Hope is a Home
New Brunswick’s Housing Strategy

Un foyer, c’est l’espoir
Stratégie de logement du Nouveau-Brunswick

New Brunswick Housing Corporation
Department of Social Development
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Message from the President

A home is more than a roof over one’s head. It is more than just shelter. A home is a foundation from which we establish our roots and contribute to our communities. Our homes influence our sense of well-being, our sense of worth and our ties to families, communities and work.

The importance of having a safe and comfortable place to call home was clearly recognized during the ground-breaking public engagement exercise to reduce poverty in our Province.

Providing affordable and safe housing is more than just good social policy. It is good education policy, good health care policy, good economic policy and good community development policy. That is why the poverty reduction plan, Overcoming Poverty Together, the New Brunswick Economic and Social Inclusion Plan, includes a commitment to developing a comprehensive housing strategy and a homelessness framework.

Hope is a Home, our five-year affordable housing strategy, is one of the primary means envisaged to reduce poverty. The strategy recognizes the need to build new units of affordable housing, create mixed-income neighbourhoods, revitalize old neighbourhoods and repair and renovate older housing stock.

We want New Brunswickers to have hope: for themselves and their children, for a better future and a better life. Home is where everything begins, including hope.

James Hughes

President
New Brunswick Housing Corporation
Executive Summary

Housing is fundamental to the economic, social and physical well-being of New Brunswick residents and communities. Housing is a basic human need, and is the central place from which we build our lives, nurture ourselves and our children and engage in our communities. At the same time housing is the fundamental building block of healthy, inclusive, sustainable communities. Most households are able to choose housing that is affordable and suitable to their needs. For those in housing need, the province works with other levels of government, as well as non-profit and private housing providers making various types of housing programs possible.

The starting point for the Housing Strategy for the province is the recognition that “housing” is more than just shelter. Providing housing that is safe and affordable is more than just good social policy:

- It is good education policy
- It is good health care policy
- It is good economic policy
- It is good community development policy

It is clear that government is committed and recognizes the link between good housing, self-sufficiency and poverty reduction. It is the vision of the New Brunswick Housing Corporation (NBHC) that:

All New Brunswickers have access to safe and affordable homes as a prerequisite for economic and social inclusion.

In support of government’s commitment that all New Brunswickers have the necessary resources to meet their basic needs, the Board of Directors of NBHC was revised to include six deputy ministers of key provincial departments. This change provides for a broader perspective when considering program development and/or policy changes and establishes formal linkages between departments with the view of maximizing the impact of housing on other social and economic objectives, specifically within the context of the poverty reduction agenda. Engaging the private and non-profit sectors will also assist in developing housing initiatives that are better targeted and achieve greater efficiencies.

In developing the strategy, NBHC looked at the continuum of housing need from homelessness to the need for affordable rental housing and homeownership. The primary focus is ensuring New Brunswick’s most vulnerable citizens have improved access to housing assistance.

In support of NBHC’s vision, future programs and policy changes will be developed within the following principles:
• Housing policy and programs must be coordinated and consistent with other public policy to ensure maximum efficiency and effectiveness in the use of limited resources.

• Housing policy and programs must promote economic and social inclusion, personal accountability, and individual choice.

• Housing policy and programs must include benefits which promote transition to the extent possible.

• Housing policy and programs must be responsive and flexible to the varying specific needs of vulnerable individuals and households and to the broader needs arising from changing demographics.

• Housing policy and programs must help communities meet local needs and priorities.

• Housing policy and programs must recognize the shared responsibility of all levels of government, individuals, communities and the housing industry for good safe housing outcomes.

• Housing policy and programs must support the strengths of the private, public, and non-profit sectors in meeting the needs of low-income New Brunswickers.

• Housing policy and programs must be flexible.

The following strategic objectives have been established to assist in achieving the intended outcomes for housing programs:

• Reduce core housing need in New Brunswick by 10% over the next five years from the 10.3% identified in the 2006 Housing Census (Stats Canada)

• Reduce chronic homelessness in New Brunswick significantly over the next five years

• Improve the Energy Efficiency of housing occupied by low income households

• Ensure the transparent and effective delivery of provincial housing programs

Each strategic objective is accompanied with a series of key actions designed to accomplish the intended goal.
Over the next five years, the New Brunswick Housing Corporation will focus its activities on supporting the overall goal of moving the province to self-sufficiency and overcoming poverty. Specifically the NBHC will invest in:

- Making quality housing more affordable
- Ensuring the sustainability of government assisted housing
- Increasing rural housing opportunities
- Creating homeownership opportunities
- Strengthening housing supports
- Supporting government’s commitment to energy efficiency
- Accessibility for persons with disabilities

Changes in existing program policies as well as new program initiatives will be developed to assist with the continuum of housing and support services needed to address housing challenges in the province.

This document is a framework for better understanding complex and interrelated housing issues. It is intended to help identify the gaps in the system and how we can work together to fill those gaps. The supporting actions will form the basis for a more integrated response that deals with housing and communities more holistically.
Introduction

Government’s goal to achieve self-sufficiency by 2026 will require fundamental social and economic changes. While many programs and initiatives exist that provide assistance to people in need, the province requires a more comprehensive approach to social development.

In October 2008 the provincial government launched a public engagement initiative to adopt a poverty reduction plan for New Brunswick. A public engagement approach was adopted in recognition of the fact that successfully reducing poverty in New Brunswick is the shared responsibility of every citizen of New Brunswick. The public engagement initiative was divided into three interconnected phases, a public dialogue phase (wide public input), the round table phase (development of options to reduce poverty) and the final forum phase (adoption of a poverty reduction plan). The final forum took place in November 2009 and agreed on the essential elements of New Brunswick’s first poverty reduction plan.

It is the vision of the Poverty Reduction Plan that:

“Through the collaboration of governments, business and non profit sectors, people living in poverty and individual citizens, all men, women, and children in New Brunswick shall have the necessary resources to meet their basic needs and to live with dignity, security and good health. Furthermore all New Brunswickers shall be included as full citizens through opportunities for employment, personal development and community engagement.”

It is the global objective of the Poverty Reduction Plan that:

By 2015 New Brunswick will have reduced income poverty by 25% and deep income poverty by 50% and will have made significant progress in achieving sustained economic and social inclusion.

The World Bank Organization describes poverty in this way:

“Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time.”

When we, our neighbours, or our families don’t have enough money for the very basics, like food, shelter and clothing, we are all affected. Although all sectors of society have a role to play in reducing poverty, government is committed to and recognizes the link between good housing and poverty reduction. Developing a comprehensive housing strategy that enables mixed income neighbourhoods, affordability, and supportive housing options is one of the priority actions identified in support of the poverty reduction plan. Housing can be used to create jobs, to develop skills, and it can affect energy consumption and create investment opportunities. Shelter is as fundamental as food and clothing but cannot be viewed as an end in and of itself. As such, housing must be placed within the foundation of effective social and economic policy. A home must be seen as a support to help people
achieve self-sufficiency for themselves, and an opportunity to provide a safe and nurturing environment for their children. It is the focus of family life, where families live, raise children, build relationships and care for parents. The New Brunswick Housing Corporation must ensure that housing policy intersects social and economic policy where and when it makes the most sense. Traditional social housing policy has focused almost exclusively on finding solutions to affordability and reducing the number of people in core housing need. While these are still very much a focus of housing policy, government must also consider how housing policy can contribute to the broader social and economic policy objectives to ensure that the Provinces’ vision of reducing poverty in New Brunswick is met.

Background

History

The Province of New Brunswick entered the housing field in 1967 with the establishment of the New Brunswick Housing Act. Initially housing was involved with the delivery and administration of the Public Housing Program (family & senior rental units owned and operated by the Province).

In the 1970s the Province amended the New Brunswick Housing Act to provide loans and other homeownership related programs.

In 1986, a new era of federal/provincial co-operation began with the development of the Global and Operating Housing Agreements. The original objective of these arrangements was to allow the provinces to deliver and cost-share nationally designed programs within their jurisdictions.

In 1989, the Province’s housing strategy placed more emphasis on provincial priorities. This focus resulted in the development of a number of new housing initiatives such as the Down Payment Assistance Program (currently know as the Homeownership Assistance Program), the Home Completion Loan Program, the Provincial Emergency Repair Program, the Provincial Rent Supplement Program, the Home Orientation and Management Program, and the Community Involvement Program.

Commencing in 1989 the federal government gradually withdrew from the funding of new social housing activity and in 1993, the federal government announced their intention to place a $2 billion cap on their social housing budget for an indefinite period, thus terminating the F/P agreements signed in 1986.

Since 1994, the Province of New Brunswick has signed a series of short-term new delivery renovation agreements with CMHC. The two-year extension to the latest Housing Renovation Agreement (RRAP) expires on March 31, 2011.

In 1997, the Federal/Provincial Social Housing Agreement was signed with CMHC effectively transferring the responsibility for the existing social housing portfolio to the Province (except on reserve housing).
On April 14 2003, the Province of New Brunswick signed the four-year Affordable Housing Program Agreement with CMHC. The objective was to increase the supply of affordable rental units for low and moderate income households throughout New Brunswick. The signing of phase II of the Affordable Housing Agreement on May 2, 2005 provided for a three-year extension.

On September 25, 2006, the 2005-06 Annual Financial Report of the Government of Canada confirmed the availability of two one-time trust funds. An Affordable Housing Trust to help address short-term pressures with regard to the supply of affordable housing, and an Off-Reserve Aboriginal Housing Trust to help provinces to address short-term housing needs for Aboriginal Canadians living off-reserve were established.

In May 2009, the Province once again signed an agreement for the extension of the Affordable Housing initiative that also included economic stimulus measures under Canada’s Economic Action Plan to improve and expand the social housing stock in New Brunswick.

**Housing Challenges**

For some New Brunswickers, having the necessary resources to meet their basic shelter needs is a daunting task. There are many challenges that face individuals and families in this quest, and government’s ability to assist these individuals and families present their own challenges. The demand for quality, affordable housing for low and moderate-income households, changing demographics, increasing costs, the deteriorating housing stock, and the increasing demand for support services all need to be addressed if we are to achieve the vision of self-sufficiency.

**Housing Need:**

While the majority of New Brunswick households are considered to be suitably housed, many unfortunately experience housing need, meaning that they live in housing that require major repair, is overcrowded or too costly in comparison to their annual incomes.

The latest Statistics Canada census figures (2006) indicate that the Province of New Brunswick has 29,400 households in core housing need. Based on 2006 statistics New Brunswick has the second lowest percentage of households in core housing need in the country. Households with an adequacy, suitability and/or affordability problem are considered to be in core housing need.

Adequacy is defined on the basis of the need for major repair and/or the existence of basic facilities. A dwelling is deemed inadequate if it does not have such things as an indoor toilet, and bath or shower and/or if it requires major repair (heating, electrical, plumbing, structural, or fire safety).
Suitability criterion is a measure of overcrowding and is based on the National Occupancy Standards. These standards are based on the number of bedrooms in a dwelling and the age, gender and relationship of household members. Other suitability factors relate to whether the dwelling is suitable to a specific need, such as accessibility for persons with disabilities.

Affordability is measured on the basis of gross household income and basic shelter costs, which include rent/mortgage (Principal, interest and taxes) payments, costs of heat, electricity, water, sewage disposal, repairs and maintenance. A household is considered to have an affordability problem if it pays more than 30 percent of its gross income for shelter costs.

Affordability is the major housing problem in New Brunswick (80% of households in need). However, there also exists a tremendous adequacy problem as over 40% of households in need reside in inadequate dwellings. New Brunswick’s high level of adequacy need is caused by four factors: the age of New Brunswick’s housing stock; the preponderance of homeownership units owned by low-income households; the absence of province-wide building code enforcement; and the rural nature of New Brunswick.
On average, 20% of the total family rental portfolio and 13% of the senior rental portfolio will turn over in a given year, yet the rental waiting list remains above 4,000. Currently, approximately 1,175 seniors, 1,644 families, 95 disabled households and, 1,323 non-elderly singles are on our rental waiting lists.

**Changing Demographics:**

New Brunswick has experienced significant social and demographic changes over the last 40 years.

Families are getting smaller. In 1961, most families consisted of two parents and two or three children, and families of four or five children were still common. Today, most families have one or two children and families with three or four children are considered to be large.

As well, families are getting smaller because more seniors live in their own homes. In 1961, almost 60% of seniors lived with their son or daughter. Today, only 5% of seniors live with one of their children and the option of seniors living with children has reduced significantly as the migration of their children from New Brunswick continues.
Over the last 10 years, the New Brunswick population has decreased by 1.2%. In 1996, the population was 738,135. By 2006, the population had declined to 729,400. While the overall population declined, the number of individuals 65 years of age and over increased by 15.6%, from 93,180 in 1996 to 107,705 in 2006. During this same period, the number of children 0-14 years of age decreased by 18.3%, from 144,630 in 1996 to 118,110 in 2006, resulting in an increase in median age from 35.5 in 1996 to 41.5 in 2006. In contrast, the Aboriginal population in New Brunswick has seen a steady increase, from 16,990 in 2001 to 17,655, with a median age of 31.5 in 2006.

Divorce was nearly non-existent in the 1960s, and those families that did have one parent were usually led by a mother who was a widow. Today divorce is much more common and teenagers are less likely to get married as a result of pregnancy. Further, these teenagers are more likely to raise their children rather than give them up for adoption.

There are still too many poor children, but there has been progress. Most poor children live in two-parent families, but more than half of single-parent families are poor.
There has also been a shift in where the New Brunswick population resides. Populations in urban areas surrounding Moncton, Saint John, Fredericton, Bathurst, Campbellton, Edmundston and Miramichi have seen a 9.2% increase in population from 1996 to 2006, while the remaining rural areas of New Brunswick have seen a significant decline of 14.4% over this same period.

**Changing Economic Circumstances:**

The economic circumstances of individuals and families have also seen significant changes over the last 40 years. Household income nearly doubled in the 20 years between 1961 and 1981, but grew less than 8% in the 1980s and 90s. In fact, in 2006, household income actually declined in constant (real) dollars.

Average weekly wages increased steadily until they peaked in 1981. However, workers lost ground during the 80s and 90s. Today, average weekly wages are higher than they were in 2001 and are beginning to move closer to when the average weekly wages peaked in 1981.
Despite increases, minimum wage has also lost ground. In 1961 minimum wage was 65 cents an hour for men and 60 cents an hour for women. By 1981, minimum wage had increased to $3.35 an hour and by 2001 to $5.90. However, when these wage rates are converted to constant year 2002 dollars, we see that minimum wage has increased by less than $2 an hour since 1961, and in fact, has declined by more than a dollar over the past 20 years.

It is anticipated that the current economic recession will increase the number of people on our social housing waiting lists.

**Homelessness**

The homeless problem in New Brunswick is significant, although it is not as visible as in other jurisdictions. Compared to major urban centers elsewhere, we do not have a lot of individuals sleeping on the street (although we certainly have some). The term visible homeless refers to those individuals or families who, because of a lack of secured housing, live on the street for a predominant period of time over the course of year(s). These individuals might access some services from time to time, but will use available shelter facilities only in exceptional circumstances (ex. a very cold night). Many individuals, living on the street have challenges forming long-term connections to services because of personal life issues or unsuccessful histories with the “system”.

In contrast, emergency shelters/transitional housing that provide services to the “sheltered homeless” in the province (those individuals/families who stay temporarily) are operating over capacity. Those accessing shelters may be one or two-time users while others may access shelters multiple times through the year, but may not be able or ready to form the long-term connections necessary to move to stable housing.

In New Brunswick we have a lot of individuals/families who can be defined as the “hidden homeless” and the “at risk homeless”. The “hidden homeless” are those people that are continuously moving among temporary housing arrangements provided by strangers, friends or family or who find abandoned buildings to sleep in. The “at risk homeless” include individuals or families who are at imminent risk of eviction from their current housing, who pay too high a proportion of their income for housing, or who live in unacceptable housing. Pursuant to its commitment under Overcoming Poverty Together, the provincial government enacted amendments to the Residential Tenancies Act that became law in April 2010, providing roomers and boarders the same protection and obligations as a tenant of an apartment. The landlord is obligated to maintain the premises in a good state of repair and comply with all health, safety and building standards. Termination of tenancy must be
justifiable. The risk of homelessness also includes those who will be discharged from the criminal justice system, those who are leaving a health facility after an extended stay, and youth exiting the child welfare system and who do not have suitable housing in place prior to their discharge.

The homeless men and women of New Brunswick are a diverse group with many different problems, thereby requiring different solutions. They are comprised of:

- Youth
- Single unemployed persons
- Persons with physical and mental disabilities
- Seniors
- Some who have recently experienced family breakdown or bereavement.

Most do not have just a housing problem but face other challenges such as:

- Mental illness
- Family abuse
- Addictions to alcohol, drugs and gambling
- Insufficient income to live in adequate and affordable housing

People become homeless for a wide variety of reasons. The vast majority of youth who are homeless were abused in the home (sexual, physical or emotional) or simply felt neglected. Youth who become involved in street life at an early age tend to have more serious problems and less support than those who become homeless as older adolescents. The complex issue of homeless youth has no simple solution. However, potential strategies must be developed both to meet the needs of young people who are already on the street and to prevent other distressed youth from becoming homeless.

Although social housing is a crucial link in addressing homelessness, many other government departments and agencies that provide supports to homeless people must be involved in order to develop an integrated solution to address this problem. By working with communities, the province, the private and not-for-profit sectors, homeless individuals and families will be able to access a range of services and programs that they need to move towards self-sufficiency. Client centered case management is also an essential component in eliminating homelessness. A case management approach will provide for a collaborative process of assessment, planning and facilitation for options and services to address all the challenges an individual or family must deal with in order to overcome homelessness. This approach will provide for a one on one intervention with proper supports.
Homelessness is clearly a tragic situation for the individual. The longer people are street homeless, the more homelessness becomes an entrenched way of life. With collective will and adequate resources (increase supportive housing, mental health & addiction services, job opportunities) homelessness in New Brunswick could be eradicated. NBHC is to address the issue of the right to housing for our most vulnerable citizens and whether or not it should be entrenched in government legislation. NBHC is also actively pursuing a collaboration agreement with the federal government to become an active partner in the decision making process pertaining to the delivery of the Federal Homelessness Partnering Strategy (HPS).

**Aboriginal Housing Need**

There are approximately 13,000 Aboriginal households living off-reserve in New Brunswick. The Aboriginal population is growing at a faster rate and is increasingly younger than the overall population in New Brunswick. Future housing formation and housing demand among Aboriginal households may be more characterized by housing types appealing to younger age cohorts (e.g. rental accommodations and first-time home buyers) and less by the need of housing choices typically sought by the older age cohorts (e.g. seniors housing). Aboriginal people living in largely non-Aboriginal communities have relatively low incomes which affects their access to affordable, adequate and suitable housing. For the majority of non-reserve Aboriginal households, affordability is the primary housing difficulty.

There continues to be a disparity between the housing conditions of Aboriginal versus non-Aboriginal households. Aboriginal people are almost four times as likely as non-Aboriginal people to live in a crowded dwelling. They are three times as likely to live in a dwelling in need of major repairs. A limited supply of affordable housing constrains many Aboriginal people with low-incomes to living in temporary housing situations with family or friends, often resulting in frequent moves from one temporary housing situation to another, placing them at risk of homelessness. Aboriginal women are more likely to live in lone-parent households, relative to non-Aboriginal females and are more likely to be in core housing need.

Housing priorities for Aboriginal households living off-reserve should include:

1. Increasing supply and access to affordable housing
2. Improving the adequacy of housing
3. Contributing to the prevention and reduction of homelessness
4. Increasing opportunities for homeownership

Housing approaches must recognize the distinct needs of the off-reserve Aboriginal populations.
**Financial Pressure on Existing Government Assisted Housing:**

Overall funding for housing is expected to decline, yet costs associated with creating new units and maintaining existing units continue to rise. The majority of the existing social housing within New Brunswick was constructed under federal/provincial cost-shared agreements. These agreements provided funding for capital costs, ongoing operations, maintenance and modernization. In 1997, the Province of New Brunswick signed the Social Housing Agreement, effectively transferring the responsibility for the existing social housing portfolio to the Province. While the Province has signed some more recent but shorter-term agreements with the federal government to create new units, the majority of the current federal contribution annually is tied to the Social Housing Agreement. Under this agreement, no provisions were made for funding the ongoing operation of these facilities and federal funding declines to $0 by the year 2034 as project mortgages or debentures expire. New Brunswick, along with the other Provinces and Territories, will continue to petition the federal government to maintain their current level of investment in social housing so that “savings” generated as mortgages and debentures mature, can be re-invested in social housing.

Programs targeted at preservation and renovation of homes and rental units, such as the Residential Rehabilitation Assistance Program, have become an effective mechanism to bring inadequate dwellings up to health and safety standards. Further, increasing the physical infrastructure of housing units owned by private and non-profit organizations, such as those developed through the Affordable Housing Programs or the Housing Trust Funds, and funding for community groups to help alleviate homelessness, are also vital to ensuring a sufficient response to the growing need for adequate, suitable and affordable housing options. Although the federal government has committed to extend housing funding beyond March 31, 2010 there remains no commitment by the federal government for a long term national housing strategy.

**Deteriorating Housing Condition:**

New Brunswick has some of the oldest housing in the country. The majority of the public housing owned and managed by the Housing Corporation was constructed over 40 years ago. The age of this housing combined with the limited availability of repair dollars over the years has resulted in the deterioration of this housing stock. The state of repair of some units is substandard to a point where the health and safety of their residents are a concern. This is especially true with the rural housing stock, where some units remain vacant because of their condition. Clients struggle to pay their utility bill because these old units are not energy efficient and are costly to maintain. Many units were designed for larger families and no longer meet the need of our changing demographic. Subsequently, some clients may be in the position of having to heat units that are larger than they require given the size of their household. Although the province received substantial investments to improve the existing social housing stock under Canada’s Economic Action Plan in 2009/2010 and 2010/2011 this one-time investment pertains to only those projects/units that are under existing agreements with the Government of Canada. While this funding is certainly beneficial, it does not address the long term needs of maintaining an acceptable quality of life for the residents.
New Brunswick’s population is getting older and the number of people living alone is growing. With this increased number comes an increase in the number of seniors who live on their own who are not able to meet some of their daily needs, and/or need monitoring and easy access to assistance should it be required. Many are not candidates for, nor do they wish to go to a nursing home, special care home or community residence, but require modifications to the physical structure of their home or are in need of support services, such as help with meals and laundry, to allow them to remain physically and emotionally secure in their own home and community.

While governments can implement policies to ensure that the private market functions in a manner which effectively provides housing to the majority of New Brunswickers, they must also consider the needs of those not served by the private market. Social housing is housing of last resort and housing for the hard to house. Generally speaking, the private market has not targeted this group nor does there seem to be a reasonable financial incentive to do so. Further, there is concern about how economic growth can negatively impact the availability of affordable housing options. A demand market may help in the sense that landlords may invest in their properties, but the motivation to do so is likely linked to the ability to then increase the rent for these units. This could ultimately result in the reduction of truly affordable housing options for those with low incomes.

**Rising Energy Costs for Both Government and Client:**

As a result of escalating prices for fossil fuels, New Brunswickers will continue to face significant increases in their heating costs. In the 2003 Statistics Canada Survey of Household Spending, the energy burden of households in New Brunswick earning less than $15,000 was the second highest in the country, at 15.4% of household spending. In August 2006, the provincial government introduced the Energy Efficiency Retrofit Program to improve the energy efficiency of housing occupied by low income households. The program aims to provide energy savings, reduce energy consumption and lessen the impact of energy use on the environment. It is estimated that approximately 95,000 low income homeowner and rental households can potentially benefit from the continuation of the provincial energy retrofit program. It is important to develop long term permanent solutions for home energy affordability.

In support of governments Climate Change Action Plan NBHC should show leadership in the management of its own buildings. Building efficiency standards should be implemented with a view to reducing greenhouse gas emissions. NBHC should also help other building owners take advantage of efficiency opportunities, including efficiency programs and promotion of appropriate technology. Housing projects developed by NBHC should be consistent with sustainable design and green principles and should therefore incorporate sustainable building practices into the planning, design and construction of these facilities.
No Automated Housing Information Technology System:

Housing is in need of an automated information technology system to effectively support and align housing with the client-focused program approach implemented by NBHC. The current system was built to support accounting functions. It is not able to support the housing programs and services that are currently offered. It is not flexible and is difficult, costly and labour intensive to add/change housing programs. Furthermore, the existing system either does not contain or is difficult to retrieve pertinent data essential in making sound management decisions. It is paper intensive, information is duplicated and numerous functions are managed manually outside the existing system. A new system could allow a correlation of families in need, social housing available by region and social housing that has the ability to be re-configured to support areas that are not being addressed or addressed adequately.

The ability to easily and directly enter data and access information on such things as client demographics and waiting lists would enable housing to better plan for the future. Although NBHC has recently purchased an asset management system to assist in maintaining an aging housing stock (properties owned and managed by the Province) it’s full potential is not being realized because it is not linked to an integrated housing information system.

A new technology system is required if NBHC is to provide for better housing outcomes that can support economic and social inclusion.

Housing Policy Framework

A Vision for Housing

Government-assisted housing is housing for low-income families or individuals who cannot afford adequate and suitable shelter. It is also housing of last resort and housing for the hard-to-house. However, unlike other social programs, government-assisted housing is not an entitlement. Subsequently, there are individuals and families in need of housing assistance such as those on the waiting lists and those in core housing need who are not being served. Therefore, Government must ensure that its housing policy maximizes the contribution that government assisted housing can have on Government’s overall social policy.

But it is also important to recognize that developing our housing infrastructure and providing housing that is safe and affordable is more than just good social policy.

- It is good education policy.
- It is good health care policy.
- It is good economic policy.
- It is good community development policy.
Beyond being a basic necessity of life, housing is a building block for stable lives so children can get a proper education. Stable housing is a strong contributor to crime prevention and school achievement.

Housing circumstances affect the physical and mental health of individuals and families. Structural deficiencies and overcrowding can be linked to high rates of injury, disease and mental health problems. Indoor environmental hazards associated with poor quality housing, such as mold and moisture can cause or exacerbate respiratory problems, particularly in children.

Housing positively impacts labour force attachment and is vital to community revitalization. The housing sector stimulates economic growth, provides employment, creates investment opportunities and can affect energy consumption.

Housing contributes to the strength and cohesion within a community and provides a base which is often a prerequisite for access to many other services that people need, such as Home Care.

Housing fosters inclusiveness. Without suitable shelter, the ability to benefit from government and community based services is limited and participation becomes secondary to the more immediate need of finding shelter. Strategies targeted at providing assistance to elderly individuals allowing them to stay in their own home, allowing children to thrive and achieve their full learning potential, or assisting individuals in making the transition to work, are all compromised if the individuals who could benefit most from these initiatives do not have suitable shelter.

It is the Vision of the New Brunswick Housing Corporation that:

All New Brunswickers have access to safe and affordable homes as a prerequisite for economic and social inclusion.

To meet today’s challenges the province must look at a more comprehensive, integrative approach in addressing New Brunswick’s housing needs. For those in housing need, the province works with other levels of government, as well as non-profit and private housing providers making various types of housing programs possible. The future direction of housing should create healthy sustainable communities, promote and maintain affordable housing units and provide a range of support services to assist households in finding and keeping housing. In support of this new direction for housing it may be beneficial to develop legislation that will set the stage to address issues such as, energy requirements, developer requirements, universal design standards and green requirements.

The Province of New Brunswick has begun the process of developing a Provincial Planning Policy as a means to promote and guide sustainable development throughout the province. The policy will appear in the form of a regulation under the Community Planning Act and would identify areas of development activity in which there is a provincial interest, and refer to any associated provincial legislated requirements. All regional and local plans would be required to reflect these interests. A Provincial Planning Policy is intended to reflect the
complex inter-relationships among economic, environmental and social factors. The intent is that policy would address issues that affect New Brunswick’s communities, such as:

- the efficient use and management of land and infrastructure;
- environmental protection, and resource management; and
- consideration of all available housing development opportunities.

Housing is an integral part of the long term prosperity and well being of communities. To assist the corporation in realizing its vision it is important the Provincial Planning Policy incorporates housing policy statements such as:

- the range of housing types and densities for current and future residents;
- minimum targets for the provision of housing which is affordable to low and moderate income households (mixed income);
- facilitating all forms of housing required to meet the social, health and well being requirements of current and future residents including special needs requirements; and
- directing the development of new housing toward locations where appropriate levels of infrastructure and public service facilities are or will be available to support current and future needs.

Including housing policy statements in the Provincial Planning Policy will assist NBHC in developing sustainable inclusive (mixed income) neighbourhoods. It will also facilitate a positive environment to foster affordable housing development that promotes green principles and provides access to supportive housing services.

**Guiding Principles**

A housing policy which supports this vision and responds to the challenges must be developed within the following principles:

*Housing policies and programs must be coordinated and consistent with other public policies to ensure the maximum efficiency and effectiveness in the use of limited resources.*

It is imperative that the allocation of housing services be coordinated with other social services to prevent duplication and maximize efficiency and effectiveness. Housing circumstances are, more often than not, a symptom of other social or economic issues. Housing services must be provided in a manner which recognizes a clients overall well-being and be delivered in a manner which facilitates the most positive overall response.
**Housing policies and programs must promote social inclusion, economic self-sufficiency, personal accountability, and individual choice.**

Housing programs and services should facilitate independence through the encouragement of personal and household self-management. Households who are able to live independently within the community, provided they have access to certain supports, should be provided with choice and flexibility to enable improvements to their own well being and quality of life.

**Housing policy and programs must include benefits which promote transition to the extent possible.**

Opportunities for employment is a major component of New Brunswick’s Economic and Social Inclusion Plan. Government’s Transition to Work Project aims at developing better methods of assessing applicants with potential for employment and those requiring long term income support. The intent of the recently announced initiative to reform social assistance is to provide enhancements to existing programs as well as new active programming for clients faced with having to consider social assistance, transitioning to employment and/or progressing on their career development plan while receiving income support. Safe and affordable housing plays a major role in providing the support for all New Brunswickers to be included as full citizens. Housing programs must be designed or enhanced to encourage and support career development and transition to employment.

**Housing policy and programs must be responsive to the varying specific needs of vulnerable individuals and households and to the broader needs arising from changing demographics.**

Different households require different levels of support, including financial supports to assist individuals in attaining rental units, supports that help seniors remain independent in their homes and, supports that help families purchase their own homes.

**Housing policy and programs must help communities meet local needs and priorities.**

Housing policy must facilitate capacity and partnership development within and between stakeholders and communities and support the development of local capacity through the delivery of housing initiatives that are responsive to community needs.

**Housing policy and programs must recognize the shared responsibility of all levels of government, individuals, communities and the housing industry for good safe housing outcomes.**

The responsibility and accountability for the type of society we live in must be shared by all those who participate. The most appropriate and sustainable way of addressing the housing needs of low-income New Brunswick is to recognize the responsibilities of all
stakeholders and to facilitate their input, particularly the non-profit and private sectors, in order to maximize the contributions that these stakeholders can make.

*Housing policy and programs must support the strengths of the private, public, and non-profit sectors in meeting the needs of low-income New Brunswickers.*

Governments across Canada are struggling with inadequate funding. While the province may be in the best position to set housing policy and regulate performance, the expertise offered by the private and non-profit sectors can result in programs that are better targeted and achieve greater efficiencies.

**Strategic Objectives**

Over the next five years the NBHC will focus its activities on supporting the overall goal of moving the province towards social and economic inclusion. Subject to on-going economic conditions (i.e. employment growth and energy prices) within the province and the availability of federal funding, the NBHC will:

*Reduce core housing need in New Brunswick by 10% over the next five years from the 10.3% identified in the 2006 Housing Census* (Stats Canada)

**Key Actions:**

*Increase and Preserve Affordable Housing*

- Negotiate renewal of Affordable Housing Agreement with the Government of Canada
- Negotiate renewal of Housing Renovation Agreement with the Government of Canada
- Pursue a sustainable source of funding (i.e. housing trust fund)
- Introduce portable housing allowances within the next five years
- Increase homeownership options for individuals and families within the next five years
- Review Housing Income Limits to align with social assistance reform (sliding income scale)
- Improve access to affordable housing options for persons with disabilities
- Improve access to affordable housing options for Aboriginal households living off-reserve
- Increase the number of affordable housing units by repairing existing substandard rental units and providing rental subsidies (rent supplements) where situations warrant
- Continue to deliver rent supplements to make quality housing affordable for low-income families, individuals and persons with disabilities
- Provide opportunities for asset building for clients looking to transition from subsidized housing
• Increase partnerships with private sector, municipalities, non-profit associations, Aboriginal organizations and other stakeholders to develop innovative solutions to housing challenges and expand the stock of affordable housing

• Protect and improve the condition of existing government owned units through repair and renovation

**Increase Self-Sufficiency and Develop Healthy, Inclusive Communities.**

• Develop policy for mixed income communities (Stakeholder sub-committee to review and make recommendations)

• Increase the availability of housing options for seniors who require assistance to remain living independently. (Additional details regarding the current and future needs of seniors can be found in New Brunswick’s Long-Term Care Strategy.)

• Ensure that housing support services enable seniors and persons with disabilities to continue to live independently within their home and community

• Increase access to affordable housing options in both rural and urban areas of New Brunswick (homeowner and rental)

• Improve housing conditions and security of tenure for roomers and boarders.

• Adopt universal design standards to accommodate persons with disabilities and the elderly (Stakeholder sub-committee to review and make recommendations)

• Client focused delivery approach

• Increase access to supports which promote good household management practices

• Align housing policy with government’s broader social and economic policy objectives to provide better outcomes for clients.

**Reduce Chronic homelessness in New Brunswick significantly over the next five years.**

**Key Actions:**

• Provide continuum of housing that is affordable, supportive and adequately resourced

• Develop a model for the allocation of stable funding for operating costs to shelter providers.

• Ensure that decisions pertaining to the allocation of human and financial resources in the provision of services to people who are homeless or who are at-risk of becoming homeless are based on high quality, current and pertinent information.

• Reduce stigmas around homelessness issues including mental health and addictions by raising awareness within government and throughout the community.

• Secure and provide outreach services to engage the homeless population.

• Improve coordination of services across government departments and community social agencies
**Improve the energy efficiency of housing occupied by low income households.**

**Key Actions:**

- Offer renovation and retrofit programs that result in higher energy efficient government assisted housing
- Ensure housing projects developed by NBHC are constructed and operated consistent with sustainable design and green principles identified in New Brunswick’s Green Building Policy. Such projects need to incorporate sustainable building practices into the planning, design and construction
- Implement minimum energy efficiency standards for both new private housing projects receiving provincial funding and new NBHC owned housing projects
- Reduce energy consumption and the impact of energy use on the environment on NBHC owned properties

**Ensure the transparent and effective delivery of provincial housing programs**

**Key Actions:**

- Modernize the New Brunswick Housing Act
- Develop a new information technology system as a platform for the integration of services for low income people
- Develop an asset management system
- Produce an annual report for NBHC containing outcome based data including core housing need and chronic homelessness statistics
- Maximize the effectiveness of housing programs by coordinating housing policies with other social and economic development policies between and within governments
- Maintain a vibrant Board of Directors for the NBHC with the view of breaking down silos within government and establishing linkages between departments with the view of maximizing the impact of housing on other social and economic policy objectives, specifically within the context of the self-sufficiency agenda
- Support the on-going participation of the Housing Renewal Stakeholder Committee to strengthen and formalize the existing partnership with all housing stakeholders to ensure a strong, proactive housing corporation that addresses housing needs in both rural and urban New Brunswick. Engage clients, the private sector, municipalities, communities, non-profit associations and other stakeholders to identify community revitalization opportunities that incorporate the concepts of mixed income, mixed use communities which include private market units as well as government assisted housing
- Focus the existing government assisted housing stock on those most in need of housing
- Ensure existing resources are maximized to increase the number of households that can benefit from program initiatives
Evaluating Outcomes

It is important to measure NBHC’s performance in achieving the objectives set out in the housing strategy. Outcomes are the direct impact on the local community resulting from the implementation of key actions. Indicators are required in order to quantify outcomes. They will enable NBHC to better understand and evaluate progress in the housing system in achieving the objectives of the housing strategy. The following indicators will be used as tools to help measure the progress towards achieving our objectives:

- The number of New Brunswickers who do not have access to affordable, suitable and adequate housing
- The number of New Brunswickers who are chronically homeless
- Energy consumption and the impact of energy use on the environment

An annual operational plan will be developed to meet the key actions identified in the strategy and secondly communicate the vision and direction of NBHC. Key deliverables for each action will be specified. A report on the key actions will be prepared at the end of each year. Targets will be developed for each outcome to better support reporting on success in achieving outcomes. The attached Appendix “A” identifies new/enhanced housing initiatives as well as existing program initiatives.

Implementing the Strategy

The housing strategy outlined in the preceding sections outlines priorities of focus for NBHC that supports the government’s agenda to reduce poverty and achieve self-sufficiency. It represents a framework for NBHC to consider in making decisions on policies, programs and services. NBHC should promote ongoing processes that enable partners to work more closely together to better identify and meet common objectives. Partners should be consistently involved in policy and program development. This promotes more effective policies and programs and minimizes the potential for negative outcomes. Ongoing communication and consultation with the broader community is important to ensure that actions reflect community priorities over time. A successful housing strategy should be socially inclusive with an array of housing options and supports and are more responsive to and supportive of broader economic and social development goals.

Appendix “A”

New/Enhanced Housing Initiatives

For many people an affordable place to live is all they need. Others require support services (supportive housing) to help them maintain their housing. The initiatives identified below will assist with the continuum of housing and support services needed to address housing challenges in New Brunswick.
**New Brunswick Affordable Housing Act**

NBHC intends to recommend that government incorporate the vision, principles and objectives of the Housing Strategy through the creation of a modernized New Brunswick Affordable Housing Act. The Act will provide guidance for the delivery of affordable housing services that embody the concepts of social inclusion, economic self-sufficiency, personal accountability and individual choice. The legislation will enable government, in conjunction with the non-profit community and private entrepreneurs to deliver services that respond to the needs of vulnerable New Brunswickers while meeting the needs of communities and society. The Act will protect current levels of affordable housing and provide the legislative support for concepts such as holistic service delivery, universal design, energy conservation and requirements for developers/contractors.

**Homeownership Assistance Program (program enhancements to assist households to transition from social housing to homeownership tenure)**

Many view owning a home as a big step to a better life. In an effort to improve access to homeownership for working families transitioning out of subsidized housing the benefits under the Homeownership Assistance program should be enhanced. Changes in the program should include increasing the amount of financing provided by NBHC and adjusting the repayment formula to allow more households benefit from lower interest rates.

**Public Housing - Introduction of Mixed Income Projects**

Mixed income developments are a means of revitalizing urban areas and transforming public housing. It is a way to reverse decades of socioeconomic segregation. Mixed income properties can:

- facilitate the re-establishment of effective social networks and social capital for low income residents
- lead to higher levels of accountability to norms and rules through increased informal social control and thus to increased order and safety for all residents
- lead other families to adapt more socially acceptable and constructive behavior, including seeking regular work

Where there is a shortage of suitable land available for development, high density housing should be explored on properties currently owned by NBHC. Excess land owned by NBHC should also be made available for development.
**Affordable Rental Housing Program – Continuation**

The federal government has announced funding will be available for the extension of the Canada-New Brunswick Affordable Housing Agreement. This program has been invaluable in increasing the number of affordable housing units for seniors, families, non-elderly singles, disabled households and persons with special needs. Assistance in the form of a forgivable loan will be provided to reduce the capital cost for eligible units within a project.

Where situations warrant rental subsidies may be provided to ensure units are affordable to low income households. The assistance is based upon the difference between an agreed upon market rent and the rent charged to the tenant based on 30% of adjusted household income.

**Portable Housing Allowances**

In New Brunswick, a household is in core housing need if it cannot afford to pay the median rent for alternative local housing that meets quality and crowding standards for less than 30 per cent of their household income. A housing allowance is appealing because core housing need in New Brunswick results primarily from lack of affordability rather than poor quality housing. Most households with affordability problems are renters. NBHC believes, for the poorest New Brunswickers, the most effective long-term strategy is the development of community housing. Such efforts provide communities with a stable base of affordable housing, the cost availability of which does not vary with market conditions. Generally it is believed a focus on specific geographic areas or buildings through rent supplement contracts is preferable to large scale portable shelter allowance programs. Portable housing allowances can, however, be useful under specific circumstances such as adults with disabilities (physical, intellectual, mental), or persons in need of temporary housing support. For example, social assistance recipients who have recently become part of the labour force and may require the continuation of housing assistance for a short period of time. Both rent supplements and housing allowances are important components of the overall “tool kit” that is needed to address housing needs throughout the province.

A portable housing allowance is a payment made by government directly to a tenant to help the tenant pay for their rent. Tenants who qualify for allowances find and rent units in the same way they do now, except that the allowances help them pay the rent. Tenants can use the money to help stay where they are or to move to another unit of their choice in the private market. It is the household’s freedom to move that makes the housing allowance “portable”.

Portable housing allowances provide several benefits:

- allow tenants a wide choice of where to live
- achieves income mixing
• use the existing economical housing stock, rather than newly built (and therefore expensive) housing
• avoid the stigma often associated with social housing
• can be administered at low cost

The actual design of the program will need to include the ways to specify the number of eligible households, the way to select recipients from among the eligible households, and the subsidy amount to pay to recipients. A given total budget may be used to provide a shallow subsidy to all households in core housing need or to provide deeper subsidies for a smaller number of recipients. Although most other jurisdictions in Canada provide partial affordability gap programs, NBHC’s preference is to provide housing allowances that would lower the rent payment to 30% of income for all recipients, essentially solving core housing need for recipients (similar to the Rent Supplement Program).

**Rent Supplements Designed to get Homeless People off the Street**

This initiative would provide short term rental assistance to individuals who have the ambition and desire to better themselves. The intent would be to develop a plan where these individuals would receive Rent Supplement assistance along with the necessary support services in order to work towards being self-sufficient within 2-3 years.

**Stable Funding for Homeless Shelters**

Providing stable funding for homeless shelters was identified as a priority action under both the Poverty Reduction Plan and the Homelessness Framework. The intent is to pursue provisional funding to assist with operational costs beginning in 2010-11. Included in the provisional funding will be an amount allocated for programming dollars geared to ending chronic homelessness. The goal is to meet with emergency shelter providers to develop a long term formula for stable funding for future years.

See the attached *Homelessness Framework* (Appendix “B”) for further details regarding actions that will be taken within the next five (5) years to address chronic homelessness.

**Homelessness Partnering Strategy Agreement**

Since the inception of the federal homelessness initiative in 1999 (Supportive Community Partnership Initiative - SCPI) currently referred to as the Homelessness Partnering Strategy, the province had little or no involvement in identifying which projects were worthy of receiving financial support. The delivery and the decision making process was left up to Human Resources and Social Development Canada (HRSDC). It is the intention of the Province to sign a Canada-New Brunswick Agreement that will provide the opportunity for the Province to be directly involved in the decision making process. It will also allow us to better coordinate existing provincial housing programming and support services in order to provide a more holistic approach in dealing with homelessness.
**Crescent Valley Revitalization**

Crescent Valley is located in the North End of Saint John. It consists of three social housing projects with a combined 388 units. Churchill Boulevard, 22 four unit buildings (88 units), MacLaren Boulevard, 50 four unit buildings (200 units) and Taylor Avenue, 25 four unit buildings (100 units). The projects were constructed between 1949 and 1953, and are now more than 55 years old.

It was determined that due to the cost associated with bringing the Churchill Boulevard units up to today’s safety codes and standards, it was preferable to replace the 88 units. The tenants have since been relocated in subsidized housing and the units demolished.

In the fall of 2009, Avide Developments presented a report to NBHC providing a vision and a long term concept plan (20 years) for the Crescent Valley community. The report recommends a five-phased approach to the redevelopment of Crescent Valley, with the emphasis being on sustainable development, proper land use, environmental sensitivity, adequate infrastructure, and social and economic development.

The plan proposes to address the issue of social isolation by changing Crescent Valley from a dedicated social housing community to a mixed income community targeting diverse segments of the population. The intent is to increase the density of housing while ensuring the number of subsidized units does not exceed 30%. The number of subsidized units would be no less than the original 388 units but would now become part of a much larger diversified, vibrant, mixed income community. The plan proposes that land be made available to the private and non-profit sector to encourage the development of social, private and co-op housing units.

It is anticipated NBHC will begin replacing the 88 units that were demolished in Churchill Boulevard during the 2010-2011 fiscal year.

**Existing Program Initiatives**

**Rental Assistance Programs**

Rental assistance addresses the housing needs in the form of subsidized monthly rent payments for low income tenants. Assistance is provided to those living in the publicly owned portfolio, to private sector landlords (Rent Supplements) or, by subsidizing operating loss or interest on Mortgages for community based non-profit/co-op groups. Currently there are approximately 16,000 households benefiting from various rental programs. Of this total the province owns and operates 5,215 units. Statistics Canada’s 2006 census figures indicate there are currently 17,000 rental households in New Brunswick in need of housing assistance.
Rental programs offered by NBHC include:

**Non-Profit Program** – Assists non-profit groups to address the housing needs of low income households within their communities. (5,010 senior & family housing units)

**Public Housing Program** – Provides safe, affordable rental accommodations for low income households who experience difficulty in obtaining adequate and affordable private sector housing. The Province of New Brunswick owns the buildings and provides the property management. (3,882 senior & family housing units)

**Rent Supplement Program** – subsidizes private sector housing to low income New Brunswickers through operating agreements with owners of existing rental properties. (3,100 senior & family housing units)

**Rural/Native and Basic Shelter Program** – Addresses the lack of private market rental housing in rural areas of the province. These units are typically single or duplex units owned and managed by the province. (860 family units).

**Affordable Rental Housing Program** - Provides assistance to private entrepreneurs, private non-profit corporations and co-operatives for the construction, acquisition and rehabilitation of rental housing projects. Under the Affordable Rental Housing Program approximately 750 new affordable rental housing units will be developed under our current agreement with the Government of Canada (expiry date March 31, 2011). Of the total number of units created, 500 will be targeted to low income households.

**Renovation Assistance Programs**

Renovation programs allow low income households to remain in their own homes; are cost effective; promote self sufficiency; support small contractors and preserve the province’s housing stock. Renovation assistance programs provides assistance for existing substandard housing requiring major repairs in the form of a loan, a portion of which may be forgiven, to homeowner - and third party - owned low rental properties. This includes modifications for disabled persons and repairs to shelters for victims of family violence and youth to improve the dwelling to an acceptable standard of health, safety and security. Currently there are 16,000 loans under administration. Statistics Canada’s 2006 census figures indicate there are currently 12,300 homeowner households in New Brunswick in need of housing assistance. Programs available include:

**Federal/Provincial Repair Program** – Assists low income homeowner households who occupy substandard housing requiring major repair or lacking basic facilities. In 2010/11 it is anticipated 800 homeowner households will receive financial assistance to bring their homes up to an acceptable standard of health and safety.

**Federal/Provincial Repair Program for Disabled Persons** – Provides assistance for the modifications of existing homeowner or rental units to improve the accessibility of the dwelling for disabled occupants. In 2010/11 it is anticipated 100 disabled households will be provided with financial assistance to improve accessibility of the dwelling for disabled occupants.
Federal/Provincial Emergency Repair Program – Provides financial assistance to low income households to undertake emergency repairs that are required for the continued safe occupancy of their homes. In 2010/11 approximately 500 homeowners will receive assistance.

Social Assistance Emergency Repair Program - Provides financial assistance to social assistance recipients (homeowners) to undertake emergency repairs that are required for the continued safe occupancy of their homes. In 2010/11 approximately 620 homeowners will receive assistance.

Housing Adaptations for Senior Independence Program – Provides assistance for minor adaptations for low income seniors who have difficulties with daily living activities in the home. For 2010/11, 20 low income seniors will receive assistance.

Energy Efficiency Retrofit Program – Assistance is provided to improve the energy efficiency of housing occupied by low income homeowners and owners of rental properties occupied by low income tenants. In 2010/11 it is estimated that 1,300 homeowner and rental households will receive assistance in order to improve the energy efficiency of their homes.

Rental & Rooming House RRAP Program – Assistance is offered to private sector landlords occupied by low income tenants for repairing or improving the property to an acceptable standard of health and safety for the occupants. In 2010/11, 70 units occupied by low income tenants will receive assistance.

Shelter Enhancement Program – Provides financial assistance to sponsors of existing shelters for victims of family violence or youth for repairing the property to an acceptable standard of health, safety and security for occupants and/or accessibility modifications for persons with disabilities. Funding is also available to increase the number of emergency shelters or second stage housing units available to women and youth who are victims of family violence. In 2010/11, 40 units will receive assistance.

RRAP Conversion Program – Assistance is offered to convert non-residential properties into affordable self-contained rental units and/or bed units to be occupied by low income households. For 2010/11, 10 units will receive assistance.
Homeownership Assistance Programs

**Homeownership Assistance Program** – Provides assistance in the form of a second mortgage and an interest write-down subsidy based on income to modest income households who can obtain financing such that when combined with NBHC funding results in the purchase or construction of a modest first home. In 2010/11 it is anticipated that 45 households will benefit from the program this year.

**Home Completion Loans Program** – Provides assistance in the form of a loan and an interest write-down subsidy based on income to low and modest income households to complete their partially constructed home. In 2010/11, five households will receive assistance.
New Brunswick Homelessness Framework:
A Home For Everyone
1.0 Introduction

The intent of the Homelessness Framework is to provide the Province of New Brunswick with direction on future actions required to address chronic homelessness over the next five years.

The Framework will direct the New Brunswick government’s actions in establishing a collaborative agreement with the federal government with the intent that the provincial government becomes a major contributor in setting the direction to end chronic homelessness in the province. Furthermore, the Framework will assist the province to be in a better position to align its programs and services with those of the federal government and community service providers. Presently, Quebec and Ontario are the only provinces that have established collaborative agreements with the federal government.

Homelessness is a complex issue; as a result government departments and non-profit groups that provide services and supports to homeless people must work collaboratively to support the development of integrated solutions. This Framework will guide New Brunswick in the development of enhanced programs and services across departments to reduce chronic homelessness in the province.

New Brunswick has launched a public engagement process to develop a Poverty Reduction Plan for the province. The process was led jointly by the government, business and non-profit community sectors. There are three co-chairs with one coming from each sector. This is a new model of involving citizens in the development of strategies to address a complex public issue. The Final Forum was held on November 12 and 13, 2009. Immediate reforms for social assistance include: the elimination of the interim rate, extending the health card for up to three years when a person exits social assistance and the household income policy will only be applied to social assistance recipients who are in a spousal relationship. Others also of particular interest to the Homelessness Framework include: providing stable funding for homeless shelters within five years and protections for roomers and boarders in the Residential Tenancies Act. For more information, please refer to the New Brunswick Government web page: Developing A Poverty Reduction Plan [http://www.gnb.ca/0017/promos/0001/index].

Given that the Homelessness Framework is intended to address chronic homelessness for all New Brunswickers, regardless of their age, and the fact that youth homelessness has been identified as a priority by several Homelessness Community Groups, it is seen as beneficial to incorporate the recommendations of the Youth Homelessness Strategy as developed to date and include as part of this Framework (Refer to Section 4 entitled Youth Homelessness Strategy Recommendations).

As a strategic response to homelessness, this Framework is consistent with other planning/consultation processes currently underway. These include:

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1 The Community Homelessness Network Inc. (Bathurst), the Fredericton Community Action Group on Homelessness, the Greater Moncton Homelessness Steering Committee, and the Greater Saint John Homelessness Steering Committee.
• **New Brunswick Housing Corporation Housing Strategy**: Proposes a comprehensive, integrated approach to address housing issues in New Brunswick. The Homelessness Framework is incorporated in the Housing Strategy. We cannot alleviate chronic homelessness without linking to housing.

• **Youth At-Risk Project**: Looking at designing a new multidisciplinary service delivery model for youth at risk to include: protective interventions services for youth aged 16-18, an income supplement program that reduces barriers to eligibility for income support for youth at-risk; and a youth homelessness strategy.

• **Transition to Work**: Consists of a series of joint initiatives by the Departments of Social Development, and Post-Secondary Education, Training and Labour. These initiatives are designed to provide social assistance recipients who are able to work with the tools, skills and benefits they need to leave income support for paid employment, and to retain their employment.

• **Federal Mental Health Commission Homelessness Demonstration Projects**: Moncton (and its surrounding rural communities) was selected has a site for this five year national initiative. Homeless people who suffer from mental health issues will be provided with shelter along with supports to assist them in reintegrating their community.

• **Towards the Future: A response to the report from the New Brunswick Mental Health Task Force** whereas government responds to the McKee Report. It encompasses the next phase in government’s commitment to renew New Brunswick’s Mental Health System.


• **Women and Girls At-Risk Steering Committee**: A partnership between the Department of Public Safety and the Women’s Issues Branch to develop a Framework to improve the situation of women and girls at-risk in the province. The focus is on prevention (e.g. public education and awareness, removal of systemic barriers) and improved response (e.g. centered case management, programs and service delivery based on promising practices, supporting empowerment and healing/balanced focused).

### 1.1 New Brunswick Leadership Group in the Homelessness Sector

On February 16, 2009 the Department of Social Development invited shelter and service providers who offer services to people who are homeless or at-risk of becoming homeless to participate in a consultation process. The purpose of the meeting was to provide a venue for information sharing, receive input from the participants on the provinces’ evolving role with respect to homelessness including priority areas, objectives, coordination and next steps. Participants were then invited to become members of the New Brunswick Leadership Group in the Homelessness Sector (NBLGHS). During this meeting, Social Development recruited volunteers to form a working group that would support the Department in the development of a Homelessness Framework for New Brunswick. Participants were informed
of Social Development’s intent to work towards a collaborative agreement with the Federal Government for the delivery of the Homelessness Partnering Strategy (HPS).

Membership on the New Brunswick Leadership Group in the Homelessness Sector was expanded to include representatives from all levels of government and social service providers who provide services to people who are homeless or who are at-risk of becoming homeless². The group will be meeting annually and will provide the New Brunswick Housing Corporation (NBHC) and the Department of Social Development with information and advice on the Homelessness Sector.

Objectives of the NB Leadership Group in the Homelessness Sector include:

- identification of issues and proposing of solutions to address homelessness in NB;
- providing a support/network to each other and government;
- helping communities to identify how to make projects more sustainable;
- identification of a mechanism to gather and share data around homelessness in NB; and
- sharing of best practices.

On February 2010, a second meeting of the NBLGHS was held. The Draft Homelessness Framework was presented and participants were able to provide feedback. At this meeting, members of the NBLGHS gave their approval of the Homelessness Framework.

### 1.2 Homelessness Framework Working Group

In the spring of 2009, the Homelessness Framework Working Group was tasked with the development of a Homelessness Framework for the province that is responsive to the needs of all specific populations with the ultimate purpose to end chronic homelessness in New Brunswick (Refer to the chronic homelessness definition on page 36). The multi-sectoral nature of the group, which included representatives from non-profit organizations and government representatives, was instrumental in the Framework’s development³. The working group met for a total of four meetings between the months of May and October.

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2 Refer to Appendix A - Membership of the New Brunswick Leadership Group in the Homelessness Sector
3 Refer to Appendix B - Homelessness Framework Membership
2.0 Background

Across Canada, the federal government has taken a lead responsibility in supporting homeless initiatives through the Homelessness Partnership Strategy (HPS), which is an extension of the National Homelessness Initiative (NHI). HPS provides funding for seven components:

1. **Designated Communities:** There are four designated communities in New Brunswick who are provided with funding to support priorities identified through a community planning process, these are: Bathurst, Fredericton, Moncton, and Saint John. Community groups have to match HPS funding with contribution from other sources.

2. **Outreach Communities:** This funding source targets rural communities. Although the communities are not required to match funding received, they are encouraged to seek contributions from other sources.

3. **Aboriginal Communities:** This funding is available to address homelessness for the Aboriginal off-reserve population which is to support an integrated service delivery system that is culturally appropriate and driven by the community.

4. **Federal Horizontal Pilot Projects:** This component of HPS works with other federal departments and agencies to explore harmonization with other federal programs and policy areas.

5. **Homelessness Knowledge Development:** Research funding focus.

6. **Homelessness Individuals and Families Information System (HIFIS):** This web-based system targets social service providers in collecting data on the homeless population.

7. **Surplus Federal Real Property for Homelessness Initiative (SFRPHI):** This is a partnership with Public Works and Government Services Canada, Human Resources and Skills Development Canada where surplus federal properties are offered to various community members (Human Resources and Skills Development Canada, 2009).

HPS favours the Housing First model which is an approach endorsed by the National Alliance to End Homelessness. This approach to ending homelessness centres on providing homeless people with housing quickly and then providing services as needed. Critical elements of this model include:

1. a focus on helping individuals and families access and sustain permanent housing (that is not time-limited) as quickly as possible; and

2. a variety of services delivered primarily following a housing placement to promote housing stability and individual well-being (time-limited or long-term, depending upon the needs of the individual and/or family).

The provision of non-time-limited housing is not contingent on compliance with services. Instead, participants must comply with a standard lease agreement and are provided with the services and supports that are necessary to help them do so successfully.
Under the Federal Homelessness Partnering Strategy (HPS), New Brunswick organizations are allocated $1,295,905 per year for the designated, Aboriginal and outreach communities. Each of the four designated communities has established a Homelessness Community Group comprised of non-profit organizations, community members and representatives from all three levels of government. The groups are tasked to identify and take action on solutions to address homelessness according to their respective community plans. Support for these groups is provided by the Community Development Coordinators/Officers. These four Homelessness Community Groups have developed Community Plans for the prevention and reduction of homelessness in their respective areas. The plans are submitted to Service Canada for approval by the Department of Human Resources and Skills Development Canada.

2.1 Definitions and Categories of Homelessness

The definitions in this Framework are drawn from the National Homelessness Initiative (NHI, 2004) and other sources. These definitions are recommended because they encompass various forms of homelessness, namely:

1. **“Absolute” homelessness** - living outdoors, sleeping on the street, staying in emergency shelters, etc.

2. **“Relative” or “Hidden” homelessness** - moving continuously among temporary housing arrangements provided by friends, family or strangers (also referred to as "couch surfing").

3. **“At-risk of” homelessness** - Individuals or families who are at imminent risk of eviction from their current housing, who pay too high a proportion of their income for housing or who live in unacceptable housing or housing circumstances. At risk of homelessness also includes individuals who will be discharged from the criminal justice system, those who are leaving a health facility after an extended stay, as well as youth exiting the child welfare system, and who do not have suitable housing in place prior to their discharge.5

4. **Chronic homelessness** - a person or family is considered chronically homeless if they have either been continuously homeless for six months or more, or have had at least two episodes of homelessness in the last two years. In order to be considered chronically homeless, a person must have been sleeping in a place not meant for human habitation (e.g. living on the streets) and/or in an emergency homeless shelter.6

2.2 Summary of Data Analysis - Profile of the Homeless Population in NB

The first New Brunswick Report Card on Homelessness was released in July 2009. This report was developed by the four designated communities and for this reason the majority of the information is specific to these communities. It states that 2,374 people who were homeless stayed at a shelter at some point in 2008.4

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4 Human Resources and Skills Development Canada, 2007
5 Modified from The Alberta Secretariat for Action on Homelessness, October 2008
It is a challenge to determine the number of youth that are homeless in New Brunswick, since youth do not typically access services that are geared to adults. However, both Moncton and Saint John have conducted surveys to determine the number of youth who found themselves homeless. During the month of September 2008, youth dropping into the Youth Quest Drop-In were asked to fill out a questionnaire concerning their living arrangement. Out of the 41 youth who agreed to fill out the questionnaire, 27 were male and 14 were female. Youth were between the ages of 15 to 24. Some of the information that was found showed that two had no place to stay, four were staying at an emergency shelter, 14 were staying with friends and 14 were in rooming houses. In Saint John, 45 youth were found to be homeless in the month of February 2007. Of which 23 were females, 22 were males and over half were between the ages of 17 and 19.

*Beyond the Street,* the first national youth homelessness conference, released a report describing the situation facing homeless youth in Canada as follows: “The vast majority of homeless youth have not completed high school which limits opportunities to secure training and employment as well as accessible, affordable housing and suitable housing. Many have experienced physical, sexual and/or emotional abuse, violence and substance abuse, mental illness and family instability.” (*Beyond the Street Final Report, 2007 p. 2*).

The issue of students leaving school because of family issues seems to be the case in New Brunswick as well, with 72.2 percent of youth between grades seven and twelve who dropped out of school reporting doing so because of personal problems (e.g. lack of interest in school, failure to attend classes, pregnancy, lack of child care and family problems) (*Department of Education, 2008*).

Youth homelessness is an issue in New Brunswick and must be addressed to fulfil the vision of ending chronic homelessness in the province.

Furthermore, Aboriginal communities in New Brunswick and in the country are faced with a multitude of complex social issues both for First Nation people living on reserve and those off reserve.

We are currently limited to the information that is captured on HIFIS by the shelter providers who gather information on people who are accessing the homeless shelters. It is recognized that more information is required on the homelessness population in New Brunswick (i.e. sleeping on the streets, couch surfing), this Framework will identity what steps should be taken to address this short-fall.

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8 Youth Homelessness in Saint John, Human Development Council, March 2007
Homelessness does not discriminate against men, women or youth. The causes associated with homelessness include a combination of structural and personal factors such as:

- untreated mental illness and addiction problems;
- persons with unresolved physical disability problems;
- family disputes/marital breakdown;
- lack of family support;
- lack of safe and affordable housing;
- low/inadequate income (working poor/income support);
- between jobs;
- low literacy (functional literacy and financial literacy);
- youth leaving care;
- release from institutions without a plan (e.g. hospital, incarceration); and
- transient population (people heading through town).

Although various responses are required to meet the long term needs of the homeless population, the typical immediate needs of people who are without shelter include:

- safe and affordable temporary housing;
- food and clothing;
- crisis intervention and counselling; and
- referrals to community and government supports/services/programs.

There is a need for additional supportive/transitional housing in New Brunswick. One major challenge is securing funding for the supports to assist the homeless population for the long term.

There are different types of homeless/emergency shelters that exist for various target groups. These include: Emergency Shelters, Transitional Housing Facilities for Youth, transitional housing for women fleeing violence and halfway houses for those coming out of the criminal justice system.
Government recognizes that community organizations have developed informal creative resources to provide supports to the homeless population so the above chart is not to be considered exhaustive.

In New Brunswick, transition houses for women with or without children fleeing relationship violence are defined as a community placement residential facility that is designated by the Minister of Social Development to be a community placement resource under Section 24 of the Family Services Acts and provides accommodations for thirty days or less and support services to abused women and their children⁹.

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³ Harvest House has 30 mats (not beds)
There are 13 Transition Houses for women fleeing relationship violence. In 2008-2009, a total of 751 women and 614 children sought refuge in transition houses. The goals of transition houses are to:

- provide shelter and crisis intervention for women, with or without children, who are victims of relationship violence and abuse; and
- inform the public and promote the awareness of the mandate and objectives of Transition Houses.

At a minimum, transition houses must provide:

- temporary lodging for up to 30 days;
- crisis line 24 hours a day; and
- referrals in the following areas: security/safety, legal, financial, mental/physical health, housing and knowledge on violence\(^\text{10}\).

Second Stage Housing offers longer-term housing and support services to women, with or without children, up to one year, who are leaving abusive relationships. There are five second stage houses in New Brunswick.

\(^{10}\) Standards and Procedures for Transition Houses, Department of Social Development, 2008
2.3 Services Available to Support People who are Homeless

A variety of services and programs currently exist in New Brunswick for the homeless and at-risk population. When compiling the list, the Homelessness Framework Working Group noted that many of the services and programs listed vary from one region to another, more specifically rural versus urban regions.
**Non-Profit Sector and Community Resources**

- Emergency Shelters
- Transition Houses (for women, with or without children, fleeing relationship violence)
- First Steps Housing Inc. (home for pregnant and parenting teens)
- Youth Transitional Housing (Miramichi and Chrysalis House)
- Second Stage Housing (for women, with or without children, looking to establish a life free of family violence)
- Transitional Housing for Mental Health Clients (ARA)
- Long term supportive housing
- Half-Way Houses
- Youth Centres/Drop in Centres
- CO-OP Housing
- Saint John Non-Profit Housing
- Portage (Youth)
- Group Homes
- Street Outreach Services
- Public Legal Education and Information Service of New Brunswick
- Community Health Clinic (Fredericton)
- City Voucher Campaign (Fredericton- panhandlers)
- Salvation Army
- Elizabeth Fry Society
- Salvus Clinic
- Food Banks/Soup Kitchens
- Community Kitchens
- AIDS NB
  - Fredericton, Saint John and Moncton (counselling and needle exchange)
  - Bathurst (counselling only)
- CHIMO
- Volunteer Centres
- Find my Way / Human Development Council InfoLine
- John Howard Society
• YMCA (Employment)
• Reunited families
• Red Cross
• Peer Group /Support Group
• Addictions 12 Step Programs
• Various community based addictions support groups
• Gambling Anonymous, Alcoholics Anonymous, Al-Anon, Alateen
• Bridges of Canada
• Samaria House
• Church/Faith Groups
• Second Hand Clothing Stores
• Credit Counselling
• Salvation Army

**Provincial Government Department of Social Development**

• After Hours Emergency Social Services
• Housing
  • Rent supplements (private, non-profit)
  • Subsidized Housing (non-profit housing)
• Public Housing
• Income Support
  • Social Assistance
  • Health Card
  • Case Planning
  • Employment related services
• Child Protection
  • Group Homes/Foster Homes

**Department of Health**

• Mental Health Services
• Community Mental Health Center (children, adolescents and adult services)
• Psychiatrist Units
• Crisis beds
• Mobile Crisis Units
• Tertiary Services (Centracare, Restigouche hospital, CAPU)

• Addiction Services
  • Outpatient Services (youth and adults)
  • Detoxification units
  • Short-term and long term Rehabilitation
  • Methadone Maintenance clinics

• Primary Health Care Networks
  • Community Health Centres
  • Health Services Centre
  • Collaborative Practices

• After hour primary health care services
• Emergency Rooms
• After Hours Clinics
• Telecare
• My Choice is My Health

Department of Public Safety

• Community supervision-court ordered for youth (12-18 yrs. old) and adults
• Open custody facilities for youth under YCJA – in partnership with SD (available in all regions of the province)
• Secure custody youth facility-New Brunswick Youth Center, Miramichi
• Five Adult Correctional Facilities (various locations in the province)
• Mental health court - an equal arrangement between various departments- public safety, justice, health
• Domestic violence court Moncton (3 year pilot project in Moncton) -an equal partnership between Public Safety, Health, Justice.
• Violence prevention for men-all regions of the province
• Emotions management for women-all regions of the province
• Sex offender interventions- all regions of the province
• For Youth: Cognitive/Life Skills, Anger Management, Family Counselling (with the Intensive Supervision Program- ISP)
• Transitional housing for youth and adults (in partnership with SD and other organisations)
• Employment related services (in partnership with DPETL)
• Alternative education (in partnership with Education)
• DPS (province) operate Island View halfway house for federal parolees here (Fredericton)
• Victim related services including arranging for counselling

Department of Post-Secondary Education, Training and labour
• Community Adult Learning Network (CALNet)
  • Workplace Essential Skills
  • Community Adult Learning Program
  • Community Adult Learning Program GED Preparation
• Employment Counselling
• Training and Skills Development
• Work Ability
• Employment Services
  • Employment Assistance Services
  • Training and Employment Support Services

Department of Justice and Office of the Attorney General
• Mental Health Court (Trial Model in Saint John)
• Legal Aid New Brunswick

Other Provincial Government Resources
• Executive Council Office- Women’s Issues (Branch)
• Office of the Public Trustee
• Office of the Ombudsman
• Office of the Child and Youth Advocate
Federal Government

• Homelessness Partnering Strategy
• Mental Health Commission of Canada
• Funds available for Homelessness Research
• Services for Aboriginals

Municipal Government

• Police Departments
  • Victims Services Unit
  • Transportation
  • Refer individuals to shelters
• Public Safety Advisory Committee (Moncton)

2.4 Gaps and Issues Identified in Services, Programs and Resources

The Homelessness Framework Working Group developed a list of gaps and issues that currently exist in New Brunswick. These include:

• No residential services for women with addictions and their children
• Accessing services such as income support is difficult for people who are homeless.
• People who are homeless or who are at-risk of becoming homeless are not always aware of Social Development’s programs/services, and other government services.
• Lack of coordination among service providers
• Social Development services cannot be delivered as drop-in/walk-in services.
• There is a need for government to offer services on location (i.e. a dedicated intake worker attached to shelters).
• Lack of understanding of medical staff who send a homeless person to a shelter.
• There is a need for enhanced communication/partnership between non-profit and government departments.
• Insufficient or non-existent Second Stage Housing (e.g. insufficient short-term residential resources and long-term residential services for women suffering from addictions (result is that women are leaving Detox with no place to go).
• Wait Lists are too long for:
  • Detox
  • Mental Health
  • Housing
• Forensic inpatient services for youth (e.g. court ordered psychiatric assessments).
• Insufficient coordinated case planning for single people.
• The caseloads of government Case Managers are too high.
• Confidentiality legislation limits information sharing.
• “Couch surfing” is very common and in some rural communities families have limited access to services.
• No services/policy for youth between the ages of 16-18 yrs.
• The need for sustainable Outreach Worker funding.

3.0 Homelessness Strategies and Concepts in Canada

Other jurisdictions across Canada are establishing strategies and new approaches to address homelessness and its complex issues. Recently, the Alberta government created a Secretariat for Action on Homelessness to develop and lead the implementation of their provincial plan to end homelessness in the next ten years. Their plan seeks to address the need for additional transitional supportive/housing rather than focusing on more emergency shelters. The Housing First model is the foundation of their strategy. Collaboration between all levels of government and social service agencies is seen as crucial to achieving their goal\(^\text{11}\).

In 2004, the government of British Columbia created the Premier’s Task Force on Homelessness, Mental Illness and Addictions. Its mandate is to develop innovative strategies to help people with addictions and mental health issues move from temporary shelters to long-term, stable housing where their needs can be met. Members of the Task Force include: the Premier, Ministers responsible for Community Services, Employment and Income Assistance, Health, Housing and Mayors from cities across the province. The strategies developed by the Task Force are now implemented through the Provincial Homelessness Initiative currently being managed by BC Housing. BC Housing funds developments that integrate subsidized housing with support services for people who are homeless or at-risk of becoming homeless for various target populations including: people with mental illness and physical disabilities, people dealing with drug and alcohol addictions, Aboriginal peoples and youth\(^\text{12}\).

Manitoba planned a Homelessness Prevention Summit in the fall of 2009. The purpose was to develop a long term strategy to prevent homelessness. The plan consisted of including

\(^{11}\) The Alberta Secretariat for Action on Homelessness, October 2008
\(^{12}\) BC Housing, 2007
stakeholders from all levels of government, the community and business sectors, and build on the strong foundation of housing, outreach and supports services introduced under the Homeless Strategy. They site research showing that communities can be more effective in helping homeless people by better coordination of funding and services, changing the mix of assistance and focusing on prevention activities.\footnote{Manitoba Family Services and Housing, 2009}

Furthermore, importance needs to be placed on the “black hole theory of homelessness” which is a concept being promoted by Seaton House, a men’s shelter in Toronto. It describes homelessness has having three stages. The first being whereas an individual is hit with a sudden crisis (e.g. loss of job or no place to stay). These individuals come to a shelter for only a short time because of having a higher degree of motivation; they are able to move on. Others who suddenly experience a crisis may also be afflicted with addictions and/or other mental health issues. These individuals can also be motivated to move on with proper supports and services to meet their individual needs. The third group of individuals is considered the black hole. Some have been on the streets for more than 14 years and are faced with extreme social issues mostly brought on by severe alcoholism and they require specialized housing programs (The Homelessness Continuum: A Community Plan for Hamilton, October 2003).

As mentioned previously, Quebec and Ontario are the only two provinces that have developed collaborative agreements with the federal government. In September 2008, Quebec released their Homelessness Framework. Their goals focus on improving prevention services; taking action on urgent issues, increased interventions and community reintegration, and increased knowledge on the issues surrounding homelessness.

### 3.1 Youth Homelessness

The vast majority of research on youth homelessness in Canada is based on samples from large urban settings, which poses a challenge in terms of generalizing the results. Furthermore, the cross-jurisdictional research identified that there is no Canadian province or territory that has a specific strategy to address youth homelessness, although some jurisdictions do have strategies to address homelessness in the general population. That being said Raising the Roof, Canada’s only national charity dedicated to long term solutions to homelessness, recently published a document that provides solutions to youth homelessness which are based on three years of research and consultation with a various key stakeholders across Canada. Recommendations in this research focus on three key areas:

1. prevention
2. emergency response
3. transition out of homelessness (Raising the Roof, 2009)
4.0 Youth Homelessness Strategy Recommendations

In 2006, the Department of Social Development convened a Youth at Risk Service Delivery Model Design Team that was tasked to create a Youth Homelessness Strategy. This group comprised of government representatives developed the following recommendations to address youth homelessness in New Brunswick:

a) provide a continuum of care/support model which consists of the provision of supports to access shelter and housing, with a goal of moving toward permanent stable housing as quickly as possible. This includes offering Kinship Services and Foster Placements for Youth Protection clients. Both of these residential options include shelter along with a supportive environment.

b) provide Youth Protection services as one component in homelessness prevention services for youth in New Brunswick for youth between the ages of 16 and 18 who are unable to reside in the family home due to youth protection concerns, thereby reducing the likelihood of homelessness for youth in this target population and/or facilitating their exit from homelessness. Furthermore, Youth Protection will provide an additional component of homelessness prevention via *Family Matters* services. This non-residential service will be offered to youth who are living in the family home and experiencing family dysfunction which, if unresolved, may result in homelessness. These services will be delivered via the Youth Services program under the management of the Child and Youth Services Branch.

c) develop a funding formula specific to the youth transitional housing facilities.

These three recommendations have been incorporated in the goals and actions developed by the Homelessness Framework Working Group.

5.0 New Brunswick Homelessness Framework

5.1 Vision

New Brunswick is a province where chronic homelessness does not exist because people who are homeless or who are at-risk of being homeless can access a range of housing options, in a timely manner, to meet their specific needs along with supports and services that are equitable, effective and delivered in a respectful and compassionate manner.

5.2 Guiding Principles

- This Framework recognizes that addressing homelessness is the shared responsibility of all levels of government and the community (community includes the private, non-profit sectors and citizens).
- The success of the Framework will require the recognition of the complexity of challenges that exist for New Brunswickers who are homeless, as well as those who are at risk of becoming homeless.
• The Framework will encourage appropriate levels of self-sufficiency by providing supports to assist clients to reach and maintain their full potential, while recognizing that some will require ongoing supports and assistance.

• The success of the Framework will be contingent on providing a continuum of housing services that are affordable, supportive and adequately resourced.

5.3 Goals, Key Actions, Indicators and Outcomes

The actions under each of the five goals were prioritized and colour coded by the working group. Actions that are considered short-term action items are in red, medium-term actions are identified in blue, and long-term actions are shown in green.

The Solution to Homelessness is a Home

Goal 1 – Provide a continuum of housing that is affordable, supportive and adequately resourced. The continuum of shelter and housing is comprised of: emergency shelters, transitional housing, supportive housing environments and independent affordable housing.

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<tr>
<th>Actions</th>
<th>Indicators of Success</th>
<th>Outcomes</th>
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<tbody>
<tr>
<td><strong>1)</strong> Determine a baseline on the number of individuals who are chronically homeless and at risk of being homeless and report and record subsequent years.</td>
<td>The number of individuals who are chronically homeless is recorded in HIFIS.</td>
<td>Client data on chronic homeless is recorded, analysed and reported.</td>
</tr>
<tr>
<td><strong>2)</strong> The unmet needs and barriers of clients living in shelters are identified.</td>
<td>Unmet needs and barriers are properly identified for all clients living in a shelter.</td>
<td>Client’s case plans have been reviewed and actions are being taken to secure safe and affordable housing and supports required to meet their needs.</td>
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<tr>
<td><strong>3)</strong> Ensure that housing needs are discussed in the development of case plans for all clients.</td>
<td>Case management is undertaken and recorded with specific housing reference.</td>
<td>Client’s case plans have been reviewed and actions are being taken to secure safe and affordable housing and supports required to meet their needs.</td>
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<td>Actions</td>
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<tr>
<td>4) Develop a transparent model for the allocation of long term stable funding for emergency shelter providers.</td>
<td>A model is developed.</td>
<td>Shelter providers can offer the supports and services required to resolve chronic homelessness issues.</td>
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<td></td>
<td>Shelter providers have an understanding of what funds are available and how they will be allocated.</td>
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<td>Funding is provided to shelters in a consistent and predictable manner.</td>
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<tr>
<td>5) When allocating resources, give priority to programs and projects that support and promote quick access to housing including providing the necessary wrap around services in order for the individual to maintain their housing.</td>
<td>The majority of funded programs support the housing first concept which includes the appropriate supports services required.</td>
<td>The number of chronically homeless is decreased by 25% within a given year.</td>
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<td>Orientation of shelters programs and supports are coordinated for successful housing of the homeless.</td>
<td>Clients are able to maintain their housing with proper supports.</td>
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<td>Returns to chronic homeless have decreased.</td>
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<tr>
<td>6) Develop a funding formula for youth transitional housing facilities</td>
<td>A model is developed.</td>
<td>Youth transitional housing facilities providers can offer the supports and services required to resolve chronic homelessness issues.</td>
</tr>
<tr>
<td></td>
<td>Youth transitional housing facility providers have an understanding of what funds are available and how they will be allocated.</td>
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<tr>
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<td>Funding is provided to youth transitional housing facilities in a consistent and predictable manner.</td>
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<tr>
<td>7) Have Kinship Services and foster care placements available for Youth Protection clients to provide shelter and a supportive environment.</td>
<td>Youth Protection clients have their shelter and supportive needs met by accessing kinship and/or foster care placements.</td>
<td>Fewer youth are homeless.</td>
</tr>
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### Actions

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<tr>
<td><strong>8)</strong> Establish a multidisciplinary working group comprised of representatives of provincial government departments and community social agencies mandated to provide recommendations aimed at addressing wait times for services relating to homelessness issues including mental health, addictions, and access to primary health care.</td>
<td>A working group is established. Benchmarks are established. Wait times are updated annually.</td>
<td>Client’s wait times for services are reduced.</td>
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### Improved Coordination of Services

**Goal 2** - Improve coordination of services across government departments and community social service agencies.

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<tr>
<td><strong>1)</strong> Connect with strategies being developed by other departments that encourage multiple government departments, community social service agencies and affected individuals to participate in integrated case planning.</td>
<td>An integrated case planning protocol is developed and presented for government and homelessness sector action. Integrated case plan protocols are adopted and put into practice.</td>
<td>All clients have a holistic case plan.</td>
</tr>
<tr>
<td><strong>2)</strong> Form partnerships between community social service agencies and government to offer services “in place”.</td>
<td>Partnership protocols are developed and submitted for government and homelessness sector action.</td>
<td>Services to the homeless population in shelters are provided in place.</td>
</tr>
<tr>
<td><strong>3)</strong> Find innovative ways to provide the individualized supports and services that are required for the chronically homeless and at risk of being homeless to maintain their housing.</td>
<td>Service providers are informed on innovative ways to provide supports and services to the chronically homeless.</td>
<td>Flexible and innovative services for individuals who are homeless are in place and readily accepted as part of a case plan.</td>
</tr>
<tr>
<td><strong>4)</strong> Provide Youth Protection services as one component in homelessness prevention services for youth 16-18 yrs. old who are unable to reside in the family home due to youth protection concerns.</td>
<td>Youth Protection services are provided to youth between the ages of 16-18 who are unable to reside at home due to youth protection concerns.</td>
<td>Fewer youth are homeless.</td>
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<td>Actions</td>
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<td><strong>5) Following the proclamation of rooming house legislation, ensure that programs and services are in a position to conform with and make the best use of new regulations.</strong></td>
<td>Service providers are informed on the regulations and their impact. Landlords, services providers and tenants are informed of their rights and responsibilities.</td>
<td>Landlords confirm to the new regulation.</td>
</tr>
<tr>
<td><strong>6) Take steps to address duplications and/or inequities in service needs identified through research.</strong></td>
<td>A document identifying duplications and/or inequities in services is developed and made available to government and homelessness sector providers. A plan to address duplications and/or inequities is developed.</td>
<td>Duplications and inequities in services no longer exist.</td>
</tr>
<tr>
<td><strong>7) Establish an appropriate mechanism with the Community Non-Profit Organization Secretariat aimed at providing government departments and community social service agencies with the opportunity to educate each other on their mandates, strengths and needs on an ongoing basis.</strong></td>
<td>Annual information sessions are held in each region between regional staff and local service providers to allow for the reciprocal sharing of information and needs. Community social service agencies and government network and collectively work on future direction regionally.</td>
<td>Government and community social service agencies are informed of each other’s mandates, needs and actions are put in place.</td>
</tr>
<tr>
<td><strong>8) Review and identify key existing issues and policies that contribute to homelessness and make recommendations regarding changes/improvements.</strong></td>
<td>A document identifying existing issues and policies that contribute to homelessness is developed and made available to government and homelessness sector providers. A plan to address issues and policies that contribute to homelessness is developed.</td>
<td>Issues and policies that contribute to homelessness no longer exist.</td>
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## Reliable Information for High Quality Decisions

**Goal 3** - Ensure that decisions pertaining to the allocation of human and financial resources in the provision of services to people who are homeless or who are at-risk of becoming homeless are based on reliable, current and pertinent information.

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<th>Actions</th>
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<tbody>
<tr>
<td><strong>1)</strong> Develop a client profile of the homeless population that is based on individual housing needs and required supports/services (e.g. long term care, mental health and addictions, disabilities).</td>
<td>Client profile is developed based on individual needs.</td>
<td>Service providers and stakeholders have a better understanding of the housing needs and supports required of clients who are chronically homeless.</td>
</tr>
<tr>
<td><strong>2)</strong> Develop a client profile for clients waiting for subsidized housing that is based on need and barriers to housing.</td>
<td>A document that clearly identifies the needs of the clients is produced. Government uses the client profile as a planning tool.</td>
<td>Clients, service providers and stakeholders have a better understanding of the housing needs and required supports. Clients accept the housing plan that is developed.</td>
</tr>
<tr>
<td><strong>3)</strong> Analyse service needs/gaps and appropriate service distribution by region.</td>
<td>A document that clearly identifies service profile (needs /gaps) is produced. Government uses this document in the planning of resources and services allocations.</td>
<td>Better understanding of services (needs and gaps) available to the homeless population and service providers and stakeholders.</td>
</tr>
<tr>
<td><strong>4)</strong> Conduct a gap analysis on youth homelessness and ensure that information on youth homelessness is captured.</td>
<td>A gap analysis document is produced. Information in youth homelessness is captured.</td>
<td>Service providers and stakeholders have a better understanding of the gaps and information relating to youth homelessness.</td>
</tr>
<tr>
<td><strong>5)</strong> Ensure shelter and service providers use HIFIS</td>
<td>HIFIS is consistently used throughout the province.</td>
<td>The HIFIS system is the backbone for the monitoring needs for the success of the Homelessness Framework.</td>
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<td>Actions</td>
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<tr>
<td>6) Create a mechanism to ensure that wait lists for housing services in each region are accurately maintained, provide meaningful information and are kept up-to-date.</td>
<td>A mechanism will be automated in our housing system.</td>
<td>More accurate information on the number and types of clients on wait list.</td>
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<tr>
<td></td>
<td>Wait lists are updated and reviewed on a yearly basis.</td>
<td>Information is made available for use by stakeholders.</td>
</tr>
<tr>
<td>7) Collect information on mandate and capacity of support services available to people who are homeless or who are at-risk of becoming homeless throughout the province.</td>
<td>A provincial directory of support services that is web based and searchable is compiled.</td>
<td>Current information is made available to various stakeholders and service providers.</td>
</tr>
<tr>
<td>8) Research best practices around service delivery models and funding mechanisms used in NB and other jurisdictions.</td>
<td>A document is developed that outlines best practices around service delivery and funding mechanisms.</td>
<td>Decision makers and stakeholders are informed about best practices.</td>
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<td>This document is used in the decision making process.</td>
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<tr>
<td>9) Collect information on available “housing” resources in each region including: emergency shelters, transitional housing, and subsidized housing.</td>
<td>A provincial directory of housing resources that is web based and searchable is compiled.</td>
<td>Decision makers and stakeholders are informed about housing resources.</td>
</tr>
<tr>
<td>10) Support the New Brunswick Leadership Group in the Homelessness Sector in identifying community needs.</td>
<td>The Homelessness Sector articulates its needs to Government through the Leadership Group.</td>
<td>Government is kept informed on regular basis of community needs with respect to homelessness.</td>
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**Increased Awareness**

**Goal 4** – Develop a communication strategy to reduce stigmas around homelessness issues including mental health and addictions by raising awareness within government and throughout the community.

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<tbody>
<tr>
<td><strong>1)</strong> Provide a section on homelessness when training government staff that provides services to the homelessness population in order to reduce the stigmas around homelessness issues.</td>
<td>Training modules will be developed and delivered (e.g. I Learn Modules).</td>
<td>Government staff has a basic understanding of the major issues around homelessness.</td>
</tr>
<tr>
<td><strong>2)</strong> Develop messages, specifically targeted to landlords and the private sector, to raise awareness of homelessness issues.</td>
<td>Sector specific messages are developed and submitted to media and various publications relating to business.</td>
<td>Landlords and the private sector are more aware of the issues around homelessness and their clients.</td>
</tr>
<tr>
<td><strong>3)</strong> Partner with organizations that raise the profile of issues surrounding homelessness (e.g. Addictions Awareness Week, National Housing Day, National Homelessness Month, and Mental Health Day).</td>
<td>A coordinated message around homeless issues is consistently included in related campaigns.</td>
<td>Stakeholders’ awareness of the issues around homelessness is increased.</td>
</tr>
<tr>
<td><strong>4)</strong> Submit articles to professional publications for the medical community and other service providers aimed at raising awareness of homelessness issues and supports available to the homeless population (e.g. social work, judicial professionals).</td>
<td>Sector specific articles are developed and submitted.</td>
<td>Awareness of issues surrounding homelessness is increased.</td>
</tr>
<tr>
<td><strong>5)</strong> Offer to provide presentations to the medical community, other service providers and post secondary students aimed at raising awareness of homelessness issues and supports available to the homeless population (e.g. social work, judicial professionals).</td>
<td>Sector specific presentations are developed and presented.</td>
<td>Awareness of issues surrounding homelessness is increased.</td>
</tr>
<tr>
<td><strong>6)</strong> Add the Homelessness Framework to the Government website.</td>
<td>Framework is on the website and is easily accessible.</td>
<td>Awareness is increased by having access to the current Homelessness Framework.</td>
</tr>
</tbody>
</table>
Outreach Services

**Goal 5** - Secure and provide Outreach Services to engage the homeless population; assess their needs and support them to access services (e.g. housing, income support, healthcare, training and employment).

Outreach services are especially important to youth who are homeless or who are at risk of being homelessness since they do not typically access services that are geared to adults. For them outreach services are seen has an effective way to inform them of governmental and community-based resources that will facilitate their exit from homelessness.

<table>
<thead>
<tr>
<th>Actions</th>
<th>Indicators of Success</th>
<th>Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1)</strong> Establish long term multi-level government/community support for operating funding.</td>
<td>Outreach services are funded.</td>
<td>Outreach services are provided to the homelessness population. Homeless population access services from government and community service providers.</td>
</tr>
<tr>
<td><strong>2)</strong> Identify the current outreach services available in the province of NB.</td>
<td>Information on outreach services is captured and shared.</td>
<td>Decision makers and stakeholders are informed about outreach services.</td>
</tr>
<tr>
<td><strong>3)</strong> Standardize the mandate, job descriptions and role of outreach workers across the province.</td>
<td>Mandates, job descriptions and roles are developed.</td>
<td>Consistency in delivery of outreach services and equitable client service across the province.</td>
</tr>
</tbody>
</table>
6.0 Implementation

The challenging work of implementing the Homelessness Framework has already begun. The Department of Social Development:

- is offering funding to alleviate Health and Safety concerns of the emergency shelters. Some concerns were addressed in 2009-2010 while others will be addressed in 2010-2011.
- held a meeting on March 26, 2010 with emergency shelter providers to start the development of provisional funding. Funding will encompass both operational and programming funding to end chronic homelessness in NB.
- will target rent supplements to “house” shelter clients

However, a operational plan needs to be developed to ensure all the actions foreseen in this Framework are implemented to this end. The Department of Social Development will take the lead in developing an operational plan to move the Homelessness Framework forward. A working group will be established to prepare the operational plan. Once developed, the plan will be presented to the NB Leadership Group in the Homelessness Sector for their consideration and feedback.

The Department of Social Development is also looking at ensuring that the current emergency homeless shelters are not able to increase their number of beds as the focus is to be placed on securing longer term housing options with required supports. Refer to Appendix C for Brian Duplessis’ article that appeared in the Daily Gleaner on April 8, 2010 that provides an amazing example of a success story of a long term shelter client receiving appropriate housing to meet his needs.

Monitoring and Evaluation

7.1 Monitoring

Program monitoring focuses on measuring and assessing important aspects of a program’s activities including both quantitative and qualitative data. HIFIS is seen as an important tool for gathering information on the homelessness population in New Brunswick. This information could also be linked with other information that is being compiled by provincial government departments. Monitoring will focus on: accountability, progress, process, reasons for any unexpected or adverse response; and budget expenditures. For each action, indicator(s) of success were identified to ensure that each action can be measured14.

7.2 Evaluation

An evaluation plan will be developed to concur with the implementation plan to measure the departments performance in achieving the goals and actions included in the Homelessness Framework.

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14 Refer to Section 4.3 Goals, Key Actions and Indicators
8.0 References


National Alliance to End Homelessness Retrieved from http://www.endhomelessness.org/section/tools/housingfirst


Santé et Services sociaux. (2008). L’itinérance au Québec Cadre de référence

Province of New Brunswick. (2009). *Towards the Future A response to the report from the New Brunswick Mental Health Task Force*

Appendix A

New Brunswick Leadership Group Membership

Social services agencies:
- Emergency Shelter Providers
- Transition Housing Providers (Youth)
- Community Development Coordinators/Officers who support the Community Planning Homelessness Groups
- Bathurst Youth Center
- Teen Resource Center
- Representation from Transition Houses
- Service Providers:
  - John Howard Society
  - Housing Alternatives
  - Human Development Council

Provincial Government:
- Department of Health
- Department of Education
- Department of Public Safety
- Department of Social Development
- Department of Local Government

Federal Government:
- Service Canada

Municipal Government

Aboriginal Representation

University Representation
Appendix B

Homelessness Working Group Membership

Barbara Lemieux (Co-chair), Consultant, Housing and Homelessness, Social Development

Louise Michaud (Co-Chair), Policy Analyst, Policy and Federal Provincial Relations, Social Development

Fiona Williams, Community Coordinator in Fredericton

Belinda Allen, Community Development Coordinator in Saint John

Sue Calhoun, Community Development Officer in Moncton

Lise Ouellette, Executive Director of the Bathurst Youth Center

Brian Duplessis, Executive Director Fredericton Homeless Shelters

Lise-Anne Renault, Representative from Health (Mental Health and Addiction Services)

Brenda Malley, Representative from Public Safety

Yolande Cyr-Sinstadt, Regional Director for the Moncton Region, Social Development

Social Development ad-hoc members:

Blair Gardiner, Consultant, Housing and Homelessness, Social Development

Rachel Grant, Consultant, Community and Human Resources Development, Social Development

Robyn Doyle, Consultant, Child Welfare and Youth Services, Social Development
Appendix C

FOCUS IS ON HELPING LONG-TERM CLIENTS AT SHELTER

Written by: Brian Duplessis, Executive Director of the Fredericton Homeless Shelters

Daily Gleaner Column April 8, 2010

This picture of an empty bed which was published in the recently released 2nd Report Card on Homelessness in Fredericton signifies a momentous change at the Fredericton Men’s Shelter.

Why is this bed so important? Because the man who occupied it had been a client at the shelter for most of the past 19 years. He arrived in the fall of 1990 and except for a year in a group home in the mid-nineties he has been at the shelter virtually every day since.

He spent his days standing alone outside of the men’s shelter or inside just sitting on his bed. His diet was deplorable since he appeared to be afraid of the crowds in the community kitchen. Although in years gone by he would eat regularly at the kitchen, that had deteriorated to perhaps one meal every few days and the rest of his food came from a neighbourhood convenience store plus food dropped off at the shelter following special events.

This 56 year old man had fallen through every crack in the system. Yes, there were attempts to find a special care home for him in the past but those trying to find solutions were not able to find a suitable placement so he just ended up staying where he was. This is a man who is not able to live alone but is very easy to live with – gentle, appreciative of every little thing that is done for him.

During the past year, any politician or government official who visited the shelter had to endure the fact that I insisted we meet around this gentlemen’s bed, not in an office. No one left without feeling this had to change.

A team with representatives from mental health, adult protection, health and long-term housing worked together over the past year to find an appropriate solution for this man’s needs.

In February, he moved into a special care home where he has been lovingly received and his adaptation has been remarkable. I visited him a couple weeks ago and he’s doing marvelously. He’s put on some weight and has been welcomed into that home as part of the family.

And this is just part of the story that has been unfolding with regards to the use of the homeless shelters in Fredericton. For the first time in years there was a decrease in usage of the shelters in 2009.

The most significant indicator in the recently released Report Card on Homelessness was the reduction in the number of individual men and women who stayed at the local shelters
– at the Men’s Shelter there were 294 in 2009 compared to 338 in 2008, at Grace House for Women there were 83 in 2009 compared to 94 in 2009.

We are seeing the impact of government departments and social agencies working together. And if we throw in the potential positive effects of the changes to income assistance programs then we should see further progress this year.

The focus in 2010 has to be the reduction in the number of nights that beds are occupied at the shelters. Although the number of individuals was down more than ten percent, the number of what are called “bed nights” were down by a much smaller percentage.

That is because a number of individuals, in addition to the 19 year client, have been there for several years straight. If just five of these male clients are successfully transitioned to affordable housing, supportive apartments or special care homes then the number of bed nights will come down by fifteen percent. In fact, this goal is not only achievable but may be reached by the middle of this year.

It would be wonderful if by this time next year we can say that Fredericton has a men’s shelter with thirty beds instead of forty. And who knows, perhaps we will be asking if we really need a thirty bed shelter or is it possible to reduce the number even further.