

Addressing Core Housing Need in the City of Saint John, New Brunswick

! "\$%&' () %* + , - . / #

Executive Summary

! "\$%&' () %* + , - . / #

O, 1'2-3#41.42.. '#, -5#, 4#&(5#6, ' %' 2*#(1 6%-#-55/' 8#%-/#&(5954, 95# 23-242*%-&.' #26: %* &' #9# (, 1'5(, ./; #<1%.2&' #, 4#.245=>#%* &, 9' # 1* (#% '#(, 1'2-3* , -/2&2, -' #%-/#6%9?5_-/' 8#', *2%.# &95-/' #%-/#5* , - , 62*#39, @&(#%445* &#%#(, 1'5(, ./; #%72.2&' #&, #, 7&%2-#! ""#\$%! &'(8#! % () * ! + (# %-/#, *+! &'((, 1'2-3#A(5-#%#(, 1'5(, ./#61' &# : 5-/#6, 95#&(%-#BCD#, 4#&(529#&, &%.# 754, 95E&%F#2- * , 65#, -# (5.&59#* , ' &' 8#95' 2/5#2-# 17' &%-/%9/#* , -/2&2, -' 8#, 9# / , #- , &#(G5# '1442*25-K/9 , 6' #4, 9#&(529#(, 1'2-3#-55/' 8#&(2' #2' #*%&53, 92H5/#%' #752-3#2-#/#\$(.0#* , -12. 1((%=#

#

I-#JCKK8#, G59#K=L#62.2, -#(, 1'5(, ./' #%*9, '' #M%--%/#@595#%' '5' '5/#&, #75#2-#* , 95#(, 1'2-3# -55/8#&, &%2-3#KJ=L D#, 4#%..#(, 1'5(, ./' =#1-#&(5#M2&' #, 4#N%2-�, (-8#5@#! 91-' @2*?8#&(5# 2-*2/5-*5#, 4#* , 95#(, 1'2-3#-55/#@%' #KP=QD#&(%&#''5%98# 19: %' '2-3#&(5#-%&2, -%.#9%&5# RM) OM8#JCKP/S#RM) OM8#JCKLIS=#A2&(#, -5#, 4#&(5#6, ' &#%44, 9/%7.5#(, 1'2-3#6%9?5&' #2-#&(5# * , 1-&9''8#&(5#M2&' #, 4#N%2-�, (-#2' #%-#2-&595' &2-3#, *%5#&, #5F%62-5* , 95#(, 1'2-3#-55/# #

, /0/-\$ (1*2' /0#)%''0*

U(5#* , -*5: &# , 4#* , 95#(, 1'2-3#-55/8#/542-5/#7''#M%--%/%;' #O, 1'2-3#%-/#) , 9&3%35# M, 9: , 9%&2, -#RM) OMS8#@%' #1'5/#2-#&(2' #95: , 9&#&, #/2' *1' '#(, 1'2-3#-55/#%*9, '' #M%--%/8# \$5@#! 91-' @2*?8#%-/#6, 95# : 5*242*%..' #&(5#M2&' #, 4#N%2-�, (-#U(2' #' &1/' #%/ /95' '5/#&(5# 4, .. , @2-3#95' 5%9* (#<15' &2, -' V##

K= O, @#/, 5' #* , 95#(, 1'2-3#-55/#2-#5@#! 91-' @2*?#* , 6: %95#&, #&(5#95' &# , 4#M%--%/8#W##

J= A (%&# : 9, G2-*2%.# ' &9%&5325' #(%G5#755-#/5G5., : 5/#&, #&%*?.5* , 95#(, 1'2-3#-55/W#+ , # &(5'5#: .%- '#%/ /95' '#&(5#2' '15' #, **1992-3#2-#5@#! 91-' @2*?W##

B= O, @#/, 5' #&(5#M2&'', 4#N%2-�, (-#/24459#49, 6#&(5#95' &#, 4#\$5@#! 91-'@2*?#

4)"&)"50*

#

U(5#35-59%.#42-/2-3'#5F: , '5/#'262.%9#&95-/'#%6, -3#*, 95#-55/#(, 1'5(, ./'#%*9, ''#

M%--%/8#\$5@#! 91-'@2*?#%-/#&(5#M2&'', 4#N%2-�, (-#X..#&(955#.5G5.'#, 4#%-%.''2'#95G5%.5/#

&(5#M2&''#@2&(#&(5#: 9, G2-*5;'#, ./5'&#(, 1'2-3#' &, *?#RN&%&2' &2*' #M%-/%#8#JCKKS=#U(5' 5#%95#?5''#
4%* &, 9' #*, -*59-2-3#&(5#39, @&(#, 4#*, 95#(, 1'2-3#-55/#2-#&(5#M2&''#, 4#N%2-�), (-=#

U(595#%95#-1659, 1' #: 9, G2-*2%.#: 9, 39%6' #&(%&#%/95'' #*, 95#(, 1'2-3#-55/#7''#2-G5' &2-3#2-#
%44, 9/%7.5#%-/#%/5<1%&5#(, 1'2-3#0, @5G598#45/59%.#2-G5' &65--#%44, 9/%7.5#(, 1'2-3#
(%' #755-#/5*.2-2-3#%-/#2' #: 95*%92, 1' #A2&(45/59%.^: 9, G2-*2%.#41-/2-3#%395565-&' #.%' &2-3#
4, 19#''5%9' #&#%#&265#R1-/59#&(5#M) OM#_#\$5@#! 91-' @2*?#X395565-, 9#1-G5' &65--#
X44, 9/%7.5#0, 1'2-3#8#, *%#(, 1'2-3#: 9, G2/59' #5F: 95'' 5/#*, -*59-' #7, 1#&(5#1-*59&%2-&25' #
, 4#, -E3, 2-3#41-/2-3#&, #' 1: :.' #%44, 9/%7.5#1-2&' =##

, /(%66/'& -#)%''0**

U(5#42-%.#* (%: &59#, 4#&(5#95: , 9#&, 1&.2-5' #G%92, 1' #95*, 665-/%&2, -' #&, #*, -'2/59#%&#&(5#
45/59%.8#: 9, G2-*2%.#%-/#61-2*2: %.#5G5=#U, #6, 95#5445*&2G5.' #%/95'' #*, 95#(, 1'2-3#-55/#2-#
N%2-�), (-8#(595#2' #%#%6: .5#, 4#&(5#42-%.#95*, 665-/%&2, -'V##

- 1-*95%' 5#2-G5' &65--#(, 1'2-3#: 9, 39%6' #41-/2-3#-5@#%-/#5F2' &2-3#%44, 9/%7.5#
1-2&' 8#%' #@5..#%' #&(5#95: %29#%-/#95-, G%&2, -#, 4#2-#/5<1%&5#(, 1'2-3#>19&(598#2' #
26: 59%&2G5#&(%&#%#., -3E&5968#-%&2, -%#(, 1'2-3# &9%&53''#75#26: .565-&5/#@2&(#
' 1' &2-%7.5#41-/2-3#6, /5.#%7.5#&, #: 9, &5* &#', *2%#(, 1'2-3#95/1*5#(, 65.5'' -5' #
%-/#*., '5#&(5#3%: '#2-#&(5#(, 1'2-3#'' '&56=#
- 1' #95*, 665-/#/#&(%&#&(5#/2' &9271&2, -#, 4#41-/2-3#2' #: 9, : , 9&2, -%&5#&, #: 9, G2-*2%.#
-55/' =#U(5#M2&''#, 4#N%2-�), (-#2' #- , _*52G2-3#%/5<1%&5#41-/2-3#4, 9#2&' # (, 1'2-3#
-55/' =#U(2' #95' 1.&' #2-#(23(59#2-*2/5-*5#, 4#*, 95#(, 1'2-3#-55/#%-/#95.2%-*5#, -#
' , *2%.#%' ' 2' &%-*5#%-/#565935-*''# (5.&59' #2-#&(5#*, 661-2&' =###
- `-' 195#&9, -359#5-4, 9*565-&#&, 4#&(5#) 2-2616#! 12./2-3#N&%-/%9/#! ''E.%@#2-#&(5#
M2&''#, 4#N%2-�), (-#U(2' #@, 1./#(5: #26: 9, G5#.2G2-3#*, -/2&2, -' #%-/#2-*95%' 5#
.%-/., 9/#%**, 1-&%72.2&' =#U(5#M2&''# (, 1./#*, -'2/59#/5G5., : 2-3#42-%-*2%.#2-*5-&2G5#
: 9, 39%6' #4, 9#.%-/. , 9/' #&, #2-G5' -#712./2-3' #%-/#1-2&' 8#%' #@5..#%' #*, -G59-2&' #&, #
75&&59#954.5* &#&(5#*, 661-2&' ;' # (, 1'2-3#-55/' =##

- 16: .565- a-2*2: % #: %-#4, 9#%44, 9/%7.5#(, 1'2-3#%-/#5-'195#&(5#M2&''; '#1, -2-3#
7''E.%@#, 4459' #2- *5-&2G5' #%-/#%.., '@' #4, 9#&(5#*, -' &91* &2, -#, 4#%44, 9/%7.5#(, 1'2-3#
1-2&' =##
#

l-#*, -*.1'2, -8#%/ /95' '2-3*, 95#(, 1'2-3#-55/#2' #*, 6: .5F#%-/#3, 5' #75'', -/#' 26: .''#
: 9, G2/2-3#%*5: &%7.5#(, 1'2-3=#M, 95#(, 1'2-3#-55/#(%' #755-#/5*.2-2-3#%*9, '' #&(5#*, 1-&9''#
%-/#: 9, G2- *5#, 4#\$5@#! 91-' @2*?' 2- *5#JCCK=#1' #: , ' '27.5#&(%&#N%2-�, (-#*%-#95/1*5#2&' #
2- *2/5- *5#, 4#*, 95#(, 1'2-3#-55/#%' #@5..#0, @5G598#%' # (23 (.23 (&5/#7'' #&(5#
95*, 665-/%&2, -' 8#2&#@2.#95<1295#*, -' 2/59%7.5#, -3