



TOWN OF RIVERVIEW HOUSING NEEDS ASSESSMENT REPORT

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Town of Riverview Housing Needs Assessment Report

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Contents

Population And Housing In Canada	3
Town of Riverview Profile.....	4
Recent Growth and Change.....	4
Age-Gender Structure.....	6
Local Economy.....	6
Migration & Household Movement.....	10
Current Housing Profile	11
Structural Type.....	13
Demographic and Housing Projections	15
Projection Methodology.....	17
Population Estimates v. Census Counts.....	18
Estimated Population Change.....	20
Migration Influence.....	22
Projected Housing Need.....	24
Stakeholder Consultation	28
Developer Consultations.....	30
Multi-Cultural Association.....	32
Anglophone East School District.....	33
Codiac Transpo.....	36
Senior Sector (Senior’s Roundtable).....	37
Business Community.....	37
Housing Needs	39
Community Perceptions.....	41
Recommendations	43
Developing Public Lands.....	46
Planning and Regulation.....	48
Approvals.....	50
Infrastructure.....	51
Financial Tools.....	53

POPULATION AND HOUSING IN CANADA

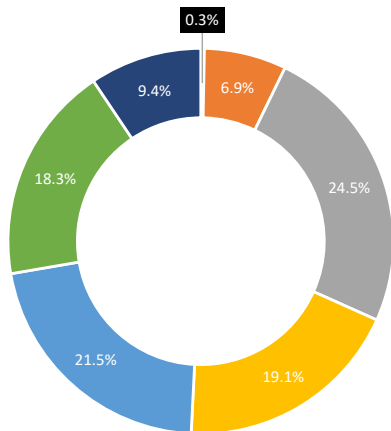
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1.0 POPULATION AND HOUSING IN CANADA

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

CLASSIFICATION OF CANADIAN GENERATIONS



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

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

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

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

Recent immigration has, however, contributed to the current housing crisis, although inadequate construction of housing across Canada over multiple prior decades is also a very important

factor. While some may call for reduction in immigration to reduce housing pressures, the alternative is that Canada will eventually begin to lose population. Even before the total number of Canadians begins to drop, we will likely face labour shortages and related concerns as our population ages and the proportion of working age (15 to 64 years) falls off.

The Government of Canada appears to be prioritizing the latter concerns. Its current plan is to admit between 465,000 and 500,000 immigrants annually until 2025. These are large numbers. Before 2014, Canada's record high for immigration in a single year was 400,900 in 1913. The years from 1910 to 1913 saw annual immigration rise from 286,800 to the 1913 record, but no other year before or since exceeded 282,200 (1957) (<https://www150.statcan.gc.ca/n1/pub/11-630-x/11-630-x2016006-eng.htm>, Chart 1) until 2016 when 313,192 entered the country. In many of the past 50 years, we have admitted fewer than 100,000 people. The 1913 record finally fell in 2022 when Canada added 492,984 people from other countries. The Federal Government's goal is to challenge or exceed this new record in each of the coming three years.

Town of Riverview Profile

Recent Growth and Change

Riverview has grown steadily during its existence as a town. Since the 1981 Census, the population of the town has grown from 14,907 to 20,584 in 2021 (5,677 additional residents or an increase of 38.1%), although it is worth noting that Statistics Canada's annual estimate of population for 2021 was 20,749 or 0.8% more. Below, we generally refer to the population estimate rather than the Census population because estimates take into account net undercount by the Census takers and are, therefore, more accurate. The most recent estimate of Riverview's population for 2022 is 21,352, which represents an impressive increase of 2.9% over a single year.

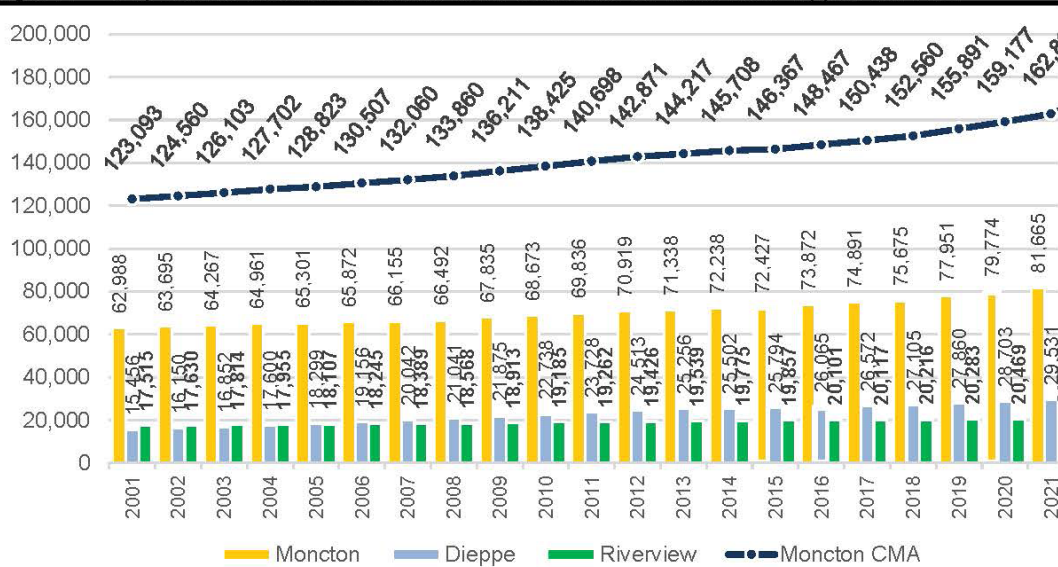
It is worth noting, nevertheless, that the town has lagged behind Moncton and Dieppe, and many other communities in the CMA, which has been growing impressively. According to the City of Moncton website:

As of July 2022, the Moncton Census Metropolitan Area has the fastest-growing population of all Canada's metropolitan areas, with an estimated growth rate of 5.4%. A total of 8,784 people were added to the CMA last year, bringing the population up from 162,824 people in 2021 to 171,608 in 2022, according to Statistics Canada.

Riverview's growth rate, while healthy, was barely half the rate achieved by the CMA as a whole. In the preceding five years between the 2016 and 2021 Censuses, the

disparity was larger. While the CMA grew by 9.2% over the period, Riverview added 3.2%, which was slightly less than the New Brunswick average (**Figure 1**).

Figure 1 Population Estimates, Moncton CMA, Riverview, Moncton and Dieppe, 2001-2021



Geography	2001	2006	2011	2016	2021	2022
New Brunswick	749,820	745,621	755,705	763,350	790,398	812,061
% change	-0.6%	-1.4%	1.4%	1.0%	3.5%	2.7%
Moncton CMA	123,093	130,507	140,698	148,467	162,824	171,608
% change		6.0%	7.8%	5.5%	9.7%	5.4%
Moncton	62,988	65,872	69,836	73,872	81,665	85,802
% change		4.6%	6.0%	5.8%	10.5%	5.1%
Dieppe	15,456	19,156	23,728	26,065	29,531	31,535
% change		23.9%	23.9%	9.8%	13.3%	6.8%
Riverview	17,515	18,245	19,262	20,101	20,749	21,352
% change		4.2%	5.6%	4.4%	3.2%	2.9%

Source: Statistics Canada Population Estimates, 2001 to 2021

Age-Gender Structure

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

Local Economy

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

The recent surge in population growth in Atlantic Canada is attributable to increased in-migration. Traditionally, migration is connected to economic opportunities so it is interesting to assess the structure of the local economy to determine its contribution to growth. For our purposes,

it is best to begin by looking at the regional economy in which Riverview is located, which is reflected in data for the Moncton Census Metropolitan Area (CMA). Only 29.1% of Riverview residents work within the town, which is considerably less than the norm for census subdivisions within the CMA (52.3%) as well as for the Cities of Dieppe (39.3%) and Moncton (76.8%).

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

Based on analysis of location quotients, which are calculated by dividing the percentage of local employment in a particular economic sector by the percentage in the same sector in all Canada, the Moncton CMA is specialized (i.e., has a larger proportion of employees than the national average, which is reflected in location quotient greater than 1) in the following economic sectors:

- » Wholesale and retail trade
- » Transportation and warehousing
- » Finance, insurance, real estate, rental and leasing
- » Business, building and other support services
- » Health care and social assistance

- » Information, culture and recreation
- » Accommodation and food services
- » Other services (except public administration)
- » Public Administration.

All the sectors in which the CMA is specialized are classified as part of the service economy. The only service sub-sectors in which the Moncton CMA is not specialized are Professional, scientific and technical services, and Educational services.

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

The sectors in which Riverview residents are employed align with the regional profile. Riverview residents specialize in the same sectors as CMA residents except for Public Administration, in which town residents are slightly below the national average (location quotient of 0.9511). In all the other service sub-sectors in which the CMA is specialized, the proportion of Riverview residents employed is higher than the CMA as a whole. The sectors in which Riverview residents have the most disproportionate presence are Finance, insurance, real estate, rental and leasing and Business, building and other support services, for which the

town has location quotients of 1.7544 and 1.7031, respectively. Relative to the entire CMA, Riverview residents are 34% more likely to be employed in Finance, insurance, real estate, rental and leasing than typical CMA residents.

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



34%

Riverview residents More Likely to be employed in Finance, insurance, real estate, rental and leasing

The three influences are referred to as National Share, Industry Mix, and Regional Shift. The shift-share method calculates the expected influence of National Share by applying the overall national employment growth rate, which was 3.4% between 2016 and 2021, to local employment in each economic sector. It then estimates Industry Mix by multiplying the original employment in each sector by the difference between national growth in that sector and the overall national employment growth rate. The model classifies the balance of growth that is not attributable to specialization in particular sectors or difference between local and national growth in each sector as the Regional Shift. It is considered to reflect special features of the region that either stimulated more growth than expected or discouraged it.

As an example, Wholesale and retail trade, which is the region's largest economic sector saw the number of people employed decline from 13,755 in 2016 to 13,305 in 2021 or by 450 jobs. Given 3.4% overall employment growth in Canada over the period, the National Share is the product of 13,755 or 13.8 thousand times the overall rate of employment growth in Canada over the period (3.4%), which yields 0.4699 or 470 jobs (the percentage applied is not rounded resulting in a moderately higher number than if 3.40% were used) (0.469 thousand in the following figure). The Industry Mix effect is calculated by subtracting the 3.4% national growth rate from the Wholesale and retail trade sector (-0.6%) and applying the difference (-4.0%) to the 13.8 thousand to get a loss of 549 jobs. The third and

final factor – the Regional Shift – is the product of the 13,755 Wholesale and retail trade jobs in 2016 multiplied by the difference between growth in the sector in the Moncton CMA (-3.3%) and the -0.6% growth in the sector across Canada (-2.7%) to get 371 jobs (0.371). The three numbers added together (0.470, -0.549, and -0.371) equal the actual change in Wholesale and retail trade employment in the region over the 2016 to 2021 period (i.e., a loss of 450 jobs, which is reflected by -0.5 jobs shown in the table with accompanying the figure).

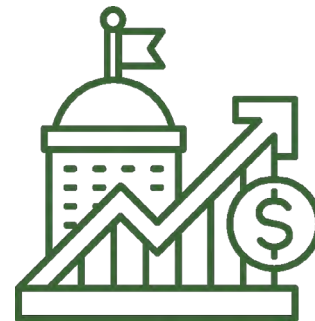
Given that overall national employment growth was positive at 3.4%, the National factor accounted for employment growth in all sectors of the Moncton regional economy and accounted for a total of 2,661 jobs or 49.0% of the region's employment gain from 2016 to 2021. The Industry Mix effect was positive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

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

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

In summary, employment in the Moncton CMA has grown faster than the national economy (6.9% versus 3.4%). The region's employment profile is heavily weighted to service industries but diverse within the service grouping (i.e., the region is reasonably represented in all the economic sectors identified as service providers). The established structure of the regional economy, nevertheless, has been a moderate drag on its growth. Recent growth beyond the national average is credited to the special features of the region. These are normally considered to include local amenities such as climate and culture as well as local entrepreneurship.

We would suggest that an additional factor has been the relatively low cost of housing, which has attracted new residents from more expensive housing markets in Canada and, more speculatively, appeals to some immigrants from outside the country choosing their initial destination in Canada. This has had the ironic effect of contributing to increased housing prices and rents within the CMA recognizing that very low interest rates were the primary influence until their recent upturn.



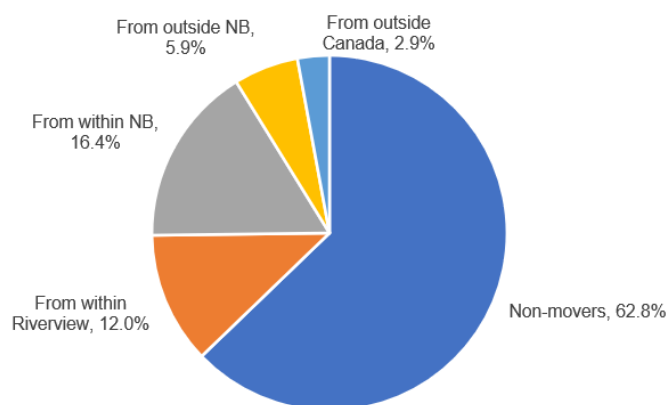
employment in
the **Moncton CMA**
has grown faster
than the national
economy

6.9%
v/s 3.4%

Migration and Household Movement

Migration is critical to population growth as discussed in more depth in Chapter 3, below; however, the bulk of movement in Riverview, as in most communities, is internal. In Canada, from 2016 to 2021, 61.0% of households did not move. The proportion in Riverview was slightly higher at 62.8%. Of the remaining 37.2% who did move, 12.0% in Riverview moved from a home in Riverview to another home in the town, leaving 25.2% who qualify as migrants comprised of those who moved to Riverview from another place within New Brunswick (16.4% of 2021 residents identified as internal migrants), from other provinces in Canada (5.9% who are interprovincial migrants), and from other countries (2.9% external immigrants) (Figure 2).

Migrants are the primary influence on population growth. The proportions of Riverview's population who qualify as migrants is low relative to the Cities of Moncton and Dieppe and the Moncton CMA. In Moncton and Dieppe, 29.0% and 31.1% of residents were attracted within the past census period, which is significantly more than Riverview's 25.2%. Riverview's attraction for both interprovincial migrants and external migrants was also relatively weak, lagging behind both Moncton and Dieppe, the CMA as a whole, and even the New Brunswick norm. The only category in which Riverview exceeded the other areas listed in the table is intraprovincial migration in which it exceeded the City of Moncton, the CMA, and Province, but trailed Dieppe.



Mobility Status, 2016-2021	Riverview		Moncton		Dieppe		Moncton CMA		New Brunswick	
	Number	%	Number	%	Number	%	Number	%	Number	%
Non-movers	12,245	62.8%	37,440	50.8%	14,105	53.4%	82,845	56.3%	468,780	64.5%
Movers	7,245	37.2%	36,310	49.2%	12,310	46.6%	64,375	43.7%	258,145	35.5%
- Non-migrants	2,335	12.0%	14,955	20.3%	4,100	15.5%	22,835	15.5%	86,035	11.8%
- Migrants	4,915	25.2%	21,355	29.0%	8,205	31.1%	41,540	28.2%	172,110	23.7%
· Internal	4,345	22.3%	14,935	20.3%	6,495	24.6%	32,535	22.1%	150,300	20.7%
· Intraprovincial	3,195	16.4%	9,450	12.8%	4,820	18.2%	22,500	15.3%	104,965	14.4%
· Interprovincial	1,150	5.9%	5,485	7.4%	1,670	6.3%	10,035	6.8%	45,335	6.2%
· External	565	2.9%	6,420	8.7%	1,710	6.5%	9,005	6.1%	21,810	3.0%

Source: 2021 Census of Canada

Figure 2 Population Movement, Riverview, Moncton and Dieppe, 2016-2021 Household Movement, Town of Riverview

CURRENT HOUSING PROFILE

2



2.0 CURRENT HOUSING PROFILE

Structural Type

As per the last census (Source: Stats Can, 2021), Riverview has a total of 8,797 private dwellings, while Moncton and Dieppe have 37,318 and 11,993 private dwellings respectively. The proportion of dwelling units that are single-detached is similar in Riverview to the New Brunswick average. In Riverview, 63.6% of dwelling units are single-detached compared to 67.8% across the province. On the other hand, only 42.1% of units in Moncton and 48.2% in Dieppe are single-detached. Multi-unit apartment buildings account for 16.4% of dwelling units in Riverview, 33.4% in Moncton, and 21.4% in Dieppe.

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

In Moncton, 44.1% of dwelling units were single-detached in 2016, but that changed to just 42.0% in 2021.

Migration is critical to population growth as discussed in more depth in Chapter 3, below; however, the bulk of movement in Riverview, as in most communities, is internal. In Canada, from 2016 to 2021, 61.0% of households did not move. The proportion in Riverview was slightly higher at 62.8%. Of the remaining 37.2% who did move, 12.0% in Riverview moved from a home in Riverview to another home in the town, leaving 25.2% who qualify as migrants comprised of those who moved to Riverview from another place within New Brunswick (16.4% of 2021 residents identified as internal migrants), from other provinces in Canada (5.9% who are interprovincial migrants), and from other countries (2.9% external immigrants).

Migrants are the primary influence on population growth. The proportions of Riverview's population who qualify as migrants is low relative to the Cities of Moncton and Dieppe and the Moncton CMA. In Moncton and Dieppe, 29.0% and 31.1% of residents were attracted within the past census period, which is significantly more than Riverview's 25.2%. Riverview's attraction for both

interprovincial migrants and external migrants was also relatively weak, lagging behind both Moncton and Dieppe, the CMA as a whole, and even the New Brunswick norm. In 2016, Dieppe saw a shift from 51.4% single and 18.5% apartments to 48.2% and 21.4% respectively in 2021, an increase of 2.9% in apartments.

Tenure

- » Affordability
- » Development Activity
- » Land supply



DEMOGRAPHIC AND HOUSING PROJECTIONS

3



3.0 DEMOGRAPHIC & HOUSING PROJECTIONS

The primary determinant of housing need is demographic change. More residents in the Moncton CMA and in Riverview create demand for more housing units. As we have noted, changing age may also create demand for different types of housing. Aging and other factors may also lead to division of households so that residents of one dwelling unit may come to require two or three homes as children get jobs and seek to live independently or to start their own families, or when divorce causes a couple to divide assets and move apart. At bottom, though, these shifts are motivated by demographic influences, which can be quantified reasonably easily and employed, first, to estimate future population as described in this section and, second, to estimate future housing needs.

Projection Methodology

Many of the factors that dictate population change and housing need are reasonably predictable. Population change is a function of only three factors. The first two are rates of births and deaths in the population, which are closely tracked in Canada. The trends in both are well-known and can be extrapolated from recent historical data. The third influence is net migration. The Census provides good data on local movement and in-migration for the town, which we have discussed in

Section 2.6 above, but information on out-migration at the local level is limited. Our model, however, can estimate the difference between in-migration and out-migration reasonably accurately with sound estimates of births and deaths.

To predict not only population numbers but also the age structure of the population, Stantec staff have developed a model to take all three foregoing factors into account. We apply the model frequently to assess population change in communities across Canada. The model applies an approach called the cohort-survival method. The cohort-survival method estimates population change by applying birth and death rates. It estimates births by applying birth rates to the number of women of child-bearing age in five-year age groups in a locality (i.e., 15 to 45 years of age). It estimates deaths by multiplying the numbers of people in each five-year age group by the appropriate survival rate for that group.

Birth and survival rates are recorded for provinces. Nowadays, birth rates tend to be highest for women in their 20s and 30s. Survival rates are lower for the very young (0-4 years), who are subject to childhood diseases and birth-related

challenges, but increase significantly afterward. Eventually, however, rates of survival gradually and steadily fall with advancing age. These factors combine to create natural increase in the population or the net difference between births and deaths. Natural increase is maximized where a high proportion of population members are in family forming age groups (i.e., 20-39 years). It may also be influenced by high local birth rates, which are most likely to occur in communities with strong economies (i.e., that provide assurance to couples that they have reliable income to support a family). It is also beneficial to have high survival rates but their variation within the province is generally insufficient to have a significant influence on absolute numbers in one location relative to others.

The much more influential determinant of local population change is migration. The Western Provinces grew strongly because economic opportunities there attracted in-migrants. The propensity to migrate, furthermore, is highest among young adults, which means that areas that attract proportionately more in-migrants will also tend to augment their populations through higher rates of natural increase.

Migration is calculated in our model by estimating natural increase (i.e., births less deaths) in the subject population in isolation for past periods as if all residents were stationary (i.e., assuming no in or out-migration) and then comparing the result to the actual population recorded by the census. The residual or the difference between the population estimated based on natural increase and the actual

population counted by the census is an estimate of net migration, which, as we have noted, is the only factor other than natural increase that will influence population. With these estimates from past census periods, the model develops percentage rates of net migration for each five-year age-sex cohort that can be applied with future projections of births and deaths to calculate future population.

Population Estimates v. Census Counts

Censuses are taken at five-year intervals in Canada in the mid-year of years ending with 1 and 6 (e.g., 2016 and 2021). The primary data used by our model is population counts by five-year age-sex cohorts from the 2006, 2011, 2016, and 2021 Censuses. Census populations are not completely accurate. Despite laws requiring Canadians to respond to the Census, some people do not comply, and others are simply unaware of their responsibility. Mistakes are also occasionally made in the census data collection process that result in individuals being unintentionally excluded or counted more than once.

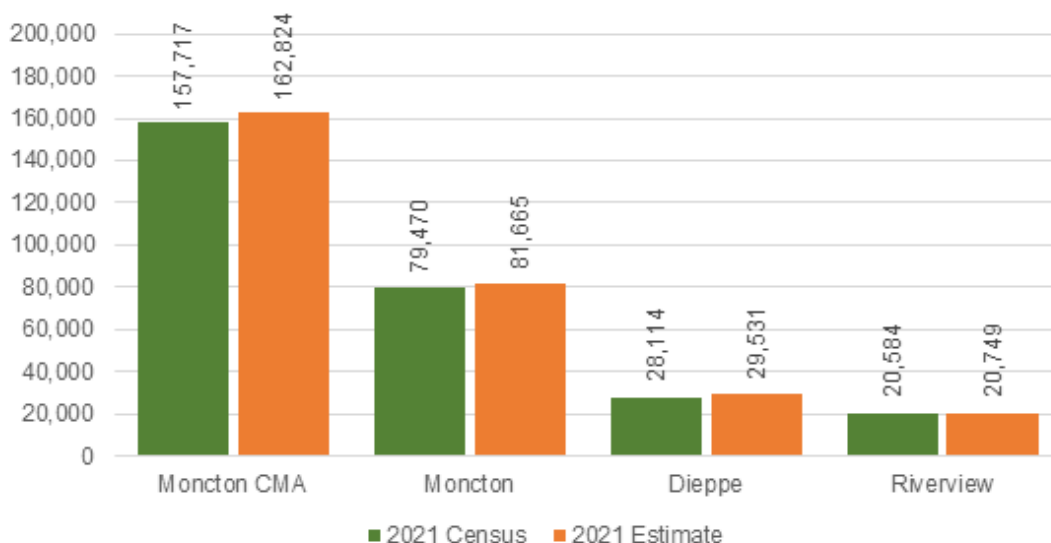
Estimates based on studies by Statistics Canada set net coverage (i.e., undercount less errors that result in double counting or otherwise adding to Census counts) at 2.36% for the 2016 Census. An estimate of undercoverage for the 2021 Census is not expected until September 2023, but **Figure 3** comparing 2021 Census counts to 2021

Statistics Canada population estimates for the key geographies considered by this study illustrates their influence of undercoverage:

Undercoverage is commonly associated with more mobile groups in the population as well as with minorities. Young adults tend to be undercounted because they move more frequently for school and jobs. This tendency is also stronger for men than women, although the gap between the sexes is converging. Recent immigrants to Canada and aboriginal groups also

tend to be undercounted because of communications issues and relative isolation.

The difference between the census count and Statistics Canada's estimate for New Brunswick is significantly less than for Canada as the table shows. The difference for the Moncton CMA (3.1%), however, is similar to the national rate (3.2%). The difference for the City of Moncton is less than for the CMA, while Dieppe is considerably more (4.8%) and Riverview is significantly less (0.8%). The differences in each case correlate



	2016 Census	2021 Census	% Change	2021 Estimate	Difference	% Difference
Canada	35,151,728	36,991,981	5.2%	38,226,498	1,234,517	3.2%
New Brunswick	747,101	775,610	3.8%	790,398	14,788	1.9%
Moncton CMA	144,810	157,717	8.9%	162,824	5,107	3.1%
Moncton	71,889	79,470	10.5%	81,665	2,195	2.7%
Dieppe	25,384	28,114	10.8%	29,531	1,417	4.8%
Riverview	19,667	20,584	4.7%	20,749	165	0.8%

Source: 2021 Census of Canada and 2021 Statistics Canada Estimates

Figure 3 Census Population and Population Estimates, Riverview, Moncton and Dieppe, 2016-2021

roughly with population growth rates. The relatively small difference for Riverview can be attributed to its lower growth and specific features of its population and settlement pattern, most notably older age, higher levels of single-detached housing and home ownership, and less diverse population.

While the difference for Riverview between the 2021 Census count and the population estimate is small, our model takes into account national and provincial population data, as well as data for local census subdivisions. We prefer to use estimates as they are a better measure of actual population and have the following estimates of population and housing needs for Riverview and adjacent areas.

Estimated Population Change

Figure 4 illustrates population in Riverview by age group from 2006 to 2021 with our estimates of future population to 2041. The projection is based on trends that shaped population in the 2011 to 2021 period. As discussed above, Riverview's population grew by 4.4% from 2011 to 2016 and by 3.2% from 2016 to 2021 or by 7.7% over the ten-year period. Noting that population grew by an additional 2.9% or 804 people in 2022, we adjusted the estimate net migration rate generated for the 2016 to 2021 period from 3.3% over five years to 7.5%.

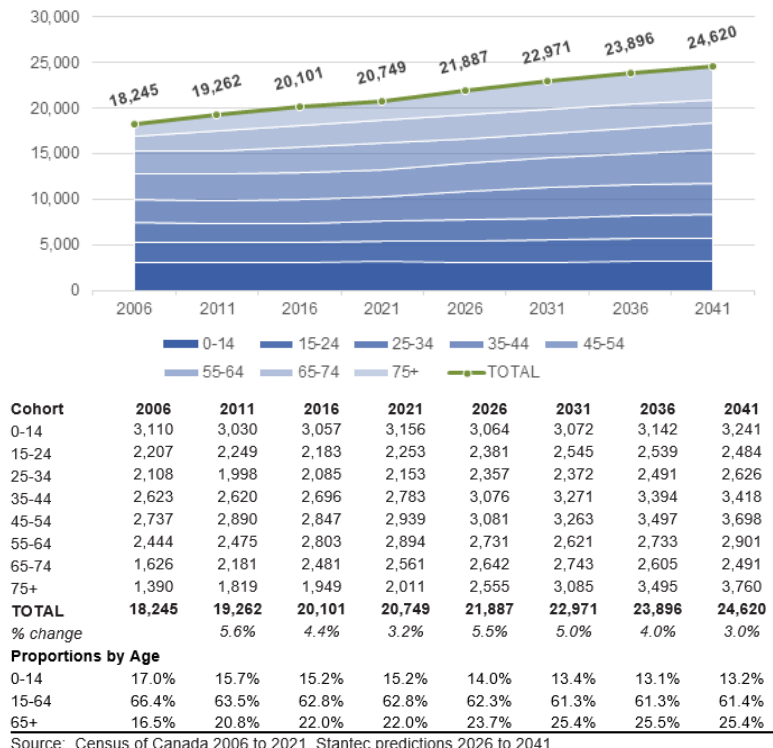
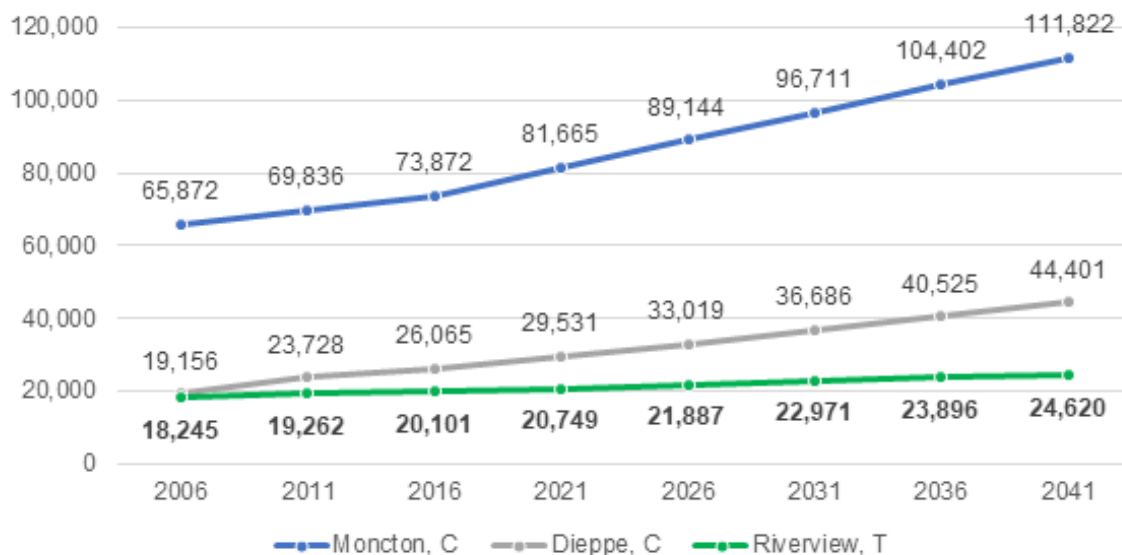


Figure 4 Population by Age Group, Town of Riverview, 2006-2041

The future estimates generated by our model suggest that the town will increase its population by 1,128 people or 5.5% between 2021 and 2026. Increase will, however, gradually decline thereafter, falling below the 2016 to 2021 level in the 2036 to 2041 period. Throughout the coming 20 years, our modelling assumes the high in-migration rates assumed on the basis of the town's recent experience will be maintained; however, as time progresses, Riverview's aging domestic population will present an increasing challenge. Diminishing births from the town's long-standing population combined

with increasing mortality among older residents will erode the growth from the town's current resident population. While in-migration brings younger residents with children, a higher rate of in-migration will be required in future to replace a growing domestic deficit.

The continued aging of the population is illustrated by the proportions of major age groups at the bottom of Figure 4. The trends of the past 15 years, which have seen the population of youth (0 to 14 years) decline while the share of seniors has increased significantly



Geography	2006	2011	2016	2021	2026	2031	2036	2041
Moncton	65,872	69,836	73,872	81,665	89,144	96,711	104,402	111,822
% change		6.0%	5.8%	10.5%	9.2%	8.5%	8.0%	7.1%
Dieppe	19,156	23,728	26,065	29,531	33,019	36,686	40,525	44,401
% change		23.9%	9.8%	13.3%	11.8%	11.1%	10.5%	9.6%
Riverview	18,245	19,262	20,101	20,749	21,887	22,971	23,896	24,620
% change		5.6%	4.4%	3.2%	5.5%	5.0%	4.0%	3.0%

Source: Statistics Canada Population Estimates, 2006 to 2021; Stantec predictions, 2021 to 2041

Figure 5 Population Change, Riverview, Moncton and Dieppe, 2006-2021

is expected to continue with very slight change in the direction of each progression in the last period from 2036 to 2041 when the share of youth will increase slightly and the proportion of seniors will decrease by the same degree. At the same time, the working age population from 15 to 64 is expected to decline moderately.

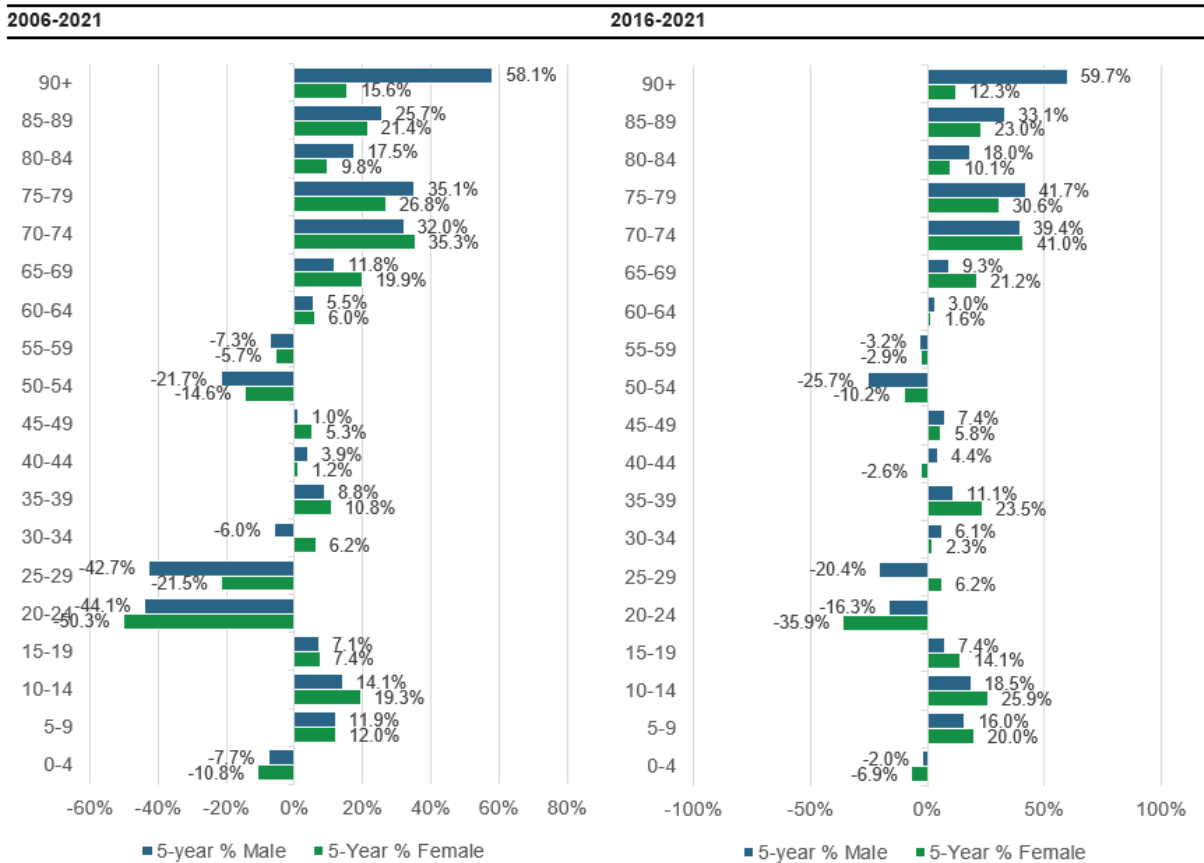
Despite the adjustment to reflect an assumed increase in in-migration to Riverview, the town continues to lag substantially behind Moncton and Dieppe, which we have noted have been growing at a substantially faster rate, particularly,

in the most recent Census period from 2016 to 2021 on which we have based our estimates. Our calculations nevertheless suggest that both cities will also see their rates of growth decline as their populations also age and higher rates of in-migration are required to sustain the growth they have recently experienced **(Figure 5)**.

Migration Influence

The aging trends discussed are the consequences of births and deaths in the population, either as a result

Figure 6 Migration by Age Group, Riverview, 2006-2021 and 2016-2021



Source: Stantec estimates

of past or current influences. Most of these trends are experienced in other Canadian communities in much the same way as in Riverview. In general, Canada's population is aging, and even large urban communities can expect to have proportionately fewer children and proportionately more senior citizens in the future.

As noted, migration is a more volatile and variable influence on local populations. In many Atlantic Canadian communities, migration has accentuated population aging because of the tendency of young adults to seek jobs or pursue education opportunities in larger centres.

Figure 6 depicts migration estimates calculated for males and females by our model based on experience in the Town of Riverview from 2006 to 2021 and the more recent period from 2016 to 2021. The most notable feature in both charts is the significant out-migration of young adults from 20 to 29 years of age and slightly more moderate out-migration among late middle-aged people from 50 to 59. The tendency to lose individuals in their twenties is characteristic of suburban and rural communities as young adults are typically pursuing education and job opportunities wherever they may be available, which is usually not in their community of residence. The loss of population in their fifties is unusual and more difficult to decipher. People in their fifties are usually in their peak income

years, although some may pursue early retirement. Both factors could figure in moves out of Riverview to more affluent neighbourhoods in the first case or to downsize in the second case.

Losses of residents in their twenties and fifties seem to have moderated in the 2016 to 2021 period relative to longer term experience since 2006. The percentages leaving have declined considerably for all four age cohorts involved for both genders with out-migration of women 25 to 29 (-21.5% from 2006 to 2016) being supplanted by 6.2% in-migration during the most recent Census period. In the long and short terms, Riverview has attracted family-aged adults from 30 to 39 and with them children, although not infants under five years of age. Most prominently, the town has been constantly very attractive to seniors.

Shifts in the latest five-year census period suggest Riverview has drawn on some of the heavy migration to the Moncton CMA and this has modestly boosted the potential for natural increase within the town's population. It does not suggest that the character of the community has been changed greatly, however. The clear strengths of Riverview are its attraction for families, but, more significantly, its attraction for seniors including seniors of relatively advanced ages.

In contrast, both Moncton and Dieppe, have attracted more young adults and continue to do so. Moncton's greatest strength is in the 20 to 24-year cohort for which our five-year estimates of in-migration range between 20% and 30% for both genders. Moncton also sees notable in-migration for the preceding 15 to 19-year group but tends to lose population in the 24 to 29 year group. With two universities and entry level jobs, Moncton offers opportunities for young adults. It also provides housing options that are not only more affordable, but also impose lower transportation costs (i.e., are closer to school and workplace destinations with better access to transit).

By our estimates, Moncton added 1,536 residents between 20 and 29 from 2016 to 2021 and 2,729 in the 15 years from 2006 to 2021. If the focus is shifted to 15 to 19 year olds Moncton's estimated gain in the most recent census period rises to 2,020 and our estimate of in migration over 15 years increases to 5,021. Dieppe has also recently experienced positive in migration in the 20 to 29 age cohorts, gaining 277 from 2016 to 2021, although its total number of in migrants in their twenties from 2006 to 2021 was less at 211 as a result of moderate losses from 2006 to 2016. Riverview, however, has shown very weak attraction for the same group, losing an estimated 320 from 2016 to 2021 and a total of 1,496 from 2006 to 2021.

Aside from the strong contrasts between Riverview, Moncton, and Dieppe for young adults, the age profiles of immigration

estimated by Stantec are similar. All three experienced positive inflows of family-aged adults from 2016 to 2021, although Moncton was the weakest of the three and shows net losses in the preceding two census periods. All three are attractive destinations for seniors, with large positive inflows from 2016 to 2021 and in the longer term from 2006 to 2021.

Projected Housing Need

Given strong population growth in the Moncton region, it is not surprising to see equally substantial growth in housing. From 2011 to 2016, the number of dwelling units Riverview, Moncton, and Dieppe increased by 5.9% or 2,920. In the more recent census period from 2016 to 2021, however, the increase in supply jumped to 8.9% or by 4,695 units.

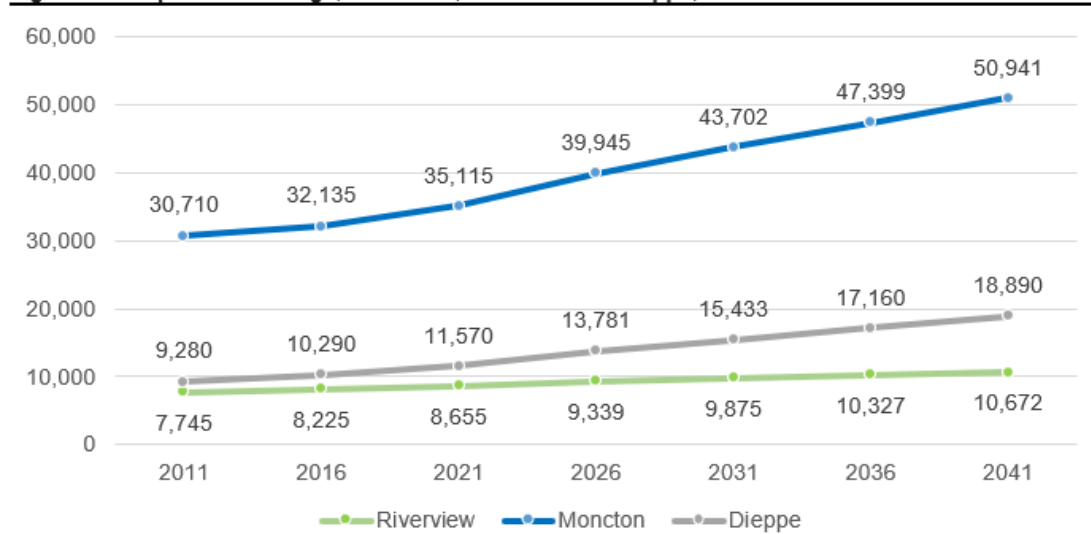
Riverview shared in this growth, exceeding the average for the three communities with a 6.2% increase in supply between 2011 and 2016, but falling behind with just 5.2% growth from 2016 to 2021. Growth in both Moncton (9.3%) and Dieppe (12.4%) substantially exceeded the town's additions. The influence of population growth is clear in all three cases. Population increases in both Moncton and Dieppe accelerated from 2016 to 2021 whereas Riverview's rate of growth declined moderately (Figure 5, above).

Future housing need can be estimated based on expected future population growth. As noted, the primary determinant of housing requirements is the number of people to be housed. An important secondary influence is the age structure of the population. When people reach adulthood, they form household, usually as individuals or households of unrelated individuals at first, but eventually as families. As they age and progress through family formation to family changes (e.g., children leaving, divorce), their housing needs often change and the housing types they require may also change. Young adults typically live in apartments in the various

forms available (duplexes, multi-units). Larger households with families tend to prefer ground-level housing and, if they can afford it, single-detached accommodations. With aging as children leave and other factors reduce housing size, many downsize to smaller units such as semis and rowhousing or return to apartment accommodation.

Statistics Canada provides good data on household formation by age. Numbers are available for the probabilities of being a primary head of household (once called head of household) for ten-year age groups from 25 to 75

Figure 7 Population Change, Riverview, Moncton and Dieppe, 2006-2021



Geography	2011	2016	2021	2026	2031	2036	2041
Moncton	30,710	32,135	35,115	39,945	43,702	47,399	50,941
% change		4.6%	9.3%	13.8%	9.4%	8.5%	7.5%
Dieppe	9,280	10,290	11,570	13,781	15,433	17,160	18,890
% change		10.9%	12.4%	19.1%	12.0%	11.2%	10.1%
Riverview	7,745	8,225	8,655	9,339	9,875	10,327	10,672
% change		6.2%	5.2%	7.9%	5.7%	4.6%	3.3%

Source: Census of Canada, 2011 to 2021

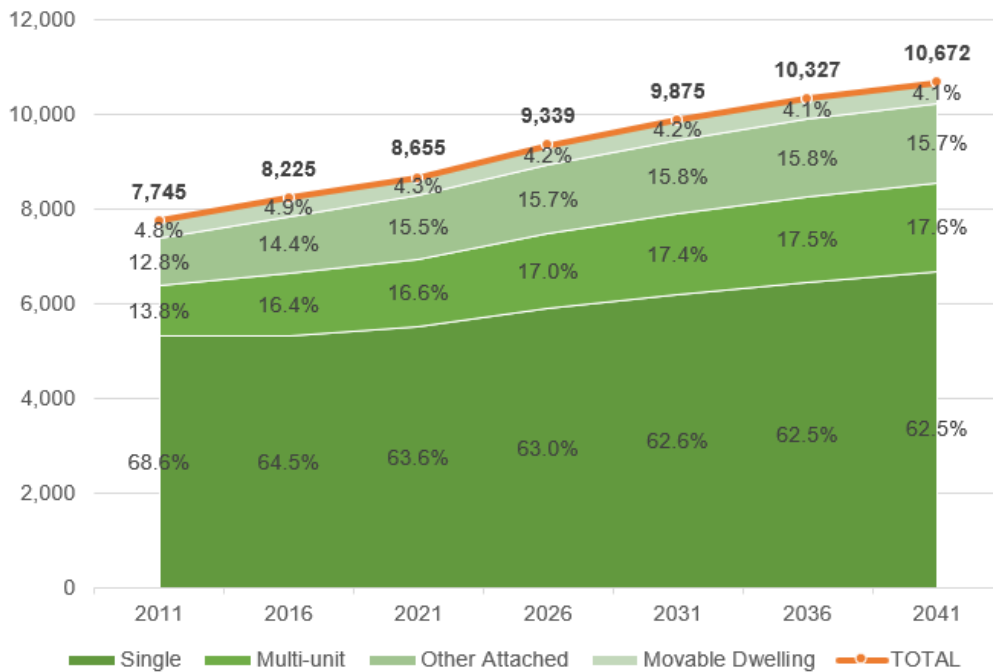
and over for all census subdivisions (i.e., municipalities) in Canada. They are also broken down by structural type or the eight-part categorization of dwelling units used by for the census and other compilations of housing data.

The factors can be applied to future population estimates to create related estimates of housing requirements by structural type as shown for Riverview in **Figure 8** above. They suggested continued growth in housing need and moderate

shifts between housing types. In the current census period, which will end in 2026, we expect further increase in household formation. We estimate 684 more units will be required, up from 430 between 2016 and 2021.

After 2026, however, we expect demand to decline in keeping with the population trend illustrated in (Figure 4, above). In addition to the declining rate of growth, population aging trends will encourage further movement from single-detached housing to semis and

Figure 8 Housing by Structural Type, Riverview, 2006-2041



Census	TOTAL	% Change	Single	Multi-unit	Other Attached	Movable Dwelling
2011	7,745		5,315	1,065	990	375
2016	8,225	6.2%	5,305	1,350	1,185	405
2021	8,655	5.2%	5,505	1,440	1,345	370
2026	9,339	7.9%	5,888	1,589	1,468	394
2031	9,875	5.7%	6,186	1,717	1,559	413
2036	10,327	4.6%	6,458	1,812	1,630	427
2041	10,672	3.3%	6,673	1,881	1,681	437

rowhousing, and apartments. From 2021 to 2031, we expect the share of Riverview housing units in single-unit dwellings, which dropped by nine-tenths of a percentage point from 2016 to 2021 to fall by a further full percentage point, although we calculate it will stabilize at two points below its 2016 level thereafter. The two-point shift will be shared between multi-unit apartments and ground level attached dwellings, which we expect to increase their share by a percentage point each over 2016 levels, although most of the gain by attached residences has already been accomplished.

Despite significantly higher levels of population growth, housing profiles for both Moncton and Dieppe appear likely to also evolve slowly. In Moncton, for example, we expect a 1.1-percentage point decline in the share of singles all of which will be taken up by multi-unit structures, which we expect to increase their share from 33.4% of all housing to 34.2%. In Dieppe, where the share of singles dropped by 2.1 percentage points from 2016 to 2021, we expect a further decline of just half a point by 2041, while the share of apartments in multi-unit structures will increase by 0.6 percentage points.

Greater shifts are certainly possible, although they are difficult to predict. Apartment construction has recently outpaced construction of other housing types because financing was attractive for developers and new arrivals whether from other provinces or other countries

often find rental to initially be preferable to the commitment of a home purchase. Apartments were also attractive as home prices escalated over the past five years and are even more so now that interests have risen. On the other hand, the short supply of all housing types has also driven up rents, which may restore the traditional balance between apartment ownership and home rental. On the other hand, if a general shortage of housing and construction labour maintains higher housing prices, householders may be forced to downsize purchases or choose rental over ownership for financial rather than demographic reasons.

STAKEHOLDER CONSULTATION

4



4.0

STAKEHOLDER CONSULTATION

Consultations were held periodically from June to mid- August to gain a better understanding of both the supply and demand of housing in the community. Key stakeholders consisted of private sector developers building low- and high-density housing, a provider of non-profit affordable housing, the Multi-Cultural Association of the Greater Moncton Area, Codiac Transpo, the Anglophone East School District, and representatives from the business community. Stakeholders provided valuable information on Riverview's housing market and helped identify and confirm barriers and opportunities in the housing business.

Consultations with developers, Rising Tide, and the Multicultural Association focused on identifying barriers in the housing development process, identifying opportunities that could be leveraged to facilitate more housing starts, and understanding the housing types currently in demand. Consultations with Codiac Transpo, the Anglophone East School District, and the business community were more general, given that they are not directly related or involved with the housing industry. In the case of Codiac Transpo, our focus was on the need for transit to broaden residential choices for individuals without access to a personal vehicle and the importance of transit-oriented development to support efficient

transit routing. Discussions with the School District concerned the pressures on the school system from recent population increases and the importance of school availability to residential choices.

Developer Consultations

Developers identified common issues, but their concerns ultimately depend on the products they are constructing (e.g., low density vs. high density). Contacts suggested one immediate action that the Town could initiate would be to permit accessory dwelling units with semi-detached dwellings. This would help first time buyers with mortgage payments by making the basement affordable . Contacts also noted that incorporating a percentage of affordable units to an apartment building doesn't fit a suitable business model so other tools are needed.

Interviewees consistently said the planning approval process in Riverview is very efficient and timelines and delays were not an issue; however, they also noted the 'burden of municipal taxes and charges. The Town would be smart to identify and invest in ways to reduce the residential tax rates and charges associated with development in general, particularly as labour, materials,

financing, municipal requirements, and other costs of construction continue to increase.

Despite rising costs and high taxes, contacts expect continued growth in housing demand. While the housing market was previously very territorial, it is changing with growing immigration. Riverview was identified as a perfect opportunity given the services available and quality of life, along with the proximity to downtown Moncton which maintains strong property values. The potential for a new recreation centre and French school were also highlighted as major initiatives that would enhance Riverview's housing market.

In summary issues identified with developers included:

- » Barriers to residential projects: Cost of building, labour, and materials
- » Cost per square foot vs revenue per square foot currently makes for small profit margins
- » Inflation
- » High provincial tax rates
- » Public opposition to density (i.e., public consultations affecting number of stories)
- » In the past, time to get building permits approved was excessive but it has been reduced
- » Lack of available pre-zoned areas that align with project planning.

Opportunities for residential projects:

- » Explore development incentives for key locations (i.e., Moncton's program)
- » Incentivizing projects with underground parking to mitigate risk of urban sprawl
- » Investigate better design options for smaller apartment buildings
- » Given the changing housing market, consider refunding permit fees when plans change
- » Re-evaluate the financial guarantee process for paving new municipal streets as part of the subdivision process as it currently ties up a lot of money that could be reinvested into more residential units
- » More flexible building policies (i.e., form/design-based codes)
- » More efficient transit to support newcomers and students
- » More flexible density caps.

These suggestions would help to increase the housing supply to bring vacancy rate up from close to 0% to a healthy 5%.

Housing typologies in demand:

- » Housing typologies between apartments and detached houses (i.e., the missing middle)
- » Developing different types of housing within same communities, as residents like to move within areas they are familiar with.

Multi-Cultural Association

The current supply of housing, and the types of housing that are regularly on the market are not meeting the needs of many newcomers. Specifically, many individuals arriving to Greater Moncton and Riverview are spending upwards of 60% of their salary on housing, provided they are fortunate enough to find something suitable for their needs.

Multicultural Association of Greater Moncton (MAGMA) representatives noted that growth will take place regardless, given federal and provincial efforts, so there is a timely opportunity to grow Riverview strategically and manage growth and resident expectations accordingly. Riverview has already had a significant



influx of immigrants and newcomers. Given the relationships between Riverview and the Cities of Dieppe and Moncton, a tri-community housing approach would be best. Ultimately, it depends on who the community wants to be – open and welcoming or closed and encourage growth to take place in Moncton and Dieppe.

It was clear that Riverview hosts great community events. This investment shows leadership and a commitment to diversity and welcoming newcomers. The Town also has a successfully track record supporting

entrepreneurs, which can also help bring new people to Riverview.

Identified barriers to housing include:

- » The size of apartment units being constructed and on the market are not suitable for some newcomers, many of whom have large families
- » There have been 8,400 newcomers, but only 2,200 units built, many of which are taken over by downsizers
- » Landlords often want/prefer to rent to seniors and retirees
- » Immigration, Refugees and Citizenship Canada, via the Refugee Resettlement Assistance Program provide a one-year subsidy for housing, family allowance, etc. This is a Federal Government-led immigration program, and is the only one available as there is no provincial funding program
- » Shortage of existing properties as holding options until newcomers find housing
- » Those with special needs, such as accessibility challenges, are not necessarily identified ahead of time and are left scrambling to find a housing option that is suitable
- » The communication narrative needs to change; there is misconception that all newcomers are wealthy
- » Student housing is a critical issue. The Province is pushing New Brunswick as a great place to study, yet housing options on and off campus are limited, which results in overcrowding. Housing needs for international students is also much different as many have families and therefore need much larger space.

Opportunities for residential growth included:

- » MAGM has a housing coordinator who can scout housing and make connections with landlords
- » Riverview has the biggest opportunity to attract people given the quality of life, such as schools, services, safety, and community support
- » Continued growth in the post-secondary market and international students specifically
- » Rent in Riverview is generally more affordable than Moncton and Dieppe, but the community is accessible to downtown Moncton
- » There is room for improvements to transit to help move people more efficiently, especially those who do not own, or cannot afford to own, a vehicle
- » Riverview can attract seniors, middle- and upper-income earners, students, and newcomers.
- » Create an inventory of available lots/ units in clearly identified areas.
- » Riverview can help promote the need for additional childcare, specific grocery stores, and international food options (for groceries) to help settlers feel more welcome and secure.
- » Places to come together as a community, both indoor and outdoor, are also very important as is the need

for new religious opportunities – even shared spaces.

- » Investigate a Municipal Housing Team – lead by the municipality to educate/market the town to diversify services.

Retention of immigrants has improved and Riverview needs to build on it. If a family member is located elsewhere and services are not available locally in Riverview, newcomers will move.

Rising Tide

The challenges for providing additional affordable housing are complex, expensive and cross jurisdictional lines. Despite these obstacles, the need for more units is critical.

Barriers to affordable housing include:

Lack of common definition for affordable housing – Dale defines it as rent that represents 30% of income or less while other entities define it as anything less than the area's rent median

- » Lack of government regulations requiring private developers to support affordable housing
- » Low availability of municipally owned land that could be considered for donations to not-for-profit organizations (NPOs).

To reduce barriers, Rising Tide contacts suggested the Town could help by subsidizing an incentive model to

create affordable housing by encouraging developers unable to create affordable units in their own residential projects to donate to NPOs specializing in affordable housing.

- » i.e., to increase the supply of affordable housing units in Moncton, Rising Tides has partnered with AMICO Construction to combine the ability of NPOs to access benefits/grants with private sector design expertise.

Opportunities for affordable housing include:

- » Non-monetary incentives (e.g., land donations, partnerships).

Housing typologies in demand for affordable housing:

- » 7 and 8-unit buildings for manageability of tenants and maintenance.
- » Transitional housing (i.e., near mental health and addiction resources as a temporary and structured housing type between shelters and permanent housing).
- » Housing for the most vulnerable (i.e., container villages, emergency units for individuals exiting prison systems, etc.).
- » Rising Tide has plans for several 8-unit residential buildings in Moncton. The conceptual designs are similar to the photo above.



Anglophone East School District

The local school district is seeing unprecedented growth. Over the last two years, they have welcomed 2,600 new students. This growth is directly related to housing affordability in metro Moncton and has created some challenges for the school district across the region, including Riverview. Students in the education system have increased from 15,500 several years ago to 18,700. The number is expected to top 19,000 students in the fall of 2023.



Anglophone East School District
A Better Future... Through Quality Education

The growth within the school district can be attributed to immigration, as well as relocations from central and western Canada. Building the support system to keep newcomers in Riverview appears to be working, given the growth within the school population. Overall, the growth is based on housing affordability. Local schools are key to determining where people live. The high quality of life, quality of the education system, and quantity of schools in the region could all be packaged to promote population growth, provided housing choices are available.

Ideally, newcomer growth spread more evenly across the district and increase in Riverview. This would help reduce demand on other facilities. Population projections for Riverview facilities show a small steady growth, while the rest of district is expected to experience strong growth.

The opportunity for more frequent (perhaps quarterly) meetings between the Town and the District would be welcomed. Additional meetings would provide an opportunity for District representatives to share trends in the education world and their implications for the town. Furthermore, demographic and socioeconomic data collected by the District can be shared with the Town to help inform decision making and long-range planning.

Codiac Transpo

Overall, ridership on Codiac Transpo is up approximately 30% from pre-pandemic levels and almost 60% over the same period last year. Most public transit growth in Greater Moncton can be attributed to newcomers and post-secondary students. Post-secondary students are now living throughout the community as housing options are limited close to schools in order. Transit is critical to many international students who do not own a vehicle. Drivers have also noted more activity at Riverview bus stops, which is being attributed to high density residential developments around these locations.

Codiac has managed its vehicle fleet based on an expected 2% annual growth rate. Given recent ridership levels, the assumption needs to be re-evaluated in the next budget cycle. In addition to newcomer and post-secondary student growth, Codiac has spent considerable resources to enhance user experience and improve the public image and familiarity with transit. A new multi-

language brochure is coming soon, as are tours for local daycares, an Affordable Pass Program, Wednesday seniors ride free, and free fares for children under 12 (if accompanied by an adult/guardian).

The Town of Riverview owns two public transit buses, one of which stays in Moncton. Route 85 and 86 is where the investment should be made. They operate Monday to Friday for 12 hours each day



and provide equal coverage no matter where you live. Route 81 and route 82 offer meandering routes and together provide broad coverage. Overall, the mileage per route is longer in the Town of Riverview, and therefore an asset management plan is critical. Currently, there is a need for more service in Riverview. While the Town believes transit routes are optimally located, the intention is that users will have to walk to central stops in future, as it is not sustainable for transit to go door to door. Future changes may be warranted, such as the transfer point at Cleveland Avenue and

Pine Wood Road, in order accommodate more buses.

The need for a transit growth strategy is apparent. The horizon of the last strategy was 2040, but regional growth has exploded, making it out of date. A peer review would also be welcome, including a comparison to other transit companies to assist with long-term capital planning. This is particularly important given the cost of transit service and the long lead time for new buses. Labour and parts for the fleet, including rising costs attributable to inflation, are also making the transit business very difficult to manage. Advancements in technology also raise challenges as the downtime for implementation has implications for user confidence in transit and expectations of the system. Overall, data shows people use and rely on transit and ridership should continue as population growth increases. Investment in transit is however needed to fund major improvements that will be required.

Route planning relies heavily on data, but changes cannot happen quickly. For example, changing a bus stop, the technology must change too (notice of bus stops on the bus, voice technology announcing stops, route maps, etc.). However, people want options for travel. The growing cost of fuel, housing, and other essential services are encouraging people to leave their car or sell it and take transit or cycle.

With these changes in mind, residential density should be focused on core areas. Transit routes should be enhanced

in these denser locations rather than extended into the fringes. At the same time, communication between the transit authority and the Municipality can be improved. Plans could be circulated to Codiac as it would be helpful for planners to know/hear where Codiac gets requests for service. Furthermore, municipal staff, at all levels, need to think about and help champion public transit. The need for increased communication is key for other reasons. It is essential that the Municipality does not dispose of small, vacant parcels of land, as Codiac may need space for opportunity chargers. This could be identified through the subdivision process as setting space aside for this future infrastructure will be very important for the overall wellbeing of the future transit system.

Senior Sector (Senior's Roundtable)

Many seniors are looking to downsize and divest some of the space and the maintenance responsibility that comes with home ownership. Providing seniors with options to stay in their neighbourhood, where they often have deep community connections, is essential.

The Riverview Senior's Roundtable recently conducted a survey to engage Riverview seniors on the early stages of becoming an Age Friendly accredited community. While the survey touched on many areas applicable to age and accessibility, housing was one area of the survey that illustrated that more work is needed. Many seniors are uncertain about housing options available in Riverview. They are

also confused about the definition of affordable housing (what does and does not apply). Generally, there is a lack of understanding about the amount of housing options that currently exist.

The survey also indicated a significant number of seniors still want to live independently, without special help, but want to reduce maintenance and space. As they age, many seniors will want to consider smaller units but still maintain the sense of independence in their homes. There is also a perception that securing a space in an apartment building designated for seniors needs to be planned a long time in advance. This also raises uncertainty and anxiety about long-term housing needs. Education and increased public awareness about the housing challenges facing seniors, and, overall, preparing seniors to understand the housing choices available, were considered to be very important.

Business Community

The housing situation in Riverview and throughout Greater Moncton impacting the business community. The level of influence is largely related to the specific sector or business and where their core employee base/recruitment is found. Retail appears to be one sector that has been particularly affected by current housing challenges. Workers, especially those relocating to the area from other provinces, have found it difficult to secure housing that is both affordable and appropriate. The same applies for support staff and those in administrative

roles. This has hampered recruitment efforts and forced some businesses to apply a bonus structure to current and future employees.

Business contacts also noted the size of dwellings units on the market as a problem, particularly for families. This has resulted in hiring/start delays, which has a direct impact on the business. Other sectors expressed challenges related to training and development. Employers have also found it difficult to locate proper housing options for employees who must reside in the area during training periods (in some cases up to six months at a time). These challenges are not the case for other businesses that rely on retirees or seasonal workers who can often be recruited within Riverview or Greater Moncton and, therefore, do not need to find housing.

Investigating ways to incentivize larger units and smaller apartment buildings (three to four storey), were both suggested as strategies that the Town should evaluate. Sourcing and establishing partnerships with non-profits to help deliver the missing middle and affordable housing units was also noted as something the Town could pursue.

Other strategies that the Town should evaluate include creating or dedicating a Town resource to help connect employer needs to landlords, and focusing on encouraging the appropriate accessory support services, such as daycare and healthcare (primarily from a recruitment perspective), to keep employees in Riverview.

Conversations with business leaders made it evident that the housing narrative, particularly around growth and density, needs to change. Negative responses to higher density housing, including negative media coverage, was not seen as being useful to the business community, especially from the perspective of retaining and expanding the workforce, or attracting new workers. The apparent clash between low density housing areas and new proposals for higher density appear to be rooted in a no change/no problems mentality vs understanding current pressing housing needs. Not in my backyard (NIMBY) arguments seem to be common and can greatly influence local decision making without the housing needs being fully understood or argued during public meetings. While opportunity awaits, marketing is key to increase public awareness about the town's housing needs. Finding parity between homeowners and renters was also highlighted as being critical to Riverview's future success.

HOUSING NEEDS

5



5.0 HOUSING NEEDS

Community Perceptions

To gauge overall public opinion the Town conducted an online survey applying a survey instrument prepared by Stantec. Thanks to effective promotion by Town staff, the survey obtained a substantial response, with 1,008 complete questionnaires submitted. Although males dominated the sample over females (67.3% v. 28.9%) and the majority of respondents was working age 7.3% between 25 and 64), the profile of housing types occupied by respondents fit well with the profile recorded by the 2021 Census for the town. The majority of respondents (67.6%) live in

single-unit home compared to 63.6% found by the Census and 18.2% live in multi-unit structures relative to 16.6% of the Census profile. About a quarter (27.0%) said they were actively looking for new accommodation.

Affordability was the dominant concern expressed in survey responses, with 52.1% characterizing it as a “Critical Need” and another 29.5% calling it a High Need (81.6%). Respondents also emphasized rental housing (62.3%) and seniors housing (65.0%), but recognized the need for all types of housing (68.0%).

Figure 9 Population Change, Riverview, Moncton and Dieppe, 2006-2021

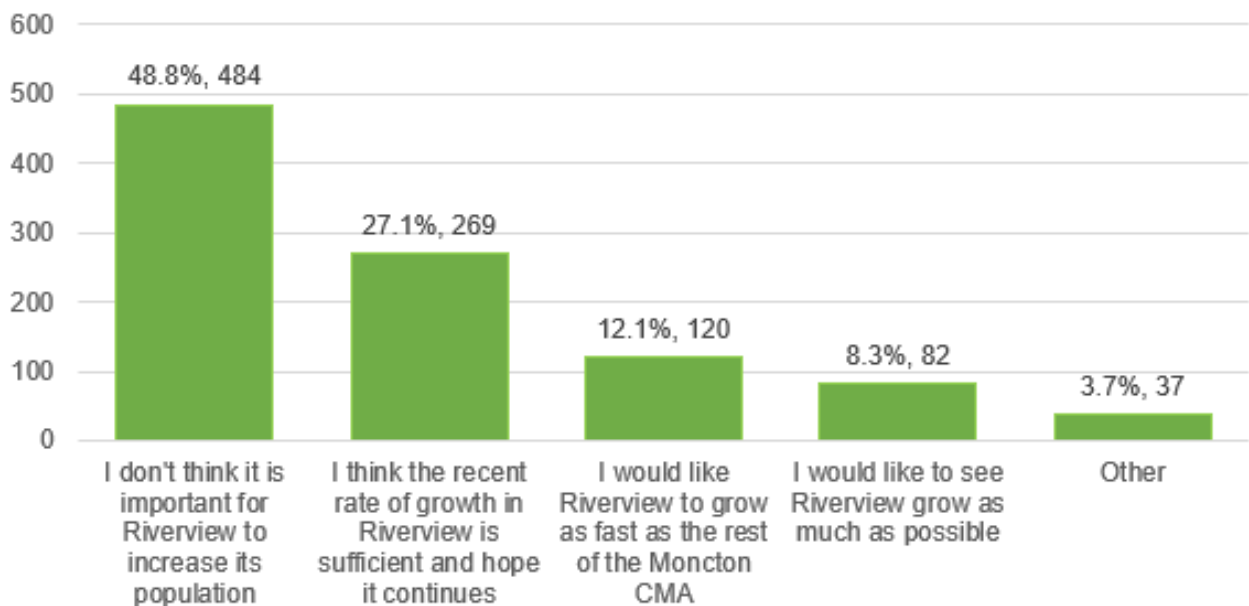
Response	Affordable Housing		Rental Housing		Disabled Housing		Seniors Housing		Supportive Housing		All Housing	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Critical Need	521	52.1%	310	31.1%	201	20.2%	277	27.7%	171	17.2%	341	34.7%
High Need	295	29.5%	311	31.2%	274	27.6%	373	37.3%	205	20.6%	328	33.3%
Some Need	99	9.9%	221	22.1%	373	37.6%	238	23.8%	366	36.8%	225	22.9%
Small Need	51	5.1%	86	8.6%	101	10.2%	66	6.6%	149	15.0%	57	5.8%
No Need	34	3.4%	70	7.0%	44	4.4%	45	4.5%	104	10.5%	33	3.4%
TOTAL	1,000	100%	998	100%	993	100%	999	100%	995	100%	984	100%

Source: Census of Canada, 2011 to 2021

When asked to identify the top housing issues in Riverview, 535 of 819 respondents (65.3%) cited some form of affordability concern (i.e., if not simply affordability, then high prices and/or high rents). The second most cited concern was supply, which 79 (9.6%) identifies, although it was frequently conflated with affordability as in many who referred to affordability and accessibility. The third most frequently cited concern was intrusive development (43 or 5.3% of respondents), although that was countered by five who cited anti-development sentiment or NIMBYism as a major concerns as well as some others who mentioned it as a cause of supply concerns. No other concern that we were able to categorize, in any case, was mentioned by more than 3% of respondents.

In relation to affordability concerns, most respondents were indifferent to growing the town’s population, if not opposed. Nearly half (48.8%) said they do not consider increasing the town’s population to be important and another 27.1% indicated that they think the recent level of growth is sufficient (Figure 10). Only 12.1% said they want Riverview to keep pace with the rest of the CMA and 8.3% want the community to grow as much as possible. Although only 3.7% opted for the “Other” response to the question and gave a more nuanced answer, most said they did not support growth if housing or infrastructure were lacking.

Figure 10 Population Change, Riverview, Moncton and Dieppe, 2006-2021



Source: Census of Canada, 2011 to 2021

Although only 3.7% opted for

- Developer Intentions
- Identified Housing Gaps
- Affordability Issues
- Seniors and Special Needs Housing

Overall, the large number of responses to the survey as well as the opinions expressed by respondents suggest that town residents are concerned with housing affordability. Many tie the price of housing and rents to recent growth, which is entirely reasonable, although the key forces behind those trends are working at the national, provincial, and regional levels as well. While residents do not appear to be in favour of increasing growth, most appear to accept that it is occurring and needs to be dealt with. A clear majority consider affordability to be a supply issue and appear to recognize that additional housing units, including attached and apartment units, are needed to accommodate residents at affordable prices and rents.



RECOMMENDATIONS

6



5.0 HOUSING NEEDS

With the availability of housing becoming an issue across Canada, a suite of potential responses has been identified by housing analysts. Among typical initiatives are the review of publicly owned lands that may include surplus lands that are “low hanging fruit.” Municipalities can package lands and influence developers in socially positive directions through conditions of sale. Municipalities can also liberalize zoning regulations to facilitate intensification and new development usually by upzoning property and standards to replace discretionary approvals with more objective criteria.

Municipalities can also be more development friendly. Approvals can and should be streamlined in the interest of not only speeding up development but also to improve municipal efficiency and reduce operating costs. Similar benefits can be obtained through improved infrastructure planning to make more properties development ready. Finally, municipalities can apply financial tools to reduce costs for developers and/or discourage practices that are considered counter-productive to housing production such as property speculation.

The following sections detail related initiatives for Riverview.

Developing Public Lands

Most municipalities own land within their limits. Surplus municipal lands are prime opportunities for housing development. We do not recommend municipalities undertake development themselves as it is a complex process that requires considerable experience. The Federal Government agency Canada Lands has established an approach to dispose surplus lands that is a better model. It involves assessing the appropriate future use of property, usually developing a plan to demonstrate its potential, and then marketing the property and plan to private developers. Municipalities can and do follow similar processes ensuring that zoning and other planning provisions are in place to permit the intended development. Pre-planning of this type not only adds value for the purchaser, but also facilitates immediate development. Municipalities can, in fact, make deadlines for initiation and completion of development a term of sale and may also add conditions such as requirements to incorporate affordable units or provide specific community amenities.

In many communities, the Provincial and Federal governments own surplus

properties. Municipalities can and should encourage both levels of government to assess the potential of vacant and under-used properties in their possession. The municipality can work with senior partners to facilitate development by consulting with the local community and adopting supportive planning policies and zoning.

The Federal Lands Initiative (FLI) has been developed to address this potential at the national level. Canadian Mortgage and Housing Corporation (CMHC) administers a \$200 million fund that supports the transfer of surplus federal lands to eligible proponents. Properties that have been deemed suitable for Affordable housing redevelopment by the FLI team are posted to the CMHC website. Proponents may then submit a proposal to acquire property for affordable housing project. Proposals will then be graded based on community need, affordability, accessibility, and environmental efficiency. The preferred proponent will then be sold the property at a discounted-no cost price which is determined based on the project's social outcome, the proponent's prior experience, and the details of the proposed housing project. At the time of writing, no properties are posted on the website (<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/federal-lands>); nevertheless, conversations with officials of both senior government concerning their holdings within the town may reveal opportunities.

Recommendation:

- Inventory all municipally owned land within Riverview to identify surplus properties that can be marketed to qualified developers.
- Inventory Provincial and Federal lands within Riverview and consult with the senior government to determine what if any lands have the potential to be developed or redeveloped for housing.
- Assess opportunities to require the incorporation of affordable and specialized housing in development of government-disposed property as a condition of sale.

Planning and Regulation

There is a widespread belief that zoning regulations have inhibited housing development. The fear of homeowners that nearby higher density development will diminish their quality of life and, possibly, reduce their property value has led, in the opinion of many analysts, to excessive separation of uses and resistance to housing innovation.

Community resistance to new housing, particularly in higher density projects, is often pejoratively labelled as NIMBYism (Not in My BackYard). Several respondents to our survey as interview subjects identified it as a challenge in Riverview, and comments from many other respondents reflected resistance to housing intensification. While NIMBYism is a major source of frustration for proponents of development, legitimate concerns with overloading of infrastructure and environmental effects associated with large buildings need to be addressed in the planning process. The key is normally a combination of moderation and good design, which can be promoted through appropriate zoning regulations and design guidelines.

Dealing with the issue is relatively inexpensive as it usually only involves changing or augmenting the text in municipal plans and bylaws. The focus will normally be on issues such as lot coverage and setbacks, and, for taller structures, on building setbacks and height limits. Design measures that break up building mass and enhance compatibility with adjacent neighbourhoods may also be considered along with the incorporation of amenities available to the wider

community that can balance intrusion with inclusion (e.g., parklands, trail connections, and community spaces incorporated in newly developed lands and structures).

The challenge is normally political as residents are cautious in dealing with development proposals that will permanently change the environment in which they live. Certainly, the current housing crisis has created an awareness of the need for additional residential development and sympathy for measures that will address housing needs. Residents need to be assured, however, that infill housing will fit into existing neighbourhoods and newly developed areas will not place undue burdens on existing infrastructure.

In addition to infrastructure planning, which is discussed in more detail below, municipalities can shift approvals from discretionary to objective processes. Many municipalities in the Maritimes have tended to employ rezonings and development agreements to consider apartment structures, particularly high-rise buildings. The use of development agreements, in particular, is intended to ensure large-scale residential developments are compatible with the neighbourhoods in which they locate. While the objective has unquestionable merit, discretionary processes are often used to draw out approvals with the objective not of integrating structures with the existing neighbourhood fabric but of preventing them ever getting started.

Where discretionary processes are

employed, it is important to ensure guidelines for consideration of proposals are as objective as possible. Rather than, for example, specifying “height should be compatible with the existing neighbourhood” as planning policies of do, it is preferable to use wording such as “no structure shall exceed six storeys or 60 feet in height.” While drawing a line may prevent taller structures where they might be tolerable, declaring an unequivocal limit will avoid returning to the subject of appropriate height with each proposal.

Where possible, as-of-right development is preferred. Several reasonably simple shifts in zoning to facilitate housing intensification have won support from the public in our recent experience including:

- » Allowing a minimum of two units in R1 Zones though allowances for secondary suites within existing residential uses and secondary residential structures (i.e., garden homes) in separate structures in rear yard spaces
- » Alternatively to the preceding point or in conjunction with it, upzone R1 areas to R2 to permit duplexes and
- » Encouraging development of “missing middle” housing by upzoning R1 areas to R2 or employing other process to permit duplexes, triplexes, quadruplexes, rowhouses, townhouses, and other medium-density housing forms
- » Increasing the number of locations for multi-unit development
- » Increasing the allowable height/density for multi-unit development.

Implementing these initiatives requires amending zoning bylaw provisions and zoning more land to allow for denser housing types. In all cases, provisions require winning public support for intensification.

Riverview’s Municipal Development Plan clearly recognizes the importance of intensification and already addresses many of these avenues. Policies supporting the R1 Zone permit secondary and garden suites. The Plan also provides for a “Compact Single Unit Dwelling Zone” that allows for the construction of single-detached homes on smaller lots in the interest of affordability. Other policies recognize the benefits of and need for R2 zoning and multi-unit housing. The Plan is, however, cautious concerning multiple-unit structures, requiring “all new multiple unit buildings containing three units or more [to] be subject to a conditional use approval.” This seems particularly excessive for three- and four-unit infill buildings and most forms of attached housing and undoubtedly is a hurdle for larger developments, although we recognize that many residents will be reluctant to accept apartment buildings in their neighbourhoods without some form of review.

We would note also that a suite of measures adopted by the Nova Scotia government to speed up housing development in Halifax Regional Municipality includes “exempting critical healthcare facilities, including long-term care facilities, from land-use [i.e., zoning] bylaws.” While we do not endorse the complete exemption of

specialized housing from zoning controls, we do recognize the need and believe that measures that allowed specific forms of higher density housing – most notably seniors accommodations – with neighbourhoods would be acceptable to many residents.

Recommendation:

- **Review Municipal Planning policies to identify further opportunities for intensification through upzoning of currently developed areas and pre-zoning of greenfield areas that are preferred locations for development.**

Approvals

While policies and regulations can be reduced and simplified, permitting will remain an essential step in the process of planning and building much needed dwelling units. The approvals process requires staff to conduct necessary reviews and either approve applications or advise municipal council to support political decisions. Streamlining policies and regulations will reduce the work required for individual applications, but current circumstances have created a volume of applications that has overwhelmed staff in many municipalities.

Additional staff is the most obvious response. Effort can also be reduced by standardizing processes and forms. Certainly, in this day and age, full use should be made of computers and online processes for permit application and recording.

Fortunately, very few contacts and no survey respondents were critical of processing times in Riverview. Development and building applications in the town are handled by the Southeast Regional Service Commission (RSC) on a contract basis. The RSC serves 15 municipalities and 24 local service districts in Westmorland and Albert Counties. Its mandate allows it to have a much larger staff dedicated to planning and development than the Town of Riverview can employ on its own.

It appears that the RSC is currently serving Riverview well. The Town should continue to work with Commission. Streamlining the Town's Municipal Plan and bylaws will assist

RSC staff to carry out their work. The Town should encourage and support the Commission in initiatives to further enhance service through technological improvements.

Recommendations:

- **Continue to secure planning and development services from the Southeast Regional Service Commission**
- **Work with the RSC on continuous improvement of development approval processes through simplification of Town policies and bylaws and application of technology to improve public access to and understanding of approval processes.**

Infrastructure

The requirement for infrastructure to support residential development has received surprisingly little attention in discussions of housing development. For development – particularly higher density development – to proceed and function properly, appropriate infrastructure must be provided. This does not mean building roads and municipal services ahead of development, but it does mean being prepared to build and upgrade infrastructure when development occurs.

Preparation, of course, requires planning. While a conventional municipal plan sets the framework for development, it is frequently beneficial to develop more detailed plans specifically to support and direct growth. A growth management strategy that identifies lands for development can be a very useful tool. Ideally, it will look at the development potential across a municipality and to determine the potential for infill development or redevelopment within established areas and the capacity and servicing needs of greenfield areas. Alternatively, if a comprehensive assessment is not possible or growth management initiatives need to be detailed, strategic locations for development can be identified and assessed through master planning processes. Master planning involves the creation of conceptual plans that not only provide a basis for assessing development potential and costs, but which can also present a vision of the future community.

Growth management strategies and master plans answer questions before they are asked. They can be incorporated in municipal plans and implemented through complementary zoning measures. Pre-planning for development is critical to large-scale development requiring major infrastructure upgrades. It will not only facilitate faster development, it will reduce municipal costs for infrastructure operations and maintenance after by construction by minimizing infrastructure for which the municipality will be responsible. It can have similar benefits for developers who will see clearer paths to development and can more efficiently provide onsite infrastructure that they are responsible for creating.

As with residential intensification, the Municipal Development Plan recognizes the value of pre-planning greenfield areas. The RM or Residential Mix Zone provides for the development of large greenfield tracts within the town through secondary planning processes that are clearly expected to create area master plans:

Secondary Planning is desirable so that a true mix of residential uses can be carefully planned to ensure that neighbourhoods are diverse, well-connected and respectful of the existing developments that they may abut. The layout and connectivity of streets, the location and size of future parklands and the location and number of trails are all essential components to the development of our future communities.

A growth management strategy would be valuable to identify and explicitly delineate areas for secondary planning so that they can be prioritized, and the needed secondary planning processes can be initiated.

Recommendations:

- **Develop a growth management strategy for the Town of Riverview assessing opportunities for infill development and priorities for greenfield development taking into account the optimal use of existing infrastructure and the most efficient and effective approach to creation of new infrastructure where it may be necessary.**
- **Pursuant to priorities identified through the foregoing growth management strategy, prepare secondary plans as appropriate for areas consider best suited to immediate development.**

Financial Tools

Financial measures to increase housing availability can be either incentives to invest or build, or penalties for holding land or dwelling units. As noted, some municipalities have chosen to waive permit fees and other charges to lower development costs. Some also provide incentives such as temporary property tax forgiveness after construction, possibly phased in over a period of time until the full tax rate is achieved.

Most municipalities that waive fees do so selectively. Common beneficiaries are non-profits engaged in housing development and others providing affordable housing. The City of Miramichi, for example, permits its Development Officer to waive permit fees if a project “involves the creation of at least one new affordable housing unit.” Fees may also be waived in special circumstances such as to repair or restore buildings after major weather events as PEI did in the wake of Hurricane Fiona. The Province of Nova Scotia has recently amended the HRM Charter and the Housing in the Halifax Regional Municipality Act to freeze all municipal permit and development fees in Halifax for two years as part of a suite of initiatives to address HRM’s current housing crisis.

Other municipalities have employed taxes to steer landowners and landlords to develop housing or make existing dwelling units available to buyers and renters. Taxes in these cases penalize speculators. They have notably been adopted in large urban markets in Canada such as Toronto and Vancouver where foreign investors, in particular, have bought condominiums and other housing units to park money in

the relatively stable Canadian economy. In many cases, these owners leave their property vacant, exacerbating the shortage of housing. Ontario has imposed the Non-resident Speculation Tax (NRST) to discourage such buyers. As the housing crisis has escalated in the province, the Provincial Government has raised the NRST from 15% to 20% and, then, to 25%. At the beginning of 2023, the Federal Government temporarily banned purchases of Canadian residential real estate by foreign commercial enterprises and people.

We do not see the need for similar measures in Riverview. Many analysts have questioned the influence of foreign buyers even in major urban markets where less than 20% of property is owned by non-Canadians. There is even less evidence of significant offshore involvement in the Riverview housing market. No interview contact raised the issue and it did not come up in any of the hundreds of comments gathered by the online survey.

In our opinion, also, permit fees do not need to be waived to encourage development in the current environment in Riverview. Developers are eager to building knowing there is abundant unmet demand for housing. Permit fees are a relatively small factor in the overall cost of land development and building, although they are incurred at the point in the development process when cashflow is most challenging. Financing and labour costs are much more relevant and are incurred in the same period when builders and developers must pay for materials

and labour before receiving revenue. In Riverview’s case, furthermore, fees are needed to compensate the RSC for its services, Otherwise, the Town will have to draw on other revenue streams to provide modest assistance to homebuilders.

Our opinion on tax forgiveness is similar. While waiving property taxes is a more substantial benefit and can be justified based on the taxes derived from increases in property value, which is called tax increment financing, the construction of housing in the current situation of short supply does not need to be incentivized. Waiving taxes, furthermore, will have benefits for owners after construction who are likely not the same people or organizations as builders and who, in the current environment, should have strong revenues immediately on completion of construction.

Waiving fees and taxes is more valuable for non-profits and other producers of non-market housing. Developers frequently say that they cannot build housing that meets affordability standards. With lower margins, it is important to reduce costs for providers of less profitable housing options.

Strictly speaking, because the Province of New Brunswick collects and shares in property taxes, it is not within the municipal ambit to forgive the revenue. Municipalities can, however, have financial incentive programs that refund fees and/or taxes. The City of Moncton, for example, has a Building Permit and Planning Fee Equivalent Grant that will provide “grants equal in amount to fees/costs related to development and building permits, demolition permits, subdivision

applications, Municipal Plan and Zoning By-law amendments, and variances and other Planning Advisory Committee applications” to eligible applicants creating affordable housing units. The City provides a similar grant to owners of existing affordable units that provides grants to offset fees incurred to maintain and repair such properties. Riverview, itself, has a similar Financial Incentive Program for “non-residential and mixed-use development projects that significantly increase the value of an existing property” that will pay grants to owners on a declining scale over periods of five or ten years depending on the value of the project. The concept, which appears to be a form of tax increment financing could be applied to residential properties meeting affordability criteria.

Recommendations:

- **Consider waiving or refunding development and building permit fees for builders of affordable housing, prorating the portion of such fees to be waived to the share of dwelling units in a project deemed to be affordable.**
- **Consider waiving or refunding property taxes for affordable dwelling units, prorating property tax reductions based on the share of dwelling units deemed to be affordable.**