



Dieppe Housing Strategy



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Background & Introduction

Housing Needs Assessment Synopsis

In Fall of 2023, Dieppe completed a comprehensive assessment of housing need to understand how demand and supply conditions across the housing ecosystem have evolved over recent years, what conditions are like currently, and how they may change in the near future. Readers are encouraged to review the full report, or simply its Executive Summary, for full detail of its findings. Notable points are:

- Dieppe's population grew by 11% between the 2016 and 2021 censuses. Growth has been driven mostly by international immigration, as well as migration from other provinces in post-pandemic years. Demographically, the strongest growth, by far, was in retirement aged population (65-84), though most of the population falls within the core working ages of 25-64.
- Dieppe's population is expected to grow faster in the future. A medium-growth scenario suggests it could increase by 14% over the next 5-years. Population aging is expected to continue and deepen as those over 65 continue to be the fastest growing age groups, however 15–24-year-olds are also expected to be a faster growing segment than they have been in recent years. Households in the future will be smaller, and the number of single-person households in particular is going to increase significantly.
- There are an estimated 12,323 total dwellings in Dieppe with tenures split at 69% owned and 31% rented. Rental tenureship has been growing as it is preferred by smaller and older households, and as market prices for ownership options have escalated.
- While dwelling construction is increasing, it has not kept pace with recent population growth and is not on track to meet expected demand going forward. A shortage of 270-690 dwellings is expected by 2033, and Dieppe should be aiming to construct between 3,505 to 4,365 new dwellings by that time to avoid it.
- Market rents have grown since 2016 as vacancy has declined, but this has accelerated significantly in recent years, with median rents up 33% since 2019. Market prices for ownership options were generally stable until the pandemic, but have grown explosively in a short time since, median home sale prices are up 100% since 2019.
- As market housing options have become less affordable and available, the importance of non-market options has increased. However, there is a very limited quantity of non-market housing options in Dieppe. The total non-market inventory is 828 units (about 6% of the total stock) with seniors' and special care units representing just over 65% of this. Rent supplements supporting those in market rate housing account for another 18%, while actual social housing, co-op, and other non-market options are very limited.
- Affordability has worsened in general. As of the 2021 census, 34% of renters were paying more than 30% of their before-tax income on housing, and 9% were paying more than 50%. This is an increase from previous censuses, and is especially troubling as the 2021 census data reflects incomes that included temporary financial supports during the pandemic which are no longer available to households. Affordability aside, across the board there has been a significant increase in the number of households living in dwellings that are too small or in a poor state of repair.

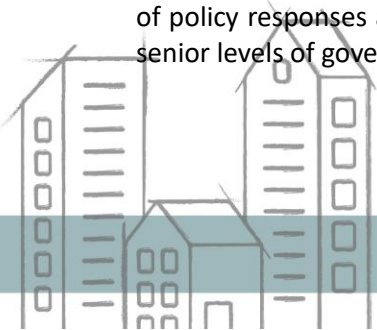


The results of the Housing Needs Assessment point to the following key problems:

- A general lack of housing supply to accommodate Dieppe's growing population, putting upward pressure on prices and making it more difficult for households to find suitable housing even if they are able to afford it.
- A lack of affordable ownership options, particularly for younger families that are raising children or plan to be soon. These households are remaining in the rental market longer than they have historically, which is also causing overcrowding as most of the rental inventory is not sized for their needs.
- A lack of affordable options for households that typically rent, including those with limited income earning potential, such as single-person households, single-parent households, younger households such as students (especially international students that would prefer Dieppe as a primarily Francophone community) and those in early working years, and those employed in lower wage positions or industries.
- A small inventory of non-market housing that is primarily focused on seniors but is insufficient for the current need among that group, and must expand significantly in the next decade to accommodate a growing and aging population. A lack of special care homes for those not in senior age groups.
- A lack of non-market housing options outside the inventory of senior and special care homes which would serve those priced out of market-rate housing. Relatedly, a severe lack of deeply affordable non-market housing options for those extremely burdened by housing costs. At its worst, the small number of non-market housing options, and increasing pressure on what does exist, keeps some households in a vulnerable position often having to decide the lesser of two evils. For those most significantly impacted, there is a daily need to choose between homelessness and other terrible options such as foregoing basic necessities like food and medication, or enduring dehumanizing and abusive situations in their current place of shelter.
- A significant proportion of the population that is unaffected by housing issues, and indeed have even benefitted from recent trends; namely middle-to-late aged households, typically earning higher late-career incomes and living in owner-occupied homes with little to no mortgage debt. While this is not an issue in and of itself, and there is growing awareness of housing issues among those not directly affected, the continuing gap between the experiences of this majority and the sizable minority who grapple with difficult and worsening housing challenges inevitably puts a political headwind on the ability to make the decisions and take the actions that will be necessary.

Housing Strategy Introduction

Decreasing housing affordability, for both homeowners and renters, is not a trend unique to Dieppe, but one that is being experienced region-, province-, and nation-wide. In fact, Dieppe has been comparatively lucky, having experienced the issues to a lesser degree and for a shorter time period than other communities near and far. The actions that Dieppe may take through this strategy fit into a larger picture of policy responses and initiatives from neighbouring communities, private businesses and citizens, and senior levels of government.



At the federal level, actions have been taken under the 2017 National Housing Strategy. Despite being conceived of as a 10-year plan when introduced, it has evolved in the time since, with the creation of the Rapid Housing Initiative and the Housing Accelerator Fund programs being two recent examples. However, the overall ineffectiveness of these actions, and unexpected challenges wrought by the COVID-19 pandemic, created a renewed political focus on housing issues in national politics in 2023. The Federal Government has recently taken additional steps to expand the dwelling supply, such as introducing the Enhanced GST Rental Rebate – which came into effect September 2023 – to provide tax-relief for new purpose-built rentals and spur greater private sector development. It is safe to assume more can be expected.

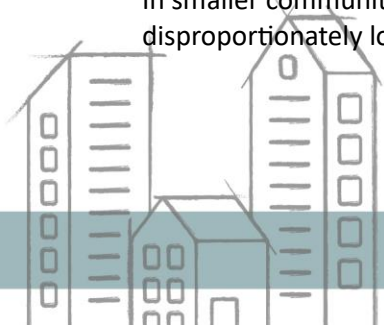
At the provincial level, the most important initiative to highlight is the provincial housing strategy, Housing for All, which was updated as of June 2023 and highlights many of the programs and funding initiatives available to New Brunswickers and for the expansion of the housing supply across the province. Some of the goals and actions in the strategy include: creating the conditions to develop 6,000 new homes per year; reducing the percentage of households spending more than 30% of their income on housing; incentivizing the creation of new student housing units; increasing housing options for seniors and those with accessibility needs; launching a public awareness campaign to promote modular homes and; identify surplus provincial properties that could be used for housing development.

At the regional level, the City of Moncton has been the most prominent municipal government in addressing housing issues, receiving a Needs Assessment in 2017 (subsequently updated) and following it with the 2019 strategy, Moncton's Community Implementation Plan for Affordable Housing. This report outlines some 57 initiatives that Moncton is either currently undertaking or are planning to implement through the long-term. These initiatives range from the creation of a By-Name-List (BNL) and eviction prevention education and training, to a review of current municipal zoning procedures to better streamline the development process. The most prominent outcome of the strategy to date has been the creation of Rising Tide Community Initiatives Inc., a non-profit charity pursuing affordable housing development, with an emphasis on homelessness mitigation. It was initially established in 2019 with municipal support, and made possible by funding contributions from provincial and federal governments.

Actions that Dieppe may take under its own housing strategy should be aware of, and harmonised with, this broader context.

Affordable housing is the cornerstone of healthy, inclusive communities. As a social determinant of health, housing plays a crucial role in maintaining both the mental and physical well-being of individuals within a community. From providing families stability in their day-to-day lives and reducing the financial burden on individuals, to providing protection from the elements, affordable housing – simply by existing – promotes a healthier population. While housing affordability is often thought of from this perspective, it's impacts extend well beyond the individual benefitting. When housing is available and affordable, the broader community (including those who have never directly struggled with housing issues) stands to gain significant economic benefits, as well.

At the community level, a lack of affordable housing can be a detriment to population growth and labour mobility, which can put pressure on employers as hiring becomes more difficult for any given wage level. In smaller communities especially, the most adversely affected tend to be the smaller businesses that are disproportionately local in their impact.



The creation of affordable housing can, as well, be a powerful economic development activity in and of itself. Economic stimulus programs often target construction projects as these investments tend to generate more jobs and spin-off effects due to their local labour and material intensity. Housing construction overall is a significant economic sector, and the degree to which this activity can be expanded through investment in affordable housing projects via provincial or federal funding programs represents a net increase of investment, driving local economic activity. Finally, the provision of affordable housing represents a long-term net-benefit to expenditures on publicly funded services

A common misconception regarding affordable housing and service programs is that subsidized housing and services lead to a continuous cycle of dependency, or represent a direct fiscal transfer from higher income households to those in need. When affordable housing is available in sufficient quantity, there is a reduction in the spending required on other social services that is typically far greater than the cost of housing action itself, resulting in direct net-savings to taxpayer-funded services over the long term.

Further to the above, those experiencing housing challenges do not simply disappear if their need for affordable or below-market housing is not met. Those costs instead show up in the healthcare system, the education system, the criminal justice system, the social services system, etc. Housing First approaches to homelessness have demonstrated repeatedly that the cheapest way to address the issue is through the direct provision of housing, the significant cost of which is dwarfed by the direct savings accruing to other government and community services. Support for housing availability and affordability, and the inevitable costs and trade-offs this support entails, are often questioned from a viewpoint of fiscal conservatism. This is a misguided perspective that the net costs and benefits, or arguing from an ideological and values-driven position than one of concern for public spending restraint.

For further detail, refer to the Dieppe Housing Needs Assessment.

Context and Tools

Housing System Description

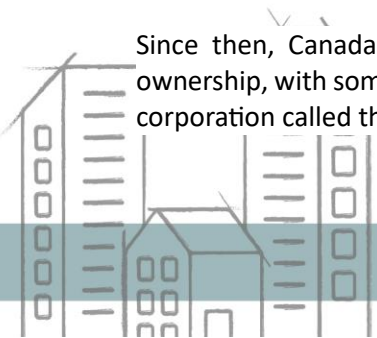
Housing Inventory

The Needs Assessment describes two models (the Continuum and the Wheelhouse) for understanding how various forms of housing combine to meet the diverse needs of residents in the community, recognizing that needs are different from household to household, and will change for the same household over time. These needs and changes arise from both predictable and unpredictable circumstances. Regardless of which model is preferred, the basic message is that all forms of housing are required in sufficient quantity to support the community over time, and therefore many different entities have important roles to play in ensuring an adequate housing inventory.

Federal Government

Though housing is not formally a responsibility of the federal government, it has traditionally intervened in housing at various times by way of its considerable financial resources and by influencing many other housing related factors that are within its purview. From the mid-1960s to the early-1990s, federal spending on housing was relatively high by historical standards. In 1993, the Government of Canada announced there would be no more federal money for new social housing (with exceptions).

Since then, Canada's federal government has mostly played an important role for access to home ownership, with some assistance for renters. It has done, and continues to do, this in part through a crown corporation called the Canada Mortgage and Housing Corporation (CMHC).



With housing market pressures becoming increasingly apparent across Canada, the government unveiled new housing strategies in the latter half of the 2010s.

Canada's National Housing Strategy (NHS): A Place to Call Home ¹

In November 2017, the Government of Canada introduced the NHS, a policy document aimed at supporting the provision of housing supply and affordability. The following year, the government passed the *National Housing Strategy Act*, which commits the government to long-term visions for housing policy. Included among these visions is the priority to focus on those in greatest housing need and the use of public participation as a means of generating and implementing policy.

Section 4 of the *NHS Act* acknowledges that the right to adequate housing is a fundamental human right, central to the inherent dignity and well-being of the person and to building sustainable and inclusive communities. As a response to this claim, the *Act* has put in place institutions focused on reporting, oversight, and participation in decision-making (i.e., a National Housing Council and a Federal Housing Advocate).

The NHS touts a \$70+ billion housing program to build stronger communities and help Canadians across the country access safe affordable homes. In doing so it aims to cut chronic homelessness by half, remove 530,000 families from housing need, modernize 300,000 homes, and invest in up to 125,000 new affordable homes.

Reaching Home: Canada's Homelessness Strategy ²

Reaching Home: Canada's Homelessness Strategy is a community-based program aimed at preventing and reducing homelessness across Canada. This program provides funding to urban, Indigenous, rural, and remote communities to help them address their local homelessness needs. The federal government committed \$2.2 billion to tackle homelessness across Canada. In 2016, an estimated 129,000 people experienced homelessness at emergency shelters across Canada.

Reaching Home supports the goals of the National Housing Strategy; particularly, to support the most vulnerable Canadians in maintaining safe, stable, and affordable housing and reducing chronic homelessness by 50% by the '27/'28 fiscal year.

Provincial Government

Across Canada, the legislative jurisdiction for housing resides at the provincial level, though some provinces have also devolved these responsibilities to municipalities they govern. In New Brunswick, the Provincial Government retain the responsibility for housing, including the provision and operation of the formal public housing inventory, discussed further in the non-market housing section.

Hope is a Home: New Brunswick's Housing Strategy ³

Hope is a Home was the provinces housing strategy from 2009-2019. The vision identified in this strategy is: All New Brunswickers have access to safe and affordable homes as a prerequisite for economic and

¹ Canada Mortgage & Housing Corporation. (2021). About the Initiatives. <https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy/about-the-initiatives>

² Government of Canada. (2020, June 9). *About Reaching Home: Canada's Homelessness Strategy*. Retrieved from <https://www.canada.ca/en/employment-social-development/programs/homelessness.html>

³ New Brunswick. (2010). *Hope is a Home: New Brunswick's housing Strategy*. Retrieved from <https://www.yumpu.com/en/document/read/43764701/hope-is-a-home-government-of-new-brunswick>.



social inclusion. The plan works under seven guiding principles that support this vision and look to promote social inclusion, economic self-sufficiency, personal accountability, and individual choice.

Hope is a Home aimed to help communities meet their local housing needs and priorities through programs that recognized the shared responsibility of all levels of government, individuals, communities and the housing industry for good safe housing outcomes. The plan sought to reduce chronic homelessness, core housing need, improve energy efficiency of low-income housing over a 10-year horizon.

A Home for Everyone: New Brunswick Housing Strategy 2019 – 2029 ⁴

Building off of Hope is a Home, New Brunswick's new 10-year affordable housing strategy was developed after a comprehensive public consultation process. Consultations involved government and community partners, eight client focus groups and nearly 1,000 New Brunswickers who participated in an online survey. A Home for Everyone aligns with the federal government's National Housing Strategy: A Place to Call Home.

Much like New Brunswick's previous housing strategy, this plan focuses on working with individuals and families to define their individual housing goals and assist them in moving through the Housing Continuum. The action plan calls for increased transparency, public engagement and better housing quality. It also acknowledges the importance of prioritizing people most in need, incorporating a human rights-based approach to housing, and applying a gender lens to all investments.

A Home for Everyone recognizes that housing is the cornerstone to an improved quality of life and will invest in the creation of 1,262 new affordable mixed-income units in partnership with the social housing sector, and cross-governmental partnerships.

Housing for All

Following the COVID-19 Pandemic and the housing pressures it exacerbated, the Government of New Brunswick held a housing summit in May 2023. The resulting document, *Housing for All*, is New Brunswick's latest iteration of a 10-year provincial housing strategy. Updated goals in this strategy include creating conditions to develop 6,000 new homes per year; reducing the percentage of households spending more than 30% of their income on housing; incentivizing the creation of new student housing units; increasing housing options for seniors and those with accessibility needs; launching a public awareness campaign to promote modular homes, and; identifying surplus provincial properties that could be used for housing.

Further goals within the strategy include⁵:

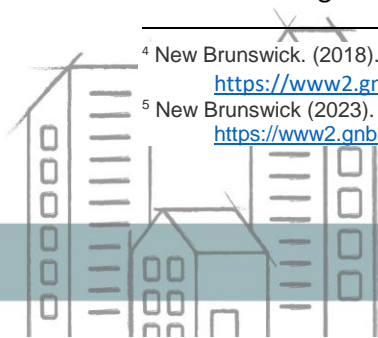
- The implementation of a 3-year Residential Construction and Manufacturing Action Plan aimed to grow employment in a currently dwindling construction sector;
- The establishment of a Housing Working Capital Fund for municipalities and non-profit organizations to increase the supply of affordable, accessible, senior, and student housing inventories;
- Partnerships with non-profits including Habitat for Humanity to create 420 new subsidized housing units;

⁴ New Brunswick. (2018). *New Brunswick Housing Strategy 2019 – 2029*. Retrieved from

<https://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Housing/HousingStrategy2019-2029.pdf>.

⁵ New Brunswick (2023). *NB Housing Strategy: Housing for All*. Retrieved from

<https://www2.gnb.ca/content/dam/gnb/Corporate/Promo/housing-habitation/housing-for-all.pdf>



- Establishment of a Rent Bank;
- Increased funding to existing provincial housing programs including the Residential Rehabilitation Assistance Program (RRAP) and the Affordable Rental Housing Program (ARHP), and;
- Establishment of a Small Community Housing Infrastructure Fund, among others listed in document.

The provincial government reported that as of December 2023, 4 of the stated goals had been completed while a number of others are already in progress.⁶ The completed goals include the establishing of a Rent Bank; increased funding for the RRAP and ARHP, and; the partnership program with Habitat for Humanity.

CMHC Bilateral Agreement ⁷

Provinces and territories deliver and cost-match federal funds from the National Housing Strategy through bilateral agreements with Canada Mortgage and Housing Corporation.

These agreements align with the new vision for housing under the National Housing Strategy, and they are more flexible and in-line with expected outcomes. New Brunswick's bilateral agreement was adopted in 2018 and will terminate in 2028. The previous bilateral agreement ran from 2009-2019 and allocated \$62.4 million from CMHC to New Brunswick.

The current agreement lays out the maximum CMHC funding from April 1, 2019 – March 31, 2022:

Fiscal Year	NBHC- Delivered Initiatives (CMHC Funded)	
	New Brunswick Priorities	Canada Community Housing
2019 – 2020	\$8,214,100	\$1,636,100
2020 – 2021	\$5,266,600	\$4,722,000
2021 – 2022	\$4,455,000	\$7,178,100

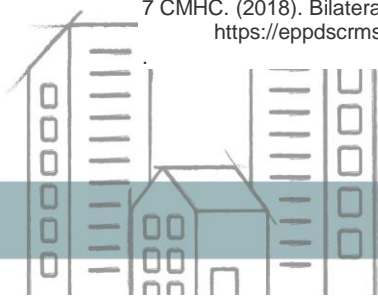
CMHC Funding during the period from Fiscal Years 2022-2023 to 2027-2028 is the maximum amount of \$118,113,700 and will be allocated to New Brunswick Housing Corporation (NBHC) in accordance with the relevant Action Plan Periods.

Other Relevant Provincial Documents

In New Brunswick, the provincial government is primarily responsible for the provision of affordable housing and support services. However, the Province is actively working towards legislation that supports greater municipal action in regards to affordable housing. The following table summarizes recent provincial legislation that municipalities can utilize:

⁶ New Brunswick (2023). *Housing for All: 6 Month Update*. Retrieved from <https://www2.gnb.ca/content/dam/gnb/Corporate/Promo/housing-habitation/housing-for-all-update.pdf>

⁷ CMHC. (2018). Bilateral Agreement Under the 2017 National Housing Strategy. Retrieved from <https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/nhs/home/cmhc-nb-bilateral-agreement-en.pdf>



New Brunswick Community Planning Act⁸ Adopted: January 2018

Aims to be more permissive to provide local governments with broad powers and increased flexibility and autonomy

Allows local governments to collect development charges, authorized by a by-law, when approving a new development to be used for services and infrastructure

Allows an applicant and a local government to enter into a development charge agreement that permits the applicant to provide certain services or extended services in lieu of the payment of all or part of the charges

Allows local governments to enter into an incentive or bonus zoning agreement, which allows the relaxation of specific requirements with respect to zoning if an applicant exceeds other requirements or undertakes other action in the public interest which is specified in the agreement.

New Brunswick Local Governance Act⁹ Adopted: May 2017

Provides municipalities with the ability to establish a corporation or acquire or hold securities of a corporation for the provision of a service, undertaking economic development activities, and the management of properties of the local government

Allows municipalities to implement by-laws related to standards or codes for the maintenance and occupancy of buildings

Municipalities are also permitted to establish, manage and contribute to an operating reserve fund and a capital reserve fund.

Municipalities to provide funding or in-kind grants for municipal purposes to charitable or non-profit organizations and other organizations where the grant will benefit municipal residents and assist in the social or environmental development of the local government.

Provides municipalities with the ability to make by-laws related to economic development, including the sale or lease of land at below market value and the provision of grants

Jurisdictional Review of Best Practices Drafted: 2020

A provincial document, outlining best practices that might be well-suited for municipal governments

Summarized as “30 things Municipalities can do to Promote More Affordable housing”¹⁰

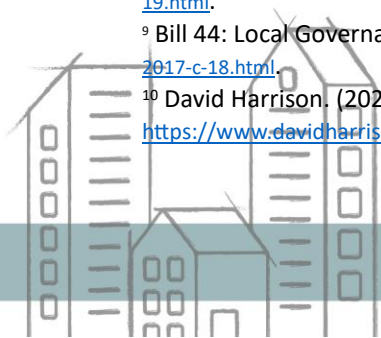
Municipal Government

With few exceptions across Canada, municipalities generally do not have the mandate, legal powers, and financial tools to directly construct or provide housing to their residents. Despite this, municipal government do have significant influence over housing outcomes.

⁸ Community Planning Act. (2017 C. 19). Retrieved from <https://www.canlii.org/en/nb/laws/stat/snb-2017-c-19/latest/snb-2017-c-19.html>.

⁹ Bill 44: Local Governance Act. (2017). 3rd session 58th leg. <https://www.canlii.org/en/nb/laws/astat/snb-2017-c-18/139626/snb-2017-c-18.html>.

¹⁰ David Harrison. (2020). *30 Things Municipalities Can do to Promote more Affordable Housing*. <https://www.davidharrison.ca/blog/municipalities-can-promote-affordable-housing>.



Within the context of housing development – or development of any kind – municipal governments have the broadest mandate for direct impact. This mandate is provided to municipal governments in New Brunswick via the *Local Governance Act*, assented to in 2017 to replace 1973’s *Municipalities Act* with its most recent amendment (relative to this report’s writing) in June 2023. Of the policies and procedures available to municipal governments, the most important are municipal by-laws which define the allowable developments within a municipality, dictating its form for years to come. By this measure, by-laws also define municipalities’ capacity for growth and their preparedness for varying degrees of growth.

For growing municipalities such as the City of Dieppe, leveraging their capabilities to change by-laws is paramount to sustainable growth. Sustainable in this context referring to the capacity of the municipality to grow without facing significant supply or demand shocks. Economic shocks such as these could lead to municipalities playing “catch-up,” so to speak, as regard their various municipal service capacities, their housing supply, and maintaining an affordable market for their existing population.

Paired with policy, there are also portions of the development procedure that municipalities can affect to attract development in the form of various incentives. The most common form of these would come as financial incentives, such as the waiving of permit fees for municipality-specified types of development (e.g., multi-unit residential with at least 25% of available units being 2-or-more-bedrooms). Incentives often work in a two-fold manner, in that they attract development that the municipality needs and provide developers with reduced barriers toward achieving a profitable development.

Market Housing Sector

Including developers, builders, investors, property owners, speculators, and landlords, the private sector is where most of the existing housing inventory resides, and is by far the largest contributor to new housing supply in New Brunswick. Responsible for development, construction, and the ongoing management of a range of housing forms and tenures, the private sector is an important partner in addressing housing goals.

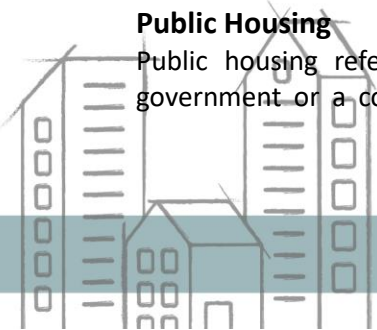
The private sector can also deliver housing types that are more commonly thought of in association with the non-market sector or under stricter government regulation, such as in the case of continuing care homes. However, the private sector has limitations. In order to marshal the investment and entrepreneurial activity that gives this sector its scale and capacity, owners, investors, and businesses engaged in delivering housing via the private market expect to earn profit. This precludes the private sector from addressing housing need for those who cannot afford market prices for existing stock, or the minimum economically viable price of new housing.

Non-Market Housing Sector

Non-market housing is any portion of the housing supply that is not directly subject to market pressures, i.e., is owned publicly, is owned privately by a non-profit organization, a co-operative or similar collective model, or is provided on a basis other than market prices, such as rent-geared-to-income often through assistance from senior governments or philanthropic organisations. In comparison to the market housing sector, the non-market sector is incredibly diverse and includes everything from housing that is simply not provided on a market basis, to housing that is integrated into an intensive social security intervention program.

Public Housing

Public housing refers specifically to housing that is owned, administered, and subsidized by the government or a constituent department. In New Brunswick, public housing is administered by the



Department of Social Development and is specific to rental-tenured housing. Per CMHC's most recent datasets (2022), there are 19,922 government-owned social and affordable housing units in New Brunswick, and the Needs Assessment identified a total of 28 units in Dieppe.

These units are rent-geared-to-income or RGI, meaning that the monthly rent paid by the tenant is 30% of adjusted household income. Eligibility for public housing units is means-tested and based on an applicant's demonstrated need within the criteria provided by the Department of Social Development. Public housing units are most often reserved for seniors or families.

Non-profit Housing

The non-profit housing sector builds and manages housing units that are typically priced at the low-end of, or below, market rates and may include support services. Non-profit organizations typically receive financial assistance from senior levels of government in various forms; grants toward development and construction, reduced-rate mortgages, tax exemptions, grants toward capital upgrades and maintenance, and recurring subsidies for ongoing operating costs. Non-profit housing providers do not always receive these supports, however, and sometimes also manage a portfolio that includes market-rate units as a means of subsidizing rents for other units or properties.

While CMHC considers non-profit, public, and co-operative housing under their social housing programs, there are functional differences between them. Non-profit housing is typically rental tenured housing, owned and managed by one of: a government agency, a public or private non-profit organization, or a partnership between the two. Habitat for Humanity is a rare example of a private non-profit that provides housing specifically for ownership tenure.

Co-operative Housing & Community Land Trusts

A housing co-operative is a housing corporation owned and managed by its residents. Residents are simultaneously tenant, member, and shareholder creating a legal and administrative structure similar to condominiums but wholly unique. Upon its incorporation, the residents elect a director and executive board, and decide on a set of bylaws by which the co-op functions. Generally, a housing co-op is considered to have 3 primary benefits to its residents: affordability, security, and a strong sense of community.

A Community Land Trust (CLT) is property owned by a non-profit corporation with the aim of fostering socially minded development for the community in which it finds itself. The CLT is member based in a way similar to co-operative housing, with an elected board of directors and a membership sourced from community members and non-profit organizations. The land is held in perpetuity by this corporation and put to use for the benefit of the community by, for example, providing affordable housing complexes for community-members. Due to its being held by the community indefinitely the uses of the land are not necessarily permanent and can be redeveloped to suit other long-term needs of the community if conditions require it.

Supportive Housing

'Support housing' is an umbrella term for housing where residency includes access to various support services (often referred to as 'wrap-around services'), provided either on- or off-site. Examples of supportive housing include residential care facilities, group homes, transitional homes, or single room occupancies. Supportive housing is generally required to meet the needs of, and enable dignity of life for, various vulnerable or at-risk populations. Therefore, it can be either short- or long-term in nature depending on those diverse needs. The services offered by supportive housing makes it a key resource to



allow recovery for those experiencing acute medical issues, ensure quality of life for those managing chronic conditions or living with various forms of disability, or simply grant greater independence to residents by fostering life skills and social development or providing assistance with housekeeping, meal preparation, or child-care. These needs often result in residents having more limited incomes, and so affordability is often an important aspect of the supportive housing model, however this is not a requirement. Though they are not often thought of as such, some of the most abundant forms of supportive housing are privately operated, for profit, retirement homes / assisted living facilities that house elderly populations who are financially secure.

Transitional Housing

Transitional housing refers to longer-term housing that is nevertheless intended to be temporary accommodation for individuals and families in need of a stepping stone between non-permanent housing situations (often short-stay emergency shelter), and stable permanent housing that meets their needs. The importance of transitional housing is often under-appreciated, and therefore it is typically under-supplied. Insufficient quantities of transitional housing create a domino effect that produces greater negative impacts than would be assumed. For example, the emergency shelter system is directly impacted as the lack of transitional options either forces people to remain in shelter who could otherwise move on to more appropriate housing forms, or forces them back into homelessness or abusive living situations when they reach the end of their permitted shelter stay. Similarly, a lack of transitional options can keep individuals incarcerated beyond the end of their sentence if they have no other means of meeting the justice system's residency requirements for release. Both of these outcomes create significant negative impacts for those directly affected, and considerable direct costs to society as emergency shelters and correctional institutions are some of the most expensive forms of housing to provide.

Emergency Housing

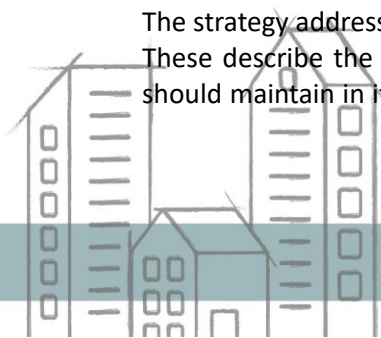
Emergency housing is short-term, temporary accommodation provided to individuals or families experiencing homelessness or other crises. There may be other services, such as food or counselling, provided but not necessarily. The fundamental distinctions between emergency housing and supportive housing are that emergency housing is always short-term and does not always provide additional services. The overarching purpose of emergency housing is to offer refuge from situations that are likely to result in direct and significant harm to those experiencing them.

Strategy Framework

Housing strategies at the municipal level reflect their specific conditions; the nature of the challenges faced by the community, the dynamics that may be at play in their surrounding region, and the experience and capacity of the local government to take action. Housing challenges have been a topic of focus in the Greater Moncton Area for some time, but Dieppe itself has been slower than other communities in experiencing and grappling with them. It historically has focused on land use planning and does not currently have much experience or expertise in housing matters directly.

This strategy recognizes the starting conditions for Dieppe and the position and influence it has within the broader context. It places emphasis on actions that can be taken quickly, and the opportunities to add momentum to, and benefit from, initiatives that are underway in the region.

The strategy addresses housing issues based on the following identified Principles, Goals, and Objectives. These describe the "big picture" of how Dieppe approaches housing challenges and the values that it should maintain in its response. They are, by nature, general statements. The detailed Actions proposed



under this strategy describe the more concrete interventions and responses to housing issues that flow from this understanding, and represent how the Principles, Goals, and Objectives are upheld in the real world.

Principles

Working Efficiently and Effectively

In recognizing the urgency of addressing housing issues, Dieppe is committed to working with efficiency and effectiveness, understanding that time is of the essence. Developing a well-informed and comprehensive strategy is valuable, but current housing challenges demand immediate action. Dieppe has enough information at this time to make responsible decisions, knowing that its work can be strengthened in the future through with additional consultation. With this strategy as the starting point, the emphasis is on getting underway and having a real impact on the housing situation in the community.

Recognizing Dieppe's Place

Dieppe is part of a larger region, and it must respond to housing issues in a way that reflects its place in the big picture. It must coordinate and collaborate with neighbouring communities, having the vision to recognize when their successes create mutual benefits. It must also represent the needs and priorities of its own citizens at the regional scale. The overlap of housing issues with Francophone residents in particular is an area where Dieppe must show leadership.

Playing a Supporting Role

In consideration of its existing capacity, expertise, and resources, Dieppe will look to be primarily a supporter rather than direct intervenor in the housing sector. This means it will focus on attracting, enabling, and advocating, while relying on others to deliver housing across the continuum. This is not an excuse for tokenism. Though others will lead, Dieppe's support will make a meaningful difference to their success.

Goals

A Thriving Non-Market Housing Sector

There are many forms of housing need that cannot be addressed by the private market housing sector. These are often the most significant and longstanding housing challenges, and Dieppe does not have a non-market sector that is able to respond adequately. An expanded and better resourced non-market sector is absolutely necessary for Dieppe to resolve its deepest housing challenges, and make for a robust and supportive housing inventory into the future.

An Optimized Market Housing Sector

Though it cannot address all needs, the private housing market is by far the largest provider of housing in Dieppe, and where most of the community's housing expertise and capacity to produce new supply is found. The for-profit housing sector can still meet the needs of most Dieppe residents, and does so without direct public funding support. Actions which increase the supply of housing that the private sector can add, and reduce the minimum economically viable price of that housing, will help maximize the effect of the private sector. This in turn will minimize the community need that must be addressed through non-market solutions, which are generally more difficult and costly for local government to advance.



Being a Meaningful Partner and Connector

In purposefully taking on a supportive role, Dieppe will strive to make an impact, not just an impression. This means that it will ensure that its own programs are designed and resourced to truly make a difference for those taking the lead. It will have a current and comprehensive knowledge of all relevant stakeholders, proponents, and resources in the housing sector. It will work to foster connections and networks, facilitate interactions among key players, and add genuine value by reducing complexity and improving collaboration.

Shared and Powerful Consensus in the Community

Action on housing issues, especially at the municipal level, requires political leadership and a supportive community. Though housing is a pressing issue for many in Dieppe, the majority of residents are adequately and affordably housed. Without an inherent awareness of the difficulties their neighbours are experiencing, these citizens may unknowingly direct municipal priorities away from, or even counter to, housing solutions. Aligning the community towards action is necessary to give elected representatives and local government bureaucracies license to make meaningful change. That mandate can, in turn, increase the pressure for additional support from higher levels of government.

Objectives

Attracting and Supporting Non-Market Projects and Operators

There is a significant need for more non-market housing inventory, now and into the future. This is also the least developed component of the housing sector, and the lack of projects and proponents is a limiting factor. Dieppe intends to play a predominantly supporting role, but when it comes to non-market housing, there are currently few opportunities to support. Dieppe must work proactively to attract non-market housing developers who can undertake projects in the community, or support the formation of new organizations locally.

Making Existing Resources Accessible and Understandable

There are a number of affordable housing support programs currently available from senior government departments and crown corporations, as well as third parties such as non-government and philanthropic organizations. Identifying, accessing, and coordinating funding and support across this fragmented program landscape adds considerable overhead to housing projects and proponents. The municipality can help alleviate this burden and increase the support flowing into Dieppe from these external sources by becoming a point of comprehensive and detailed information on what is available, how it is accessed, and who the key contacts are. Dieppe can offer assistance in navigating and qualifying for these programs to help free those pursuing housing projects to focus on more important matters. This expertise and practical experience will also help Dieppe advocate more powerfully for improvements to these programs over time.

Offering Meaningful Incentives

There are numerous ways in which a municipality can incentivize and support for affordable housing. Often, the challenge with making these initiatives effective is not the nuances of their design, but the magnitude of their impact. A common challenge in the housing sector is that programs offer a level of support that is simply not impactful enough to justify the additional effort and overhead that is created for participants. Dieppe will ensure that when it does offer incentives to encourage affordable housing, they will be effective, attractive, and make a very meaningful difference.



Rebalancing Policy Toward Housing

Public policy always balances competing priorities and makes compromises in pursuit of broader shared goals for the community. Historically, housing availability and affordability have not been high profile challenges, and so over time policy has been shaped with an eye toward other priorities. The current situation demands that this be re-examined, and that a new balance of compromises be struck. All areas of municipal policy should be viewed through a stronger housing lens, and leadership must be shown in favoring housing outcomes over other, more long-standing priorities when such conflicts inevitably arise.

Regulatory and Process Adjustments

Through its own development regulations and approval processes, Dieppe influences housing outcomes every day. The needs assessment identified instances where these familiar municipal functions are counterproductive to housing availability and affordability. With a focused effort, Dieppe can identify opportunities to amend the status quo and support better housing outcomes. These could be easy wins which come at little cost to the municipality or broader community, or more transformational changes that have the potential to result in substantially different outcomes, but may come with new direct or indirect costs.

Collaborating Within the Region

When it comes to housing issues, Dieppe and its neighbours in the Greater Moncton Area have many common interests and interdependencies. Coordinating and collaborating across political boundaries can help meet the needs of all residents more effectively, avoiding wasted resources or duplicated efforts. Fostering a close working relationship and being open to opportunities for cooperation on housing issues will allow Dieppe to benefit from expertise and events beyond its borders. Leveraging those connections, it can better advocate for its residents within the region. Combining voices, Dieppe, Moncton, and Riverview can more effectively attract support and investment from senior government and other organizations to the benefit of all.

Engaging & Educating the Community

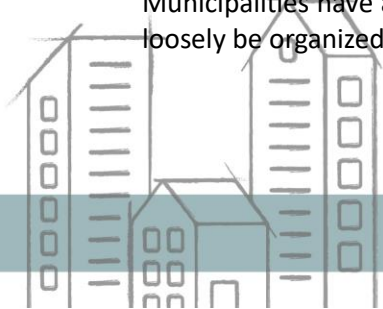
There is a need to raise the discourse around housing in Dieppe more frequently and broadly. The municipality will engage with key stakeholders as a regular practice in its own efforts to become a valued partner, around the implementation of specific Actions under this strategy, and in evolving the strategy itself over time. The municipality will engage and inform the general public to build awareness of housing needs in the community, to help determine what and how to make necessary changes in response, and to support an understanding of why doing so is to the benefit of Dieppe.

Reporting on Conditions and Actions

Housing conditions sit at the confluence of many forces, all changing at different rates and for different reasons. No understanding of current or anticipated conditions stays accurate for long, and no action or strategy stays effective forever. Regular reporting on the state of housing conditions in the municipality, and status of the strategy is crucial to ensure its Actions are being effectively implemented, are having the intended results, remain relevant to current challenges, take advantage of opportunities for improvement, and are understood by Council and the community.

Solutions Toolbox

Municipalities have a variety of options for addressing housing challenges in their community, which can loosely be organized under the following categories;



- **Regulation** – Actions that focus on how the municipality’s processes and powers in controlling land use and development, or other regulatory functions that relate to housing, influence the availability and affordability of housing.
- **Incentives** – Actions that result in programs which support the creation of, or produce additional benefits arising from, affordable housing development. Incentives can be direct or indirect, and while they are often related to a financial contribution, they can also provide other in-kind supports that ultimately make affordable housing a more feasible or attractive option.
- **Partnerships** – Actions which directly involve the municipality with a specific housing-related entity, or affordable housing project. Partnerships can range in duration and significance; from simply providing written support or staff services, up to direct contributions of property or funding.
- **Education & Advocacy** – Actions which support awareness of housing conditions and issues, build consensus for action, identify resources for others to access, and encourage housing-supportive action by others.

There are differences between provinces in terms of the powers that municipalities have, and the ways in which they can intervene as a result. Potential actions were researched from across Canada. Below is a summary inventory of tools that are pertinent to Dieppe and were considered in the development of this strategy. The specific Actions that make up the thrust of this strategy represent a selection from this inventory, identified and developed in consultation with key stakeholders based on the resources of the municipality, the speed with which they could be implemented, and the impact they are expected to have. This toolbox serves as a resource for future updates to the strategy.

Regulation

Land Use and Development Revisions

Amendments to policies or regulations to generally permit more housing development opportunities, increase the varieties of housing that can be provided, or enable greater density of housing. Often includes revisions to secondary requirements that can affect development and market economics, such as parking requirements or controls on short-term rental uses. May include components which are necessary to implement other actions, such as establishing a definition of affordable housing.

Development Streamlining

Amendments to policies or regulations that order the development process in such a way as to make timelines more efficient or faster, or make outcomes subject to less uncertainty. This includes allowing municipal government staff to make final decisions on minor developments and waiving the public hearing process on developments that fit existing community planning policy. This can also include internal process changes that allow for faster processing and completion of the application procedure regardless of the overall method of approval.



Density Bonusing

Policies that allow for increased density within particular zones in exchange for public amenities (either built or financial) provided for by the developer. Density bonusing contributions can be used to support affordable housing creation through the direct provision of units, or cash-in-lieu which can be used by the municipality as a funding source for other affordable housing initiatives.

Rental Registry and Conditions Enforcement

Programs that monitor and enforce minimum property condition standards on rental housing to protect tenant health and safety.

Other Municipal Servicing Decisions

Actions focussed on providing or changing other municipal services to support housing affordability and availability. Examples include public transit or active transportation service improvements that can make lower-cost locations more accessible to jobs and services.

Incentives

Delaying or Waiving Fees

Reducing or removing various municipal fees associated with new developments to make development more attractive. Can be a general incentive, or tied to specific performance criteria around housing affordability. Can also include changes to the timing of fee collection, or options to defer payment to address acute cash-flow challenges in the development process.

Grants & Loans

Financial contributions or loans with generous terms, made directly in support of affordable housing projects. Covers a broad variety of use-cases, such as funding support for site acquisition, development, or construction of new affordable housing projects; grants or loans to encourage the acquisition, retention and recapitalisation of existing affordable housing inventory; funding support for organisations engaged in providing affordable housing or support services.

Property Tax Exemptions

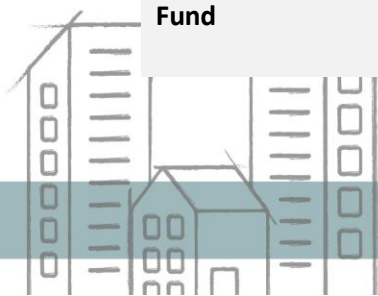
Limiting or reducing of property tax payments for the incentivization of affordable housing provision and administration. Where direct adjustments to property tax bills are not legislatively possible, a recurring grant based on property tax calculations can serve as equivalent.

Infrastructure Provision

Directly undertaking extensions or upgrades to capital infrastructure to spur greater housing supply generally, or as part of an affordable housing project.

Affordable Housing Reserve Fund

A municipal account set up to receive funds for future use in housing related programs. The funds for the reserve can be collected from a variety of sources, such as density bonusing contributions or fees levied on property assessments and collected via property tax bills. Reserve



funds can be allocated toward a broad variety of uses, typically supporting other affordable housing projects directly, or various incentive programs. A reserve fund enables more predictable and dependable support than ad hoc funding decisions.

Partnerships

Public-Private Partnerships (P3s)

An agreement between a private organization and a public (usually government) entity to provide a community amenity. Ideally, leverages the expertise of the private firm and the resources of the public entity to, in this case, provide affordable housing.

Creating a Housing Entity

Establishing an organization that can be affiliated with a local government or can be an independent non-profit organization whose mandate is the provision and management of rental housing, affordable housing, affiliated programs, and to be a repository of information for the aforementioned.

Facilitating Non-Profit Partnerships

Proactively connecting and/or incentivising collaborations between market and non-market housing organisations that result in affordable housing.

Operational Partnerships

Formal agreements that enshrine municipal support directly to non-government organizations or other entities developing and operating affordable housing, or providing housing-related support services. Can cover a broad variety of assistance, such as operational funding support, provision of staff capacity or services, purchasing and donation of material or supplies.

Land Provision

Actions and policies by the municipality that result in provision of free or below-market land for use in an affordable housing project. Typically involves a review of existing municipal properties and vacant land holdings to identify surplus sites for use, but can also include proactive land acquisition by the municipality to create development opportunities. Can also include the creation of administrative policies to allow for sale of municipally-owned property at non-market prices for affordable housing, in case such situations arise in the future.

Education/Advocacy

Public Education Sessions

Public education sessions allow for the municipality to raise awareness of issues the community is facing and garner support for initiatives aimed at addressing those issues. Can vary from making up-to-date housing related information and educational material generally available, to running local advertising campaigns and hosting events that get key messages out, to direct outreach and



	engagement of target key stakeholder groups that are potential allies or current barriers to housing action.
Public Consultation Sessions	By consulting with the public and key external stakeholders, a municipality can generate ideas toward addressing the issues they currently face, identify opportunities for improving existing activities, and encourage greater collaboration within the sector or community at large.
Inventory of Local and External Resources	Creating an inventory of municipal, sector, and community resources creates the foundation for the municipality to be a repository of housing resources and centralises the information necessary and relevant to housing action. Can include physical resources such as available land and non-market housing inventories, program resources such as CMHC funding opportunities, or human/organisational resources such as developers and non-market housing organizations.
Sector Participation	Increasing formal municipal participation in various existing forums, sector networks, or issue-based networks to build relationships and collaboration throughout the housing system.
Internal Advocacy	Building staff capacity and administrative processes within the municipality to ensure a housing lens and human-rights approach toward housing is integrated in all major municipal decision making.

Strategic Actions

Introduction

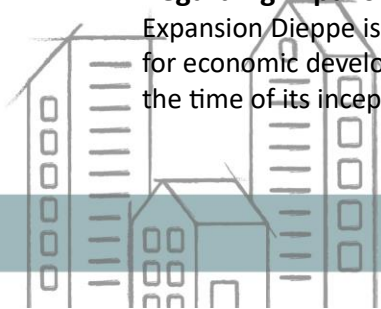
As described in the Strategy Framework section, the activities proposed in this document outline an approach which focuses on a manageable number of initiatives that have potential to create a meaningful impact.

Based on background research, precedents and experiences from other jurisdictions, and the collective expertise of the consulting team and staff, the following Actions have been selected. They represent activities with a high potential for impact, a clear alignment with the identified needs and issues within the community, and are reasonably within the capacity and expertise of the Municipality to implement.

Additionally, in consideration of the pressing need that currently exists, priority was given to options that are straightforward, high-confidence, and have minimal requirement for broad consultation of the public or stakeholders at this stage. These Actions therefore represent a quick start for Dieppe's response to housing issues, and a foundation upon which to expand in the future with more inclusive processes.

Regarding Expansion Dieppe

Expansion Dieppe is an arms-length non-profit corporation, created and controlled by the City of Dieppe for economic development purposes. Originally envisioned as supporting growth in the industrial base at the time of its inception in the late 1970s, Expansion Dieppe is empowered with a broader set of powers



regarding finance and real estate-related activities than municipalities themselves have. Over time, as conditions have changed, the organization has developed additional resources and expertise, and has leveraged its tools to support wider municipal objectives, including fostering downtown development and more general commercial development. With its expertise, network, and organizational powers, Expansion Dieppe represents a unique and potentially very powerful asset for the City of Dieppe in terms of responding to housing needs, and the development of affordable housing especially.

Through the process of developing this strategy, conversations with senior leadership of Expansion Dieppe identified an existing understanding of the role that affordable housing plays in economic development, both in terms of the capital investment and spinoffs related to housing construction, as well as the broader beneficial impacts arising from labour force development and household spending. There was also an emerging interest and enthusiasm for growing into housing-related activities.

There are several obvious opportunities for Expansion Dieppe to play a role with respect to the main Actions of this strategy. Some are noted in the following sections, however there is an overarching need to confirm Expansion Dieppe's powers from a housing perspective, and confirm the balance of responsibilities and roles between it and the Municipality. Specific details and direction for Expansion Dieppe's role in this strategy will depend on those conversations and decisions, and so this strategy only suggests potential options, rather than directing a recommended approach.

Overall, this strategy highlights the exciting potential that Expansion Dieppe may have, while recognizing that further exploration is required to confirm it, and define how and where it fits into implementation. All reference to Expansion Dieppe in this document should be understood as identification of an opportunity for consideration or investigation, rather than commitment to a defined approach or course of action.

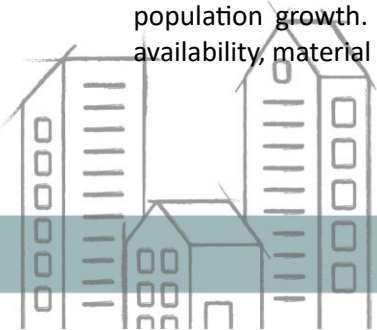
Action 1: Policy & Regulation Review

There are numerous and well understood forms of municipal policy and regulation that influence the creation of housing, most notably those related to land use planning and site development. Therefore, they are the most immediate and impactful way that a municipality can affect housing provision and housing market conditions locally. Focusing on this familiar area of municipal activity, this Action outlines an effort to review and adjust requirements, processes, and practices in order to increase the variety, quantity, and affordability of housing.

All local government policy balances competing needs, preferences, and priorities of the community. This Action does not intend for a wholesale revision in the exclusive interest of housing production. However, the current policies and regulations reflect a past balance of priorities which no longer align with current needs in many ways. An effort to reconsider them in that light, and strike a more appropriate balance of priorities, can better support housing provision. Reforms that allow more housing to be created at lower cost, in less time, or with lower risk can help increase the production of both market and non-market housing projects, and support better housing outcomes for Dieppe overall.

Connection to Needs Assessment

The 2023 Needs Assessment identified a fundamental issue of housing production not keeping pace with population growth. At a high level, more housing of all kinds is needed, but factors such as labour availability, material cost, and financing rates are making this harder to provide.



This overall supply-demand imbalance resulted in increasing market prices which had knock-on effects throughout the system; households with greater financial resources were able to outcompete those with fewer for the diminishing number of market housing options, and a limited inventory of alternatives to the market.

Additionally, stakeholders engaged in creating new housing spoke of various regulatory requirements and processes that increase the cost of development and construction, or otherwise reduce potential efficiencies which could lower the minimum viable price of new housing. Further, the perceived difficulty of development in Dieppe relative to other municipalities in the broader region may result in fewer housing units built locally if projects in other locations are prioritized.

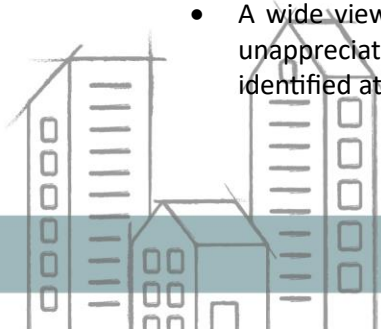
Benefits/Outcomes

Housing-supportive reforms benefit market and non-market housing projects alike. The beneficial impact will mostly come from the market-rate housing sector, because it accounts for the vast majority of current inventory and new supply. Impacts from these reforms through the non-market sector can become more prominent as that part of the housing system grows in scale and capacity, and reforms at this point can play an important role in spurring that growth if they open new opportunities for feasible non-market projects. Overall, the expected benefits and outcomes of this Action include;

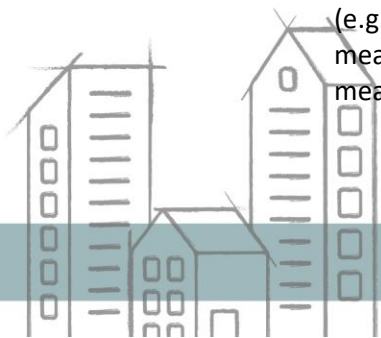
- Increasing the number and variety of new housing development opportunities
- Reducing the minimum cost of development, encouraging better affordability through greater market competition, and enabling non-market housing achieve feasibility at lower prices
- Supporting growth in the non-market housing sector by increasing the number of potential project sites and reducing the level of competition for them with market-rate developers
- Increasing the variety of locations where new housing is provided, and the diversity of housing options available through both new construction, and renovations to the existing inventory
- Reducing the prevalence of lengthy and/or risky approval processes
- More equitably supporting the needs of households who are typically underrepresented in community engagement processes, or do not yet exist to be heard (i.e. future residents who want to move to Dieppe but for lack of options, current residents who have not yet formed an independent household)
- Increasing the construction of new housing supply to help address current demand
- Generally supporting a more resilient housing sector in the future by enabling new supply to respond faster to increases in demand

Details

- The review should include an initial campaign of broad consultation with both market and non-market housing developers, especially those with experience in Dieppe or the broader region. They should be asked to identify hindrances or lost opportunities arising from municipal requirements of any kind.
- Expansion Dieppe could potentially support this effort, leveraging their existing network and relationships with relevant stakeholders.
- A wide view should be taken. Large issues are important, but often small issues can have an unappreciated impact and rarely receive attention. Any opportunity to improve should be identified at this stage.



- Based on this consultation, a summary of all areas of municipal jurisdiction that are affecting housing provision should be compiled for further examination and consideration. However, the review and revision effort should begin with planning via the Municipal Development Plan and Zoning Bylaw.
- This effort should be led by Dieppe staff, with support from a team of external consultants. The support team should include expertise in housing design and construction, and real estate development economics to help evaluate and validate the issues identified through consultation, identify additional options for consideration from their own perspective, and help define potential reforms to address them.
- There are likely to be easy wins, where reforms have minimal downsides or controversy. However, it is likely that some meaningful improvements will require more difficult choices to prioritise housing over other issues of concern. The role of the support team is to provide staff with a thorough and detailed understanding of how various reforms may affect housing outcomes. Staff provide the understanding of the intent behind the current policy or regulation, and how that may be affected by the potential reform. Together the review team can arrive at a suggested inventory of reforms that make appropriate trade-offs as necessary, and ultimately enable Council to decide on reforms from an informed position with respect to their costs and benefits.
- Though specific options will be identified through the review process, common areas of planning policy and regulatory reform include;
 - Modestly increasing the maximum density broadly across existing residential areas (i.e. allowing up to four dwelling units in all residential zones).
 - Establishing much higher densities as a starting point for greenfield development areas
 - Proactively enabling more and higher density residential development in areas where change is appropriate (i.e. within proximity to existing high-density areas, within proximity to identified transportation or service nodes)
 - Loosening site layout requirements to allow for greater flexibility in building design and efficiency in the use of land (e.g. reducing yard distances or allowing greater lot coverage, preventing underdevelopment of deep lots by allowing more than one main building)
 - Pre-zoning or otherwise streamlining approval processes to reduce approval timelines and limit risk, especially for medium-density development forms.
 - Reducing minimum requirements that add costs to development, such as parking requirements, private amenity space requirements, etc.
 - Eliminating or rationalizing urban design requirements which can otherwise result in uneconomical building designs (e.g. street wall step backs that result in dislocated vertical loads where step backs are not aligned with column spacing, increasing structural design complexity)
 - Enabling forms of housing that traditionally serve households in greater need and have often been stigmatized and subject to prohibition in the past (e.g. accessory dwellings, rooming houses, supportive housing)
 - Revising bylaw definitions that can unintentionally hinder new construction techniques (e.g. new mass-timber construction methods have thicker floor assemblies which can mean fewer floors are possible where building height limits are set by distance measurements rather than number of stories)



- Planning policy and regulation serves as a logical starting point, however this initiative can and should be expanded, as may be indicated by stakeholder feedback. Other areas of municipal jurisdiction can and do affect the provision and cost of housing, potentially including infrastructure standards and servicing requirements, parks and environmental policies, etc.

Action 2: Navigation Services

There are a number of existing programs, tools, and incentives available to support affordable housing projects. Whether they're offered by the federal or provincial governments, or various other third-parties, these existing and funded programs could potentially drive significant support for affordable housing into Dieppe at no direct cost to the municipality. However, currently there is little of this flowing into the community.

Barriers to accessing these supports exist for both market and non-market housing developers. Programs are fragmented across a variety of administrators, with differing program timelines, project requirements, eligibility rules, and payment terms. For market-rate developers, they represent a significant and undesirable addition of complexity and risk to a project, especially at a time when market demand is strong enough to make such burdens unnecessary. These same challenges exist for non-market developers, but while they have a much stronger motivation to take them on, they also lack the resources of market-rate peers to undertake that effort. Whether it's due to a lack impetus or capacity, too often it simply is not feasible to research, coordinate, and access the various programs as an integrated stage of the housing development process.

This Action focuses on the municipality's ability to take on these burdens to lower or eliminate the barriers that prevent Dieppe from taking full advantage of the affordable housing support programs that already exist.

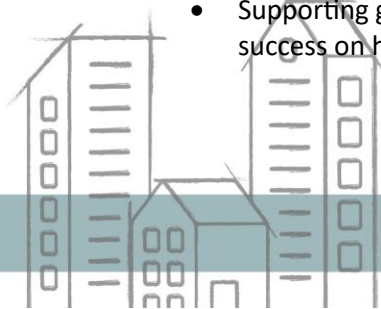
Connection to Needs Assessment

The affordable and generally stable prices that characterised Dieppe's housing market for many years meant that the needs of many lower income households were reasonably met by market-rate options. However, population growth and pandemic-induced demand shifts have led to increasing market prices for rents, and more recently ownership options as well. This has left a growing number of households unable to afford the market-rate housing they used to, and increasingly in need of either below-market options delivered by the private sector, or non-market options in order.

The inventory of non-market or below-market housing units is small in Dieppe, and has not grown much in recent years. Increasing the utilization of existing programs that create these forms of housing is an obvious starting point for supporting greater affordable housing supply in Dieppe, and a very cost-effective initiative relative to its potential impact.

Benefits/Outcomes

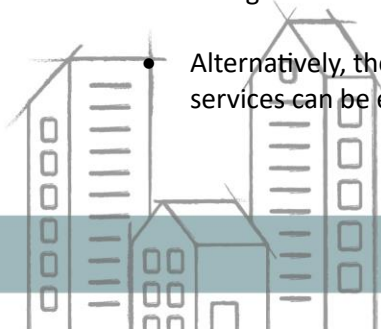
- Increasing the number of affordable housing units and accelerating the rate at which they are provided
- Taking advantage of programs that are funded externally, and have a track-record of real-world implementation for cost-effective impact
- Supporting growth in the non-market housing sector in particular, which is key to long-term success on housing issues overall



- Creating opportunities to advocate for greater affordable housing provision as part of market-rate development projects; mitigating the near-term constraint of non-market sector capacity
- Will require development of in-depth knowledge and experience related to affordable housing resources, issues, trends, and the fostering of key relationships that can help support implementation of other Actions in this strategy, as well as Dieppe's impact in housing matters generally in the future
- Funding provided by other parties through these programs represent net-positive inbound investment for Dieppe, supporting not only housing affordability directly, but economic development more broadly

Details

- An affordable housing navigator service should be established to provide freely accessible education, coordination, and process support for housing developers of any kind in accessing all available existing affordable housing incentive programs.
- To be effective and meaningful, the navigator role should be established as a dedicated specialist, and not a secondary function attached to an existing position. The value of this support depends on the navigator having deep and up-to-date knowledge of the resources available, first-hand experience in accessing programs to understand how they work in reality rather than as they are described on paper, knowledge of market and non-market housing development processes to understand the context they fit into, and the capacity to take on the tasks that housing providers currently don't, or the burdens they can't.
- Similarly, a dedicated position is necessary to allow for the time and effort required to develop these competencies and keep on top of the constantly shifting landscape of programs and policies, as well as build a network of credible relationships with program administrators and across the regional housing sector that will create more opportunities to support non-market project or promote inclusion of affordable units in market-rate projects.
- Accordingly, a broad view should be taken of what navigation services can entail. An unambitious scope that results in being little more than a consolidated library of resources will not change outcomes. The navigator helps to fill knowledge gaps, but that is only the starting point. Barriers to program uptake are primarily related to the processes and complexity that accessing current programs requires, so an effective navigator will take as much of this burden on as they can on behalf of project proponents. As an extension, the navigator can act as a promoter or salesperson, actively soliciting and advocating for upcoming housing projects to use their support, rather than waiting for the opportunity to come to them.
- There is a clear potential role for Expansion Dieppe. Connecting support programs and opportunities to potential beneficiaries, maintaining relationship networks within industrial sectors, and promotion of program uptake are common economic development functions. The organization's existing skillset may be the best starting point for creating a dedicated navigator service, and its semi-independent relationship from local government may avoid potential conflicts and limitation that give it flexibility to take on an even greater scope of support for project proponents.
- Alternatively, the role may be most effectively delivered by the municipality, especially if navigation services can be expanded to include shepherding a project through relevant municipal processes in



addition to external housing support programs. Under its Housing Accelerator Fund Action Plan, the City of Saint John outlines a function along these lines through its proposed Housing Concierge Program. Gaining additional municipal process benefits for projects that include affordable housing through the navigator service may be a compelling prospect that encourages greater uptake from market-rate projects.

- From a basis of robust experience and expertise, the navigator service can potentially deliver additional benefits over the long term. It could provide key insights to support and improve the other Actions of this strategy, and shape how they may be expanded in the future. Similarly, it could help to advocate for more effective supports or beneficial changes at other levels of government. Furthermore, the network could be leveraged to spur even greater non-market housing provision and sector growth by helping to make connections and foster partnerships between and within various sectors of the housing system upstream of specific housing project opportunities.

Action 3: Enhanced Incentive Program

In the summer of 2023, Dieppe adopted its first affordable housing incentive program under Policy Z-5. The program provides direct financial support to qualifying projects by providing a grant equivalent to a percentage of the building permit fees paid, potentially up to that full value.

Affordable housing projects typically require a number of incentives and supports, and the grants offered by Dieppe under this policy are a helpful addition. However, with the grant amount itself limited to the value of building permit fees, the current policy will have limited impact. It may offer a helpful boost to projects that are proceeding under the current status quo, but it is unlikely to result in a greater number of affordable housing units, deeper level of affordability, or greater increase in non-market housing sector capacity than would otherwise have happened.

For it to have a meaningful impact, enhancements to the municipal incentive program are required. The benefit of having implemented a program for affordable housing supports in general is that it established a framework and process that serves as a starting point for further enhancement. This Action is focused on those enhancements.

Connection to Needs Assessment

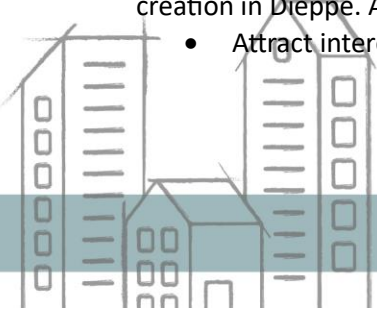
The needs assessment identified a small existing inventory of dedicated affordable housing in Dieppe. That which does exist is limited in diversity as the majority of units are specific to seniors, while needs have grown across a much wider spectrum of the community.

Additionally, despite an insufficient existing stock, there is little being added. This is largely due to the limited scale and capacity of the non-market housing sector in Dieppe. Market-rate housing developers are the main source of potential affordable housing as a result, and they have a declining level of interest to offer affordable units, due in part to the decreasing economic viability of incentive programs from other levels of government which have not kept pace with cost and market rent trends.

Benefits/Outcomes

An enhanced incentive program has the potential to drive different outcomes for new affordable housing creation in Dieppe. A greater incentive value is needed to:

- Attract interest from market and non-market developers alike



- Create a meaningful impact to affordable project feasibility, resulting in projects moving ahead which otherwise wouldn't
- Establish Dieppe as a meaningful contributor and partner in affordable housing projects, and combat perceptions of only paying lip service to the issue

Additional changes to the incentive program could support other Actions of this strategy. Alterations to the form of incentive, project eligibility, and other program design characteristics could help;

- Unlock greater funding from other incentive programs
- Support projects earlier in the development process
- Potentially support growth in the non-market housing sector generally, leading to further acceleration in affordable housing supply over the long term

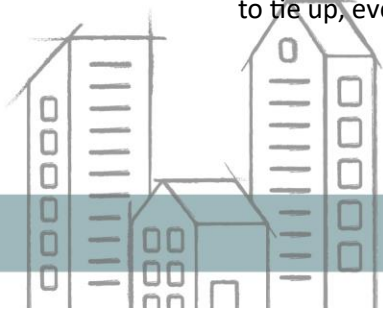
Details

Incentive Eligibility

- The current program is open to market and non-market applicants alike, this approach should be maintained in the short term, however additional changes may be made over the longer term to better align the incentive program with other strategic goals of growing and supporting a robust non-market housing sector.
- Currently, the market-rate sector is where the vast majority of capacity and expertise to bring housing projects forward exists. Private developers therefore can have a critical role to play by including affordable housing units as part of their projects, the incentive program helps recruit their participation.
- If the enhanced incentive program is oversubscribed at times or there is otherwise a need to decide between competing applications, priority should be given to those led by non-market proponents.
- Over the longer term, as the non-market sector grows and is able to play a more significant role, consideration should be given to revising the incentive program such that only non-market projects are eligible. This will align the program completely with the need for a robust non-market housing inventory that grows with Dieppe's population. In making this decision, careful evaluation of non-market sector capacity and interest should be undertaken, ideally as evidenced by recent incentive program participation at that time.

Incentive Structure

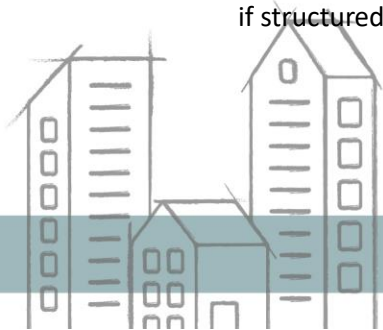
- The current program is structured as a capital grant, provided after permit fees have been paid. It therefore reduces project cost overall, but as a reimbursement of fees it does not alleviate the need to have funds available in the first place.
- As permit fees are generally low overall, this is not a major barrier. However consideration should be given to options, at least for non-market applicants, to have the incentive be directly applied to any other fees owing to Dieppe, thereby lessening the amount of capital an applicant may have to tie up, even if temporarily.



- Overall, a capital grant structure is helpful as it does provide funding support upfront in the project lifecycle rather than to be recouped over time. In and of itself, this is the most beneficial structure for an incentive.
- However, alternative structures can be more beneficial when considering the bigger picture. If changed to a recurring annual grant, the incentive directly improves a project's financial model for operations. A feasible operating model for non-market projects is commonly a barrier in accessing other major support and incentive programs. So, while this approach would not provide funding support from Dieppe until much later in the project timeline, it could be more beneficial in the short term as well by serving to unlock larger scale funding support, such as that available from CMHC.
- It may also be considered a more financially manageable approach for Dieppe as an operating grant would be paid out over time as the project itself is also generating revenue to the Municipality through its property taxes. A recurring grant that is calculated based on those tax liabilities, functioning effectively as a rebate, reduces the incentive program cost to a matter of revenues left uncollected, rather than budgeted funds paid out. This may help make greater enhancements to incentive value feasible for the municipality.
- The additional benefit of a recurring operating grant structure is that Dieppe can provide commitments to project proponents in very early predevelopment stages of their project, even prior to permit application. Those commitments can in turn be used by proponents to access other programs, which often have a requirement that projects demonstrate existing funding support from other parties. As a result, it may assist projects in accessing programs that help fund their preconstruction activities which they might not otherwise benefit from, increasing the number of projects that come forward for permitting and construction in the first place

Incentive Value

- While an increased incentive value is necessary, no specific value is identified for implementation by this strategy.
- A "useful" incentive value is a moving target; the effectiveness of an incentive is not just a function of its value, but how that value compares to prevailing construction costs, market rent levels relative to affordability requirements, and the support available from other complementary programs at the provincial and federal level.
- In general, the impact of an incentive scales linearly; you get what you pay for. Therefore, the most significant factor in determining which value to implement is the ambition and resources of the municipality, which is ultimately a choice based on public values best made by elected officials with support from staff.
- A cursory review of existing program examples in the Atlantic Region was done to suggest meaningful incentive values for initial guidance. The examples point toward a per-unit incentive in the order of \$20,000, if structured as a capital grant as it currently is, or 60% of property taxes if structured as a recurring operating grant.



- These values are based on local precedent, not necessarily best practices, so exceeding these levels would be ideal. However, going far beyond these levels may be better considered in the longer term, depending on the observed effectiveness of a lesser initial value increase, or when non-market sector capacity becomes less of a constraint. That said, a recurring operating grant would not represent a direct cost to Dieppe unless it exceeds 100% of the property tax bill.

The following points of reference are provided for consideration as Dieppe considers its options as part of strategy implementation:

- Under its Action Plan through the federal Housing Accelerator Fund, the City of Moncton is establishing several housing incentives; \$20,000 per unit for housing in the downtown, \$10,000 per unit for accessory dwellings, \$5,000 to \$15,000 per unit for various housing forms in growth areas, and \$20,000 per unit for non-market housing projects.
- The Housing Accelerator Fund itself incentivizes affordable housing with an additional \$19,000 grant on top of the basic per-unit grant amount for any additional housing unit.
- The City of Charlottetown operates an affordable housing incentive program that rebates a proportion of property taxes annually over 10 years. The rebate value starts at 90% and declines to 30% over the time period, for an annual average rebate of 60%.
- The Province of Nova Scotia recently introduced an incentive program to encourage the construction of secondary suites (accessory dwellings). A loan of up to \$25,000 is available, and is forgivable if the suites are rented at 80% of average area rents.
- The Province of New Brunswick is incentivizing new affordable ownership housing through Habitat for Humanity with \$70,000 in support per unit.

The table below compares the basic parameters of economic feasibility for new market-rate rental housing development with current and alternative incentive scenarios. This simplified analysis is not intended to suggest a direct link between an incentive amount and resultant market rents, but helps illustrate the magnitude of impact between different value and structure options, and as a comparison to the affordability requirements which may be required in exchange.



Comparison of Incentive Value Scenarios and Resulting Rent Impact

Scenario	All-in Cost per Unit	Market Capitalization Rate	Net Operating Income	Operating Expense Ratio	Effective Gross Income	Minimum Economically Feasible Monthly Rent	Impact on Feasible Rent
No Incentive	\$280,000	5.5%	\$15,400	70%	\$22,000	\$1,833	N/A
Existing Incentive¹¹	\$277,900	5.5%	\$15,285	70%	\$21,835	\$1,820	-0.71%
Increased Capital Grant¹²	\$259,000	5.5%	\$14,245	70%	\$20,350	\$1,696	-7.47%
Operating Grant¹³	\$280,000	5.5%	\$15,400	77%	\$20,078	\$1,673	-8.72%
Enhanced Operating Grant¹⁴	\$280,000	5.5%	\$15,400	82%	\$18,797	\$1,566	-15.57%

Action 4: Project Partnership

A consistent theme throughout this document is the need to increase the non-market housing inventory. All the Actions outlined to this point have the potential to support non-market housing developers in the projects they pursue, and support sector growth over time through this activity, but are otherwise constrained in the short-term by the current capacity of the sector to bring those projects forward in the first place. Furthermore, the need for non-market housing is present in many New Brunswick municipalities, and across the country in general, meaning there is increasing competition between communities to solicit focus from the non-market developers that are presently able to pursue new projects.

This Action recognises that beyond programmatic responses that reflect Dieppe's primary role as a support, in the immediate term a more assertive and specific intervention would be extremely valuable to set a new tone in the municipality, more effectively compete for non-market housing development, and generate momentum that can benefit other Actions of the strategy.

Connection to Needs Assessment

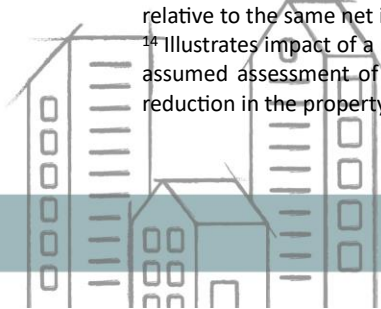
The non-market housing inventory in Dieppe is small, and has not grown significantly over time. It was already falling short relative to need in the community before accelerating population growth and the

¹¹ Assumes a maximum grant amount equal to the full building permit fee of \$2,100 (as estimated @ \$7.50 per \$1,000 of noted unit cost).

¹² Illustrates an example where the grant amount is \$21,000 (10x the current maximum).

¹³ Illustrates impact of a recurring annual grant equivalent to 60% (per the Charlottetown, PE program example) of the property's tax bill of \$3,203 (as estimated based on an assumed assessment of 80% of unit construction cost, and tax rate of \$1.43 per \$100 of assessed value), represented by a reduction in the property operating expenses and therefore a lower required gross income relative to the same net income.

¹⁴ Illustrates impact of a recurring annual grant equivalent to 100% of the property's tax bill of \$3,203 (as estimated based on an assumed assessment of 80% of unit construction cost, and tax rate of \$1.43 per \$100 of assessed value), represented by a reduction in the property operating expenses and therefore a lower required gross income relative to the same net income.



impacts of the pandemic created a rapid increase in the number of households who can no longer be reasonably served by the housing market. New housing supply overall is critical, but non-market supply in particular is required in order to address the needs of cost-burdened households who are at increasing risk of displacement and homelessness without it.

With its small existing inventory and low levels of current activity, the local non-market sector will struggle on its own to scale up in response to that growing need. In fact, new entrants to the local non-market sector may be necessary, and there is little currently attracting them to Dieppe compared to other jurisdictions.

Benefits/Outcomes

- Proactively instigating the provision of affordable housing rather than waiting for opportunities to arise that can be supported
- Showing leadership on housing issues and setting a new tone by signalling the Municipality's seriousness
- Directly addressing the existing constraint of non-market housing sector capacity, especially given it is much harder to grow from the current starting point of very limited capacity, compared to scaling up a modest but otherwise functional sector
- By extension, supporting the effectiveness of other Actions which require projects to be initiated by others first
- Bringing resources to bear that may not be feasible on a widely accessible program basis, but can be used in a targeted and more limited fashion

Details

- Dieppe should look to partner directly and significantly in a limited number of specific affordable housing projects in order to bring them into being. This may require proactive recruitment of partners, and collaboration across several parties.
- Given the limited and open-ended nature of this Action, specific details cannot be defined at this time and are best determined during the appropriate points of implementation. General guidance is provided in this strategy instead.
- Within the limits of its power, all potential forms of support should be considered, including, but not limited to; provision of land, infrastructure, financing or funding support, legal support, external and internal process support, advocacy and promotion, coordination with other municipal projects to achieve synergistic benefits (as applicable). All options should be on the table and considered, and while the Municipality must always act within its responsibilities, it should look to be ambitious.
- Suitable project sites (provision of land) in particular is a high-impact resource that Dieppe could bring to a partnership. Accordingly, there is almost certainly a benefit for some involvement of Expansion Dieppe, and potential for that organization to play a significant role overall.
- Given the additional flexibilities that Expansion Dieppe possesses in comparison to municipal government, it's involvement could present additional options to support and empower a project. Depending on the availability and capacity of other partners, a project could benefit greatly if Expansion Dieppe were to take a temporary ownership and leadership role at key points in the

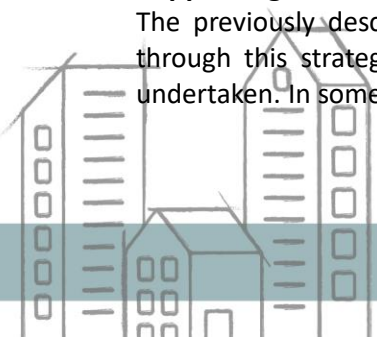


development process, transferring various responsibilities to other partners when appropriate (e.g. at the transition of construction to long-term operation).

- Identifying potential non-market housing sector collaborators and forming partnerships may require a variety of approaches. Direct outreach to local non-profit groups should be undertaken to assess whether any are positioned to effectively participate in this Action. While it is beneficial to support organizations that already exist locally, this Action requires that non-market partners be reliably able to deliver on their intended roles and responsibilities, which at this point suggests a wider search is necessary to ensure suitable partners are found. Dieppe could issue a request for Expressions of Interest that describes its intended outcomes and what it is prepared to put on the table for that, and gauge interest and feedback that comes from it. Alternatively, if open calls do not generate a satisfactory response on their own, direct outreach to credible non-market developers over a wide geography (across New Brunswick or other Atlantic regions) may be necessary in order to solicit partnership interest.
- In contrast to program responses which must maintain reasonable fairness and equity to eligible applicants, a specific project with unique involvement of Dieppe opens the potential to target benefits or outcomes to chosen parties or populations, as may support broader strategic goals and other identified key housing needs. While the overarching goal of this Action is to spur non-market housing development in general, portions of the resulting housing could be targeted for;
 - Deeply affordable units (as most existing incentive programs focus on more modest levels of affordability)
 - Francophone international post-secondary students in the region, and attending programs at the Dieppe CCNB campus in particular
 - Special care housing for non-elderly individuals
 - Other underserved or vulnerable households as identified in the Needs Assessment
- Given the importance of the non-market housing sector in addressing many of Dieppe's current housing challenges, and the benefit of a robust non-market sector in preventing and addressing new challenges to come, this Action represents the most impactful component of the strategy, and one that should be prioritised above others (particularly, the Enhanced Incentive Program) if such choices are necessary at points in implementation.
- While this Action is contemplated as a limited intervention in the immediate term, the experience and outcomes may demonstrate broader benefits and feasibility that could be transformed into a systematic approach over a longer term. Especially insofar as the acquisition of land for non-market housing development remains a challenge for that sector, this experience may have lasting impact if evolved into a program of land acquisition and assembly expressly for such projects as part of a long-term sector support strategy. The City of Kelowna operates a program along these lines, strategically acquiring land with the goal of creating a viable affordable housing project site (of approximately 40 units) every 4 years.

Supporting Activities

The previously described Actions represent the main thrust of Dieppe's response to housing issues through this strategy. Alongside these, a number of less substantial supporting activities should be undertaken. In some cases, these are directly supportive of success in the main Actions, while others are



simply good, standard practices that are relatively simple and straightforward to implement. In many ways, the supporting activities represent good practices which set the ground for future expansions or improvements to this strategy, and Dieppe's role in shaping positive housing outcomes over the longer term.

Continue analysis and stakeholder outreach

The Actions serve as a clear starting point; however, their refinement, successful implementation, and incremental improvement over time can be enhanced through regular reviews of up-to-date information and consultation with various stakeholders. Housing issues require management over time, they cannot be solved once and for ever. It is important for Dieppe to maintain a robust dialogue concerning housing issues, both broadly and with regard to the specific Actions outlined here. This necessitates active engagement with a diverse array of stakeholders, including but not limited to market and non-market housing operators and developers, both locally and within the broader region. By fostering an open dialogue with housing stakeholders, the Municipality can garner invaluable insights into the nuances of various initiatives, and gain a comprehensive understanding of the opportunities and challenges at hand.

Moreover, public engagement and input from expert consultants are indispensable for the critical review of existing policy tools and the design of new strategies as conditions evolve over time. This inclusive approach ensures that the Dieppe's housing efforts are informed by diverse perspectives, maximizing their effectiveness and making best use of the resources they require.

Intermunicipal Collaboration

It is important to convene and coordinate with peer municipalities in New Brunswick regularly. Dieppe is the fourth largest municipality in the province, and part of its most populous region. Other municipalities in the Greater Moncton Region, and communities both large and small elsewhere in New Brunswick, are engaged in similar efforts to address similar problems, and are already beginning to share experiences and advice with each other. Beyond the benefit of learning from the experience of others, given that the Provincial Government plays a significant role in housing, there is a clear advantage to coordinating with other municipalities when it comes to communication and advocacy between levels of government. Dieppe should be a frequent and eager collaborator with municipalities on housing issues, and a regular participant in working groups where these issues are being grappled with.

More significantly, it should be understood that, though separated by political boundaries, Dieppe's housing system is integrated with that of Moncton, Riverview, and the outer rural areas of the Greater Moncton Region. This context means there are many potential areas of common interest, where it makes sense to pool resources, share responsibilities, and coordinate intervention. While potential collaborations should always be evaluated carefully, Dieppe should be very open minded to ideas from neighbouring municipalities, and proactive in exploring opportunities that it identifies.

Some examples of important issues for collaboration are obvious. Though not suggested in this strategy as a key initiative for Dieppe alone, the use of Inclusionary Zoning or Density Bonusing policy tools is an issue that could be cautiously considered, if approached as a consistent framework for housing development across the Greater Moncton Area. Overall, whether obvious or not, a big picture view should be maintained when deciding whether to maintain exclusive control and responsibility for a housing-related initiative or work with other municipal partners. On an individual basis there are likely to be unequal benefits arising from specific initiatives that Dieppe may collaborate on, but consideration should be given to whether the combined effect of regional collaboration produces greater outcomes than Dieppe could achieve purely on its own.



Advocate, educate, champion, and defend

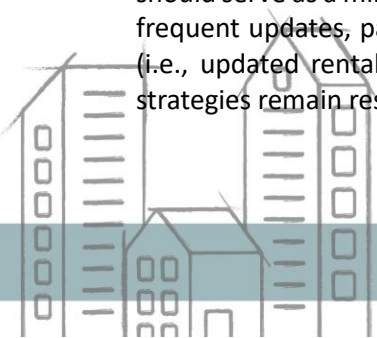
A housing strategy and its solutions cannot function without continued support. Housing is ultimately a political issue, and so success in implementation requires sustained support from local residents, many of whom are not directly experiencing housing challenges. Implementation of strategic actions therefore requires a willingness to advocate for, educate about, champion, and defend them.

- Advocacy means to mobilize support from various stakeholders, including community members, policymakers, and organizations, driving momentum behind the housing strategy. The Housing Needs Assessment identified the Collège Communautaire du Nouveau-Brunswick (CCNB) Dieppe Campus as a prime candidate for student housing advocacy, both as a means for supporting existing students but as well the region's overall immigration efforts. As the dominant Francophone community within the Greater Moncton Region, the overlaps between French-language issues with housing challenges are opportunities to broaden support.
- Education is essential in raising awareness about the importance of housing issues, their complexities, and the potential benefits from proposed solutions. This empowers individuals and communities to engage meaningfully in the process and advocate for their needs. Where many Dieppe residents remain unaffected by housing challenges, their understanding of changes in housing conditions and the impacts on their neighbours or fellow citizens is crucial for maintaining momentum, and success when difficult decisions are required.
- Championing involves identifying key stakeholders who possess the influence and passion to champion the housing strategy; whether they are municipal staff, politicians, or community leaders. These individuals can leverage their positions and networks to garner support, allocate resources, and overcome obstacles. Their leadership helps build and maintain the popular buy-in that keeps the Strategy progressing.
- Lastly, defending the housing strategy against opposition or skepticism is crucial for maintaining its integrity and ensuring continued progress. Defending the strategy will be easiest if advocacy, education, and championing efforts are well developed, and robust and up-to-date information on housing conditions is maintained in order to respond to questions or satisfy doubts.

Commit to housing needs assessment and strategy updates

Prioritizing the consistency of updates holds greater significance than the exact timing of when these updates occur. To foster a structured approach, the review and revision of needs assessments and housing strategies should be integrated with broader planning processes, such as the periodic reviews of the Municipal Plan. As an example, the Province of British Columbia directed that local governments update their housing needs reports on a 5-year cycle, and crucially, linked the ability to update official community plans to the existence of an up-to-date assessment.

The municipality should plan to time its housing needs assessment update with the release of new data; notably, new Census data. This would suggest a reassessment around the fall of 2027 to take advantage of housing-related insights from the 2026 Census. However, establishing a timeframe for producing new work should serve as a minimum requirement. It is imperative to remain flexible and to consider earlier or more frequent updates, particularly when market conditions indicate a pressing need for current information (i.e., updated rental and homeownership market data). This adaptive approach ensures that housing strategies remain responsive to evolving needs and market dynamics.



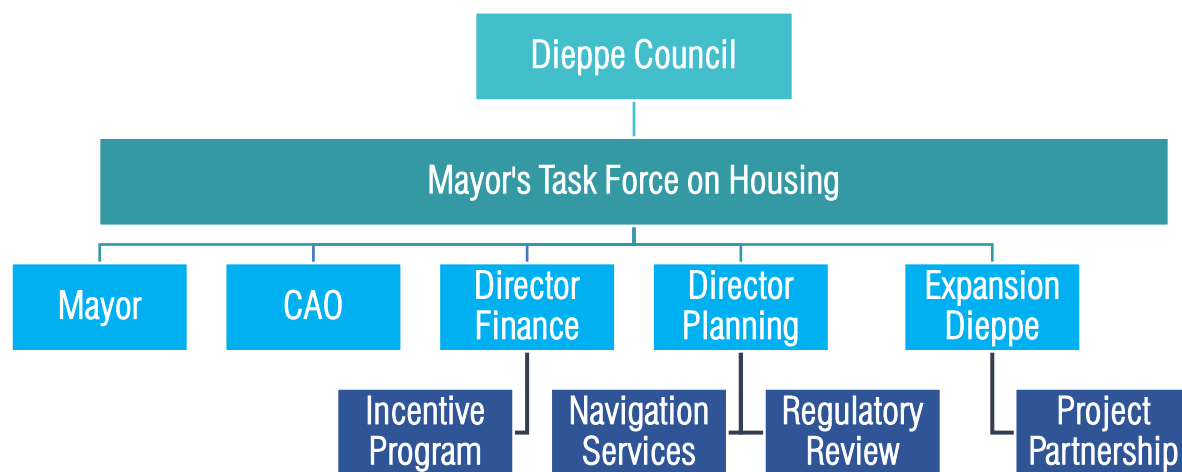
Implementation

This strategy presents a focused set of suggested Actions that collectively constitute a coordinated and practical approach to bolstering housing provision and affordability throughout Dieppe. This section outlines some approaches and key considerations in putting these Actions into effect.

Establish Responsibilities

Housing initiatives often touch on many different areas of municipal jurisdiction and activity, as well as requiring the collaboration and support of external stakeholders. Given its multi-faceted nature and the number of potentially involved parties, there can be an inclination to broadly integrate housing-related activities across many departments. However, this can often lead to challenges in implementations; often when everyone is responsible in theory, no one is responsible in practice, and initiatives struggle to build and maintain momentum through the implementation phase.

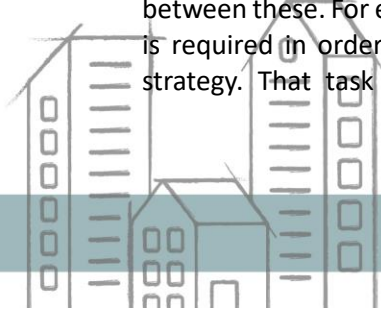
While tasks and roles may be divided up, it can be advantageous to structure implementation of Dieppe's housing actions under a formal banner with defined ownership and responsibilities for outcomes. In particular, given the political nature of housing challenges and responses, consideration should be given to establishing a body connected to Council to oversee implementation. Under this, the responsibility to lead implementation of major Actions could be allocated to specific departments or staff roles, with key support or collaborating parties identified. The following structure is provided as an example, to be considered and adapted as is best for Dieppe's specific context:



Create an Implementation Plan

Whether a consolidated (following the model suggested under the previous section) or dispersed approach to implementation is taken, a brief plan should be prepared that defines the actions to be undertaken, individuals responsible, timeline for initiation, expected milestones and schedule, and metrics for monitoring implementation and subsequent results (if applicable).

The implementation plan should address the specific Actions flowing from this strategy, as well as other tasks that must be accomplished in advance or alongside them, and highlight any critical interrelationships between these. For example, a separate process for exploring and formalizing the role of Expansion Dieppe is required in order to confirm how and where that organization fits into the various Actions of this strategy. That task must be completed before significant progress can be made on executing the



partnership Action, though some initial preparatory work can likely be completed in advance. The plan can also provide a framework for tracking and reporting on the implementation process over time.

The table below compares the main Actions relative to their difficulty, impact, and the suggested priority they should be given. This is general direction, based on background research and knowledge of the consulting team, as well as insights gathered from staff and key stakeholders through the development of this strategy. As this strategy intended to put forward a manageable number of initiatives overall, priority here should be understood to relate to the overall impact on Dieppe's housing issues, and the importance of getting started on implementation in order to minimize the time to begin realizing those impacts.

Action	Effort Required	Short Term Impact	Long Term Impact	Priority for Implementation
Policy & Regulatory Review	Low	Medium	High	Medium
Navigation Services	High	Medium	Medium	High
Enhance Incentive Program	Medium	Low	Medium	Low
Project Partnership	High	High	Medium	High

Consider the impact of interventions on stakeholders

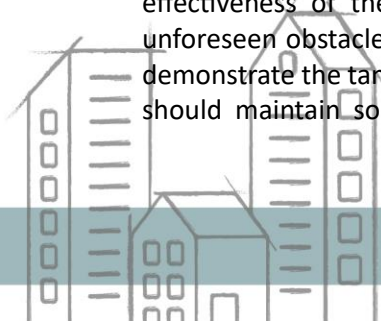
Developing and sustaining housing is a multifaceted endeavor, with affordable housing projects presenting even greater complexity due to numerous funding arrangements and partnerships involved. In trying to support housing affordability, Dieppe must also be mindful of the additional overhead created by its interventions. Some is unavoidable, and this is not a problem if greatly outweighed by the benefit of the intervention.

Beyond its own activities, Dieppe should be cognizant of the bigger picture it fits into, and how affordable housing works from a project-centric perspective. As a general principle to maintain wherever possible, care should be taken to avoid duplication of application or approval requirements, the placement of risk on affordable housing projects to the benefit of the Municipality, or burdening others to undertake things it could do itself. Dieppe should strive to make it as easy as possible for those trying to do the right thing.

Monitor strategy progress and local market conditions

Regular monitoring of the initiatives outlined in this strategy is essential to track progress, identify successes, and address challenges as they arise. The brief implementation plan and framework for responsibilities will establish the platform and parties which should monitor and be informed of that progress.

Moreover, ongoing assessment of the broader housing ecosystem is crucial throughout the strategy's implementation. This comprehensive monitoring approach empowers staff and Council to gauge the effectiveness of their efforts and make timely adjustments in response to changing conditions or unforeseen obstacles. By upholding transparency and accountability to the public, the municipality can demonstrate the tangible value of its endeavors. Between regular updates to the Needs Assessment, staff should maintain some key regular monitoring activities, encompassing the reporting of measurable



program outcomes and housing data (i.e., CMHC Rental Market Survey and CMHC Starts & Completions Survey) alongside existing practices like reporting development permit statistics. As a task that can be easily completed by the suggested navigator role, the broader context of housing policy and programs should be monitored and major changes or trends reported to keep decision makers apprised.

In addition to these overarching monitoring efforts, specific attention should be given to various aspects of the strategy. Reporting of implementation progress is important, but additionally, utilization once implemented and feedback from users is paramount to assess the Actions' effectiveness in stimulating housing development and affordability, identify opportunities to improve further, or a need to change direction if outcomes are not as hoped. Utilizing the non-market housing inventory from the Needs Assessment as a benchmark for progress provides valuable insight into the expansion of affordable housing options and should be regularly updated to ensure accuracy.

