

Above the surface, we are seeing various trends related to housing and belonging that seem to be separate issues.

On the housing front, we know that there is

limited affordable housing availability

The average wait time for the Rent Supplement Program is **2+ years**

lack of affordable housing

"I have the Rent Supplement Program so I only pay \$102/month for rent, but after paying my electric, heat, internet and cable I am still not able to buy food at the end of the month."



Many people with intellectual disabilities live on **Extended Benefits** which average to

\$820/ Month

However, rent for a 1 bedroom apartment costs **\$701/ month** in St. John and **\$815** in Fredericton.

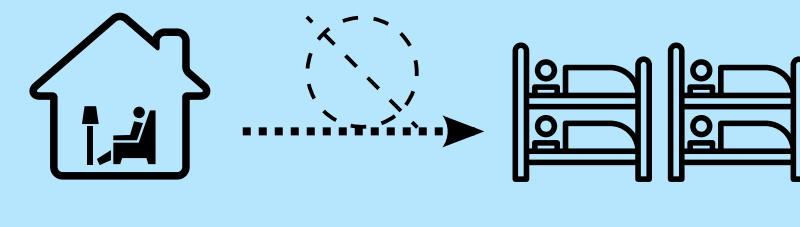
But affordability, while very important, is just one piece of a larger puzzle...



We know that there are other important factors to consider, such as the

lack of appropriate housing

that meets people's needs for support, connection and belonging



For people with disabilities and others, there are **significant gaps in the housing continuum**, with limited inclusive options that don't meet many people's needs.

"We waited **over a year** and when we got the Rent Supplement Program the only available housing was a **group home** which was **not appropriate for my son.**"

"My daughter lived out of town but there was **no bus service** so she got quite **lonely** and **eventually moved home.**"

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System Navigation Challenges

There are **limited navigation supports...**

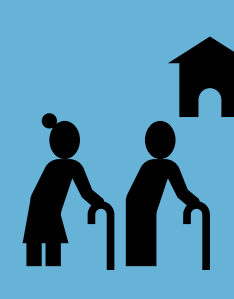
- to access different forms of support from the provincial government
- to plan for and transition to independent living and to access the subsequent support services

"We have one person we talk to for housing, several others for supports and a different place for employment programs. **None of these people talk to each other or seem to know much about each other's services.**"

THIS IS WHAT WE ARE SEEING

We know that in general, we are facing an

Aging Population



Many seniors who are getting older will need **inclusive housing** to keep living independently if they choose

Aging Generation of Family Caregivers



Adults with intellectual disabilities are **2x** as likely to continue **living at home** with parents, increasingly in situations where senior **parents remain their primary support**

Many people with and without disabilities will require different levels of supports to remain and participate in the community.

Current Lack of appropriate, personalized supports

to carry out daily activities or to enable people to live in a home of their choice.



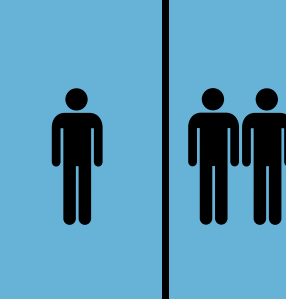
Many adults with intellectual disabilities are placed in nursing homes or other congregate facilities because they cannot access support in the community.

In addition to paid supports, **informal social networks** are critical for a sense of belonging. However, our society at large is facing a **loneliness epidemic** and many of us are experiencing

social isolation and a lack of community belonging

which has been exacerbated and highlighted by the COVID pandemic.

29% of people living in NB have a weak or very weak sense of belonging to their community



Lack of connection with and between neighbours



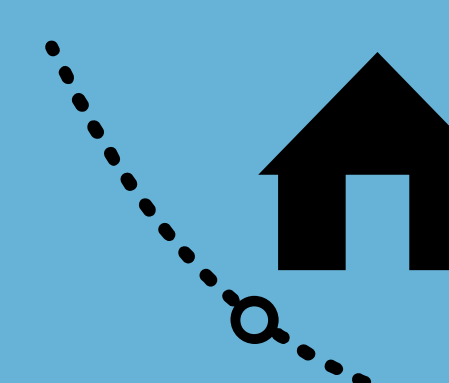
Lack of unpaid social networks and supports



An emerging trend, as a result, is the growing focus on strengthening relationships and connections between neighbours as a key factor in community resilience

On the housing front, as the New Brunswick real estate market booms and housing prices soar, this creates **Affordable Housing Pressures and Competition for Housing**

Affordable Housing Pressures and Competition for Housing



Demand for affordable housing grows but affordable housing supply is limited, creating a sense that different populations are **competing to be prioritized for available non-market housing**

THESE ARE THE PATTERNS THAT ARE CREATING THE EVENTS

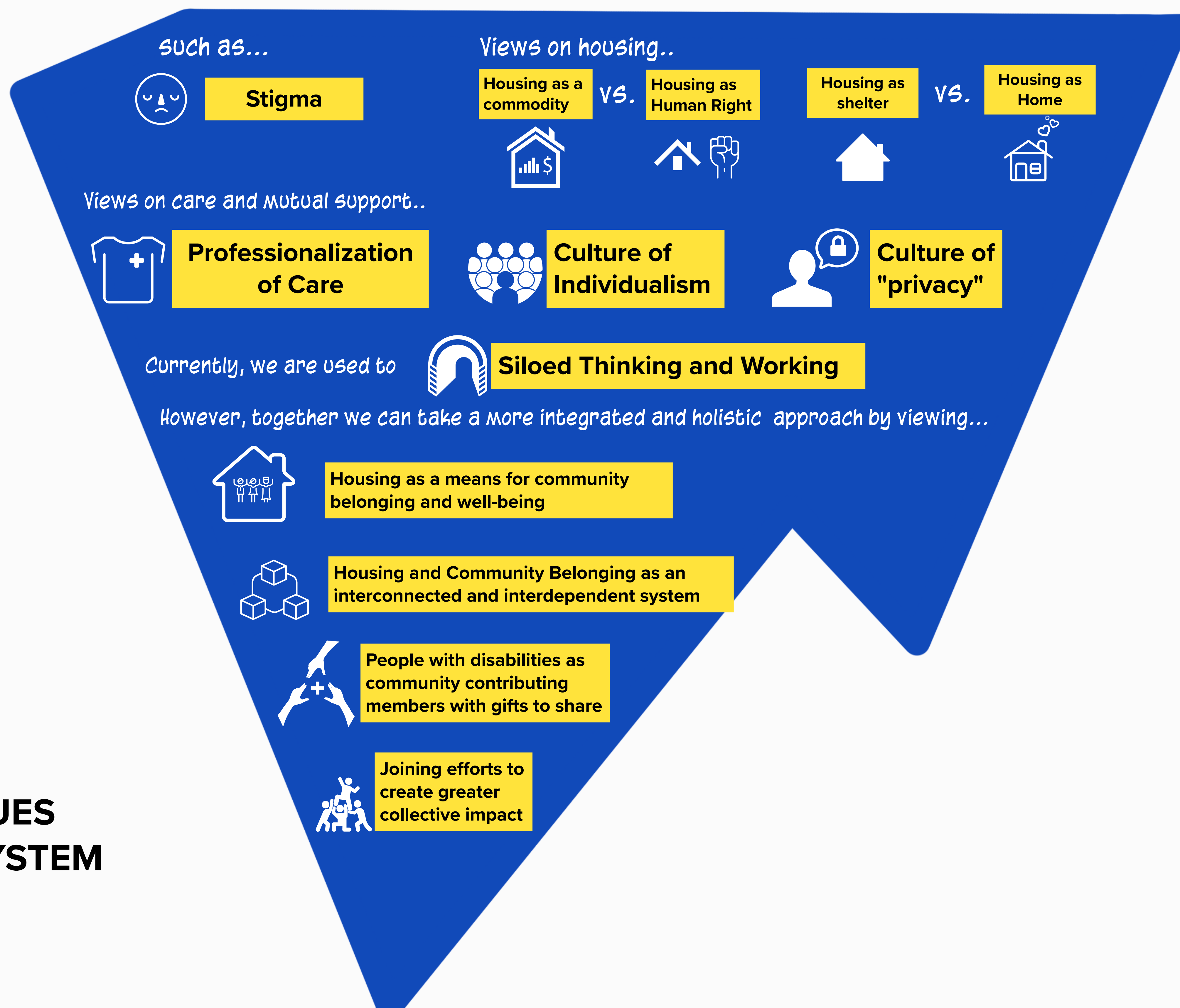
Many of these problems related to housing and social connectedness stem from underlying structures and systems, such as...



THESE ARE THE UNDERLYING STRUCTURES THAT CONTRIBUTE TO THIS

Many of these structures are rooted in deeper mindsets and ways of thinking that have become imbedded with time, culture, and societal norms

THESE ARE SOME OF THE BELIEFS, VALUES AND MINDSETS THAT UNDERPIN THE SYSTEM

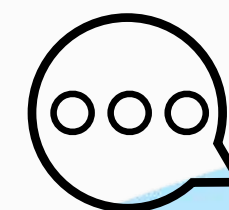


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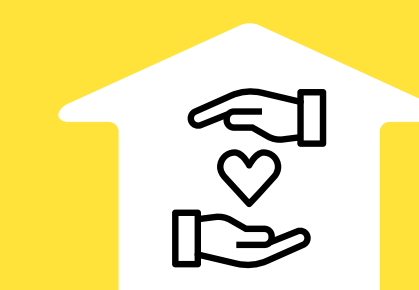
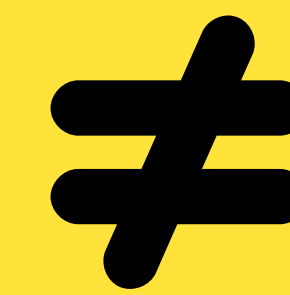
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AFFORDABLE HOUSING



INCLUSIVE HOUSING

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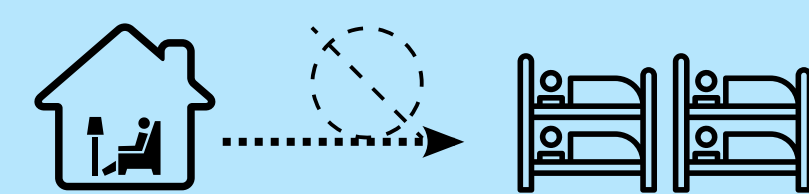
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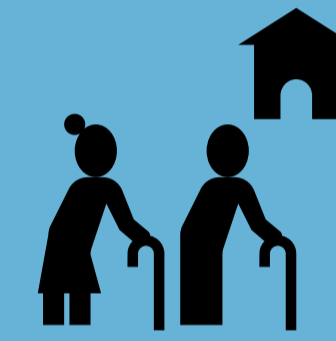
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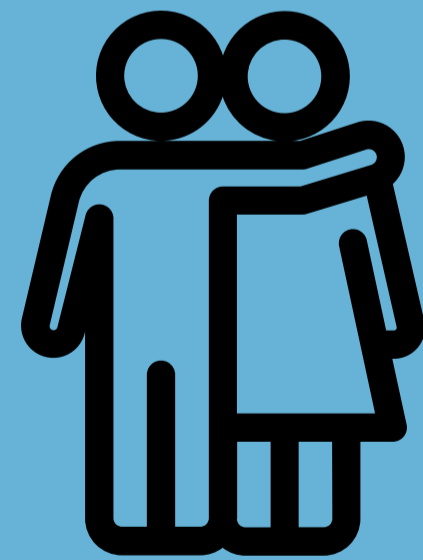
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continue **living at home** with parents, increasingly in situations where senior **parents remain their primary support**



- Many **don't have the resources or support** to live outside the family home



- Many aging family caregivers are **exhausted and worried** about the future of their loved ones

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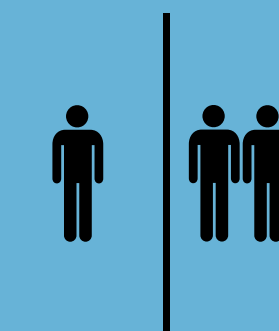
*"It is not normal for my daughter to live in a world surrounded by other people with disabilities. She needs to **experience more diversity and be part of society, not excluded from it.**"*

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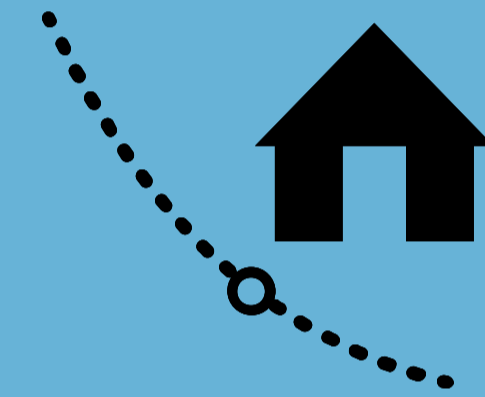
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Affordable Housing Pressures and Competition for Housing



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What's being built in Fredericton is **high-end apartment buildings** and condos and high end home development. (I'm) **not blaming the developers, they're just filling a demand...**



"When the government is funding these projects for affordable housing, they always fund them for their **highest demand list**, which is now singles, seniors and family units. And they're sort of the biggest pieces of pie. And **people with intellectual disabilities will be the smallest piece of the pie.**"

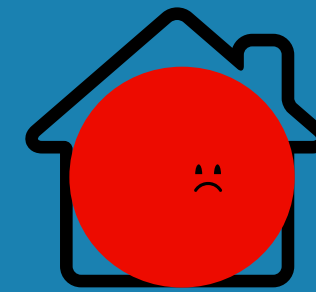


Many of these problems related to housing and social connectedness stem from underlying structures and systems.

While there is already a limited availability of affordable housing, there is a

Lack of innovation

The housing system is largely stuck in the status quo instead of creating opportunities for INCLUSIVE housing.



current focus on fitting people into existing housing



not creating housing situations, in both existing infrastructure and in new developments, that is geared to their needs



contributes to continuing to do what we have always done, rather than seeing and thinking in new ways.

THESE ARE THE UNDERLYING STRUCTURES THAT CONTRIBUTE TO THIS

For people with intellectual disabilities, people of low income, or others who rely on government programs...

Restrictive policies and lack of alignment between government policies/programs

limits people's housing choices and impacts their ability to have social supports and connections where they live.



*"The Government is in **silos** (housing won't tell you what's available for supports, and vice versa.) **Nobody tells you everything that's available.**"*

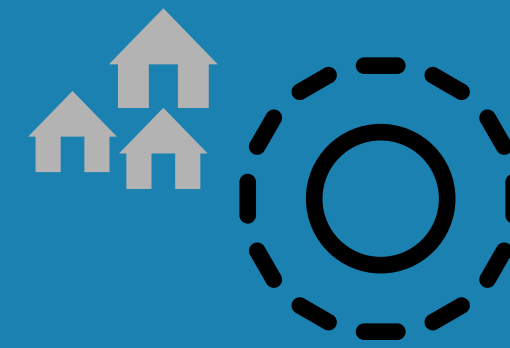
*"I could afford an apartment with my boyfriend but my **Extended Benefits restricts the eligible housing costs** so that I **can't live with another person** unless they also have a **disability.**"*

These difficulties are further exacerbated by a

Lack of inclusive neighbourhood, community and housing design

further contributes to feelings of not belonging and loneliness for people with and without disabilities.

Segregation of lower income housing



Affordable housing has typically been clustered and segregates lower income populations, often outside of the City core where land is less expensive

Lack of sociable housing design

Older housing often lacks amenity areas, gathering spaces, and other features that support neighbours to connect informally with each other



"What we see in Saint John is actually the **stigmatization of the space**....we haven't really achieved what I would say is a **complete community, or more complete neighbourhood**"

"If you look at the older areas that were built in the 60s 70s, in the Fredericton area, they were **very inclusive communities**...It was a **mix of all different types of housing**, apartment housing, semi detached, single family homes. But I **don't quite understand what happened between then and now**...I find it very disturbing that that **inclusive approach to housing** has pretty much all but **disappeared in in Fredericton**."

Inclusive Neighbourhood design must include

physical infrastructure

such as...



Accessible Housing



Housing with supportive wrap-around services



Located close to services, transit and employment



Close to social, cultural and recreational amenities

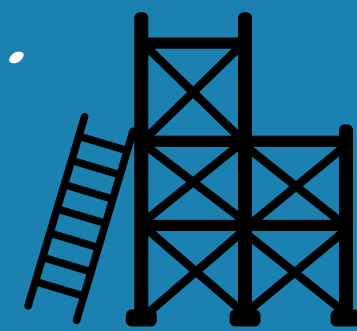


Located in mixed-tenure or mixed-use developments

but we also must not forget

social infrastructure

that is the "scaffolding" for supporting belonging, and allows social life to flourish.



places, spaces, and programs that support connection



local services and community organizations



arts & culture



informal social networks

In fact, New Brunswick has acknowledged this need for inclusive housing through their New Brunswick Housing Strategy which names and prioritizes Mixed Housing Communities.

However, on the ground, there are

Barriers to Policy Implementation for Inclusive Housing

Lack of local government authority to enact change

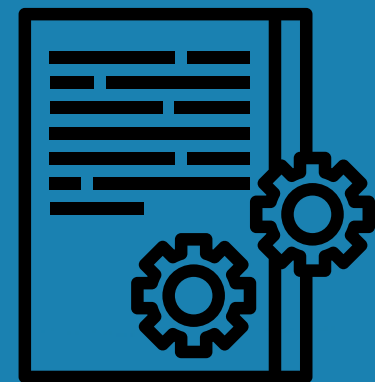
*“For years, we said that **affordable housing is not the jurisdiction of a municipality** to take on... Recently that tide has turned [and that] argument is no longer working. We need to be more heavily involved in housing and affordable housing. We want to be **involved in ways that we can while acknowledging that we don't have the spending power of a provincial or federal government.**”*

The **Community Act** currently limits local government authority related to housing.



However, there is a growing shift in understanding the role of local governments in being important **convenors of partnerships.**

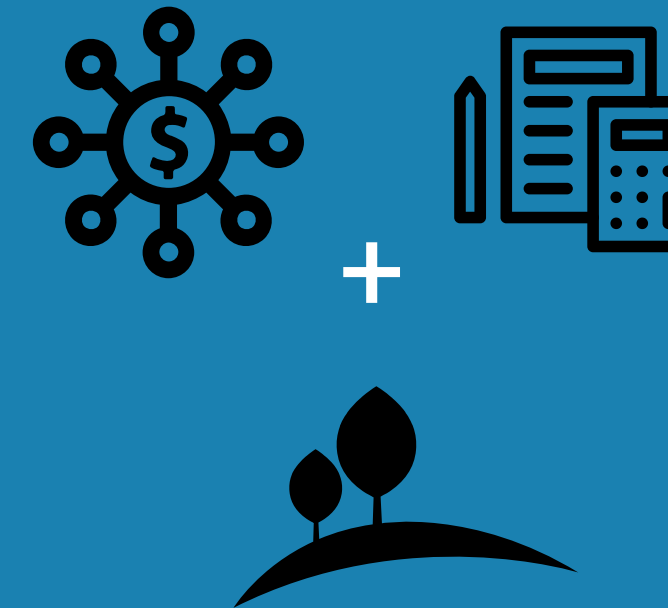
Lack of Policy Tools



Saint John and Fredericton can learn from other Canadian Cities, that have created policy tools like **incentives for housing developers**, or **requiring a percentage of new developments to be affordable.**

Lack of Funding, Financing and Land

designated for affordable, inclusive housing



Banks are often not willing to invest in (new or small) Non-Profit developers.

*“For a nonprofit to develop projects, it's **almost impossible** unless you have an **economy of scale** behind it. Mixed income won't work financially...the numbers just don't work. Most [nonprofit housing] organizations are **too small, and don't have the capital resources to subsidize the market component** of these developments so they just don't happen...if you want the nonprofit sector to do mixed income developments, the **government has to look at more incentives**”*

One of the biggest structural barriers to all of this is

Limited Partnership across sectors

which limits growth and innovation to building this inclusive housing vision.



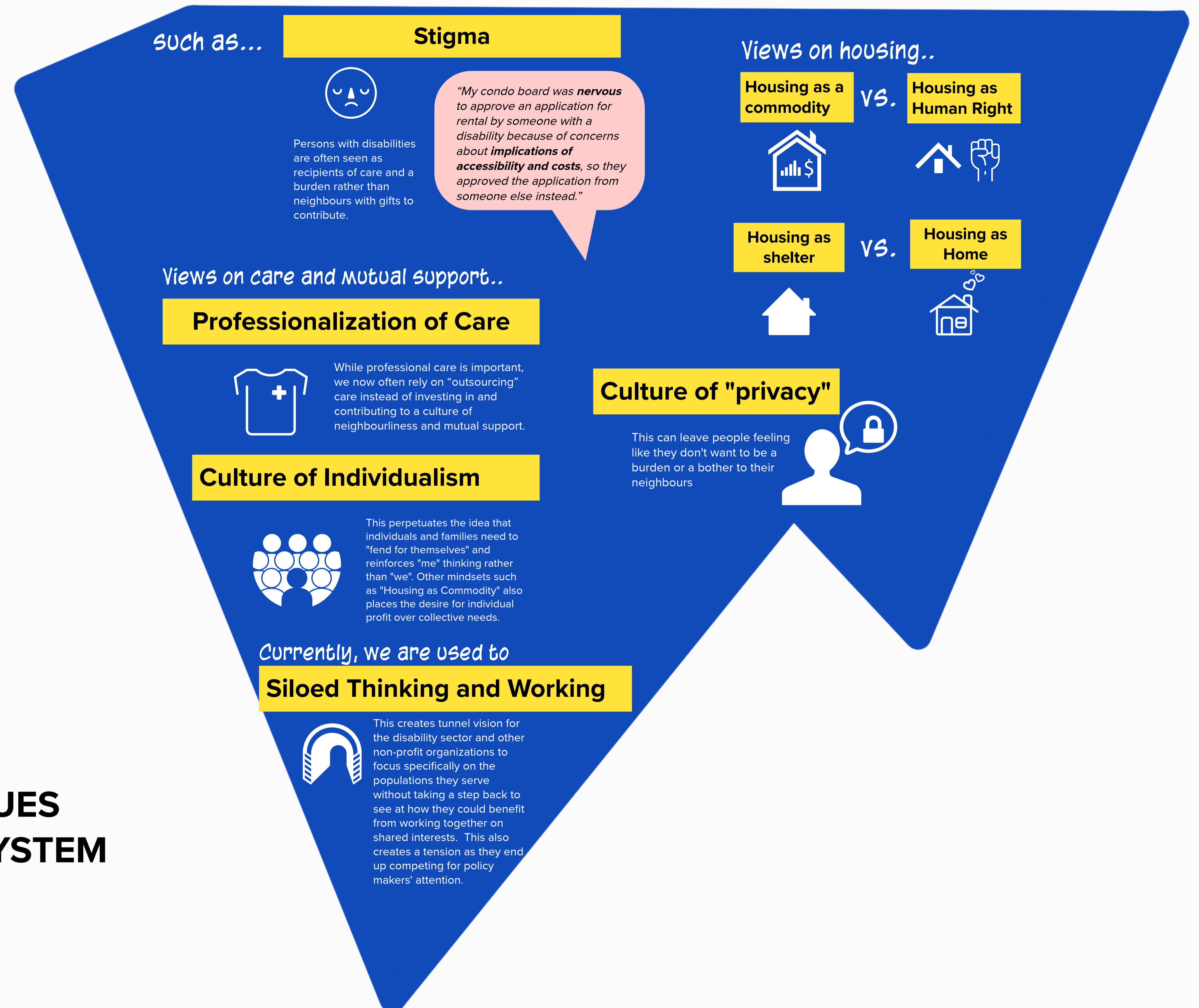
Lack of integrated thinking and holistic approaches across different sectors and groups to fostering community belonging through housing.

Partnerships between housing and other sectors will be imperative to create the necessary wrap-around supports and opportunities for community inclusion.

Missed Opportunity for collaboration between non-profit and private sectors

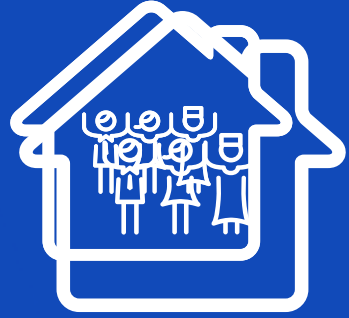
*"Typically, I don't think there's a huge **appetite for private developers to engage in partnerships with the nonprofit sector**....So in these big projects that are that are happening... maybe the **government needs to step in**, and there has to be some **incentives** or that sort of thing to **entice those partnerships**."*

Many of these structures are rooted in deeper mindsets and ways of thinking that have become imbedded with time, culture, and societal norms



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However, together we can take a more integrated and holistic approach by viewing...



Housing as a means for community belonging and well-being



Housing and Community Belonging as an interconnected and interdependent system



People with disabilities as community contributing members with gifts to share



Joining efforts to create greater collective impact

...to create a more inclusive vision for housing and community.