

GRAND BAY-WESTFIELD HOUSING NEEDS ASSESSMENT

TOWN OF GRAND BAY-WESTFIELD

EBP

AUGUST 2023



EBP 

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1. Introduction

1.1. Project Scope and Purpose

The Town of Grand Bay-Westfield requested the development of a housing assessment in the Spring of 2023 to both respond to current and projected population growth and also to potentially harness resources being made available by the Canada Mortgage and Housing Corporation (CMHC) to provide assistance in accelerating the development of needed housing across Canada.

The assessment is needed both to understand the current housing needs of the community and to provide a foundation for understanding the changing needs of the population as the Town grows. Grand Bay-Westfield has experienced a significant period of growth starting just before and accelerating through the COVID-19 pandemic. Growth is expected to continue across the greater Saint John region and will have real implications for Grand Bay-Westfield.

The ability to provide a range of appropriate housing options (including market, affordable, and subsidized housing) will increase the chances that individuals, families and neighbourhoods will have the stability they need for a healthy and sustainable future. Both the needs for and the projected benefits of a well-thought-out housing strategy are many, and include:

- Housing will provide for the needs of residents as they join the community, form relationships, find and participate in employment, and ideally age and remain part of the community.
- Updated housing stock will provide for better use of community resources, be more energy efficient, and better provide for the health of residents.
- An effective housing plan also provides for more well-thought-out land use, promoting not only the siting and more effective use of community facilities, but also the protection of open spaces for recreation and conservation.
- Availability of appropriate housing of various types also helps to attract, retain, and provide for the growth of the local and regional labour force, supporting the Town and region's economic development goals.

All of the above first require a sound understanding of the current housing market and of the prospective needs of the growing population. The current Housing Needs Assessment has multiple purposes, which include:

1. Analyze the current and future supply and demand for housing in Grand Bay-Westfield,
2. Identify any existing or expected gaps in housing need,
3. Provide analysis that would lay the foundation for developing a Housing Strategy, and
4. Identify other initiatives as may be required.

Throughout this report it is important to note that the geographic definition for the Town of Grand Bay-Westfield has been changing due to amalgamation. Within this report extreme pains have been made to ensure that any time series analysis is like-to-like to eliminate any artifacts from comparing dissimilar geographies.

2. Demographic Profile

2.1. Population

Grand Bay-Westfield has experienced a growth rate of about 5% since 2016, with a population of 5,212 in 2022. In comparison, the Greater Saint John Region (Saint John) has experienced a growth rate of 6% since 2016, with a population of 133,410 in 2022.

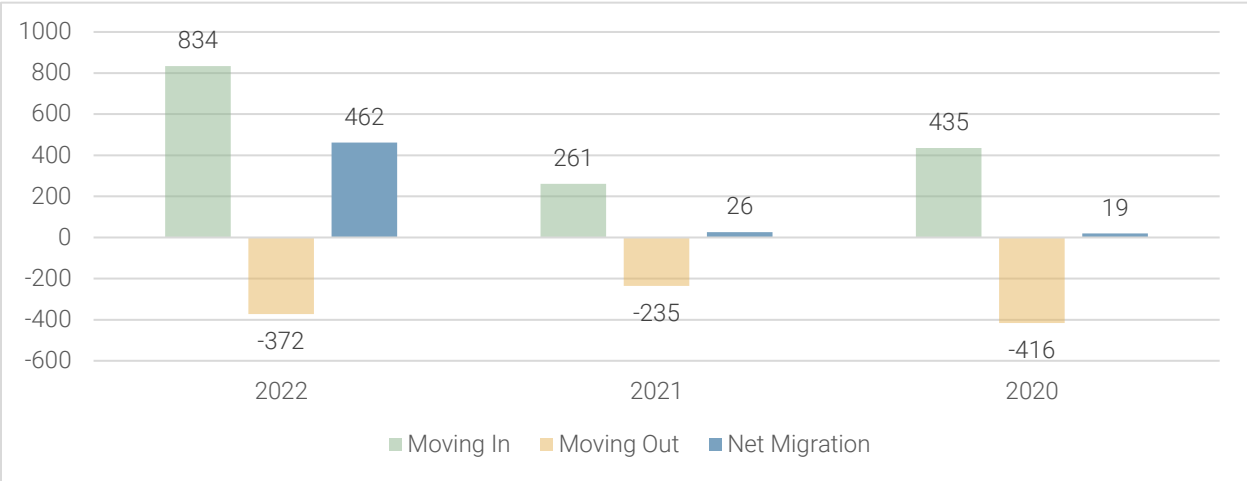
Table 1. Population Growth in Grand Bay-Westfield and Saint John

	Grand Bay-Westfield		Saint John	
	Population	Growth Rate	Population	Growth Rate
2022	5,212	5%	133,410	6%
2016	4,964		126,202	

Source: Statistics Canada. EBP Calculations.

When considering migration to Grand Bay-Westfield, net migration has increased by over 1,677% since 2016, from 26 to 462 residents migrating to Grand Bay-Westfield. Net migration has increased at a faster rate in Grand Bay-Westfield against Saint John, where net migration increased by 214% since 2016. Nonetheless, both Grand Bay-Westfield and Saint John have been experiencing unprecedented growth in populations.

Figure 1. Net Migration in Grand Bay-Westfield



Source: Statistics Canada. EBP Calculations.

2.2. Age Distribution

From 2016 to 2022, Grand Bay-Westfield experienced a 20% increase in its young workforce (20 Years – 29 Years) and a 22% increase in its aging population (60+ Years). In comparison, Saint John has experienced more modest changes across its populations.

Table 2. Age Distribution in Grand Bay-Westfield and Saint John

	Grand Bay-Westfield			Saint John		
	2016	2022	% Change	2016	2022	% Change
0 Years - 9 Years	510	462	-9%	13,394	12,861	-4%
10 Years - 19 Years	610	634	4%	14,557	15,219	5%
20 Years - 29 Years	485	581	20%	15,047	15,492	3%
30 Years - 39 Years	585	562	-4%	15,456	16,104	4%
40 Years - 49 Years	685	657	-4%	17,396	16,907	-3%
50 Years - 59 Years	820	780	-5%	20,479	18,974	-7%
60 + Years	1,255	1,536	22%	33,283	37,853	14%
Average Age	42.25	43.80		42.34	43.17	
Median Age	44.25	45.74		43.73	44.28	

Source: Statistics Canada. EBP Calculations.

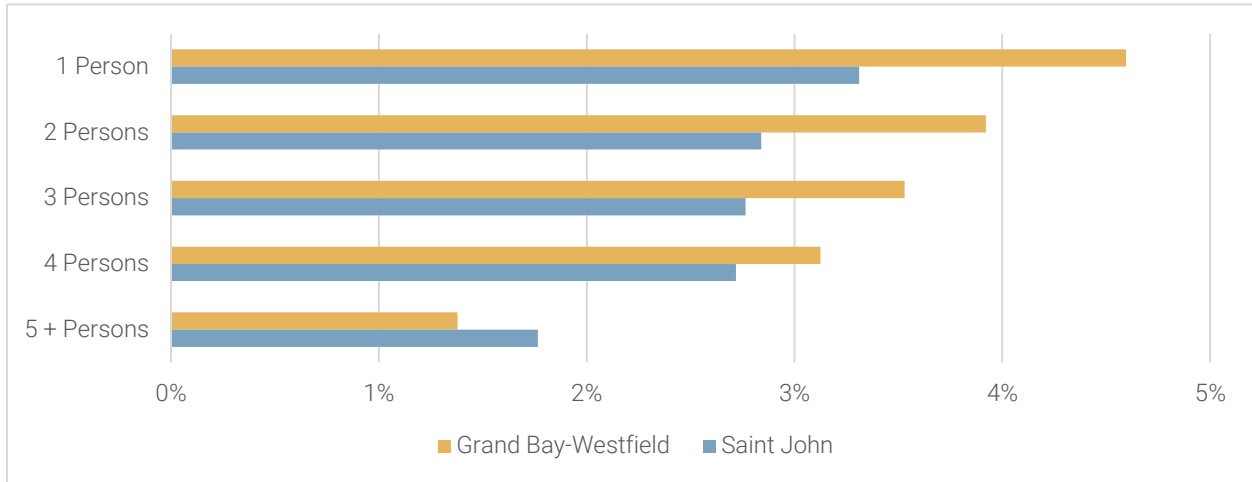
It should also be noted that the average age in both Grand Bay-Westfield and Saint John has increased over time, from 42 to 44 since 2016. This may be due to the more significant increase in aging populations, against other populations.

2.3. Households

From 2016 to 2022, Grand Bay-Westfield experienced a 4% increase in its households, from 1,940 to 2,011 households.

Grand Bay-Westfield also experienced a 5% increase in one-person households. This trend toward smaller household sizes may suggest that demand may increase for smaller housing units, such as apartments, should this trend continue in the future.

Figure 2. Percent Change in Household Size (2016-2022)



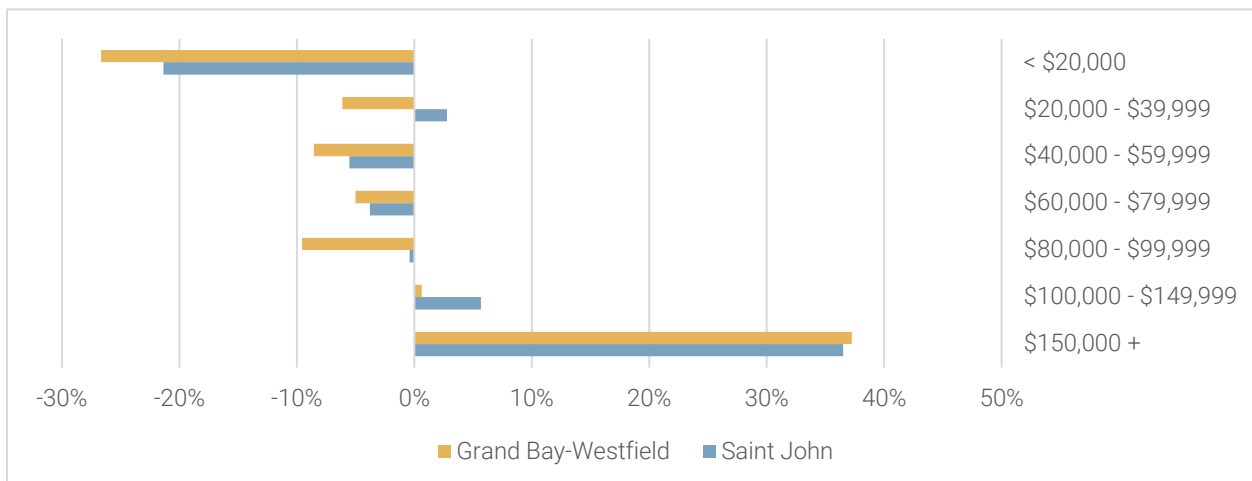
Source: Statistics Canada. EBP Calculations.

2.4. Income

Grand Bay-Westfield has experienced significant changes to its income distribution over the past six years. These changes are similar to those of Saint John.

From 2016 to 2022, Grand Bay-Westfield has experienced a 27% decrease in households making less than \$20,000 and a 37% increase in households making over \$150,000. In 2020, the average income in Grand Bay-Westfield was \$111,600, while the average income was \$93,700 in Saint John.

Figure 3. Percent Change in Household Income (2016-2022)



Source: Statistics Canada. EBP Calculations.

3. Housing Profile

3.1. Existing Housing Inventory

The existing housing inventory in Grand Bay-Westfield includes about 2,011 dwellings – a 2% increase from 2017. Of these 2,011 dwellings, about 91% are owned and 9% are rented.

Table 3. Housing Tenure

	Grand Bay-Westfield			Saint John		
	2017	2022	Share	2017	2022	Share
Owned	1,802	1,836	91%	38,162	39,315	70%
Rented	175	175	9%	16,146	16,558	30%
Total Dwellings	1,977	2,011		54,308	55,873	

Source: Statistics Canada. EBP Calculations.

Grand Bay-Westfield has predominantly single-detached homes in its housing stock, accounting for 89% of its existing housing inventory. Following single-detached houses, Grand Bay-Westfield also has some apartment buildings, accounting for 5% of its housing inventory.

Grand Bay-Westfield has a slightly different housing inventory from Saint John, where single-detached houses account for 60% of its housing inventory and apartment buildings account for 22% of its housing inventory. Furthermore, the Saint John CMA has a much more significant share of high-rise apartment buildings, accounting for 19% of its housing inventory.

Table 4. Housing Stock

	Grand Bay-Westfield			Saint John		
	2017	2022	Share	2017	2022	Share
Single-Detached House	1,752	1,782	89%	32,750	33,655	60%
Semi-Detached House	13	13	1%	1,307	1,404	3%
Row House	9	9	0%	2,331	2,420	4%
Apartment in Duplex	82	85	4%	3,902	3,935	7%
Apartment in Building (< 5 Stories)	104	105	5%	1,841	1,896	3%
Apartment in Building (5 + Stories)	10	10	0%	10,253	10,553	19%
Other Single-Attached House	3	3	0%	137	142	0%
Movable Dwelling	4	4	0%	1,787	1,868	3%
Total Dwellings	1,977	2,011		54,308	55,873	

Source: Statistics Canada. EBP Calculations.

3.2. Housing Construction Activity

The housing inventory in Grand Bay-Westfield skews older, with only 14% of its housing inventory constructed in the 21st century. 55% of its housing inventory was constructed before 1980.

Table 5. Housing Construction Year

	Grand Bay-Westfield			Saint John		
	2016	2021	Share	2016	2021	Share
Before 1960	390	360	18%	14,890	14,275	26%
1961 - 1980	715	735	37%	17,490	18,350	33%
1981 - 1990	390	335	17%	7,015	7,315	13%
1991 - 2000	180	260	13%	5,245	5,795	10%
2001 - 2005	100	70	4%	2,495	2,560	5%
2006 - 2010	110	85	4%	3,555	3,390	6%
2011 - 2015	55	65	3%	2,185	2,390	4%
After 2016		55	3%		1,790	3%
Total Dwellings	1,940	1,965		52,875	55,865	

Source: Statistics Canada. EBP Calculations.

Despite its older housing inventory, there has been 36 housing starts and 35 housing completions in Grand Bay-Westfield in 2021.

In 2021, 75% of the housing starts were rowhouses, while 69% of the housing completions were apartments. Thus, Grand Bay-Westfield may experience more housing completions beyond single-detached houses in the future.

Table 6. Housing Starts

	Grand Bay-Westfield			Saint John		
	2016	2021	Share	2016	2021	Share
Single-Detached	7	9	25%	172	267	44%
Semi-Detached	0	0	0%	11	12	2%
Row	0	27	75%	0	34	6%
Apartment	0	0	0%	85	295	49%
Total Starts	7	36		268	608	

Source: Statistics Canada. EBP Calculations.

Table 7. Housing Completions

	Grand Bay-Westfield			Saint John		
	2016	2021	Share	2016	2021	Share
Single-Detached	10	11	31%	150	234	45%
Semi-Detached	0	0	0%	5	16	3%
Row	0	0	0%	9	0	0%
Apartment	0	24	69%	8	267	52%
Total Completions	10	35		172	517	

Source: Statistics Canada. EBP Calculations.

The Town of Grand Bay-Westfield has awarded 417 building permits since 2018, encouraging the development of 116 housing units. Furthermore, the Town of Grand Bay-Westfield experienced significant activity in 2021, with permits resulting in the largest project values, permit revenues, and expected housing units since 2018.

Table 8. Building Permits

Year	Granted Permits	Project Value	Permit Revenue	New Units
2018	75	\$4.07 M	\$17,031	13
2019	72	\$4.43 M	\$17,907	6
2020	81	\$3.40 M	\$18,868	8
2021	73	\$8.99 M	\$38,004	42
2022	82	\$7.68 M	\$32,569	37
2023 (Q1 + Q2)	34	\$3.67 M	\$20,285	10
Total	417	\$32.24 M	\$144,664	116

Source: Town of Grand Bay-Westfield. EBP Calculations.

3.3. Housing Market

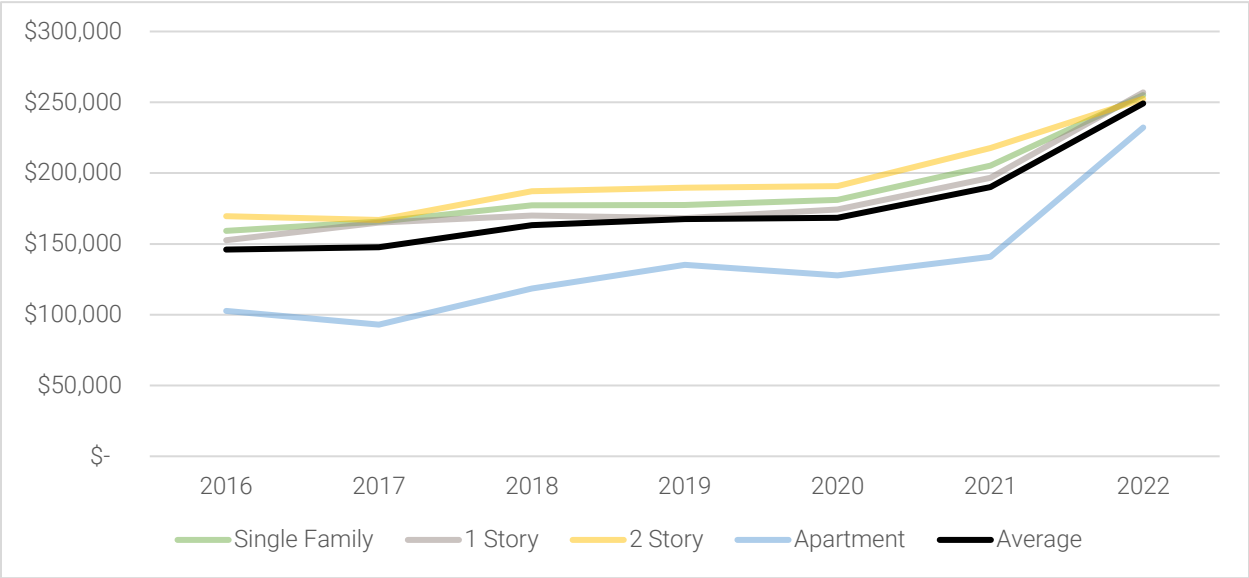
Although data on the housing market in Grand Bay-Westfield was not readily available for this Housing Needs Assessment, the housing market in Saint John serves as an adequate proxy. This can be noted in the comparable shelter costs in the Housing Affordability Section of this Assessment.

The average home price has been steadily increasing in Saint John, from \$146,000 in 2016 to \$249,200 in 2022. This represents a 70% increase in the average home price in the surrounding housing market, including Grand Bay-Westfield.

Over time, single-detached homes have remained more expensive than apartments, with prices increasing by 67% \$152,600 in 2016 to \$254,860 in 2022. Apartment prices seem to be converging recently, however, with prices increasing by 126% from \$102,700 in 2016 to \$232,200 in 2022.

These trends may be associated with the fact that apartments tend to be located among newer developments, including more recent housing starts and housing completions.

Figure 4. Average Home Price in Saint John



Source: Statistics Canada. EBP Calculations.

3.4. Housing Affordability

To understand housing affordability in Grand Bay-Westfield, one must consider shelter costs expended by owner households and tenant households alike.

When considering owner households' shelter costs, 59% of households have mortgages, with an average monthly cost of \$1,039, in 2021. 5% of these owner households spend more than 30% of their incomes on shelter costs, with 2% of these owner households in Core Housing Need," which is defined as dwellings that are "considered unsuitable, inadequate or unaffordable and whose income levels are such that they could not afford alternative, suitable and adequate housing in their community" (Statistics Canada).

Table 9. Owner Household Shelter Costs

	Grand Bay-Westfield			Saint John		
	2016	2021	% Change	2016	2021	% Change
Owner Households with Mortgages	63%	59%	-6%	60%	60%	-1%
Owner Households Spending > 30% of Income on Shelter Costs	8%	5%	-38%	12%	9%	-24%
Owner Households in Core Housing Need		2%			3%	
Median Monthly Shelter Costs	\$975	\$950	-3%	\$935	\$980	5%
Average Monthly Shelter Costs	\$1,030	\$1,039	1%	\$1,031	\$1,104	7%
Median Value of Dwellings	\$195,478	\$220,000	13%	\$179,576	\$200,000	11%
Average Value of Dwellings	\$208,398	\$239,600	15%	\$204,722	\$236,200	15%
Total Owner Households	1,760	1,780	1%	37,095	38,650	4%

Source: Statistics Canada. EBP Calculations.

When considering tenant shelter costs, the average tenant spent \$820 on rent in 2021. 30% of tenant households spend more than 30% of their incomes on shelter costs, a stark contrast to the 5% of owner households spending more than 30% of their incomes on shelter costs.

Furthermore, 24% of tenant households are in “core housing need,” another stark contrast to the 2% of owner households in “core housing need,” suggesting a significant disparity between owner households and tenant households in Grand Bay-Westfield.

Table 10. Tenant Household Shelter Costs

	Grand Bay-Westfield			Saint John		
	2016	2021	% Change	2016	2021	% Change
Tenant Households in Subsidized Housing	20%	19%	-6%	15%	15%	5%
Tenant Households Spending > 30% of Income on Shelter Costs	23%	30%	30%	36%	27%	-25%
Tenant Households in Core Housing Need		24%			14%	
Median Monthly Shelter Costs	\$661	\$830	26%	\$703	\$830	18%

Average Monthly Shelter Costs	\$719	\$820	14%	\$738	\$862	17%
Total Tenant Households	175	185	6%	15,695	17,165	9%

Source: Statistics Canada. EBP Calculations.

In 2021, Grand Bay-Westfield had a combined 75 households in “Core Housing Need,” or roughly 4% of its households. Most of these households in “Core Housing Need” occupy dwellings that exceed their income levels to afford alternative, suitable, and adequate housing within Grand Bay-Westfield.

Table 11. Core Housing Need

	Grand Bay-Westfield	Saint John
Households in Core Housing Need	4.2%	8.8%
Households in Core Housing Need and Below Affordability Standard	3.9%	8.1%
Households in Core Housing Need and Below Adequacy Standard	0.5%	1.6%
Households in Core Housing Need and Below Suitability Standard	0.0%	0.5%
Households in Core Housing Need and Below Standard	4.4%	10.2%

Source: Statistics Canada. EBP Calculations.

4. Stakeholder Interviews

EBP consulted several stakeholders involved in the development environment in Grand Bay-Westfield, Saint John, and New Brunswick. Stakeholders were asked about recent trends in related housing markets, along with any challenges and opportunities for the future housing market in Grand Bay-Westfield.

Stakeholders have noted that demand for smaller single-detached and semi-detached houses has recently increased in Grand Bay-Westfield. This runs counter to the historic pattern in the Town of large lot sizes – which is due mainly to the reliance on well water and septic systems rather than municipally provided water and sewer systems.

Stakeholders also noted that demand for apartment buildings has also recently increased in Grand Bay-Westfield. Although there is demand for housing in Grand Bay-Westfield, stakeholders noted that there is simply not enough housing inventory, particularly inventory that meets modern demands.

In addition to demand, stakeholders noted that the composition of new homeowners may also be changing in Grand Bay-Westfield. Stakeholders mentioned that residents are increasingly working remotely in Grand Bay-Westfield, generating incomes from larger cities in Canada, such as

Toronto and Vancouver. This may cause further pressure on the housing market in Grand Bay-Westfield.

Stakeholders agreed that the costs associated with construction have outweighed the benefits in recent years, with the costs, such as building materials, steadily increasing since the COVID-19 Pandemic. Furthermore, stakeholders suggested that housing-related infrastructure should remain fundamental to promoting housing development in Grand Bay-Westfield – such as water systems.

5. Calculating Housing Need

Population growth, vacancy and housing supply data can be used to forecast future housing unit production needs. Growth projections are currently uncertain, but a range of potential outcomes provides the following insight on housing unit needs for the Town of Grand Bay-Westfield:

Table 12. Projected Housing Need

	Population Growth (Base Growth: 5.0%)	Population Growth (High Growth: 18.0%)
Community Housing Demand		
Projected Population (2026)	5,343	5,681
Population in Group Quarters	0	0
Household Population	5,343	5,681
Average Household Size	2.59	2.59
Projected Households	2,063	2,193
1 + Vacancy Rate	1.02	1.02
Projected Number of Housing Units Needed	2,104	2,237
Community Housing Supply		
Existing Number of Housing Units (2023)	2,011	2,011
Projected Number of Units Beyond Repair	0	0
Projected Number of Housing Units Available	2,011	2,011
Projected Supply and Demand for Additional Community Housing		
Projected Number of Housing Units Needed (2026)	2,104	2,237
Projected Number of Housing Units Available (2026)	2,011	2,011
Projected Number of Additional Units Needed	93	226

Source: Envision Saint John and Statistics Canada. EBP Calculations.

6. Summary of Initial Findings

The Town of Grand Bay Westfield is a community in transition. What was once a more remote setting largely developed with summer cottages has been changing into a growing community more fully integrated into – and experiencing the growth pressures of – the Greater Saint John area.

As noted above, Grand Bay-Westfield experienced a 4% increase in its households, from 1,940 to 2,011 households from 2016 to 2022. This included a 20% increase in its young workforce (20 Years – 29 Years) and a 22% increase in its aging population (60+ Years). While these changes are like those affecting the greater Saint John area, the effects are more pronounced in Grand Bay-Westfield due to the smaller starting population.

Grand Bay-Westfield also experienced a 5% increase in one-person households. This trend toward smaller household sizes may suggest that demand may increase for smaller housing units, such as apartments, should this trend continue in the future. Coupled with the increased senior population, this trend may also result in a need specifically for one-person seniors housing.

Net migration to the Town has increased by over 1,677% since 2016, from 26 to 462 residents migrating to Grand Bay-Westfield. While net migration has increased across the Saint John region, it has been growing at a faster rate in Grand Bay-Westfield (Saint John's net migration increased by 214% since 2016). Much of this net migration has been from individuals who are new to Canada – and this also indicates that further research needs to be performed to better understand the needs of these new residents.

This unprecedented growth is resulting in a pressing housing cost problem. In 2021, Grand Bay-Westfield had a combined 75 households in “Core Housing Need,” or roughly 4% of its households. Most of these households in “Core Housing Need” occupy dwellings that exceed their income levels to afford alternative, suitable, and adequate housing within Grand Bay-Westfield. Furthermore, 24% of tenant households are in “core housing need,” another stark contrast to the 2% of owner households in “core housing need,” suggesting a significant disparity between owner households and tenant households in Grand Bay-Westfield.

The physical form of development is also a concern in meeting these housing needs. The Town's traditional reliance on well-water and septic fields as basic infrastructure resulted in development on large lots, especially at the north end of town. The current housing cost crisis for renters a lower-end income residents will require some level of densification if housing needs are to be met. This in turn will require investments in water and wastewater infrastructure for selected areas in the Town.

While it is possible to discern the Town's housing needs, care must be taken to ensure that data continues to be available to monitor progress and also to identify future areas of need. Data is currently also in a transitional state due to the recent change in the Town's borders.

7. Initial Recommendations

The findings above suggest several immediate actions in addition to the completion of the housing assessment and strategy development process. Each may be pursued relatively immediately and will result in positive and useful outcomes on their own, in addition to being sound foundational steps in a full housing strategy.

1. Housing Mix

- a. Market information, housing costs data, and the input from stakeholders all indicate a long-term need for smaller lot sizes and/or denser development patterns. The Town should work to refine the specific unit type needs (introductory housing, immigrant families, seniors, etc.) and then identify areas for denser development.
- b. Develop a mixed income housing strategy, one that identifies a range of incentives matched to economic development opportunities and based on cost/benefit valuations, as well as opportunities such as universal design and non-market housing, for one or more of the City's designated intensification sites.
- c. Each of the items above will be dependent on providing adequate municipal utilities to the site(s). Item 3 below discusses the need in more detail.

2. Senior Housing

- a. The gaining demographic represents a significant cohort in Grand Bay-Westfield's housing need profile. Identifying and addressing their needs will not only ensure that this portion of the population is cared for, but may also free up other existing housing stock for new families or for redevelopment.
- b. It is important to note that this may also represent the need to develop new types of housing that have not previously existed in Grand Bay-Westfield, such as single-person senior residences.
- c. The Town should consider a forum with both seniors and the providers of seniors housing in order to identify and develop solution templates for issues, options, needs and opportunities.

3. Infrastructure

- a. The Town's ability to develop housing is critically dependent on the ability to provide water and wastewater service to new units and neighbourhoods.
- b. By establishing sites and/or neighbourhoods within the Grand Bay-Westfield region for intensification of development for both single- and multi-family development, the Town can both plan to satisfy housing needs and also begin to establish targeted areas for future mixed development.

4. Immigration

- a. Immigration represents a significant portion of the population growth being experienced across New Brunswick and within the greater Saint John area. As such it is useful both to understand the particular housing needs and expectations of these groups and also plan for any needed support or community services

- b. The City of Saint John has already made plans to meet and coordinate with the Association for New Canadians, Refugee and Immigrant Advisory Council and other stakeholders to address housing needs for new Canadians, and the role of housing in helping to attract, and keep, immigrants. It would be helpful to learn from and possibly join these efforts.

5. Continued Actions

- a. In addition to the items above the Town of Grand Bay-Westfield should continue to develop a full housing action plan that responds to and plans for the dynamics outlined above. As noted earlier, the actions outlined above are helpful and necessary, but insufficient on their own to truly plan for the Town’s housing future.
- b. The Canada Mortgage and Housing Corporation’s (CMHC) Housing Accelerator Fund may provide one time-sensitive means for funding:
 - i. Investments in Housing Accelerator Fund Action Plans
 - ii. Investments in Affordable Housing
 - iii. Investments in Housing-Related Infrastructure
 - iv. Investments in Community-Related Infrastructure that Supports HousingMany of the items outlined above fall within these guidelines, and the fund may therefore provide the Town with an opportunity to finance activities that would otherwise be difficult to achieve.
- c. The Town of Grand Bay-Westfield should review and update this Housing Needs Assessment not less frequently than every three years to continue monitoring trends during this period of rapid growth.



Appendix A. Growth Analysis

Growth Scenarios	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
Low	132,761	135,622	135,631	136,559	137,575	138,635	139,404	140,048	140,615	141,174
Base Case	132,761	135,622	135,700	136,715	137,843	139,046	139,978	140,805	141,574	142,353
Moderate	132,761	135,622	135,700	137,228	139,514	142,258	144,697	146,839	148,948	150,998
High	132,761	135,622	135,700	137,740	141,186	145,469	149,416	152,874	156,321	159,644

Source: Envision Saint John.

GB-W Share of SJ Population (2022)	3.9%
SJ Population Growth (2022-2030)	
Low	5,552
Base Case	6,731
Moderate	15,376
High	24,022
GB-W Share of SJ Population Growth (2022-2030)	
Low	217
Base Case	263
Moderate	601
High	938

GB-W Low Growth	
2022	5,212
2023	5,239
2024	5,266
2025	5,293
2026	5,320
2027	5,348
2028	5,375
2029	5,402
2030	5,429

Annual Distributed Growth	27
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Growth Rate (2022-2030)	4.2%
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GB-W Base Growth	
2022	5,212
2023	5,245
2024	5,278
2025	5,311
2026	5,343
2027	5,376
2028	5,409
2029	5,442
2030	5,475

Annual Distributed Growth	33
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Growth Rate (2022-2030)	5.0%
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GB-W Moderate Growth	
2022	5,212
2023	5,287
2024	5,362
2025	5,437
2026	5,512
2027	5,587
2028	5,663
2029	5,738
2030	5,813

Annual Distributed Growth	75
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Growth Rate (2022-2030)	11.5%
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GB-W High Growth	
2022	5,212
2023	5,329
2024	5,447
2025	5,564
2026	5,681
2027	5,799
2028	5,916
2029	6,033
2030	6,150

Annual Distributed Growth	117
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Growth Rate (2022-2030)	18.0%
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Appendix B. Program Analysis

Action Item	Description	Costs	Units Without HAF	Units With HAF	Start Year	End Year
1. Developer Incentives	Environmental Review	\$ 400,000.00	Multi-Unit Missing Middle Housing: 22	Multi-Unit Missing Middle Housing: 46	2024	2026
	Water Supply Systems	\$ 500,000.00			2024	2026
	Hydrological Mapping	\$ 300,000.00			2024	2026
	Affordable and Inclusive Housing	\$ 677,500.00			2024	2026
2. Market Viability	Attract Developers to Provide Housing for 55+	\$ 30,000.00	Multi-Unit Other Housing: 44	Multi-Unit Other Housing: 92	2024	2025
3. Marketing and Education	Release Land to Increase Housing	\$ 94,000.00	Multi-Unit Missing Middle Housing: 22, Single Detached Housing: 5	Multi-Unit Missing Middle Housing: 46, Single Detached Housing: 16	2024	2025
	Develop a Process to Dispose of Town Land	\$ 1,000.00			2024	2024
4. Disposal of Town Owned Land	Incentives to Offset Development Challenges	\$ 345,000.00		Single Detached Housing: 6	2024	2026
	Further Streamline Permit Application Process	\$ 10,000.00			2024	2024
	Amend DSA to Ensure Transparent Fees and Charges	\$ 2,500.00			2024	2024
5. Enhanced Permit Application Process	Enhance Permit Application and Inspection Capacity	\$ 300,000.00		Single Detached Housing: 20	2024	2026
	Total	\$ 2,660,000	93	226		

Units Without HAF	
Multi-Unit Missing Middle Housing	44
Multi-Unit Other Housing	44
Single Detached Housing	5
Total	93

Units With HAF	
Multi-Unit Missing Middle Housing	92
Multi-Unit Other Housing	92
Single Detached Housing	42
Total	226

Action Item	Description	Costs	Units Without HAF	Units With HAF	Start Year	End Year
1. Developer Incentives	Environmental Review	\$ 400,000.00	22	46	2024	2026
	Water Supply Systems	\$ 500,000.00			2024	2026
	Hydrological Mapping	\$ 300,000.00			2024	2026
	Affordable and Inclusive Housing	\$ 677,500.00			2024	2026
2. Market Viability	Attract Developers to Provide Housing for 55+	\$ 30,000.00	44	92	2024	2025
3. Marketing and Education	Release Land to Increase Housing	\$ 94,000.00	27	62	2024	2025
	Develop a Process to Dispose of Town Land	\$ 1,000.00			2024	2024
4. Disposal of Town Owned Land	Incentives to Offset Development Challenges	\$ 345,000.00		3	2024	2026
	Further Streamline Permit Application Process	\$ 10,000.00		7	2024	2024
	Amend DSA to Ensure Transparent Fees and Charges	\$ 2,500.00		7	2024	2024
5. Enhanced Permit Application Process	Enhance Permit Application and Inspection Capacity	\$ 300,000.00		6	2024	2026
	Total	\$ 2,660,000	93	226		

Year Ending	Housing Units
2024	17
2025	154
2026	55
Total	226

Appendix C. Funding Analysis

Action Item	Description	Costs	Funding Allocation	Start Year	End Year
1. Developer Incentives	Environmental Review	\$ 400,000	15%	2024	2026
	Water Supply Systems	\$ 500,000	19%	2024	2026
	Hydrological Mapping	\$ 300,000	11%	2024	2026
	Affordable and Inclusive Housing	\$ 677,500	25%	2024	2026
2. Market Viability	Attract Developers to Provide Housing for 55+	\$ 30,000	1%	2024	2025
3. Marketing and Education	Release Land to Increase Housing	\$ 94,000	4%	2024	2025
4. Disposal of Town Owned Land	Develop a Process to Dispose of Town Land	\$ 1,000	0%	2024	2024
	Incentives to Offset Development Challenges	\$ 345,000	13%	2024	2026
5. Enhanced Permit Application Process	Further Streamline Permit Application Process	\$ 10,000	0%	2024	2024
	Amend DSA to Ensure Transparent Fees and Charges	\$ 2,500	0%	2024	2024
	Enhance Permit Application and Inspection Capacity	\$ 300,000	11%	2024	2026
Total Action Items Funding		\$ 2,660,000	100%		

Additional Investment	Description	Costs	Funding Allocation	Investment Type
6. Transit Plan	Enhance Transit Service to Reduce Barriers for Immigrants	\$ 20,000	2%	Community-Related Infrastructure
7. High Water Advocacy	Changes to Density Regulations for Properties with View	\$ 2,500	0%	Housing-Related Infrastructure
8. Water and Wastewater Systems Implementation	Collaborate with Regional Neighbours to Advocate for Updates	\$ 2,500	0%	Housing-Related Infrastructure
	Update Class 'D' Estimate for Water Distribution System	\$ 50,000	5%	Housing-Related Infrastructure
9. Environmental Reviews	Advocate to the Province for a Streamlined and Timely Review	\$ 2,500	0%	Community-Related Infrastructure
10. Immigrant Housing Needs	Partner with St. John's to Better Understand Immigrant Needs	\$ 2,500	0%	Community-Related Infrastructure
11. Property Tax Classes	Advocate to GNB to Permit Different Property Tax Class	\$ 2,500	0%	Community-Related Infrastructure
12. Enhanced Housing Action Plan	Enhance the Housing Action Plan Incorporating New Legislation	\$ 10,000	1%	Community-Related Infrastructure
13. Land for Affordable Housing	Acquire Land for Affordable Housing along Colonel Nease	\$ 986,960	91%	Affordable Housing
Total Additional Investments Funding		\$ 1,079,660		
Total Funding		\$ 3,739,660		

Cash Outflows		
2024	2025	2026
\$ 133,333	\$ 133,333	\$ 133,333
\$ 166,667	\$ 166,667	\$ 166,667
\$ 100,000	\$ 100,000	\$ 100,000
\$ 225,833	\$ 225,833	\$ 225,833
\$ 15,000	\$ 15,000	
\$ 47,000	\$ 47,000	
\$ 1,000		
\$ 115,000	\$ 115,000	\$ 115,000
\$ 10,000		
\$ 2,500		
\$ 100,000	\$ 100,000	\$ 100,000
\$ 916,333	\$ 902,833	\$ 840,833

Year Ending	Action Items Funding Allocation
2024	\$ 916,333
2025	\$ 902,833
2026	\$ 840,833
Total	\$ 2,660,000

Investment Category	Additional Investments Funding Allocation
Affordable Housing	\$ 986,960
Housing-Related Infrastructure	\$ 55,000
Community-Related Infrastructure	\$ 37,500
Total Funding	\$ 1,079,460