.	30 beds	Total supply across several units, but occupancy is managed on the basis of individual beds, so counted as such.
	Mim's House, Goddard House and York Apt.	5 beds	Across 4 units.
	Liberty Lane	10 beds	
	Fredericton Regional Youth Services	20 beds	Youth-serving
	Georgette's House	2 units	Indigenous-serving transitional housing consisting of 2 x 2BR units. Noted here for reference, but included in subtotal calculation for Indigenous Housing type.
	Skigin Elnooq Non-Profit Housing Corp.	3 units	Indigenous-serving transitional housing consisting. Noted here for reference, but included in subtotal calculation for Indigenous Housing type.
	Subtotal	219	
Indigenous Housing	Skigin Elnooq Non-Profit Housing Corp	108 units	Broad mix of housing types within the Greater Fredericton area. Principally affordable long-term housing, but includes 3 units of transitional housing.
	Georgette's House	2 units	Transitional housing.
	Gignoo Transition House	14 beds	Shelter
	Subtotal	124	
Affordable Housing (or Affordable Units in Mixed-Income Structures)	NB Rent Supplements	513 units	843 rent supplements in total, but 330 are removed to avoid double counting (per estimate from NBHousing regarding number of rent supplements that relate to non-market housing quantified elsewhere in the inventory). The remaining 513 related to supplemented units held un the private sector.

Type	Facility / Organisation	Beds / Units	Notes
	NB Portable Rent Supplements	43 units	
	NB Public Housing - Families	146 units	
	NB Public Housing - Non-Elderly Singles	5 units	
	Fredericton Non-Profit Housing Corporation	96 units	
	Habitat for Humanity	17 units	
	Lutherplace Apartments	45 units	
	St. Anne's Lodge	27 units	
	Subtotal	892	
Housing Cooperatives	Pine Valley Cooperative	39 units	
	Tannery Court	128 units	
	Subtotal	167	
Student Housing	St. Thomas University	424 beds	
	University of New Brunswick	1,195 beds	
	Maritime College of Forest Technology	160 beds	
	Subtotal	1,779	
Seniors / Special Care	St. Anne's Court	117 units	Assisted living
	MacLeod Paradise Villa	60 units	Licensed care, Special care, Memory care
	NB Rent Supplements - Seniors	79 units	
	NB Public Housing - Seniors	185 units	
	All Needs Special Care Home	8 units	Special Care
	Regent Hall	50 units	Seniors Housing - apartments

Type	Facility / Organisation	Beds / Units	Notes
	Governors Hall	69 units	Seniors Housing - apartments
	Brunswick Hall	60 units	Special Care
	91 Sunset Drive	24 units	Independent Seniors Apartments
	95 Sunset Drive	23 units	Independent Seniors Apartments
	120 Sunset Drive	25 units	Independent Seniors Apartments
	Hawkins House - 116 Sunset Drive	31 units	Studio Apartments with Supports - chosen from Housing NB Waitlist
	Donnelly Care Home	6 units	Special Care
	Downing Place	7 units	Special Care
	Eden's Retirement Villa	54 units	Special Care
	Eden's Retirement Villa	18 beds	Memory Care Beds
	Hearne Street Residence	10 units	
	Hillside Lodge	9 units	
	Hillsley Care Home	7 units	
	Lohnes Special Care Home	6 units	
	Southside Special Needs Home Inc	10 units	
	Subtotal	858	

- This inventory is larger than that identified in the 2021 Needs Assessment, however this is mostly the result of better identification through the update process. Comparatively little non-market housing has been created since 2021, mostly consisting of emergency shelter, supportive, and transitional housing capacity.
- In addition to the inventory of existing non-market supply, stakeholders also described planned or under construction projects, if they had any. This quantified a potential incoming supply of new non-market housing totalling 345 units, 315 units of which were from community-based groups:
 - 32 units of Transitional and Supportive housing from 1 project
 - 30 units of Affordable and Mixed Income Housing from 2 provincial public housing projects in various stages of construction

- 69 units of Affordable and Mixed Income Housing from 3 projects which have made meaningful progress toward development
- 214 units of Affordable and Mixed Income Housing from 5 projects that are at conceptual or exploratory stages and have not yet made tangible progress toward development

It is important to note that most of the potential incoming non-market supply is represented by projects in very early stages of development, which raises the likelihood that they may not proceed into construction or ultimately reach completion. Only about one third of the incoming supply has moved beyond initial explorations or statements of intent.

- The total non-market inventory might seem large, but this risks giving an overly optimistic impression of the quantity of non-market housing that exists to support households struggling with affordability challenges in Fredericton. Much of the inventory is comprised of just three types of housing; student residences, licensed seniors or special care homes, and provincial rent supplements. Though important in their own right, these forms are limited in the contribution they make toward the need for affordable housing options in Fredericton, as discussed further below.

Affordable Non-Market Housing

General-purpose non-market housing is a key form of supply. Though specific options can vary in terms of their operating model, level of affordability, and format (e.g. within a fully affordable, or mixed-income, building), they share some key characteristics:

- They are not operated on a for-profit and/or contractual basis. This tends to make them increasingly affordable over time, relative to market-rate housing, and helps them remain so during periods when supply and demand imbalances accelerate growth in market prices. It also means they are not “affordable” due to time-limited funding agreements, so will not revert to higher-priced market rate housing when those contracts expire (typically after 20 years), or potentially even earlier if property owners choose to buy out their contract ahead of time.
- They are not directly controlled by government. This better insulates them from political risk as governing parties and policy priorities evolve over time. For the purposes of this discussion, provincial public housing is given consideration. Though its creation is exposed to political risk, its continuing existence is far more resilient than payment-based government housing supports such as rent supplements or social assistance, which can change with the stroke of a pen.
- They are generally available to the public, and for long-term residency. Aside from means-testing, this housing is typically not exclusive to occupants with specific needs (e.g. supportive housing for those with intellectual disabilities) or intended for short stays as a bridge toward stable, long-term situations (e.g. shelters or transitional housing).

As housing challenges have persisted and low-priced market options are increasingly scarce, this form of housing has become even more important. However, it is not a major component of Fredericton's current inventory of non-market housing, which is mostly comprised of:

- **Student residences provided by educational institutions** – These mitigate some of the housing demand generated by Fredericton's large post-secondary student presence, providing a beneficial, though indirect, impact to rental market conditions. However, they are reserved for students and therefore not able to serve the needs of the general population, and are typically not considered affordable even for its intended residents.
- **Licensed seniors/special care homes** – These facilities provide crucial supported living opportunities for older populations and those with complex needs, but are not available to the public generally.
- **Provincial rent supplements** – These respond directly to the need for affordable housing by subsidising the cost of rental units, but they do not represent a physical stock of housing. Supplements rely primarily on rental market units which are voluntarily made available by the private sector. Non-market affordable housing is particularly important because it represents a resource that is disconnected from supply and demand dynamics which can produce challenging price and availability trends; rent supplements do not achieve this.

Removing these three categories from consideration, as well as the comparatively smaller number of non-market units related to the housing safety net, the inventory of general purpose, long-term affordable non-market housing is quantified at 793 units, comprised of:

- 336 units of provincial public housing
- 167 units of co-operative housing
- 185 units of non-profit rental housing
(including units also supported by provincial rent supplements)
- 105 units of non-profit owned Indigenous housing

This represents about 19% of the total non-market inventory, and only about 11% if the provincial public housing stock is removed to isolate only the units controlled by community-based non-market groups that Fredericton's Affordable Housing strategy focusses on.

Similarly, this type of housing has represented very little of the non-market supply that has been created in Fredericton since the 2021 Needs Assessment. However, progress on that front may be growing as community-based housing groups represent 278 units of

potential incoming non-market supply quantified by this inventory, though only 76 units have progressed to meaningful stages of project exploration and development.

5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above. Examples can include:

- Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?
- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

Fredericton does not provide affordable housing or supplement units/households to directly support affordability. The municipality's interventions in housing affordability take different forms either continued or introduced under its [2022 Affordable Housing Strategy](#). In addition to the public, non-profit, and rent supplemented units quantified in the non-market inventory, an undetermined number of households in Fredericton receive other forms of housing-related social assistance (e.g. Canada Housing Benefit payments). However, these do not necessarily result in their housing being affordable by the 30% of income definition as the supports are typically a defined value rather than rent-derived. A consistent theme heard from various sector stakeholders in both the 2021 and 2025 Housing Needs Assessments was the insufficiency of various shelter-related income supplements, and social assistance levels in general, as the value of these payments have lagged growth in housing costs.

Public and stakeholder engagement provided feedback on needed housing, though this cannot be quantified:

There was a need identified for a special care home for people who use substances with on-site medical care/social supports in place, with flexibility to move to alternate homes as they stop their substance use. They advocate that these should be scattered around the City (as 4- or 8-unit dwellings), in addition to consideration of a cooperative apartment building with community centre and built in social opportunities, shared teaching kitchen etc. Service providers spoke of existing examples like 12 Neighbours as a model that has worked well in Fredericton (and acknowledge that it too has had challenges), but note that it does not work for high acuity clients and that there is a need to focus on assisting those with complex needs.

Though other forms of housing (transitional, deeply affordable) may be the better solution in the long term, rapid access to emergency housing is badly needed at the present moment according to service providers. They cite challenges when they have an

emergency situation where they need someone to be able to access housing (such as violent situations, discharge from the hospital, etc.) and their options are slim, if there are any options at all. They are concerned about the impact the lack of options has on victims of domestic violence, as they have few options and often end up having to return to their abuser, placing them in further danger.

There is a strong desire for more supportive and inclusive housing and communities, especially those that are diverse in age and ability. Participants said they would like to see more housing that is appropriate for seniors and people living with disabilities. Senior’s housing was the second most popular response in the survey when asked what types of housing are most needed in Fredericton, with 40% of respondents acknowledging the need for purpose-built housing for an aging population. Accessible housing was also cited as an area of need, with 24% of survey respondents citing its importance for the future. The survey also asked if respondents or someone in their household with an intellectual or developmental disability planned to move out within the next ten years, and found that 9% of respondents answered “yes” and another 8% were “unsure”. This signals future need for housing that considers the needs of this population, whether that be through design or through programs and supports.

However, housing industry stakeholders noted that accessible unit design requirements on new development often fail to connect the resulting supply with that need. Due to the unit sizes and other requirements that arise from accessible design standards, the fact that new-build housing is nearly always more expensive than comparable existing housing, and the typically lower financial capacity of those with disabilities, such units are simply not attainable and tend to remain vacant to a much higher degree than other unit styles in the building. This points to a need for accessible housing tied closely with affordable housing delivery.

5.9 Housing Trends

5.9.1 Housing Values

Characteristic	Data	Value
Median monthly shelter costs for rented dwellings	Median [2021 Census]	\$1,030
Average purpose-built rental prices by unit size	Total	\$1,049
	Bachelor	\$760
	1 bedroom	\$873
	2 bedrooms	\$1,063
	3 bedrooms+	\$1,322

Characteristic	Data	Value
Median purpose-built rental prices by unit size	Total	\$995
	Bachelor	\$745
	1 bedroom	\$850
	2 bedrooms	\$1,010
	3 bedrooms+	\$1,300
Sale prices	Average	\$302,600
	Median	\$279,900
Sale price (average) by unit size	Average	\$302,600
	Bachelor	\$198,700
	1 bedroom	\$237,000
	2 bedrooms	\$236,400
	3 bedrooms+	\$326,500
Sale price (median) by unit size	Median	\$279,900
	Bachelor	\$175,000
	1 bedroom	\$243,700
	2 bedrooms	\$223,900
	3 bedrooms+	\$300,000

Source: Statistics Canada 2021 Census, CMHC Rental Market Survey, NBREA MLS®

5.9.2 Housing Units: Change in Housing Stock

Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	Not available
	Owner	Not available
Completed units by structural type	Total residential structures	857
	Single-detached	159

Characteristic	Data	Value
	Semi-detached	20
	Rowhouse	25
	Apartment	653
Completed – Breakdown by tenure (annual, number of structures)	Tenant (renter)	721
	Owner	136
	Condo	0
	Coop	0
Started – Overall and breakdown by structural type (annual, number of structures)	Total residential structures	661
	Single-detached	124
	Semi-detached	20
	Rowhouse	35
	Apartment	482
Started – Breakdown by tenure (annual, number of structures)	Tenant (renter)	451
	Owner	148
	Condo	62
	Coop	*

Source: CMHC Starts & Completions Survey

6 Projected Housing Needs

6.2 Projection Methodology

Please outline the methodology and calculations used to complete the projections here, including any assumptions made.

Population and household projections

Metro economics, an economic consulting firm that specializes in economic and demographic projections, produced population and household projections, by age group, for the City of Fredericton. The City of Fredericton considers these to be the official growth forecast, and coordinates related municipal plans and projects around this basis for consistency. Accordingly, they were adopted for the 2025 HNA update.

Dwelling shortage

This approach is adapted from the *Guidelines for Housing Needs Reports*,⁴ a technical guide developed by the Government of British Columbia. The guide standardizes and prescribes a methodology for estimating local housing demand. Like any demand estimation method, it has its imperfections, but its rationale remains sound and its calculations are simple. While it cannot precisely quantify the true housing shortage – given that this is a fluid concept dependent on how "shortage" is defined – it provides valuable insight into the overall scale of the issue. Four of the data components of the BC method apply to the Fredericton shortage calculation:

Variable	Housing units for:	Intention
1	Households in Severe Core Housing Need	To estimate the number of new units required for those in vulnerable housing situations. Severe need refers to those paying more than 50% of household income on shelter costs.
2	Individuals experiencing homelessness	To quantify the supply of permanent housing units required for those currently experiencing homelessness.
3	Suppressed households	To address those households that were unable to form between 2016 and the present due to a constrained housing environment.
4	Increasing the rental vacancy rate to 3%	To add surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Typically, rates between 3% and 5% are considered healthy rates.

As noted in the report, including households in severe housing need in the calculations may result in some double counting, as most of these households already have a home.

⁴ British Columbia Ministry of Housing. (2024, June). Guidelines for Housing Needs Reports – HNR Method Technical Guidance. https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/hnr_method_technical_guidelines.pdf

However, the justification for their inclusion is that they meaningfully influence the volume of non-market housing units required to transition these households into accommodations that are adequate, suitable, and affordable

Anticipated dwelling demand

Future net new dwelling demand is calculated using household projections from Metro economics. However, these demographic projections only account for dwellings occupied by a usual resident.

To estimate the "total" dwelling demand, the household projections are adjusted upward to account for the difference between the total number of dwellings in Fredericton and those occupied by a usual resident. This helps to account for the forms of housing demand in Fredericton that are very real, but can be difficult to quantify via Census data. Examples notably include post-secondary students who live in off-campus housing throughout Fredericton but may report their permanent residence in a different community (i.e. a parental home), as well as other transient or temporary residents such as rotational workers or seasonal residents, and demand for housing as a non-primary residence, such as vacation homes, as well as units that may be vacant at the time of census data collection for various reasons, such as a change in tenant or in preparation for sale.

Dwelling typology

The methodology for projecting dwelling typology follows the same approach as that used for household family types and household income categories. However, it instead focuses on establishing the relationship between dwelling structure types and the age of the primary maintainer.

A key aspect of the dwelling typology projection is that the relationship it uses is the result of calculations that only include Census responses from individuals or households living in dwellings constructed within the five years prior to the respective Census. Limiting the analysis to recently constructed dwellings emphasizes modern household trends – largely influenced by affordability – rather than reflecting patterns from earlier decades, which heavily favoured single-detached dwellings when they were considerably more affordable

Dwelling price model

The allocation of dwellings to particular price models is based on anticipated income category distributions and the type of housing demand. For instance, the volume of needed deeply affordable units will be influenced by the share of very low income households, as well as the volume of unhoused persons or households living in severe core housing need.

Dwelling size

The type of price model applied to a dwelling – market or non-market – does heavily influence the size of the dwelling that is built. For a non-market unit, the size is more so related to actual spatial need; whereas, market housing is much more preference based (i.e., a household may seek out more space than they functionally need). As such, determining the dwelling size tendencies for households that are more likely to occupy market or non-market housing is important.

Dwelling size and market housing

Establishing this relationship mirrors the methodology outlined for dwelling typologies, instead using size (number of bedrooms) as the category to compare to age of maintainer groups.

Dwelling size and non-market housing

To estimate these outcomes, we use 2021 Census PUMF data to estimate maintainer age to total bedroom conversion rates based on National Occupancy Standards (NOS). This methodology draws inspiration from the approach presented in the City of Burnaby's Housing Needs Report from January 2021.⁵

Briefly, Burnaby estimates the demand for particular unit sizes by determining the minimum number of bedrooms needed (as per NOS) based on the number of persons in a household and their relationship (e.g., a studio or one-bedroom unit as the minimum requirement to meet the needs of a couple without children). This approach is particularly useful when addressing non-market housing provision, a notable limitation being that there is limited information about the characteristics of non-market housing occupants. As a proxy, we limited the households studied to those that experienced Core Housing Need in 2021.

The table below summarizes how unit sizes (by number of bedrooms) may distribute by household type in 2021.

Household type to unit size conversion for those in Core Housing Need, NB

Household type	Studio / 1-bed	2-bed	3-bed	4+ bed
Couple w/o child(ren)	50%	50%	0%	0%
Couple w/ child(ren)	0%	45%	33%	22%
Lone parent	0%	28%	43%	29%
Non-relatives	96%	4%	0%	0%
Other families	0%	26%	43%	31%

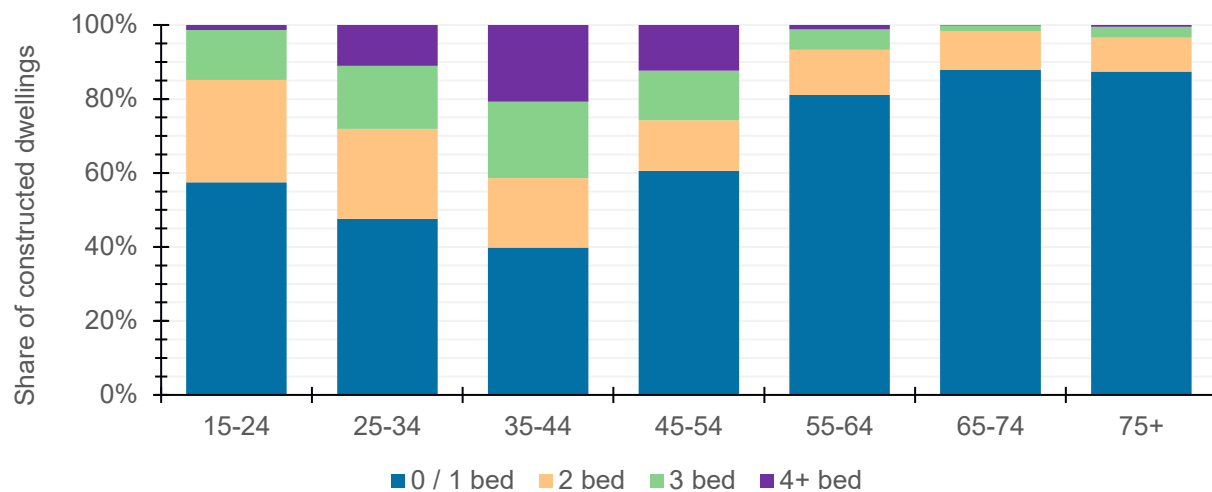
⁵ City of Burnaby. (2021 January). Housing Needs Report. <https://www.burnaby.ca/sites/default/files/acquiadam/2021-07/Housing%20Needs%20Report.pdf>

Household type	Studio / 1-bed	2-bed	3-bed	4+ bed
Total	71%	14%	9%	6%

Source: 2021 Census Public Use Microdata File (PUMF) – Statistics Canada

The figure below demonstrates the results of converting the table outputs to unit sizes by maintainer age. The purpose of this relationship being that we can then apply these ratios to household projections.

Household type to unit size for those in Core Housing Need, NB



Source: 2021 Census Public Use Microdata File (PUMF) – Statistics Canada

6.2.1 Projections

Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	5,331; 14%
	15-19	1,730; 5%
	20-24	2,599; 7%
	25-64	20,376; 54%
	65-84	6,730; 18%
	85+	1,303; 3%
Male Births	Births x Estimated Proportion of Male Births	353

Characteristic	Data/Formula	Value
Female Births	Total births – Male Births	343
Survival Rate	Survival rate for those not yet born at the beginning of the census year	Not available from Metroeconomics input data
Net Migrations	Net migration (in and out)	3,449

6.3.1 Anticipated Population by 2034

Characteristic	Data	Value
Anticipated population	Total	94,950
Anticipated population growth	Total	20,912
	Percentage	+28%
Anticipated age	Average	40.7
	Median	37.5
Anticipated age distribution (# and %)	0-14	14,354; 14%
	15-19	4,596; 5%
	20-24	4,950; 5%
	25-64	53,999; 54%
	65-84	14,820; 15%
	85+	3,624; 4%

6.3.2 Anticipated Households by 2034

Characteristic	Data/Formula	Value
Projected Family Households	Age-group population x projected age-specific family headship rate	27,515
Projected Non-family Households	Age-group population x projected age-specific	14,894

Characteristic	Data/Formula	Value
	non-family headship rate	
Total Projected Headship Rate	Family headship rates + non-family headship rates	0.4634 households / person
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	Family: 6,508 Non-family: 3,182
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	20,681
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	21,728
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Single: 16,676 Apartment: 18,065 Missing middle: 7,669

7 Use of HNA in Long-Term Planning

7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

How will this HNA inform your official community or development plan, housing policies and/or actions going forward?

The City of Fredericton adopted a new Municipal Plan in 2020. Imagine Fredericton: the Municipal Plan anticipated 50% population growth for the City over a twenty year period extending to 2041. The population of the City was expected to increase from around 60,000 in 2016 to over 90,000 in 2041. Employment growth was expected to increase by 12,000 in the same period.

In the five-year period since plan adoption, the City's population and employment growth have exceeded the projections contained in the Municipal Plan. Almost two-thirds of the population growth expected over twenty years has materialized in just five years. Total employment already exceeds what was projected for 2041. In response, the City has prepared revised population projections in 2023 and the City's population is now expected to approach almost 105,000 by 2041.

The HNA is a critically important tool to shape ongoing changes to the City's municipal plans, housing policies, and future actions. The HNA provides a data-focused report that outlines long-term housing goals to address both future demand and current shortages. While it serves as an objective document, the results of the HNA provides a current analysis of the state of housing in the community.

The HNA is being used in several ways to inform policy, such as:

- Family household inflows: The data indicates an increase in new family households. Fredericton should prioritize strategies related to the provision of education services, programs, and facilities to meet the evolving needs of these families.
- Shift in unit demand: While there is a need for larger, family-accommodating units, the data demonstrates that most of the need is transitioning to smaller unit sizes, both in terms of area and number of bedrooms. This shift is driven by the demand for affordable housing and the compromises households make to meet shelter needs. Fredericton policies should continue to promote denser housing options,

including high-density developments and missing middle typologies, to provide these affordable alternatives.

- Housing shortages for lower-income households: The data highlights the housing shortage affecting lower-income or precariously housed individuals and families. In response, Fredericton may use these findings to investigate and initiate affordable housing programs, focusing on the development of non-market housing across the municipality, especially in areas close to essential amenities and services.
- Infrastructure capacity: The overall targets identified in the HNA exceed Fredericton's available public infrastructure for required services such as water and wastewater facilities, public transit, roadways, and recreation facilities and green spaces. The HNA helps the City to conduct long-range infrastructure planning for these essential municipal services.

How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?

The HNA provides a data-heavy input for future land use regulations and policies. For housing, the HNA has informed amendments to the Zoning By-law addressing four units by-right, zoning changes close to the universities, the implementation of workforce housing amendments, provisions that increase housing density, parking standard reductions, bonuses for affordable housing, and many other recent implemented as well as planned changes.

The HNA has also informed secondary municipal plan and master planning processes for the South Core and the Doak Road area aimed at increasing housing supply. The document has also been a critical input to infrastructure studies for Fredericton Northeast, the Doak Road, and studies aimed at increased water supply and wastewater treatment capacity required to accommodate anticipated growth.

The HNA specifically identifies current and projected housing demand, gaps in the supply of housing, and the unit size (i.e., number of bedrooms) and price model housing needs of different demographic groups (where possible). This information has proven helpful in informing the City's planning and infrastructure work.

Use housing needs assessment work to review and update housing KPIs.

HNAs enable ongoing performance tracking by providing a structured framework for monitoring housing trends over time. Given that HNAs are best when frequently updated, there are more opportunities for new data to be found or new trends to be observed.

When these additions or adaptations occur, it is best to assess how they might improve on existing KPIs.

By integrating findings into KPI reviews, Fredericton can refine its housing targets, strategies, and policies to reflect real-time data rather than relying on outdated assumptions. This iterative process ensures that KPIs remain dynamic and responsive, allowing for course-corrections when housing challenges persist or new trends emerge.

Fredericton's first HNA was prepared in 2021 with the second assessment undertaken in 2025. If current growth patterns are maintained it should be expected that a new assessment will be prepared approximately every five years going forward.

Review and update the Affordable Housing Strategy.

Fredericton's 2025 HNA is now being used to update the City's Affordable Housing Strategy. The ability to compare new data with the information from 2021 will allow the City to identify areas of success and strengths, areas lacking progress or weak impact to revisit, and new issues that need to be addressed. These insights, as well as other factors that have arisen since the development of the initial Strategy and the significantly increased presence of the Government of New Brunswick and the Government of Canada in the housing sector will help shape the municipal response going forward.

Evolve / expand upon surplus land divestment goals.

The City of Fredericton does not own significant urban land holdings with potential for housing but does own strategic parcels in suburban New Neighbourhoods identified in the municipal plan. The HNA will inform the City in the optimal approaches to acquire land, prepare land for residential development, and divest land in ways that support affordable housing development. Fredericton's land holdings in the Doak Road area in particular provide a way for Fredericton to increase the supply of non-market housing.

Develop and maintain an inventory list of local non-market housing and service providers.

A well-maintained list supports data-driven decision-making by providing up-to-date information on the location, availability, and type of non-market housing options. This allows Fredericton to strategically plan for funding, policy interventions, and partnerships to address evolving housing needs. The inventory identified through the 2025 HNA update is a basis from which the City can maintain a comprehensive and routinely updated picture of non-market housing supply so that information is readily available for decision making and contributions to other initiatives.

Expand support for service providers.

The HNA will help inform the need for new funding streams locally, provincially, and nationally to assist with capital improvements (e.g., upgrading shelter facilities or creating new transitional housing) and operational costs (e.g., staff support, emergency services).

The City requires data to inform and enhance its partnerships with the provincial and federal governments to address the housing crisis.

Engage property owners about their development rights.

Land use planning affects everyone, yet many residents are unaware of how it works or what development is allowed on their property. Housing targets cannot be met by large developers alone; the active participation of everyday residents is also crucial. Not-in-my-backyard sentiments often arise from a lack of understanding about development possibilities.

To address this, the City implemented an information campaign immediately after completion of the 2025 HNA aimed at educating residents about the City's housing needs. After this general campaign, further work can be done to incentivize and support residents to consider small-scale developments that they might pursue to provide additional housing supply. The campaign may provide guidance on permitted housing options, such as secondary suites, single-room occupancy, and multi-unit conversions emphasizing the benefits—rental income, increased property value, and contributing to local housing supply. Key concerns like zoning regulations, permits, tenant management, and parking requirements could also be addressed to help property owners feel confident about their participation.

Outreach efforts could include a dedicated website, workshops, and mail-outs, complemented by social media, print materials, and success stories to engage a broad audience. To further encourage participation, the campaign would highlight incentives, such as grants, streamlined approvals, and pre-approved design templates to simplify development. This approach would ensure residents are both informed and empowered to contribute to local housing solutions.

Champion affordable & non-market housing projects.

All housing developments must navigate approval processes before becoming shovel-ready. Non-market and affordable housing projects face even greater complexity due to the presence of additional incentive and support programs, while their proponents often have less capacity and fewer resources than their private-sector peers.

Municipalities can play a crucial role in advancing these projects by taking a more proactive approach. The City has invested significant effort in building capacity in the non-profit and co-op housing sectors to scale-up and guide more projects to completion. The City also has a role to play in making sure that senior levels of government work in complementary ways with the municipality to find ways to reduce the capital and operating costs of housing. Although not intended, provincial and federal approaches to building codes, energy efficiency, universal design, taxation, and other matters all impact housing affordability. The City uses the HNA to advocate and champion measures that enhance affordability.

Explore establishing a municipal housing entity

Several variables need to be considered, including funding, structure, powers, and eligible activities. The structure of such an entity could range from a housing division within the municipal government, like the Non-Profit Housing Division in St. John's, Newfoundland,⁶ to an arm's-length corporation, such as the Ottawa Community Housing Corporation.⁷ Where the housing entity is positioned within or outside the municipal framework will influence both its decision-making authority and public perception. In a competitive real estate market, it is essential that the entity has sufficient financial resources and the ability to make effective, timely decisions, particularly regarding real estate financing, revenue generation, and partnerships.

The housing entity could be established as a permanent fixture in Fredericton's housing landscape – a long-term commitment to affordability, designed to evolve alongside the city and its changing population, rather than serving as a short-term Band-Aid solution. Notwithstanding, any intent to move forward with such an idea would require constant communication and coordination with the provincial government.

Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.

The HNA, in combination with Imagine Fredericton: The Municipal Plan identifies very concerning realities for the City of Fredericton resulting from the significant growth pressure the City is facing. Described simply, the City has been able to grow from a community of 40,000 to more than 70,000 by utilizing the surplus capacity available in a number of City infrastructure systems. Fredericton was fortunate to have major systems with capacity for growth. This surplus capacity has been consumed and Fredericton requires very significant investments in several core systems to accommodate projected growth from 2025 to 2041.

Physical infrastructure

Sustained high housing demand and employment growth is putting intense pressure on the City's water supply, waste water treatment, storm water systems, transit system, road system, and recreation facilities. These are major investments that require funding from all levels of government if the City is going to be able to afford them.

⁶ Case Study: <https://www.stjohns.ca/living-st-johns/city-services/non-profit-housing>

⁷ Case Study: <https://www.och-lco.ca/>

Fredericton has already submitted two applications for infrastructure funding under CHIF to accommodate infrastructure deficiencies to accommodate housing development in the northeast and southeast quadrants of the City. While these projects await firm funding, applications are being prepared for water supply infrastructure in the southwest part of the City, significant new wastewater treatment capacity is needed in the southwest, and additional transportation and water supply infrastructure is required for the City as a whole.

City of Fredericton staff are internally engaged in a project called “Fredericton100K” which is working to assemble a list of the infrastructure requirements of the City necessary to accommodate projected growth. The HNA plays a key role in informing this exercise as infrastructure bottlenecks are investigated and solutions identified that are necessary to respond to growth. Fredericton is tremendously fortunate that a large percentage of the City’s housing activity is happening in the form of infill development in existing neighbourhoods. Development in this form has many affordability advantages including placing housing close to employment and required amenities and services but it does result in the need for substantial future investment in existing systems to accommodate increased population and employment.