



RIVERVIEW AFFORDABLE HOUSING STRATEGY 2024-2029

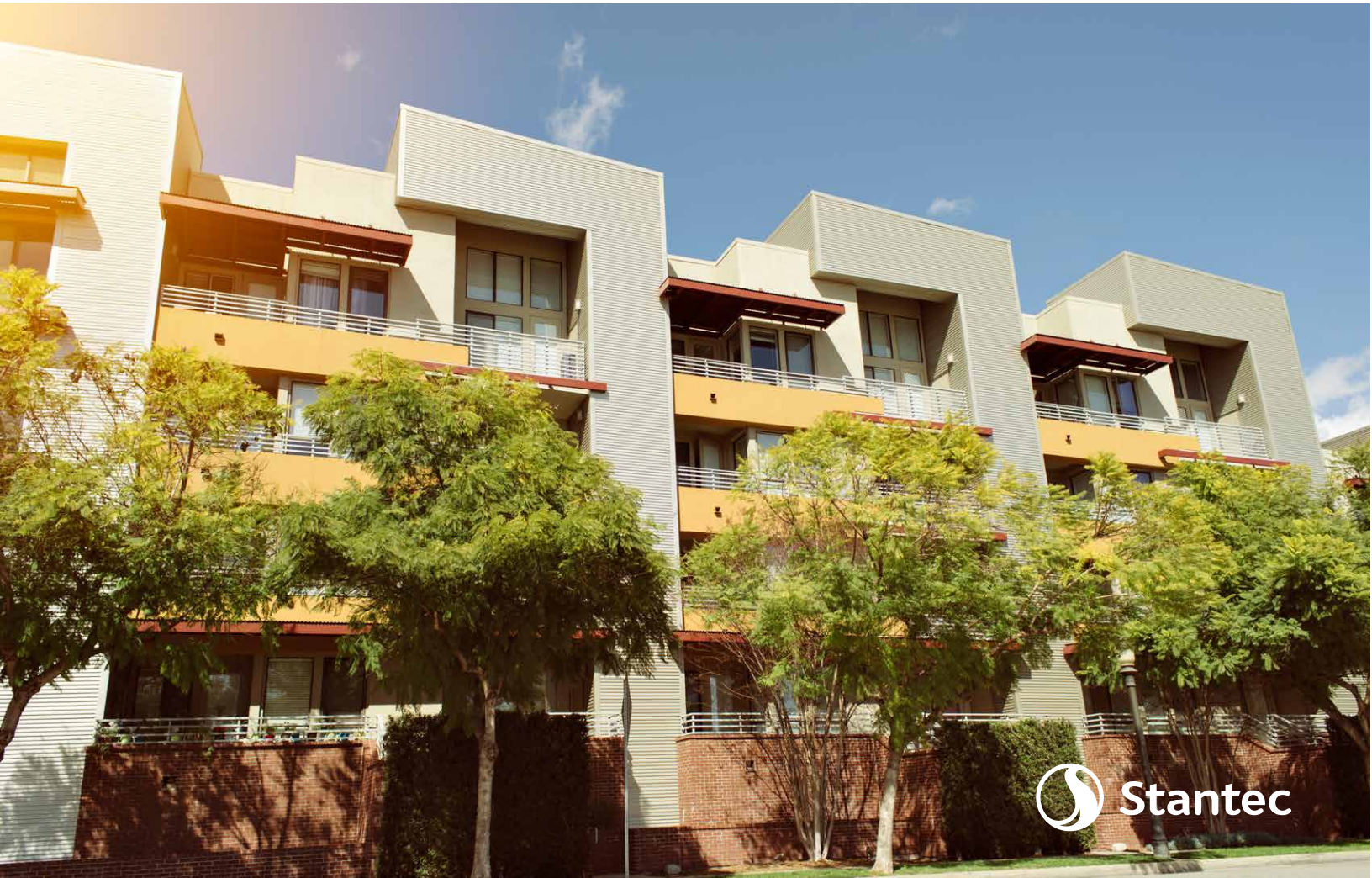


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01

INTRODUCTION



1.1. CONTEXT

Access to safe, affordable housing adapted to everyone's needs is something we all want **and aspire to**. However, we must not fall into the trap and believe that a one-size-fits-all housing solution can be applied and that a situation of unaffordability of housing observed in an area will magically resolve itself. The housing issue being a complex one, it must be part of a multistakeholder reflection, and this is where an affordable housing strategy takes on its full meaning.

Being within "one of the fastest-growing census metropolitan areas (CMA) in Canada", it goes without saying that the town of Riverview, because of its attractions and its tranquility, will experience demographic growth in the coming years. This situation will have the effect of putting pressure on the demand for housing and could therefore have repercussions on its accessibility. This is why it is essential to think about the issue now in order to be able to anchor it in municipal planning policies and practices so that the Town will develop the intrinsic capacity to respond to the needs expressed by the community.

This 2024-2029 Affordable Housing Strategy represents the tool the Town of Riverview has adopted to help facilitate more affordable housing choices in the community. In addition to setting out the Town's vision and targets, the Strategy identifies concrete actions that the Town can implement to achieve this ambition, distributed across housing goals. It therefore embodies both a strategic tool and an action plan. It is expected that the Strategy will be revisited halfway through its implementation, namely in 2026, to make any adjustments that may be deemed necessary as the future unfolds.

1.2. WHAT IS AFFORDABLE HOUSING?

“Housing where the price does not exceed 30% of the gross annual household income for very-low income to moderate income households.” - CMHC

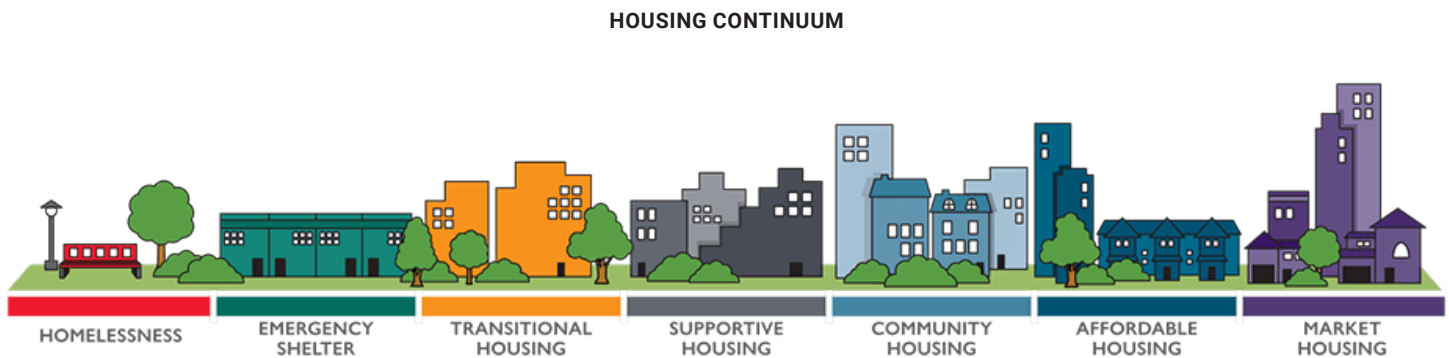
The notion of affordable housing may differ depending on who defines it. In Canada, it is accepted that “for housing to be considered affordable, it must cost less than 30 percent of a household’s pre-tax income including housing and related costs—such as mortgage or rent, property taxes, home energy, water and repairs” ([City of St. John’s Affordable Housing Strategy 2019-2028](#)). Affordability is not just about the cost of housing; transportation costs and proximity to infrastructure found in the host environment, both of which are closely linked to housing, must also be considered. For example, the City of St. John’s

suggested in its affordable housing strategy that an additional 15% of income should be added to the 30% spent on housing to account for the transportation and infrastructure costs. Thus, all costs considered, affordability would be met when equal to or less than 45% of income is deployed for these two aspects.

As the following picture demonstrates, the housing issue forms a continuum. Depending on the objective pursued, the strategy or means to be implemented may differ.

Affordable housing has multiple benefits:

- › It supports economic growth
- › It makes for more resilient, sustainable, and well-integrated neighbourhoods
- › It adds more social diversity in the neighbourhoods
- › It makes for a healthy environment for families and children
- › It supports financial stability in the community.



Source: Canada Mortgage and Housing Corporation

1.3. AFFORDABLE HOUSING IN RIVERVIEW

The Town of Riverview and the neighbouring area of Coverdale, which we refer to as the Riverview-Coverdale Area (RCA), has been recently affected by rising housing costs and associated homelessness. An estimated 43% of Riverview residents spend more than 30% of their income on housing, compared to 37% for the entire province of New Brunswick (Riverview and Coverdale Area – Community Health Needs Assessment, 2019). Some people can only afford housing sporadically or not at all and must move from location to location to find shelter.

The Riverview and Coverdale Area – Community Health Needs Assessment from which the previous data on affordability was derived also found more than half (52%) of respondents are in critical need for affordable housing and 62% are, in equal shares, in high or critical need for rental housing. The unaffordability of housing was identified as one of the reasons justifying housing challenges, and for Riverview, something locally had to be initiated to help improve the current housing situation.

1.3.1. OBJECTIVES PURSUED BY AN AFFORDABLE HOUSING STRATEGY

This Affordable Housing Strategy aims to encourage, stimulate, and increase the supply and range of affordable housing options to meet the needs of Riverview's residents at all income levels and stages of life. To address this objective, the following document establishes a knowledge base on the Town and its context from which we have derived tailored measures and solutions. The strategy furthermore contains predictions of future trends and resulting needs that will serve to guide the future actions of the Town of Riverview to ensure that they align with strategy objectives.

1.3.2. POTENTIAL OBSTACLES OR THREATS TO THE IMPLEMENTATION OF SUCH A STRATEGY

There are several obstacles that could slow down or even eliminate the implementation of measures included in an affordable housing strategy. These include:

Resistance to Change. The NIMBY (Not in My Back Yard) syndrome, which is reflected in fear of the uncertainties of project proposals can lead to opposition to needed housing initiatives. Overcoming a mix of real and imagined concerns requires diverse consultation activities aimed at establishing two-way communication needed to allay fears and mitigate the impacts of development in the community.

Deficient, Insufficient, or Missing Communication and Consultation Initiatives. For some, it may seem more obvious and easy to impose a vision and objectives without taking the pulse of local stakeholders. However, this approach does not establish optimal conditions to ensure the sustainability of projects. Project leaders must adopt an open mind and leave room for compromises and new ideas through exchange activities. To do this, communication and consultation initiatives must be well-organized and proactive, addressing the planning, construction, and commissioning stages of each project, and all levels of community, from local residents and businesses to elected officials. These initiatives must cover a multitude of aspects, such as architectural integration, housing needs and preferences, creation of public spaces, mobility, and accessibility.

Lack of Political Will. Elected officials are generally the leaders of projects established in an area, including those relating to housing given that they set the municipal planning context. Local **Councilors**, for example, are also the decision makers for change to their planning documents. Where communities grow and evolve from year to year, amendments to local land use planning requirements are common. A lack of political will due to opposing beliefs or priorities could hinder the implementation of affordable housing.

Cumbersome Bureaucracy. The bureaucratic burden, whether at the level of government or in subsidy programs to help with the construction of affordable housing, can be an obstacle to the implementation of a project. In fact, as housing needs are generally urgent, approval processes can complicate projects and cause delays to specific initiatives.

High Construction Costs and Lack of Financing. It is known that construction costs are increasingly high and that the financing to remedy this can sometimes prove insufficient. If all costs are assumed by the project developers that may have limited resources to overcome such challenges, the initiatives may never come to fruition.

Scarcity of Available Land. The construction of new housing must necessarily take place where land is available, either vacant or suitable for redevelopment. An environment in which access to these spaces is poor or lacking can complicate initiatives to provide housing.

Isolated and Partial Initiatives. The establishment of several housing units in the same area, whether affordable or not, can cause certain inconveniences such as increased traffic, installation of new costly infrastructure, destruction of natural environments, etc. From a systemic point of view, these disadvantages must be identified beforehand so that solutions to remedy them can be identified including the establishment of routes dedicated to active transportation, establishment of housing where infrastructure already exists, integration and creation of natural environments to the project design, urban design and architectural features, etc.

1.4. PLANNING FRAMEWORK

1.4.1. CANADA

National Housing Strategy: A Place to Call Home

Initially announced in 2017 for a 10-year horizon, the [National Housing Strategy](#) establishes investment targets to achieve objectives to reduce homelessness and reduce housing needs. Achieving these objectives involves building new housing and repairing or renewing existing housing. Through this strategy, the Canada Mortgage and Housing Corporation (CMHC) working on behalf of the Government of Canada, is responsible for implementing federal initiatives resulting from the Strategy. The government is committed to offering financial support to

communities through the National Housing Co-Investment Fund, in order to create or renew the country's affordable housing stock; It is therefore expected that \$15.9 billion will be offered in the form of financial contributions and low-interest loans.

The [Rapid Housing Initiative](#), which also emanates from the Strategy, allows, as its name indicates, the creation of affordable housing units for vulnerable populations via expeditious means. The City of Fredericton, for example recently benefited from this initiative to create 25 housing units. Another initiative resulting from the National Housing Strategy is the Housing Accelerator Fund, which aims to encourage municipalities to support initiatives aimed at increasing the supply of housing, all with the aim of promoting affordability, inclusiveness, diversity, and resilience within communities. This Strategy exists more for the purposes of support than regulatory or legal constraints. It can nevertheless percolate down to the local level and generate benefits for the community.

1.4.2. NEW BRUNSWICK

In response to the current housing crisis in New Brunswick, the Provincial Government announced the establishment of the [Housing for All](#) strategy in June 2023. Extending over a period of 10 years, the strategy generally aims to ensure safe and affordable housing for every New Brunswick resident. Several of the objectives established in the strategy are linked to the notion of affordable housing, including:

- › Create conditions conducive to the construction of 6,000 new homes per year
- › Reduce the percentage of New Brunswick households that spend more than 30 percent of their income on housing
- › Help low-income New Brunswickers maintain their current housing
- › Reduce the waiting list for subsidized housing by 3,000 residents per year.

Several initiatives will be deployed to respond to the four strategic pillars on which the strategy is based, one of which is to ensure "Affordable housing for

people with low and medium incomes.” Through a rental assistance bank, housing incentives for students at the province’s public universities, financial support for the Habitat for Humanity organization, and the provision of surplus government real estate for construction of affordable housing, the latter seeks to reduce current demand for housing while ensuring future demand is met.

1.4.3. RIVERVIEW

In addition to establishing a diversity of affordable housing options as one of the health and wellness priorities of the RCA Community Health Needs Assessment (2019), the Town of Riverview has adopted several strategic and regulatory tools relating to this, directly or indirectly, **some currently being reviewed and updated.**

Economic Development Strategy 2012-2016

In its 2012-2016 Economic Development Strategy, the Town of Riverview recognized the cost of housing was a brake on the economic vitality of the community since not all members of the workforce, regardless of income level, could easily find appropriate housing. To meet this aspiration, the Town has set the following objectives:

- › Offer incentive programs for home improvements in existing neighbourhoods
- › Work with residential developers to encourage new home construction and mixed-use development
- › Analyze the current housing mix to determine future housing options and opportunities.

In association with these objectives the municipality sought to enhance the attraction of the town for young professionals and families, particularly through the provision of affordable housing options. A new Community Economic Development Strategy is currently being developed to reflect forward thinking objectives based on the current economic state.

2021-2026 Strategic Plan

The Town of Riverview plans to build a community that is sustainable, both through the planning, construction, and maintenance of its public infrastructure, as well as through policies and programs aimed at efficient and effective infrastructure development. With Riverview

experiencing remarkable population growth, the development of a strategic plan including actions to allocate sufficient human and financial resources to respond to these changes was required. To do this, the Town intends to revise its municipal plan to include requirements to encourage affordable housing during the project approval process, exploring density bonuses or inclusive zoning.

Municipal Plan

The Town of Riverview Municipal Plan seeks to organize the economic, physical, social, and environmental development of the Riverview community. The town’s single-detached residential neighbourhoods have traditionally been popular with families. At the same time, in keeping with national trends, the town’s population is aging and average household size is falling. While the plan recognizes and protects its single-detached homes, it also encourages the construction of affordable “compact” single-family housing to respond to both demand and the changing demographic context.

Policy 5.4.2 of the Plan suggests that:

“Within the Residential Designation, it shall be the intention of Council to prezone specific areas within the Town for single unit dwellings as a means to encourage the development of affordable single family developments.”

Article 5.4.3 mentions that:

“It shall also be the intention of Council to maintain affordability in new R1 zones by encouraging smaller houses on smaller lots.”

The Plan also seeks to integrate accessory dwelling units and garden suites in lower-density neighbourhoods to provide options for people in vulnerable situations with lower incomes. Policy 5.4.4 also stipulates that the Council will allow these types of dwellings as secondary uses within a single-detached dwelling.



02

DEMOGRAPHIC CONTEXT

2.1. RIVERVIEW HOUSING NEEDS ASSESSMENT

2.1.1. COMMUNITY PROFILE

POPULATION AND HOUSING IN CANADA

Canadian demographics have long been shaped by the Baby Boom. Baby Boomers born between 1946 and 1965, are still the largest single generational group in Canada according to the 2021 Census (24.5%). They have long-since aged beyond child-bearing years. Their numeric influence is also declining as they are entering age groups with higher death rates. The smaller generations following, however, have even lower birth rates and are, likewise aging out. The immediately following Gen X or Baby Bust group constitutes 19.1% of Canadians and has also advanced beyond child-bearing years as its youngest members are now 43 years old.

Millennials or Gen Y, who were born from 1981 to 1996, are more numerous than Gen X with 21.5% of the population. They are now the dominant child-rearing group ranging from 27 to 42 years of age and are contributing to our recent population bump (i.e., the echo of the Echo Boom that Millennials constitute). Although they are having children later than preceding generations, their influence is already beginning to dissipate. By 2026, Millennials will be between 30 and 45 (i.e., leaving child-bearing age groups) and Generation Z, which accounts for just 18.3% of our population will be taking their place.

If Gen Z follows trends set by the preceding groups, they will have fewer children later in life, further diminishing the contribution of natural increase to growth. If the maintenance of population at its current level is a desirable objective for Canada, continued encouragement of immigration is essential. If it is

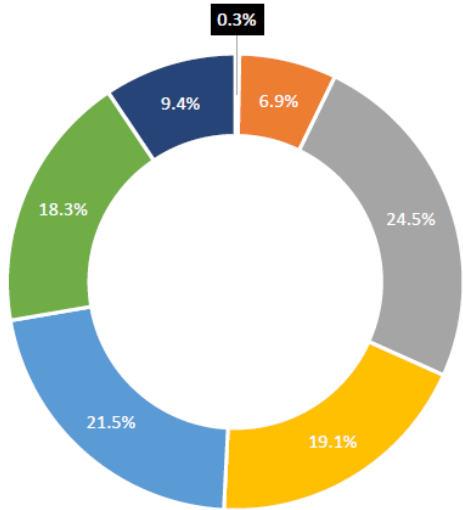
desirable to grow population, increased immigration is needed.

Recent immigration has, however, contributed to the current housing crisis, although inadequate construction of housing across Canada over multiple prior decades is also a very important factor. While some may call for reduction in immigration to reduce housing pressures, the alternative is that Canada will eventually begin to lose population. Even before the total number of Canadians begins to drop, we will likely face labour shortages and related concerns as our population ages and the proportion of working age (15 to 64 years) falls off.

The Government of Canada appears to be prioritizing the latter concerns. Its current plan is to admit between 465,000 to 500,000 immigrants annually to 2025. These are large numbers. Before 2014, Canada's record high for immigration in a single year was 400,900 in 1913. The years from 1910 to 1913 saw annual immigration rise from 286,800 to the 1913 record, but no other year before or since exceeded 282,200 (1957) (Statistics Canada, 2018) until 2016 when 313,192 entered the country. In many of the past 50 years, we have admitted fewer than 100,000 people. The 1913 record finally fell in 2022 when Canada added 492,984 people from other countries. The Federal Government's goal is to challenge or exceed this new record in each of the coming three years.



CLASSIFICATION OF CANADIAN GENERATIONS



- Greatest Generation (before 1928)
- Baby Boomer Generation (1946 - 1965)
- Generation Y (millennials) (1981 - 1996)
- Generation Alpha (2013 - 2025)
- Interwar Generation (1928 - 1945)
- Generation X (1966 - 1980)
- Generation Z (1997 - 2012)

Source: Business Council of Alberta, "2021 Census population trends: Population by age", May 11, 2022.

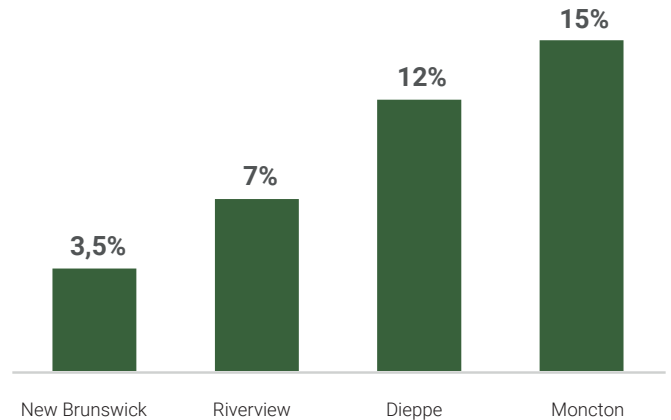
IMPLICATIONS FOR RIVERVIEW

On a smaller scale, Riverview must deal with the same questions as our national government. The town, like most Atlantic communities is currently wrestling with unprecedented growth but growth may well slow or stop if it does not continue to be fed by immigration. While New Brunswick has been influenced by the increase in international immigration to Canada, it is not as large a factor as in some other provinces. In 2022, New Brunswick attracted 8,401 international immigrants, which equates to 1.1% of the province's 2021 Census population, in contrast to the national average of 1.4%.

A more important factor has been net inter-provincial migration. The Maritime Provinces have traditionally lost population to other areas of the country; however, since 2016, all three have experienced increasing positive flows. In 2021-22, the latest year for which

data is available, New Brunswick gained 10,612 people from other provinces and territories, which placed it third behind PEI and Nova Scotia in terms of inter-provincial migrants gained per capita. The increase is, by far, the record for the province since 1970 and appears to have been stimulated by lower home prices in New Brunswick relative to many other areas in Canada. The same factor appears to be the cause of the gains experienced by PEI and Nova Scotia.

IMMIGRANTS BY MUNICIPALITY

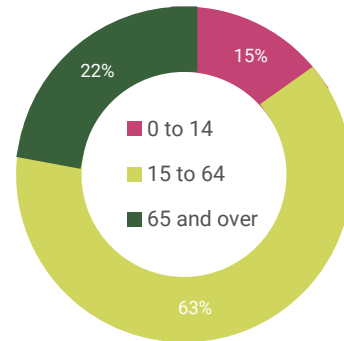


Within New Brunswick, migration from rural areas to the major urban centres (i.e., the Moncton and Saint John Census Metropolitan Areas and the Fredericton Census Agglomeration) has continued. While the exact numbers involved are more difficult to determine, the Moncton CMA grew faster (8.9%) than the provincial average from 2016 to 2021 (3.8%). While Riverview has increased its population steadily in the context of this positive provincial growth, it has lagged significantly behind Moncton and Dieppe. Since 2006, Riverview's population grew by 13.3%, whereas Moncton added 23.8% and Dieppe grew by 53.3%. Between 2016 and 2021, Moncton grew by 10.4% and Dieppe by 12.9%, up from 5.4% and 9.6%, respectively, between 2011 and 2016. Riverview's growth rate, however, fell from 4.5% to 2.8% or less than overall provincial growth.

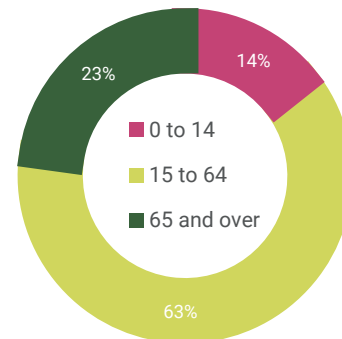
Riverview’s population is older than Moncton’s or Dieppe’s. The median age in Riverview is 46.8 compared to 40.8 in both Moncton and Dieppe (2021 Census). A smaller proportion of Riverview’s population (62.8%) is working age (15 to 64 years) compared to Moncton (65.7%) and Dieppe (66.3%). Dieppe has about the same proportion of children as Moncton (15.2% and 15.1%, respectively), while Dieppe has more children (16.7%). Riverview has the most seniors (22.1% are 65 and over versus 19.2% in Moncton and 17.0% in Dieppe).

The proportion of dwelling units that are single-detached is similar in Riverview to the New Brunswick average. In Riverview, 63.6% of dwelling units are single-detached compared to 67.8% across the province. On the other hand, only 42.1% of units in Moncton and 48.2% in Dieppe are single-detached. Multi-unit apartment buildings account for 16.4% of Riverview dwelling units, 33.4% in Moncton, and 21.4% in Dieppe.

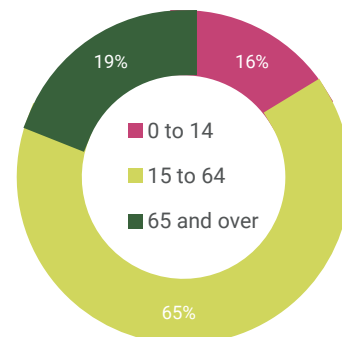
RIVERVIEW 2021



NEW BRUNSWICK 2021



CANADA 2021



POPULATION 2021



4.7%

Riverview | **20 584**
 New Brunswick | **775 610**
 Canada | **36 991 981**

Single-detached housing declined from 68.6% of all housing in Riverview in 2011 to 64.5% in 2016 and 63.6% in 2021. We predict it will fall to 62.4% by 2041. The share of dwelling units in both low-rise and high-rise multi-unit apartment structures in Riverview increased from 16.4% in 2016 to 16.6% in 2021. We expect the share of dwelling units in Riverview accounted for by apartments to increase to 17.9% in 2041. Remaining housing is comprised of duplexes, semis, and other attached housing, as well as movable dwellings. Their share of housing increased from 15.0% in 2016 to 19.8% in 2021.

The shift from single-detached to apartments was much more pronounced in Moncton and Dieppe. In Moncton, 44.1% of dwelling units were single-detached in 2016, but that changed to just 42.0% in 2021, while apartments increased from 30.8% to 33.4%. Dieppe experienced a similar swing, going from 51.4% in 2016 to 48.2% single and 18.5% apartments in 2016 to 48.2% and 21.4% in 2021 (2.9%).

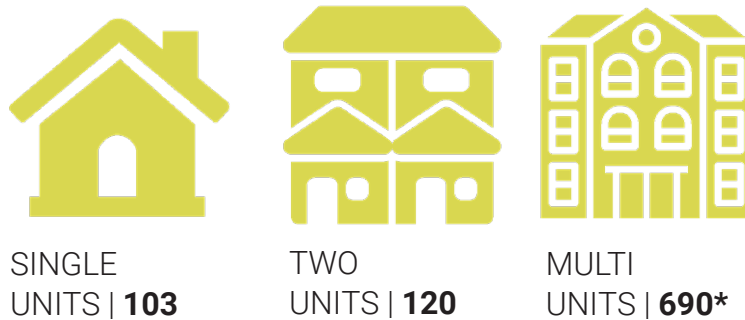
Given the much greater share of single-detached housing in Riverview, it is not surprising to find the town has a relatively high level of homeownership. In 2021, 76.1% of households in the town owned their

residence, which was more than the overall New Brunswick average (73.0%). By contrast, 55.9% of Moncton households owned their home and 68.8% of households in Dieppe.

It appears that recent demand has emphasized apartments for rental. Moncton and Dieppe have grown more than Riverview because they have been more receptive to apartment construction. Another apparent factor is that Dieppe, in particular, is a destination for migrants from Francophone communities in Northern New Brunswick.

Riverview is an Anglophone community relative to Moncton and Dieppe. The majority in Riverview (70.4%) speak English only compared to 53.2% in Moncton and 22.1% in Dieppe. Nearly all remaining Riverview residents are classified as bilingual English and French (29.2%), Bilingual populations are however much larger in the two adjacent cities. In Moncton, 43.6% are bilingual while in Dieppe 70.5% fall into the category. Dieppe is clearly a Francophone community with 77.5% French-only speakers or bilingual and just 22.1% English only speakers.

NUMBER OF PERMITS | 2018-2023



* DWELLING UNITS IN MULTIPLE UNIT BUILDINGS

DWELLING CHARACTERISTIC



MEDIAN VALUE OF DWELLING

Riverview | **\$200 000**
 New Brunswick | **\$180 000**
 Canada | **\$472 000**

MEDIAN MONTHLY RENT COST

Riverview | **\$1 010**
 New Brunswick | **\$830**
 Canada | **\$1 070**

24%
 ARE RENTERS
76%
 ARE OWNERS

34.2% OF TENANTS ARE SPENDING 30% OR MORE OF THEIR INCOME ON SHELTER COST

Riverview is also attracting fewer and less diverse in migrants than Moncton or Dieppe. According to the 2021 Census, 62.8% of town residents lived in the same location five years previously, compared to 50.8% in Moncton and 53.4% in Dieppe. While the numbers speak well to the stability of Riverview, it is also a reason for the town’s slower growth. Among 25.2% of town residents classified as migrants by the Census (12.0% of movers changed from another location within the town), 16.4% moved from elsewhere in New Brunswick and 5.9% from another Canadian province. Only 2.9% came from outside Canada, compared to 8.7% of Moncton residents, 6.5% of Dieppe residents, and 6.1% of the population within the CMA. Among Riverview’s current population, the Census recorded just 3.9% as having a mother tongue other than English or French in contrast to 9.5% in Moncton and 6.7% in Dieppe.



40%
 OF IMMIGRANTS AND NON-PERMANENT RESIDENT HOUSEHOLDS SPEND 30% OR MORE OF THEIR INCOME ON SHELTER COSTS

2.2.2. ECONOMIC ASSESSMENT

Housing needs result from population growth, recognizing that the nature of housing needs is shaped by key features of population growth, such as age, family structure, and immigration status. As we explain in our discussion of recent demographic trends, population change is a function of natural increase in the resident population and net migration. Migration is the more volatile factor, and as noted, natural increase in most of Atlantic Canada is moderate to negative because our domestic population is predominantly beyond child-bearing years.

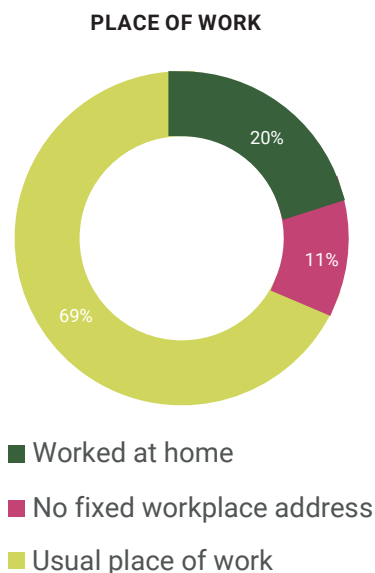
The recent surge in population growth in Atlantic Canada is attributable to increased in-migration. Traditionally, migration is connected to economic opportunities so it is interesting to assess the structure of the local economy to determine its contribution to growth. For our purposes, it is best to begin by looking at the regional economy in which Riverview is located, which is reflected in data for the Moncton Census Metropolitan Area (CMA). Only 29.1% of Riverview residents work within the town, which is considerably less than the norm for census subdivisions within the CMA where (52.3%) work within the community in which they reside, as well as for the Cities of Dieppe (39.3%) and Moncton (76.8%).

Work opportunities available in the Moncton CMA are typical of urban centres in Canada. More than 85% of residents in the CMA are employed in service industries. (85.1%). Among Riverview residents, 86.6% work in service businesses, which is very similar to Dieppe (87.1%) and Moncton (86.2%).

Based on analysis of location quotients, which are calculated by dividing the percentage of local employment in a particular economic sector by the percentage in the same sector in all Canada, the Moncton CMA is specialized (i.e., has a larger proportion of employees than the national average, which is reflected in location quotient greater than 1) in Wholesale and retail trade; Transportation and warehousing; Finance, insurance, real estate, rental and leasing; Business, building and other support services; Health care and social assistance; Information, culture and recreation; Accommodation and food services; Other services (except public administration); Public administration, all sectors classified as part of the service economy. The only service sub-sectors in which the Moncton CMA is not specialized are Professional, scientific and technical services and Educational services.

It is notable that no sector in this group stands out significantly. The region is most specialized in Finance, insurance, real estate, rental and leasing; Public administration, and Transportation and warehousing, with location quotients of 1.3076, 1.2911, and 1.2102, respectively, indicating employment in the CMA is between 20% and 30% higher than is typical in Canada.

The sectors in which Riverview residents are employed align with the regional profile. Riverview residents specialize in the same sectors as CMA residents except for Public Administration, in which Town residents are slightly below the national average (location quotient of 0.9511). In all the other service sub-sectors that the CMA is specialized, the proportion of Riverview residents employed is higher than the CMA as a whole.



The sectors in which Riverview residents have the most disproportionate presence are Finance, insurance, real estate, rental and leasing and Business, building and other support services, for which the town has location quotients of 1.7544 and 1.7031, respectively. Relative to the entire CMA, Riverview residents are 34% more likely to be employed in Finance, insurance, real estate, rental and leasing than typical CMA residents.

The structure of the local economy is important to growth potential. One method of assessing the contribution of leading structural factors to local employment growth is shift-share analysis, which employs fairly simple formulas to distinguish the contributions of national growth in each economic sector, the relative strength of the local economy in specific sectors, and the special attractions of the region.

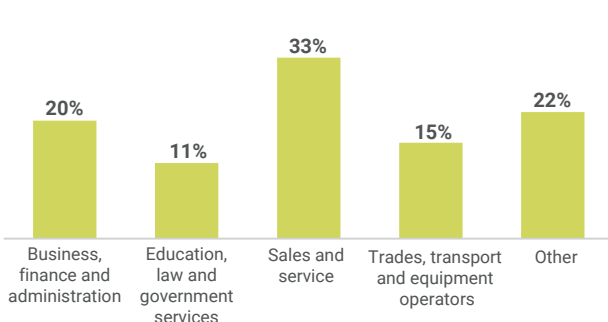
The three influences are referred to as National Share, Industry Mix, and Regional Shift. The shift-share method calculates the expected influence of National Share by applying the overall national employment growth rate, which was 4.9% between 2016 and 2021, to local employment in each economic sector. It then estimates Industry Mix by multiplying the original employment in each sector by the difference between national growth in that sector and overall national employment growth rate. The model classifies the balance of growth that is not attributable to

specialization in particular sectors or the difference between local and national growth in each sector as the Regional Shift. It is considered to reflect special features of the region that either stimulated more growth than expected or discouraged it.

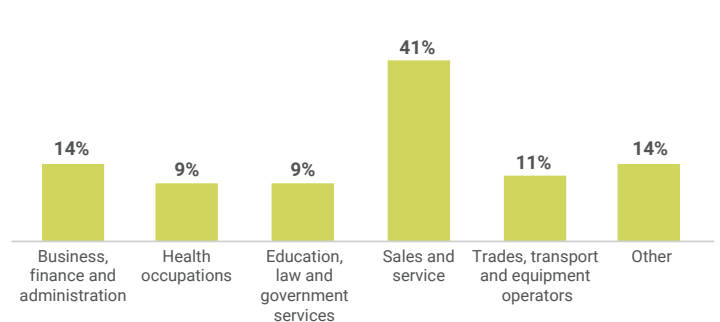
As an example, Wholesale and retail trade, which is the region’s largest economic sector, saw the number of people employed decline from 13,755 in 2016 to 13,305 in 2021 or by 450 jobs. Given that the overall rate of employment growth in Canada over the period was 3.4%, the National Share is the product of 13,755 or 13.8 thousand times the overall rate of employment growth in Canada over the period (3.4%), which yields 0.4699 or 470 jobs (the percentage applied is not rounded resulting in a moderately higher number than if 3.40% were used) (0.469 thousand in the following figure). The Industry Mix effect is calculated by subtracting the 3.4% national growth rate from the Wholesale and retail trade sector (-0.6%) and applying the difference (-4.0%) to the 13.8 thousand to get a loss of 549 jobs. The third and final factor – the Regional Shift – is the product of the 13,755 Wholesale and retail trade jobs in 2016 multiplied by the difference between growth in the sector in the Moncton CMA (-3.3%) and the -0.6% growth in the sector across Canada (-2.7%) to get 371 (0.371). The three numbers added together (0.470, -0.549, and -0.371) equal the actual change in Wholesale and retail trade employment in the region over the 2016 to 2021 period.

WORK CHARACTERISTIC

POPULATION TYPE OF WORK



IMMIGRANT TYPE OF WORK



Given that overall national employment growth was positive at 3.4%, the National Share factor accounted for employment growth in all sectors of the Greater Moncton economy and accounted for a total of 2,661 jobs or 49.0% of the region's employment gain from 2016 to 2021. The Industry Mix effect was positive for seven of 16 distinct economic sectors (i.e., Utilities, Construction, Transportation and warehousing; Professional, scientific and technical services; Educational services; Health care and social assistance; and Public administration). Its largest impact was in the Educational service sector where it accounted for 1,118 additional jobs. The impact of Industry Mix in other sectors was generally much more moderate. Its second largest positive impact was in the Professional, scientific and technical services sector where it accounted for 560 additional jobs. Its more significant impacts were negative. In the Accommodation and food services sector it cost the

region 1,068 workers. Overall, the Industry Mix effect cost the Moncton CMA 292 jobs reducing its overall employment increase by 5.4%.

The more interesting factor isolated by the model, in any case, is the Regional Shift effect, which is a measure of the influence of special features of the region on employment growth. Its influence was significant on the two fastest growing economic sectors in the region: Public Administration, which increased employment by 28.7%, and Finance, insurance, real estate, rental and leasing, which grew 21.8%. The special attributes of the Moncton area associated with the Regional Shift effect accounted for 1,222 jobs in Public Administration and 1,019 in Finance, insurance, real estate, rental and leasing. Overall, the model credits 2,996 added jobs to the effect or 55.2% of all employment growth.



2.2. HISTORICAL AND CURRENT DEVELOPMENT PATTERNS

Initially made up of the villages of Bridgedale, Riverview Heights and Gunningsville, the Town of Riverview as we know it today was incorporated in 1973. However, the first homes started to appear in 1947, when three houses were built. As of 2021, Riverview has perhaps 21,584 inhabitants.

Since the 1980s, the Town of Riverview has experienced steady population growth and recently, seen a surge from immigration, which has thereby accelerated the urbanization of the community and specifically, the need for alternative forms of housing. The increase in investments directed towards development has focused on vacant land and the Town has invested in municipal services and infrastructure to help make vacant areas more attractive to future development. Overall, the Town is well positioned for future growth and is an attractive destination for newcomers and young families given that housing prices are slightly lower than its neighbours, but also given the variety of open space and recreational opportunities that the municipality offers.

Despite recent growth levels and a growing number of amenities, including commercial development, Riverview is still considered to be a bedroom community where most of its population commutes to Moncton for work. It is largely a residential community, with a large number of single-family homes and home ownership. Today, land uses are relatively segregated, which is captured in the Municipal Plan which states that, “Generally, it is undesirable to have commercial uses creeping into residential areas”, although the municipal administration recognizes that the integration of businesses within residential areas can present benefits.

2.3. FACTORS AFFECTING AFFORDABILITY

2.3.1. CANADA

According to the Canadian Home Builders’ Association (CHBA, 2023), several factors can explain why the country is struggling with a widespread housing crisis.

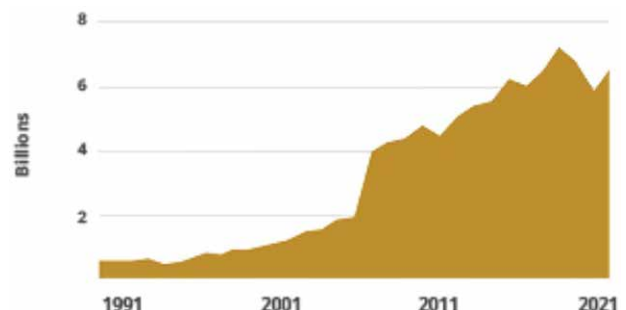
Historically Low Interest Rates. Canada enjoyed historically low interest rates from 2010 to 2022 with prime rate below 4% through the entire period. During this period housing prices rose steadily. In its final years the increase in home value was extremely pronounced. From December 2019 to March 2022, the composite national Home Price Index maintained by The Canadian Real Estate Association increased from 222.3 to 360.0 or by 61.9%.

Higher Interest Rates. While the increase in interest rates over the past year has dampened price increases, mortgage costs have escalated considerably more, further limiting affordability for many. In addition higher financing costs have now begun to discourage construction of housing.

Lack of Housing Supply. The abrupt increase in newcomers arriving in Canada and the entry of the millennial generation to the housing market as renters and first time homebuyers has overwhelmed current housing supply.

Development Fees and Charges. Development taxes levied by municipal governments have increased drastically in recent years, reaching 25% of the sale price of houses in some jurisdictions. Some analysts have also stated that these charges fall disproportionately on high-rise housing projects.

MUNICIPAL FEES CHARGED TO NEW DEVELOPMENTS



Source: Canadian Home Builders’ Association (CHBA), 2023

While various fees and charges can be significant in various regions, this is not necessarily the case for Riverview. The Canadian Home Builders Association commissioned a Municipal Benchmarking Study, which was completed in October 2022. The study compares 21 Canadian municipalities, evaluating how their processes, approvals timelines, and charges and fees contribute to housing affordability and supply issues in major housing markets across Canada. The study indicates that Moncton has the second lowest development charges in Canada. Riverview’s fees are even lower than those next door in Moncton.

Red Tape Delays & “Not in My Backyard” Syndrome.

Development delays caused by all processes and regulations, inefficiencies, and lack of resources, significantly increase costs. These can also be multiplied by resistance from stakeholders (NIMBYism), which can often delay municipal planning processes or divert them from their original path.

Expensive Changes to Codes and Standards.

Changing policy objectives also bring changes to existing laws, which can sometimes lead to increased construction costs that are ultimately reflected in the price of new homes.

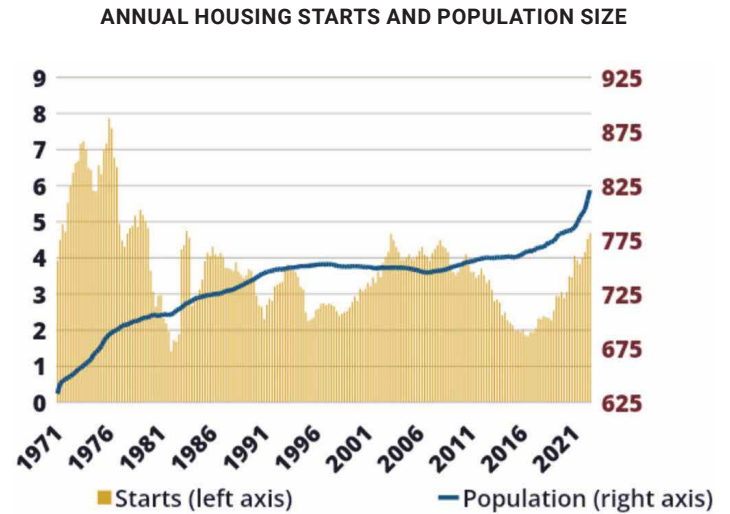
Higher Labour and Material Costs. It is well known that the costs of materials and labour have recently exploded, during and following the COVID-19 pandemic. Regarding materials, it is estimated that the increase in costs is equivalent to \$70,000 for a house with an area of 2,400 sq. ft., while for labour costs, they have increased by approximately 28%.

2.3.2. NEW BRUNSWICK

Like the entire country, New Brunswick is currently experiencing one of the most serious housing crises in its history. Four factors have created this situation:

Significant Population Growth. After a long period in which the province’s population has grown modestly or declined, it rose over the last five years. This sudden growth, which is mainly due to a reversal in interprovincial migration patterns as well as international immigration, including international students, created pressure on the rental and housing

market since demand was stronger, while supply did not follow up. Major urban areas like the Moncton region have also continued to draw migrants from rural areas who have added to their growth challenges.



Source: NB Housing Strategy : Housing for All, Government of New Brunswick, 2023

Insufficient Supply Compared to Demand. As mentioned previously, the existing supply of housing has proved insufficient to meet the growing demand, which has put pressure on the market. At the same time, competition within the real estate market throughout the province has impacted affordability and access to housing, which has made access to housing difficult for many households. As a corollary, demand for social housing has increased, which has limited access for vulnerable individuals who are in the most need.

Changing Housing Preferences. Housing preferences are not necessarily what they used to be. Today, many young adults and newcomers are turning to rental housing, while the growing elderly population has always been drawn to the efficiency of condominium and apartment accommodation. These trends have increased demand for rental units, thus increasing prices for existing tenants and displacing some.

2.4. AFFORDABLE HOUSING PROVIDERS

Labour Shortages and Cost Pressures. Nearly 10,000 jobs were lost in the construction sector between 2011 and 2021, weakening its ability to meet the needs expressed by the market. Furthermore, the pool of workers is aging, which will further reduce the workforce in the sector, although it has seen an increase in employment since 2021.

**ANNUAL LABOUR FORCE – CONSTRUCTION SECTOR
(X 1,000)**

Year	Canada	New Brunswick
2011	1,305.1	31.5
2012	1,332.2	28.2
2013	1,377.2	29.4
2014	1,371.6	28.9
2015	1,364.9	24.3
2016	1,379.3	24.5
2017	1,418.7	24.9
2018	1,435.8	24.5
2019	1,473.9	26.0
2020	1,407.7	24.9
2021	1,451.5	23.4
2022	1,552.9	29.2

Source: Statistics Canada, 2023

Riverview does not have a dedicated local organization that ensures the creation and monitoring of measures relating to affordable housing. Rising Tide, based in Moncton, was created in 2019 to support the implementation of the City of Moncton Implementation Plan for Affordable Housing. Its ultimate objective is to help reduce the number of people experiencing homelessness by half. Having received funding from the municipal, provincial and federal governments, the organization can ensure the construction of affordable housing, which it has done in Moncton and Dieppe.

In addition, in November 2022, the provincial and federal governments invested a combined \$1.6 million to establish the Housing Hub of New Brunswick. The organization has a mandate to support housing and further development in rural areas. The organization provides a coordinated approach to drive affordable housing development across all of New Brunswick by working with communities, the non-profit sector, provincial and federal governments, and the private sector.

Habitat for Humanity New Brunswick also helps people find safe and acceptable housing. The non-profit organization brings stakeholders together to help individuals and families secure affordable homeownership. According to their website, to date, they have helped secure housing for over 80 families throughout our province.



2.5. RIVERVIEW'S INITIATIVES IN AFFORDABLE HOUSING

Traditionally, the role of municipalities has always focused at the level of infrastructure (construction, maintenance, etc.) rather than housing, with this responsibility being reserved to the provincial and federal levels. However, given the current housing crisis and inability for senior levels of government to implement measures to bring more affordable housing (and housing units in general) to the market, that today, municipalities are becoming much more involved in the housing business because of their knowledge and proximity to their community, along with political pressure to act. Municipalities are now expected to act in any way they can, which is often to support other levels of government, help developers navigate the development approval process, dispose of land where available and reasonable to do so, consider incentives, and ultimately, bring together the actors of the housing industry to develop action plans in order to achieve their objectives.

In this regard, the Town of Riverview launched a survey in September 2023 as part of its housing needs assessment in order to identify housing needs and preferences. More specifically, this survey aimed to feed into the affordable housing strategy by taking into account the needs expressed by the local population. One thousand sixty-two respondents took part in this exercise and will help improve the strategy.

It is unrealistic to expect municipalities, especially towns and small cities, to construct housing units. It is simply not practical with the financial resources available and other service priorities they must deliver. Instead, municipalities must be creative in determining how best they can contribute to finding solutions so that more affordable housing units are possible and ultimately, constructed.



PRIORITY ELEMENT CONSIDERED BY MOST OF THE SURVEY RESPONDENTS (67%) IN THEIR HOUSING CHOICE



OF SURVEY RESPONDENTS CONSIDER THE NEED FOR AFFORDABLE HOUSING "CRITICAL"



OF SURVEY RESPONDENTS BELIEVE THE NEED FOR RENTAL HOUSING IS "CRITICAL" OR "HIGH"



03

**AFFORDABLE
HOUSING
ACTIONS**

This Affordable Housing Strategy was developed to respond to existing and emerging needs recognized by Riverview Town Council and staff, along with those raised by local community members. This strategy also draws on best practices that have proven successful in Canadian communities of similar sizes and contexts. To ensure the success of the approach, the implementation plan for such a strategy must be clear, realistic, and practical. To achieve this vision, it is necessary to identify tangible courses of action that align with the needs of residents as well as the goals and objectives of the municipal organization, all while working within the Town's financial constraints.

In this regard, the Town of Riverview, in its strategic plan, established the vision that would guide its future actions:

"To be a thriving, safe and inclusive community where present and future generations live well and share a sense of belonging, and the local economy prospers."

The present Affordable Housing Strategy was developed with this in mind.

The courses of action identified in this strategy revolve around five housing goals:

- 1. Facilitate Affordable Housing Supply**
- 2. Provide Quality Housing**
- 3. Consolidate the Collaboration and Cooperation Approach**
- 4. Plan using a Holistic Approach**
- 5. Monitor, Improve and Share the Process.**

3.1. FACILITATE AFFORDABLE HOUSING SUPPLY

3.1.1 MAKE CHANGES TO THE PLANNING FRAMEWORK

Pre-Zoning

Where appropriate, the Town should consider opportunities to pre-zone properties for the exclusive purpose of facilitating investment in affordable housing. While the Town cannot guarantee affordability through zoning alone, zoning provisions could be administered that create incentive for affordable housing development, including, but not necessarily limited to, relaxed zone standards, additional permitted residential uses, or relief from other specific requirements of the Town's zoning by-law.

Pre-zoning is a Town-initiated process whereby lands are re-zoned through an amendment to the Town's Zoning By-law, in alignment with the requirements of the Community Planning Act. Pre-zoning can help reduce development risk by limiting the time associated with processing development applications, which can sometimes be observed as a barrier to developing affordable housing. Moreover, such an initiative will demonstrate Council's leadership, and remove potential future NIMBY responses which are common in rezonings that are intended to accommodate affordable housing which are typically led by private sector developers or non-profits. Pre-zoning appropriate properties within the Town for the development of affordable housing may contribute to the certainty of the development application process and may be a significant incentive to the private or non-profit sector in this regard. Given that the Town will be commencing a Municipal Plan Review process in 2024, identifying properties to be pre-zoned for affordable housing is an initiative that could be specifically noted and completed during the process.

Expedited Permitting

Delays during any stage of the development process increase the costs of new housing. Expedited permitting for projects with an affordable housing component can reduce land holding times and carrying costs before development begins and provide greater certainty to the development process. Expedited permitting can include prioritized permit

review and approval or creation of a one-stop centre for multi-agency reviews and permitting. As with density bonuses, which is an incentive that offers development permissions beyond what's permitted by a Zoning By-law in return for support for desired policy goals, offering expedited permitting is one initiative that can reduce development costs for affordable housing providers without requiring municipal financial subsidies.

Regulatory Review

Zoning By-laws have an essential role in regulating land use. While many standards work in the current development context, others may be outdated and need to be revisited given the housing crisis. Furthermore, specific requirements are needed to meet the needs of their community, but there are some general provisions that have been carried from other municipalities and other provinces during the by-law drafting process, without justification.

It would be prudent and timely for the Town to revisit its planning documents with an immediate housing lens. Shifting priorities to speed up the housing review would be strategic and the Town may want to consider completing a housing review as Phase I of an overall plan review process.

Within this review, the Town could revisit items such as single unit dwelling zones to determine if increased density is appropriate in all, or even some areas, revisit parking requirements specifically for affordable housing developments to avoid potential variance applications, evaluate minimum lot size requirements and setbacks for affordable housing projects to make sure building envelopes can be maximized. Applying an affordable housing lens to all residential zoning standards would be a prudent exercise.

Lastly, the Town should revisit its multiple unit development standards in Division 9.2 of the Zoning By-law. While the setbacks and height restrictions may have been applicable when they were introduced, building technologies, building codes, building materials, financing rates, etc., have all changed. Multiple unit buildings now regularly exceed six storeys

and, critically in the current situation, multiple unit buildings are a key means to provide affordable units.

Revisiting the multiple-unit building standards, and residential zones to ensure that townhouses and row-houses, along with multiple unit buildings are permitted as-of-right, should be explored to streamline the approval process.

ACTION ITEMS

Recommended Action: Make Changes to the Planning Framework			
Key performance Indicator (KPI)	Responsible Authority	Support	Deadline
Implementation of changes in municipal planning documents	Plan 360	Local Councillors	Fall 2026

3.1.2. ESTABLISH FINANCIAL INCENTIVES TO STIMULATE AFFORDABLE HOUSING

Affordable housing developments are often not as profitable as traditional housing developments. It is often necessary to provide incentives for privately owned development companies to undertake affordable/attainable housing projects. These incentives can encourage developers to undertake a project that they might not otherwise consider. There are a variety of examples of development incentives that might encourage private developers and municipal partners to undertake more housing projects, including affordable housing. For example, the City of Saint John established a one-time \$800,000 Affordable Housing Grant Program to incentivize non-profit and private sector housing developers. Under the program, non-profit housing groups can receive \$10,000 per affordable unit up to a maximum of \$200,000, while private developers can receive \$8,000 per affordable unit up to a maximum of \$160,000. In addition, projects can obtain \$50,000 in bonus funds for projects that are determined by a committee to be innovative or address a market gap.

Other municipalities, including the **Cities of Fredericton and Moncton, New-Brunswick**, also have financial incentive programs for affordable housing projects.

Other municipalities have chosen to reduce the burden on project initiators who wish to implement affordable housing solutions by offsetting other development costs. The City of Richmond, British Columbia, for example eliminated the costs associated with development and obtaining permits for affordable housing projects. The City of Moncton established their Affordable Housing – Building Permit and Planning Fee Equivalent Grant Policy in 2020. Their program offers assistance by reducing property improvement costs through the provision of grants equal in amount to fees/costs related to development and building permits, demolition permits, subdivision applications, Municipal Plan and Zoning By-law amendments, and variances and other Planning Advisory Committee applications.

Ultimately, no one-size-fits-all formula will work for all regions, the Town should evaluate what will work for the Riverview community and develop an incentive program tailored to its needs and manageable within its annual operational budget. A dedicated program and/or Affordable Housing Reserve Fund must, however, be accompanied by strict and clear policy in which the terms and conditions for spending the allocated money are pre-established, well understood and clearly tied to affordability. Any such program should be established as a pilot for a one to three-year period and reviewed annually.

Additionally, the new Inclusionary Zoning Regulation made under the Community Planning Act also provides a municipal financing tool for affordable housing projects. Inclusionary zoning requires a given percentage of units in a new residential development be affordable. The Regulation indicates that zoning provisions can include options available for developers regarding inclusionary zoning, including whether payment in lieu of affordable housing is permitted. It

also enables municipalities to determine the way the funds should be disbursed and the purpose for which the funds should be used. This is a new instrument for New Brunswick municipalities and this option should be further considered and evaluated by the town to determine if such provisions and the accompanying program, would be appropriate.

Other Financing Options

To help drive an increase in the development of attainable housing, the Town may wish to regularly explore options for funding from the Federal and Provincial governments, other agencies, or the private sector, including public/private partnerships. This is particularly important for New Brunswick given how quickly the housing landscape is changing. Furthermore, the details of many actions in the [New Brunswick’s Housing Strategy: Housing for All](#), such as the Housing Working Capital Fund and the Small Community Housing Infrastructure Fund, have yet to be rolled out.

The New Brunswick Regional Development Corporation has also released a Preconstruction and Infrastructure Fund to Support Housing. The objective of the fund is to create the conditions to increase the number of housing developments in the province and create more safe and affordable housing for New Brunswickers. Details of the fund are available [here](#).

Existing programs from the CMHC can be found [here](#).

Resources from the New Brunswick Housing Hub, are available [here](#).

At a minimum of once a year, the Town should review available information concerning Federal and Provincial grants, loans, and other funding opportunities and programs that will assist in the achievement of the strategy. Where such funding is identified, a full review should be carried out to determine if it is suitable for the Town’s overall strategy.

ACTION ITEMS

Recommended Action:			
Establish Financial Incentives to Stimulate Affordable Housing			
Key performance Indicator (KPI)	Responsible Authority	Support	Deadline
Establishment of at least one financial incentive	Town of Riverview (Economic Development and Legislative Services)	Local housing organizations (Rising Tide)	Fall 2024
	Plan 360	Housing suppliers and promoters	
Inclusion of the review of financing options in the employees’ task list and completion of this review once a year	Town of Riverview (Economic Development and Legislative Services)	None required	Continuous

3.1.3. REASSESS THE AVAILABILITY AND USE OF TOWN OWNED LAND AND ASSESS THE AVAILABLE OF LAND ACQUISITION

One immediate action that the Town of Riverview could pursue is to develop an inventory of the land and property that it currently owns. These lands can be re-assessed for development of new housing, re-assessed for intensified development, or parceled out to developers through an application process. Municipalities seeking land for development should consult the web page for the Federal Land Initiative on the CMHC website to find nearby parcels of federal land that the Federal government will sell at a discount towards housing projects. The town should reach out to the Housing Hub for assistance in leveraging provincial and federal programs, as well as for guidance on programs that are underdevelopment.

Similarly, many municipalities have surplus lands. In some cases, these lands may no longer be suitable for their intended purpose and appropriate to re-purpose for affordable housing. Developing an inventory of such land and prioritizing areas may be helpful for non-profit organizations and the private sector when evaluating future affordable housing development opportunities.

This exercise may also help identify other lands in the community that should be assembled to support development opportunities. These lands may be next to existing municipal properties, or be in isolation, but be strategically located, or provide other tactical advantages for the municipality to acquire. This may be achieved via existing operational budgets or financed through the Affordable Housing Reserve Fund noted above.

ACTION ITEMS

Recommended Action:			
Reassess the Availability and Use of Town Owned Land and Assess the Available of Land Acquisition			
Key performance Indicator (KPI)	Responsible Authority	Support	Deadline
Development of an inventory of surplus lands and identification of potential lands for acquisition	Plan 360	Canadian Mortgage and Housing Corporation (CMHC)	Fall 2024, then end of each year (continuous)



3.2. PROVIDE QUALITY HOUSING

3.2.1. DIVERSIFY HOUSING TYPOLOGIES

The community survey shows strong support among respondents for single-detached homes, with nearly 64% considering staying in a residence of this type. However, the construction and need for single unit dwellings is no longer consistent with the local, regional, and national context. Increased densification, whether gentle or aggressive, must therefore be considered in the Town of Riverview. Fortunately, increased density can be planned to be integrated in a coherent and harmonious manner with the existing community fabric. Increased density can also take several forms and regardless of building styles, the application of strong design requirements will be essential.

The City of St. John’s has developed the infographic below demonstrating the range and diversity of living styles that housing solutions must address. These modes can be determined based on a range of factors, such as: necessary height, health, and physical limitations, income, life stage, etc. The Town of Riverview should therefore demonstrate flexibility and take these elements into account when determining the approach to adopt. For example, considering the fact that Riverview will most certainly continue to experience increased immigration and that, consequently, will have to accommodate a

greater number of people while limiting as much as possible the land area that these buildings will occupy, a greater proportion of these housing units will have to be integrated into multi-unit buildings, whether they take the form of apartments, townhouses, rowhouses, or other attached housing options. The importance of diversifying housing typologies will require strategic communications and policy changes, both of which will need to be coordinated with Municipal Development Plan and Zoning By-law updates, and corporate and stakeholder messaging.

ACTION ITEMS

Recommended Action: Diversify Housing Typologies			
Key performance Indicator (KPI)	Responsible Authority	Support	Deadline
Planning policy changes and increase in housing options captured in building permit data	Plan 360	Town of Riverview (Economic Development and Corporate Communications)	Ongoing

DIVERSITY OF AFFORDABLE HOUSING OPTIONS



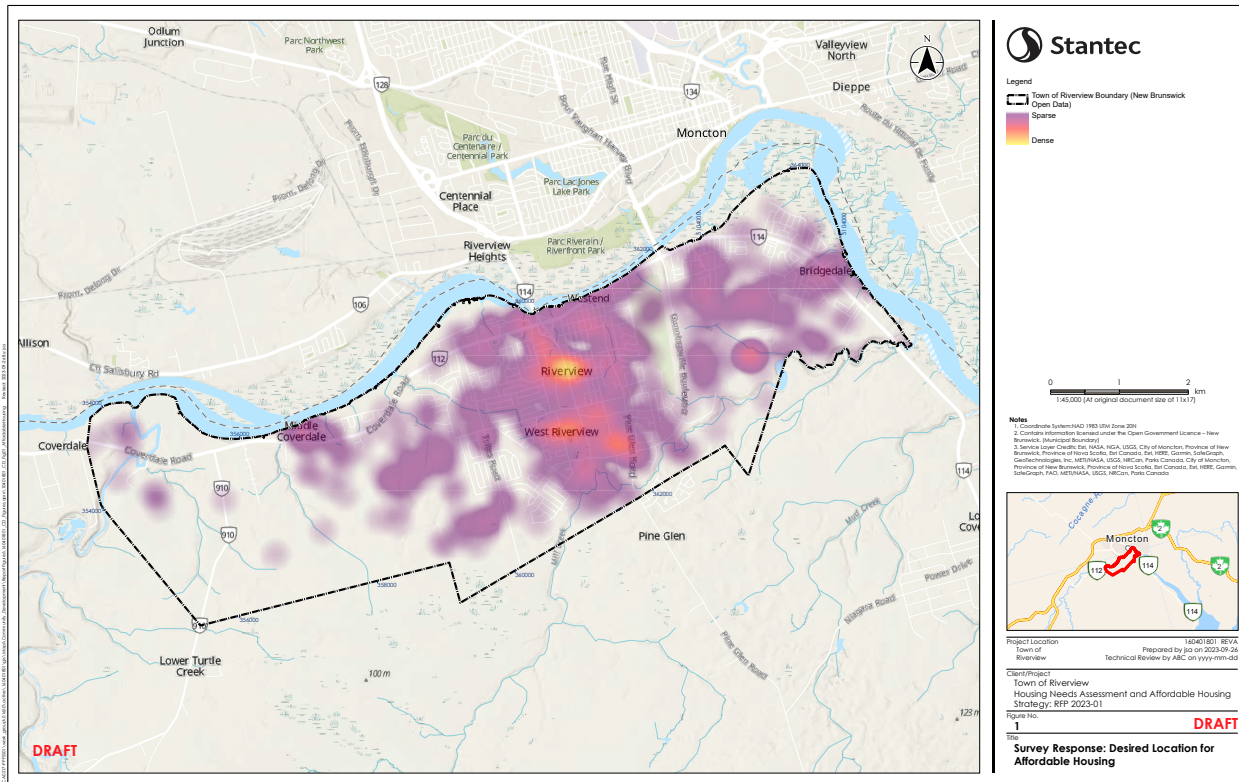
Source: Affordable Housing Strategy 2019-2028, City of St. John’s, 2019

3.2.2. ENSURE ACCESSIBILITY TO AMENITIES

Survey respondents identified a few locations where they would like to see affordable housing established. These locations are mainly located near Riverview High School, in the wooded area east of Lawson Avenue and west of Findlay Avenue, as well as in the wasteland found in the northeast quadrant formed by the Cleveland Avenue and Gunningsville Boulevard. Proximity to amenities represents the second-highest priority expressed by respondents in terms of housing choice, after affordability. As such, the town should explore if these areas are capable and suitable for increased density based on infrastructure capacity, transit availability and walkability. If there are locations within these areas that would be appropriate for increased density and affordable units, then the areas should be incentivized and included in the financial incentive programs and other planning framework changes noted in section 3.1.

ACTION ITEMS

Recommended Action: Ensure Accessibility to Amenities			
Key performance Indicator (KPI)	Responsible Authority	Support	Deadline
Identification of suitable areas and supportive planning policy	Town of Riverview (Economic Department)	None required	Fall 2025
	Plan 360		
Evaluate whether these areas should be incentivized	Town of Riverview (Economic Department)	None required	Fall 2025
	Plan 360		



3.3. CONSOLIDATE THE COLLABORATION AND COOPERATION APPROACH

3.3.1. DEVELOP AND STRENGTHEN PARTNERSHIP OPPORTUNITIES

As the City of St. John’s mentioned in its [Affordable Housing Strategy](#), partnerships represent a vital contribution to all such initiatives, and can even influence the outcome, whether success or failure, of the operation.

The Town of Riverview could, in addition to stimulating the creation of partnerships between itself and the stakeholders working in the region, position itself as a facilitator to establish partnerships between the different actors in the area (e.g., organizations, developers, government, citizen groups, and committees). For example, it is undeniable that the Rising Tide organization, given its expertise and in-depth knowledge, should be at the heart of the various projects initiated. However, the housing issue being a complex and multidisciplinary one, the diversity of perspectives must be considered to propose strong and sustainable projects and lasting collaborations. In order to break down silos and eliminate isolated efforts, a common vision must be established so that everyone is working in the same direction.

ACTION ITEMS

Recommended Action: Develop and Strengthen Partnership Opportunities			
Key performance Indicator (KPI)	Responsible Authority	Support	Deadline
Organization of a workshop, on an annual basis, bringing together all stakeholders in the area, hosted by the Town of Riverview	Town of Riverview (Economic Development)	Plan 360	Annual, continuous
		Housing Hub of NB	
		Rising Tide	
		Housing suppliers and promoters	
		Architects and designers	
		Investors	
		Land owners	

Federal Government	Provincial Government	Regional Government	Private Sector Partners	Community Sector Partners	Resident Partners
CMHC (National Housing Strategy)	New Brunswick Housing Corporation	Plan 360	Land Owners	Housing Hub of NB	Citizens
Homelessness Partnering Strategy	Regional Development Corporation		Developers	Rising Tide	
Canada Lands			Builders		
			Landlords		
			Architects		
			Designers		
			Investors		

3.3.3. INVEST IN A COMMUNICATIONS PLAN

Riverview has experienced public opposition towards higher density housing. Generally, in many communities even low-density housing options, despite the price point, face significant criticism when proposed in close proximity to single unit dwellings. The same is often the case with affordable housing projects. While current zoning was implemented to protect traditional neighbourhoods, the market has fundamentally changed, and this zoning is no longer realistic, nor financially viable, for municipalities and developers on vacant lands surrounding these low density zones and properties. Revisiting lands use planning documents to catch-up with current trends is certainly needed, which this report suggests. However, housing champions must help change the narrative or message around how important and dire the housing situation currently is, and how important affordable housing is for many individuals in the community.

While each development and rezoning application must be evaluated on its individual merits, resistance should be addressed with education to ensure community members understand the economic, social, and environmental benefits of diverse housing types and affordable housing units. It is essential that the Town be proactive in addressing the housing crisis, the importance of balancing home ownership and rental needs, changing demographic and immigration data, and other issues to help raise awareness of how important and crucial it is to have a variety of housing options, including multiple unit residential

buildings, row house and town house dwellings, smaller apartment buildings, tiny houses, and others to help meet demand and importantly, provide housing choices and prices to existing and future residents who are challenged to afford contemporary housing costs.

The Town has dedicated communication resources, who have training and experience with key messaging and can help develop strategic messaging and campaigns aimed at increased public awareness and education on the matter. This would demonstrate local leadership and help the Town to control messaging on the need and benefits of a growing population, housing choices, along with many other benefits, including helping to deter NIMBY opinions.

ACTION ITEMS

Recommended Action:			
Invest in a Communications Plan			
Key performance Indicator (KPI)	Responsible Authority	Support	Deadline
Development of a communications strategy, including an action plan	Town of Riverview (Economic Development and Corporate Communications)	Plan 360	Summer 2024



3.4. PLAN USING A HOLISTIC APPROACH

3.4.1. ALIGN THE APPROACH WITH OTHER POLICIES AND STRATEGIES

To be successful, this strategy cannot be an isolated initiative; it must align with other policies and strategies in which housing could potentially embody a fundamental issue, whether at the local or regional level. Thus, in the case of Riverview, if the notion of affordable housing is found in most of the Town’s plans (Active Transportation Plan, Strategic Plan, Economic Development Strategy, Integrated Community Sustainability Plan, etc.), it could colour the perception and the planning that will be deployed by the municipal administration, which increases the likelihood of success.

ACTION ITEMS

Recommended Action: Align the Approach with Other Policies and Strategies			
Key performance Indicator (KPI)	Responsible Authority	Support	Deadline
Implementation of changes in municipal strategy documents	Town of Riverview (Corporate Services)	Town of Riverview (Economic Development) ----- Local Councillors ----- Plan 360	Fall 2026

3.5. MONITOR, IMPROVE AND SHARE THE PROCESS

3.5.1. EVALUATE AND CONTINUALLY IMPROVE

To remain effective and align with the evolving needs of the community, this strategy must be part of a continuous and iterative process. It must therefore remain flexible and leave room for changes and new priorities. For example, the City of St. John’s identified in its ten-year strategy, two times at which an update of housing needs as well as demographic and economic data would be carried out, with a view to adjusting it if necessary. The Town of Riverview should follow suit and carry out a similar exercise during the life of the strategy. Following these updates, the strategy should be revised accordingly, and the changes should be communicated to residents.

ACTION ITEMS

Recommended Action: Evaluate and Continually Improve			
Key performance Indicator (KPI)	Responsible Authority	Support	Deadline
Identification of a strategy review period, ideally halfway through its lifespan	Town of Riverview (Economic Development)	Plan 360 ----- Rising Tide organization	Fall 2026



3.5.2. SHARE THE JOURNEY

Collective initiatives and efforts are always best when highlighted and shared. For the sake of transparency and sharing experience, including successes and difficulties, the Town of Riverview should publish a report, at a frequency it will determine, to present its progress in implementing actions contained in the strategy. By adopting an open posture, it will be able to receive ideas or avenues for improvement to improve the process.

ACTION ITEMS

Recommended Action: Invest in a Communications Plan			
Key performance Indicator (KPI)	Responsible Authority	Support	Deadline
Publication of progress reports	Town of Riverview (Economic Development)	Town of Riverview (Corporate Communication)	To be determined
		Plan 360	

