



HOUSING ACTION STRATEGY

April 14, 2025



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LAND ACKNOWLEDGMENT

We respectfully acknowledge that Quispamsis exists on the traditional territories of the Mi'kmaq and Wolastoqiyik peoples. The lands of the Mi'kmaq and Wolastoqiyik peoples are recognized in a series of Peace and Friendship treaties to establish an ongoing relationship of peace, friendship and mutual respect between equal nations.

The name 'Quispamsis' was derived from the Wolastoqiyik word 'Quispem Sis, meaning , 'little lake' in reference to today's Ritchie Lake. One of the Town's main borders, the Kennebecasis River, derived its name from the Mi'kmaq word - "Kenepekachichk", meaning, "little long bay place."





EXECUTIVE SUMMARY

The Town of Quispamsis believes that all residents **should** have access to appropriate and affordable housing options. With a steadily growing population and accompanying economic development, the Town faces new challenges and opportunities in the housing sector. To address these, we developed a comprehensive Housing Action Strategy to understand the current situation and anticipate future demands for housing in our community. This report summarizes the thorough process of stakeholder engagement, community input, and planning, all aimed at creating actionable steps that reflect the Town's collective vision for a healthy and vibrant housing market.

Our approach involved various engagement methods to gather diverse insights:

- An online survey
- Focus group discussions with local experts
- Open houses where residents participated

These engagements revealed in particular the challenges that students, young professionals, families, and seniors face in finding safe, secure, and appropriate housing. We understand that certain groups, such as Indigenous peoples, newcomers, and workers in low-waged sectors – have specific housing needs.

The purpose of the Housing Needs Assessment was twofold:

- 1.** To move beyond demographic statistics and engage directly with residents to understand their housing needs and preferences;
- 2.** To develop strategic directions and actions that the Town can implement to make significant progress on affordable housing for both current and future residents.

This initiative aligns with New Brunswick's Statement of Public Interest under the Community Planning Act, which promotes settlement patterns that contribute to residents' well-being, minimize environmental impact, and support vibrant urban and rural economies.



QUISPAMISIS HOUSING PROFILE

In 2021, the population was 18,767, with a 2024 estimate increasing this figure to 19,150. Notably, high immigration rates have driven recent population growth. The average household income stands at \$133,000, significantly above provincial averages, and only 2% of homeowners and 13% of renters are in core housing need—a term defined by Statistics Canada and the Canadian Mortgage and Housing Corporation (CMHC) to describe households living in unsuitable, inadequate, or unaffordable accommodation. However, rising property values and rental costs highlight significant affordability challenges. From 2015 to 2024, the average home price surged from \$170,000 to \$295,000, while rental vacancy rates remain critically low. Approximately 91% of residents are homeowners, with the remaining 9% renting, pointing to a need for diversified housing options to cater to varied demographic groups, including seniors, young adults, and newcomers. A breakdown of key findings is below:

Key Findings:

19,150	Total population (2024 estimate)
14%	Of Saint John Census Metropolitan Area (CMA) Population
\$133,000	Average Household Income (Statistics Canada, 2021)
7%	Unemployment rate (Statistics Canada, 2021)
49%	Local workplaces in the hospitality and retail sector (Dillon Consulting, 2024)

Current Housing State in Quispamsis:

\$300,000	Average Value of Dwellings (MLS 2024)
8%	Spent > 30% on Shelter (includes rental and owned) (Envision, 2024)
91%	Own their Home (Statistics Canada, 2021)
\$1,260	Median Monthly Shelter Costs for Owned Dwellings (Up 8% from 2016 and not including interest rates) (Statistics Canada, 2021)
\$1,052	Average Rental Costs for a One Bedroom Apartment (Up 12% from 2016) (Statistics Canada, 2021)
0 to .04%	Estimated Vacancy Rate in Quispamsis according to the CMHC

Future Needs:

1.5%	Projected annual growth rate between now and 2046 (Derived from Statistics Canada data)
8,457	New residents expected by 2046
3,123	Estimated housing units required by 2046 (125 new units per year)

Quispamsis Housing Action Strategy

Executive Summary

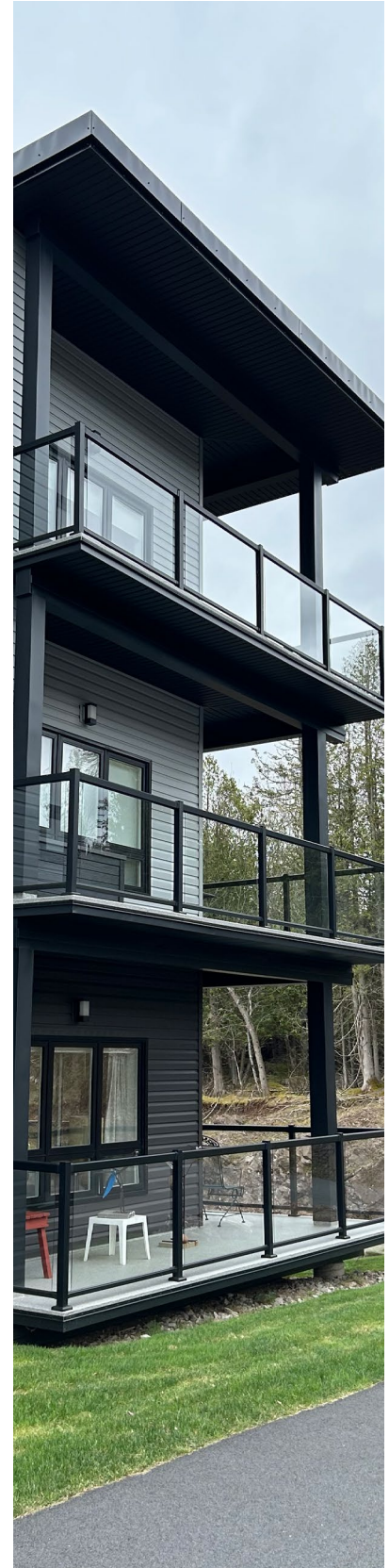
Our Housing Action Strategy is focuses on ensuring sustainable community growth, balancing affordability, and enhancing inclusivity. Informed by ongoing demographic trends, economic factors, and environmental considerations, Our goal is to:

- facilitate measurable progress on affordable housing;
- diversify housing types; and
- incorporate sustainable infrastructure into new developments.

By involving stakeholders, developers, and community members, we establish a robust foundation for a resilient and inclusive living environment.

The Housing Action Strategy is based on the following guiding principles:

- **Balanced Growth:** Encourage growth that respects community needs and maintains its unique character while being responsive to natural environmental considerations.
- **Affordability:** Make affordable housing a priority by adopting diverse housing types that cater to different demographics, including young families and seniors.
- **Environmental Stewardship:** Preserve existing natural spaces and respect citizen calls for maintaining greenery and rural settings.
- **Community Integration:** Promote developments that foster a strong sense of community, enhancing diversity and inclusivity.
- **Fiscal Responsibility:** Maintain manageable taxes to ensure housing affordability.
- **Quality Infrastructure:** Incorporate sustainable infrastructures that improve transportation networks and protect against climate change.
- **Enhanced Accessibility:** Include walkable, bike-friendly paths and public transportation in development plans.
- **Employment Opportunities:** Align housing strategies with initiatives aimed at growing local employment.
- **Active Engagement with Developers:** Collaborate with developers, offering incentives to encourage diverse, affordable housing options.
- **Consistent Improvement:** Regularly review strategies to ensure alignment with population trends, economic realities, and environmental sustainability goals.



STRATEGIES

See the Housing Strategy Directions section (pages page 36 – page 51) for more details, including the rationale and actions that accompany each direction.

Housing Policy and Planning (HP):

HP1: Introduce policy in the Municipal Plan to prioritize a variety of housing typologies.

HP2: Through the Zoning By-law, make progress towards eliminating exclusionary zoning (e.g. Single Unit only permitted) and permit increased as-of-right density in appropriately serviced areas.

HP3: Ensure that senior housing, **age in place communities**, day care facilities, and supportive living facilities are permitted in all residential, commercial, and mixed-use zones.

HP4: Promote the development of under-utilized lots.

HP5: Consider the feasibility and appropriateness of inclusionary zoning for targeted neighborhoods in Quispamsis.

HP6: Regularly review and update of housing strategies based on demographic trends, economic trends, and environmental goals.

See pages page 38 – page 41 for more details on Housing Policy and Planning.

Development and Infrastructure (DI):

DI1: Continue the expansion of water services with a primary focus on the Hampton Road corridor by providing utilities to support the establishment of multi-unit dwellings.

DI2: Continue to expand municipal water services beyond Hampton Road to other primary corridor of Quispamsis, while identifying water sources to support water infrastructure.

DI3: Review revenue sources with a priority to fund water system and transportation upgrades.

DI4: Support the incorporation of Active Transportation (AT) infrastructure (trail connections, sidewalks, bicycle paths, and traffic calming measures) into site plans for subdivision and multi-unit development applications.

DI5: Study the development of a public transportation system that complements future neighborhoods and corridors zoned for higher density under the Municipal Plan.

DI6: Prioritize multi-unit residential developments in strategic areas close to amenities and along key corridors.

DI7: Include policy in the Municipal Plan for subdivision proposals include transportation impact studies as directed by Subdivision By-law requirements or Council process. This move essentially ensures that new developments can be adequately serviced and accessed, improving overall community connectivity and quality of living.

See pages page 42 – page 45 for more details on Development and Infrastructure.

Partnership and Engagement (PE):

PE1: Seek regular feedback from housing developers, as well as current and future investors, and maintain strong inter-municipal collaborations.

PE2: Pursue provincial and federal funding mechanisms to support affordable housing.

PE3: Offer financial incentives to stimulate housing development, with funding weighted to the number of units and expected completion dates.

PE4: Offer financial incentives for green energy and partner with green energy providers for sustainable housing.

See pages page 46 – page 48 for more details on Partnerships and Engagement.

Affordable Housing and Livability (AH):

AH1: Periodically monitor housing range and prices and make strategy alterations to meet evolving community needs.

AH2: Preserve green spaces and rural landscapes for improved livability.

AH3: Advocate for continued rent stabilization and affordability measures that meet the needs of existing and future residents of Quispamsis.

AH4: Monitor and regulate short-term rentals.

See pages page 49 – page 51 for more details on Partnerships and Engagement.

The Quispamsis Housing Action Strategy serves as a roadmap for addressing current and future housing needs. Through these strategic directions and actions, we aim to promote inclusive development, ensure sustainable community growth, and enhance the overall livability for all residents in Quispamsis.





INTRODUCTION



Quispamsis commits to ensuring that all residents have access to appropriate and affordable housing options. With this goal in mind, we embarked on a comprehensive Housing Needs Assessment — a journey to better understand the current situation and future demands for housing within our community. This report summarizes the process, findings, and strategic actions we are considering to address housing challenges in Quispamsis.

To create a detailed and well-rounded assessment, we took an inclusive approach by seeking the insights of a variety of stakeholders. We conducted online surveys, hosted enlightening focus group discussions with local experts across various sectors and facilitated open houses to reach out to the residents of Quispamsis. We are grateful to everyone who shared their experiences, insights, and suggestions, and we believe that the directions outlined in this action strategy reflect the community's shared vision for a healthy and vibrant housing market.

PURPOSE

The purpose of the Housing Needs Assessment is twofold:

1. to go beyond a simple desktop review of demographic statistics, projected population growth, and unit needs by engaging directly with residents; and
2. to develop a set of strategic directions and actions that the Town can take to make measurable progress on building affordable homes for current and future residents.

The project is rooted New Brunswick's Statements of Public Interest, developed under the Community Planning Act, which calls for the promotion of settlement patterns that contribute to the wellbeing of residents, minimize environmental impact, and support vibrant urban and rural economies.

ASSUMPTIONS

In conducting this Housing Needs Assessment, we made certain assumptions based on available data and projected trends. We have presumed that population growth trends will continue into the future unless otherwise influenced by new policies or significant economic shifts. We relied primarily on Data published by the Canada Mortgage and Housing Corporation (CMHC) and Statistics Canada and was supplemented by self-reported surveys and voluntary participations. Further data collection methods included gathering information from real estate and rental listings. Despite attempts to engage as many residents as possible, our methods may not fully represent the diversity and extent of housing needs in Quispamsis. Also, unpredictable dynamics such as global economic fluctuations, changes in national or provincial policies, or local environmental challenges could substantially influence the housing situation beyond the trends identified in this report. Nevertheless, we believe this assessment provides a valuable foundation for developing an appropriate, affordable, and attainable housing stock in Quispamsis for current and future generations.



QUISPAMSIS



In 2021, 18,767 people lived in Quispamsis according to Census data. A 2024 estimate by Envision, the regional economic development agency, projects the population at 19,150. Located near the Bay of Fundy, Quispamsis is part of the Saint John Census Metropolitan Area (CMA). Combined with its neighboring municipality of Rothesay, the two municipalities make up the Rothesay-Quispamsis Population Centre, which had 24,881 people in 2021 (Statistics Canada 2021). Again, Envision places this number higher, at 31,300 residents in Rothesay and Quispamsis combined. Recent growth rates in Quispamsis, between the 2011 and 2016, as well as the 2016 and 2021 census periods, were among the highest in Greater Saint John (Statistics Canada 2016; Statistics Canada 2021).

QUISPAMSIS IN CONTEXT

Quispamsis as part of the Saint John Region

Quispamsis is both the six largest municipality in New Brunswick by population, and the second largest by population in the Saint John Region. The Saint John Region has experienced unprecedented population growth, driven by a combination of interprovincial migration driven by the COVID-19 pandemic, and international migration associated with Federal immigration targets.

These factors have combined with rising construction costs and higher interest rates, creating challenges to building homes at an affordable price point for the average resident. Quispamsis, much like the rest of the Saint John Region, is outgrowing the traditional model of the single-detached dwelling on a large lot. This dwelling makeup leaves residents “over housed”, residing in dwellings with excess space that household members cannot maintain or afford. Alternative housing types, approaches, and actions are needed to address these challenges now, and over the next 25 years. Making progress on these challenges will require involvement from developers and homebuilders, and neighboring municipalities throughout the region.

Quispamsis and its role in the Region

Quispamsis has an evolving role in the Saint John region. While the Town has a suburban feel, it acts as an economic engine for the broader Fundy region. Quispamsis borders the northern edge of the Saint John Census Metropolitan Area (CMA). Many residents commute into Saint John and have chosen to live in Quispamsis due to larger and newer homes and proximity to green spaces and natural amenities. The Town shares a boundary with neighboring Rothesay, making up the Rothesay-Quispamsis population centre. Quispamsis needs to adopt the form of a complete community.

Quispamsis: Town or City?

One of the most significant barriers to affordability of Quispamsis, is its current image. While many residents feel that Quispamsis is a town, with rural elements, others many see the area as on track to becoming a small city. Indeed, Quispamsis has a larger population than some cities in the province, such as Bathurst (12,175), Campbellton (7,047), Edmundston (16,437), and Miramichi (17,692). According to Town staff, past hesitations toward rental and multi-unit housing, including NIMBY-ism (Not in My Back Yard), contributed to the lack of housing supply. As the Town grows and develops, the major challenge to increasing the housing supply is expected to be infrastructure. Without dwellings that meet the needs of its growing population, the Town's affordability problem will worsen. While Quispamsis is commonly thought of as a bedroom community with a high average income, this idea hides a growing number of residents who are finding the Town increasingly unaffordable. These include young adults living at home, seniors without an affordable option to downsize, students who commute to NBCC or UNB, and working singles who cannot find an affordable rental unit and are unable to access the buyers' market.

Changing Infrastructure Needs

Incorporating water infrastructure planning into housing development is essential for Quispamsis as it looks to meet future growth and sustainability goals. According to a 2019 Water Distribution Study conducted by CBCL Limited, expanding the municipal water system will play a significant role in shaping housing development. While many current residents rely on private wells, the study identifies substantial benefits to a municipal water system that includes robust fire protection, legislated protections for water sources, and the facilitation of denser residential developments without the setback requirements of private wells. The study reveals that there is available capacity within existing municipal wells and outlines a phased expansion plan costing approximately \$171 million over the next two decades. This expansion could support the development of thousands of new homes, as the municipal system's infrastructure facilitates growth in currently underserved areas.

Addressing Financial Constraints

Residents of Quispamsis enjoy a high average total household income of \$133,000, significantly above the averages for other comparable cities in New Brunswick such as Riverview, Dieppe, Miramichi, and Edmundston. Concurrently, Quispamsis has a relatively low residential tax rate of 1.27%, lower than Riverview, Dieppe, Miramichi, and Edmundston.

This combination of a high average household income and a comparatively low tax rate suggests that Quispamsis can support modest increase in taxes to support infrastructure investment and housing development incentives. This potential increased revenue could be directed towards promoting housing diversity and affordability, which are key elements for maintaining a vibrant, inclusive, and sustainable community.

Table 1: Average Total Household Income vs Tax Rate Across Peer Municipalities

	Quispamsis	Riverview	Dieppe	Miramichi	Edmundston
Average Total Household Income	\$133,000	\$92,000	\$103,800	\$80,000	\$74,000
Tax Rate (%)	1.27	1.48	1.46	1.71	1.63

Compared to municipalities in the Saint John region, Quispamsis has a lower residential tax rate compared to Saint John and Grand Bay-Westfield, suggesting that we could implement a slight tax increase to generate revenue to offset infrastructure and development costs.

Table 2: Average Total Household Income vs Tax Rate in the Saint John Region

	Quispamsis	Saint John	Rothsay	Grand Bay-Westfield	Hampton
Average Total Household Income	\$133,000	\$77,400	\$139,800	\$111,600	\$104,000
Tax Rate (%)	1.27	1.58	1.19	1.31	1.28

DEFINING AFFORDABILITY

In Canada, the private sector provides the majority of the housing stock; however, not all members of society have the financial means to participate in the private housing market, nor can the marketplace necessarily be able to meet distinct housing needs of some groups. When the marketplace cannot meet the needs of certain households, local governments, community organizations, non-profit and cooperative groups, and the private sector work together to provide affordable housing solutions.

Generally, affordable housing refers to housing units that are affordable by that section of society whose income is below the median household income. The definition of affordable housing varies; however, Canada Mortgage and Housing Corporation (CMHC) defines affordable housing as housing that does not cost more than 30% of a household's annual income, which includes utilities. But this considers only the cost of the housing. Other factors involved in the provision of housing for low- and middle-income families are physical accessibility and appropriateness.

CORE HOUSING NEED FOR QUISPAMSIS

Statistics Canada, in collaboration with the CMHC, produced the core housing need indicator for the 2016 as well as the 2021 Census. A household is in core housing need if its dwelling is considered unsuitable, inadequate, or unaffordable, and if its income levels are such that it could not afford alternative suitable and adequate housing in their community. Across Canada, more renters are in core housing needs than homeowners, with 5.2% of homeowners and 20% of renters being in core housing need, respectively (Statistics Canada, 2021). In Quispamsis, 3% of residents are in core housing need. On its surface, this statistic would suggest that housing needs are generally being met. A deeper look at housing statistics, among both renters and homeowners, reveals that the state of housing in Quispamsis is more urgent.

QUISPAMSIS: A HOUSING PROFILE

We can tell the story of housing needs in Quispamsis by looking at demographic data available through Statistics Canada, the Canada Mortgage and Housing Corporation (CMHC), real estate databases such as MLS, and by collecting on local employment and rental market trends. Census data from 2021 paints an increasingly incomplete picture as interest rates and rising rental costs impact residents more each year, though we have supplemented data by engaging community members through online and in-person mediums.



HOUSING SUMMARY

DEMOGRAPHIC STATISTICS



19,150	Total population (2024 estimate)
14%	Of Saint John (CMA) Population
\$133,000	Average Household Income (Statistics Canada, 2021)
7%	Unemployment rate (Statistics Canada, 2021)
49%	Local workplaces in the hospitality and retail sector (Dillon Consulting, 2024)

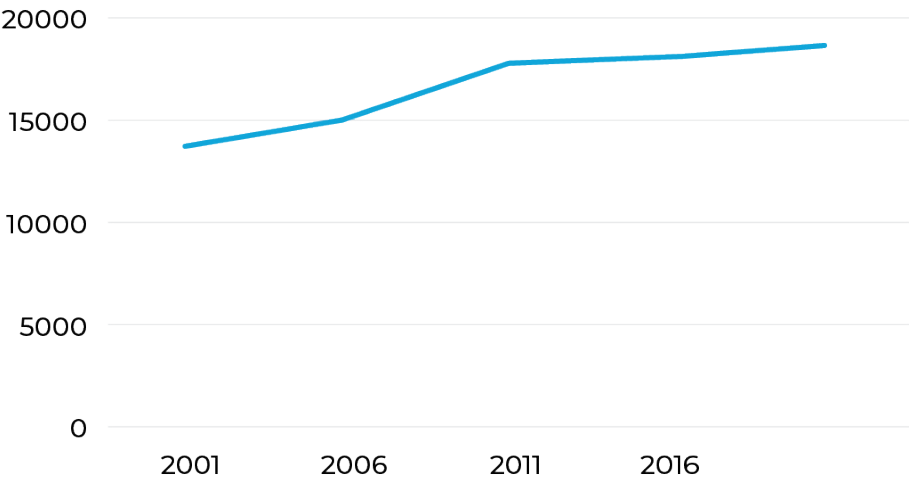
HOUSING STATISTICS



\$300,000	Average Value of Dwellings (MLS 2024)
8%	Spent > 30% on Shelter (includes rental and owned) * (Envision, 2024)
91%	Own their Home (Statistics Canada, 2021)
\$1,260	Median Monthly Shelter Costs for Owned Dwellings (Up 8% from 2016 and not including interest rates) (Statistics Canada, 2021)
\$1,052	Average Rental Costs for a One Bedroom Apartment (Up 12% from 2016) (Statistics Canada, 2021)
0.0 to .04%	Estimated Vacancy Rate in Quispamsis according to the CMHC

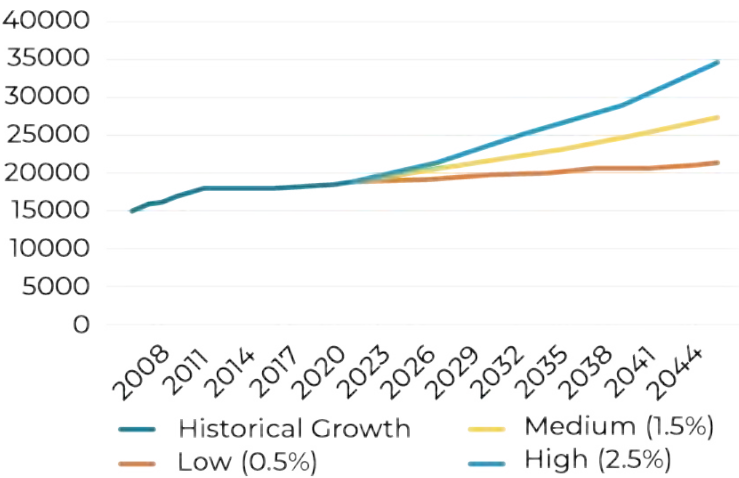
Quispamsis has experienced steady population growth over the past 20 years. While the rate of population growth has declined according to census data, population growth is expected to continue. Without more diversified housing types and investments in infrastructure, population growth will continue to add pressure to the Town’s services and housing stock.

Figure 1: Quispamsis Population Growth (2001 – 2021) – Statistics Canada



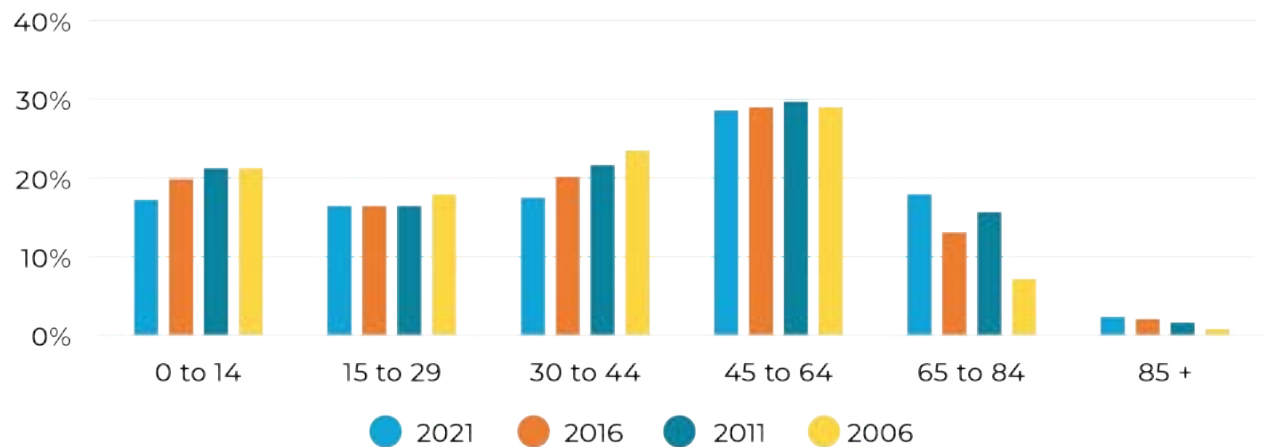
Quispamsis is projected to grow at about **1.5% each year**, resulting in 8,457 new residents in 25 years. **This level of growth would require 3,132 new housing units over the next 25 years, or 125 new units per year.** Three scenarios with different annual population growth rates between 2021 and 2046 were considered: Low (0.5%), Medium (1.5%) and High (2.5%). Due to high immigration rates, with the caveat that immigration levels may decline according to federal policies and priorities, the Medium (1.5%) growth rate was determined the most realistic. **Appendix A: Housing Accelerator Fund Housing Needs Assessment** contains more information on the population projection scenarios and methods.

Figure 2: Quispamsis 25 Year Population Projection (2021 - 2046)



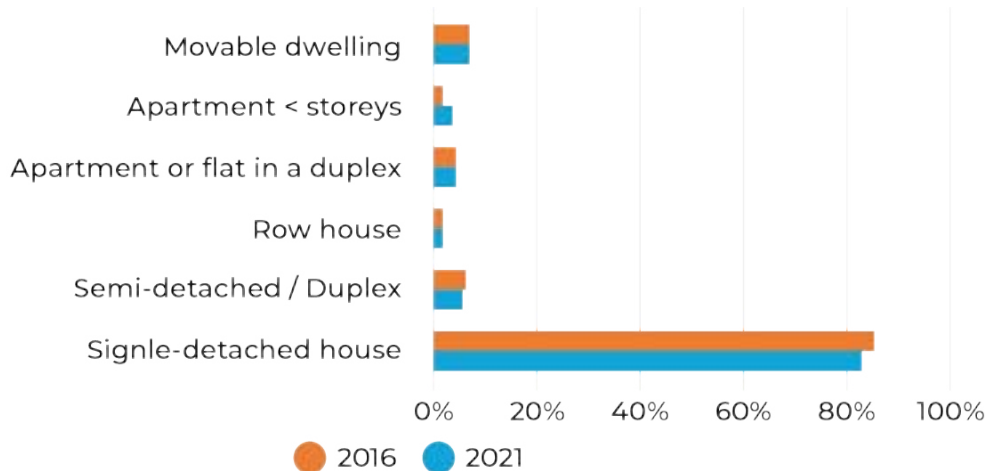
From 2006 to 2021, the population of younger age groups has decreased, and there have been increases in the share of residents ages 65 to 84 years, as well as 85 years and over. The decline in age groups from 0 to 14 indicates that residents are having fewer children, which may suggest a need for smaller, semi-attached, or apartment style units. The data also indicates a decline in the share of young families. Every five years, the percentage of residents aged 30 to 44 have decreased by 2%, suggesting that families with parents under the age of 44 are either not moving to Quispamsis or leaving.

Figure 3: Population Age Groups (2006 - 2021) – Statistics Canada



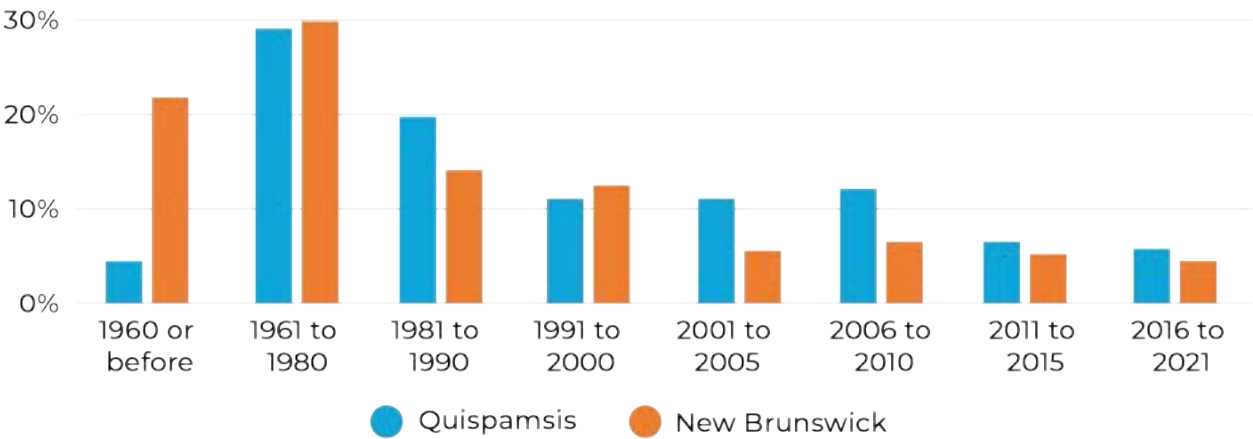
Over **80%** of homes in Quispamsis are **single detached dwellings**. There was a slight decline in the share of single-detached homes from 2016 to 2021, though they make up a substantial majority of the housing stock in the Town. Between 2016 and 2021, there was no change in the percentage of townhouses, duplexes, or apartments.

Figure 4: Quispamsis Dwelling Types (2016 - 2021)



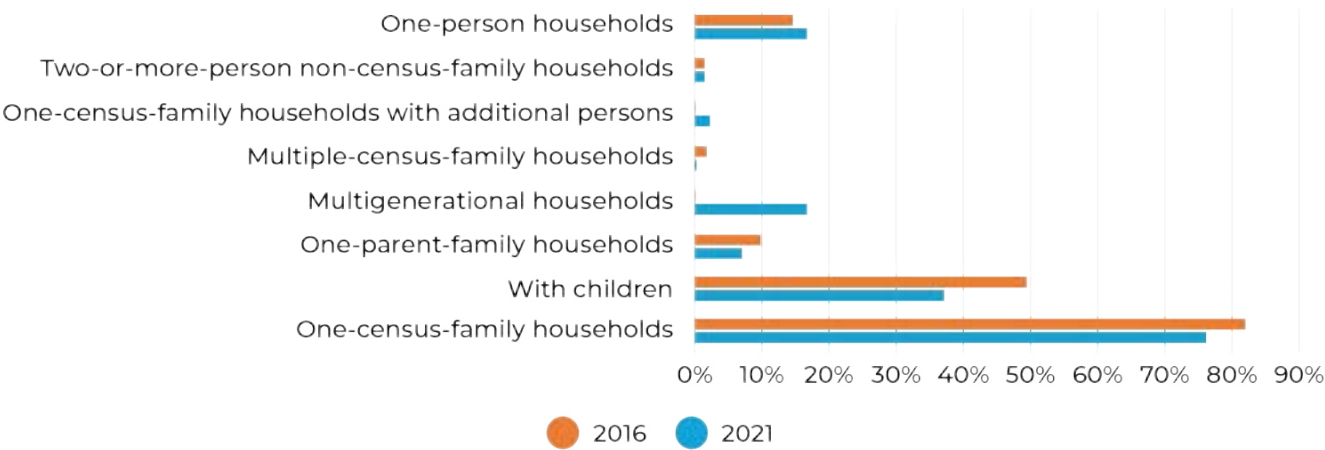
Despite continued population growth, the housing stock in Quispamsis is aging and construction over the decades has not kept pace with demand. Nearly half of the Town's housing was built prior to 1990, with only 6% of housing built after 2016.

Figure 5: Occupied Private Dwellings by Period of Construction – Statistics Canada



Between the 2016 and 2021 census, the share of households with children decreased by 13%. There was also a 2% increase in one person households, and there is a **growing trend of multigenerational households**, which suggests a **need for alternative housing options for seniors**.

Figure 6: Household Type (2016 -2021) – Statistics Canada



Quispamsis is known as a place where residents generally enjoy higher income levels. While incomes in Quispamsis are higher than throughout the Saint John region, a growing community needs a housing stock that can be accessed across income levels. Quispamsis risks pushing or keeping out residents with lower wages who may require a smaller apartment, a town house, or a starter home. Developing housing only for residents with a combined household income of over \$100,000 is unsustainable because younger generations with lower incomes are unable to enter the market, and the Town's housing stock will not be set up to absorb residents as they move from their working lives into retirement.

Figure 7: Regional Median Total Income of Households (2020) – Statistics Canada

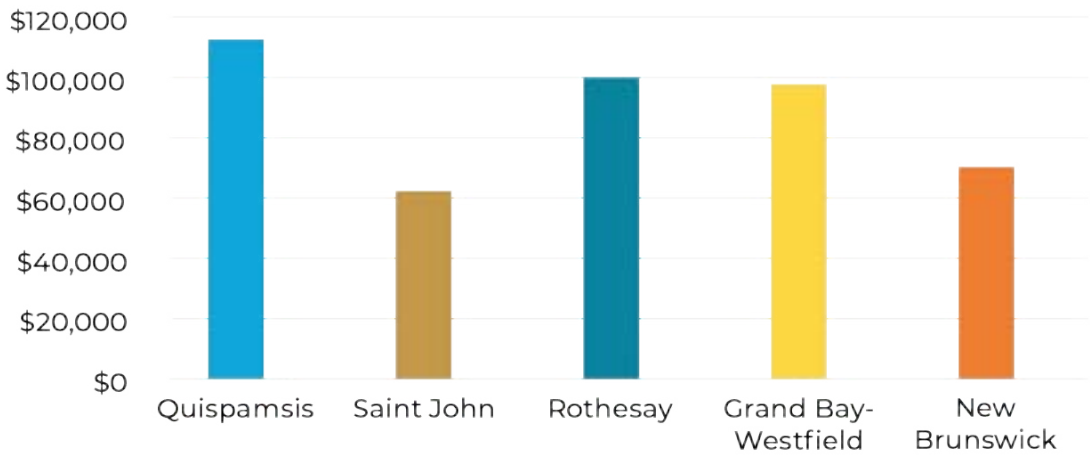
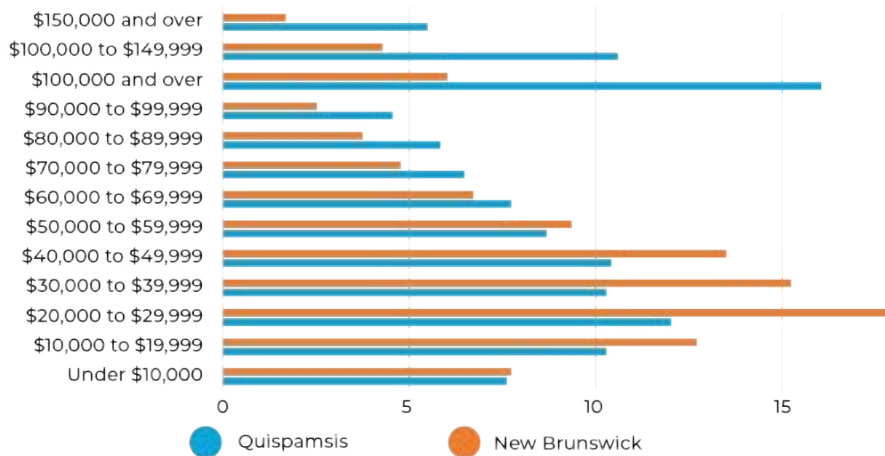


Figure 8: Total Incomes – Quispamsis and New Brunswick (2020)





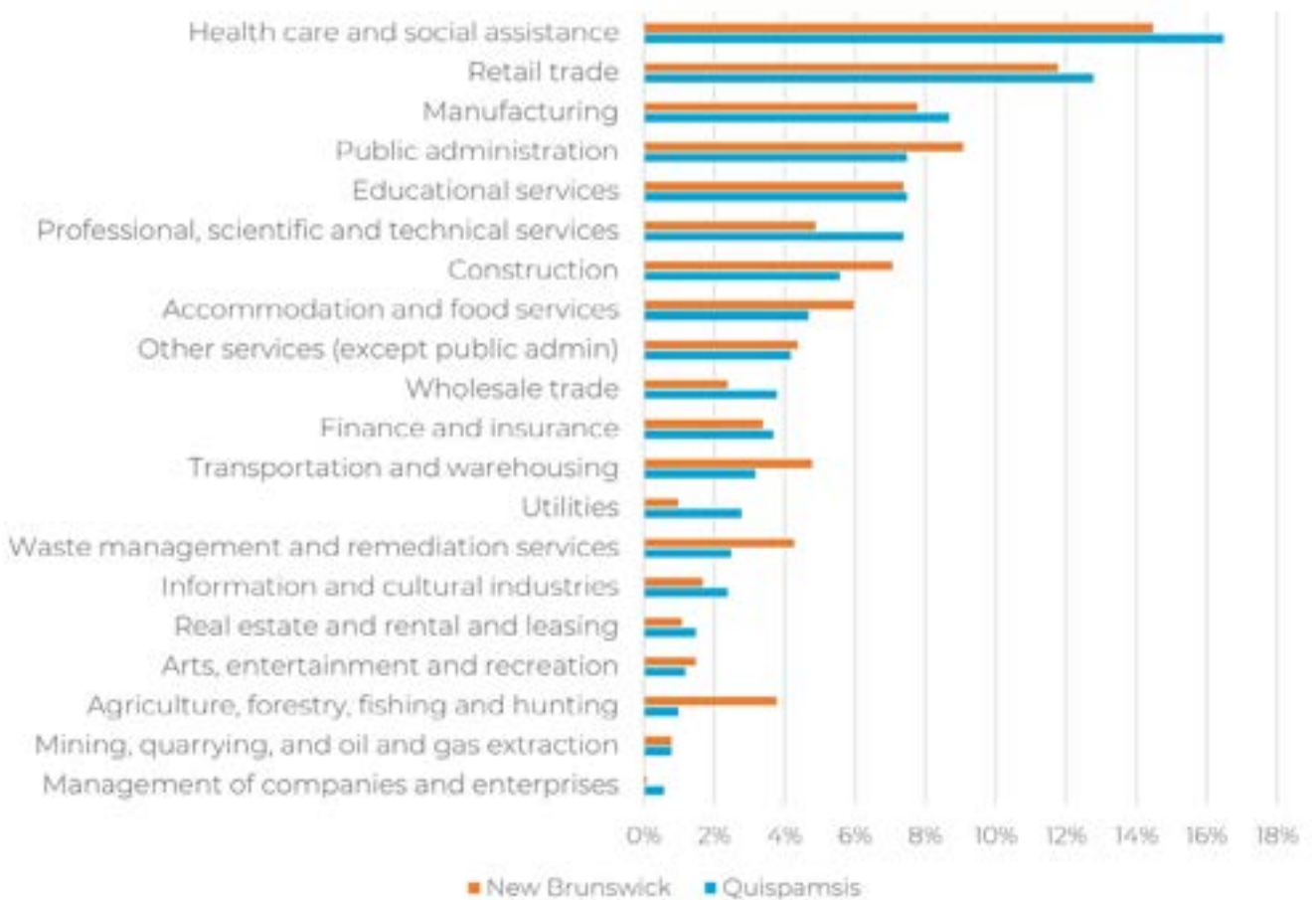
Compared to the province, Quispamsis has a higher concentration of workers in sectors such as natural and applied sciences (11% vs. 6%), health occupations (12% vs. 9%), and education, law, and social services (15% vs. 13%). This suggests a workforce that is more oriented towards professional and knowledge-based industries, which may influence housing preferences and affordability. The relatively lower percentage of workers in trades, transport, and equipment operations (12% vs. 17%) and sales and service (22% vs. 26%) indicates a potential demand for housing that accommodates professionals who may seek proximity to urban amenities and services, likely due to their employment in the City of Saint John or the broader Census Metropolitan Area.

Figure 9: Occupations – Broad Sector Categories (2021)



The North American Industrial Classification System (NAICs data for Quispamsis reveals a distinctive economic profile compared to the broader New Brunswick region, highlighting specific sectors that may influence local housing needs. Notably, Quispamsis has a higher concentration of employment in health care and social assistance (17% vs. 15%), professional, scientific, and technical services (7% vs. 5%), and wholesale trade (4% vs. 2%). These sectors typically attract a workforce that may prioritize access to quality housing, proximity to urban centers, and amenities that support a professional lifestyle. The presence of a significant retail trade sector (13% vs. 12%) and educational services (8% vs. 7%) further underscores the need for diverse housing options that cater to both families and individuals. Conversely, the lower representation in agriculture, forestry, fishing, and hunting (1% vs. 4%) and transportation and warehousing (3% vs. 5%) suggests less demand for housing types associated with these industries. Understanding these economic patterns is crucial for the Housing Needs Assessment, as it helps align housing strategies with the economic drivers of Quispamsis, ensuring that housing development supports the needs of its workforce and contributes to a balanced and sustainable community growth.

Figure 10: Industries in Quispamsis and New Brunswick – NAICS (2021)





THE QUISPAMISIS HOUSING MARKET

Ownership Market

Analyzing market trends through MLS, the average house price in Quispamsis fluctuated between \$300,000 and \$280,000 from 2023 to 2024. Over a longer horizon, from 2015 to 2024, the average cost of homeownership surged from \$170,000 to \$295,000. MLS data highlights the impact of COVID-19 on housing prices in Quispamsis, with the most dramatic increases taking place between 2020 and 2022. This significant increase reflects both growing demand and limited supply, consistent with broader national trends in the housing market. It also underscores the shifting economic landscape in Quispamsis, which aligns with rising housing values seen across Canada.

Figure 11: Quispamsis Ownership Market Ownership (2024) - MLS

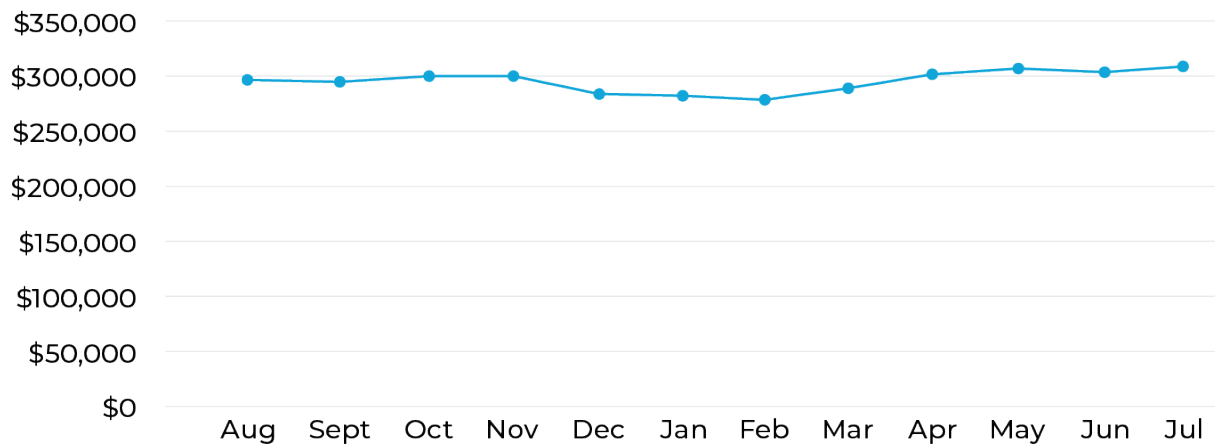
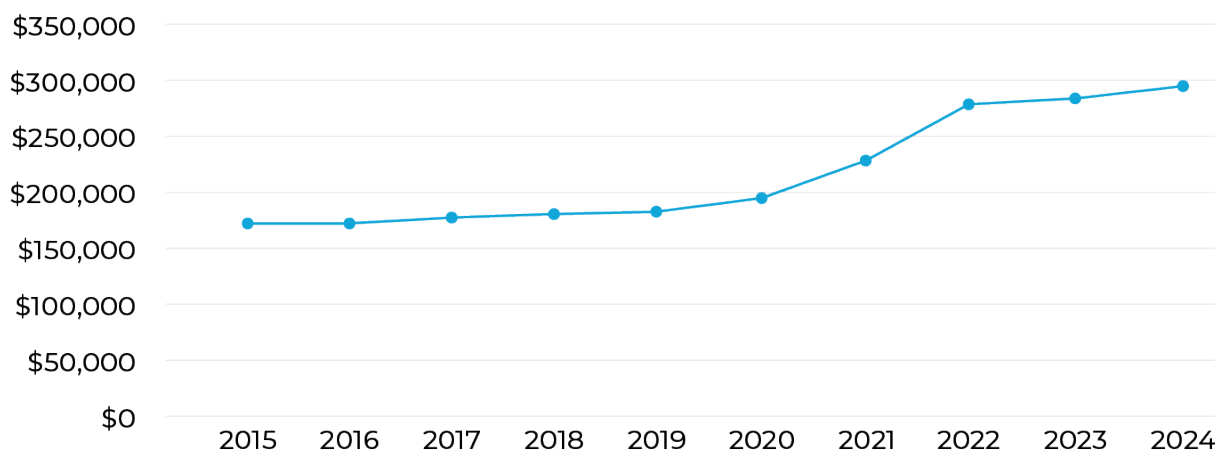


Figure 12: Quispamsis Ownership Market (2015 – 2024) – MLS



As of August 2024, there were 77 properties listed in Quispamsis on MLS. Most of the properties listed were vacant lots (39), followed by single detached homes (35), and a small number of mobile homes (3). Of the listings priced under \$100,000, 19 out of 22 (or 86%) were vacant lots. Over half of listings priced between \$100,000 and \$500,000 were vacant lots as well. Most of the properties priced between \$500,000 and \$1M were single detached homes, with three in this price range being vacant lots. Given construction timelines and rising costs for materials and labour, the significance percentage of vacant lots presents challenges in easing the costs of home ownership locally.

Table 3: Quispamsis MLS Listings (August 2024)

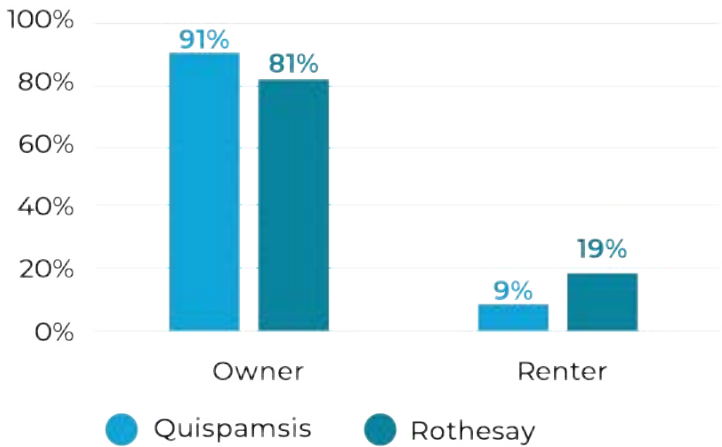
Price Range	Listing Type	Single Detached	Mobile Home	Lot
< \$100,000	22	2	1	19
\$100,000 - \$500,000	31	12	2	17
\$500,000 - \$1M	21	18	0	3
> \$1M	3	3	0	0
Total	77	35	3	39

Despite rising housing costs over the past decade, Statistics Canada has only identified 2% of homeowners to be in core housing need, and 6% of homeowners to be spending 30% or more of their income on shelter costs. However, 64% of homeowners have mortgages and would be heavily impacted by rising interest rates. Rising interest rates have raised mortgage payments for homeowners and in addition to rental hikes as landlords offset higher costs. This shift stresses the need for robust investment in affordable housing initiatives to mitigate future impacts on housing affordability in Quispamsis.

Rental Market

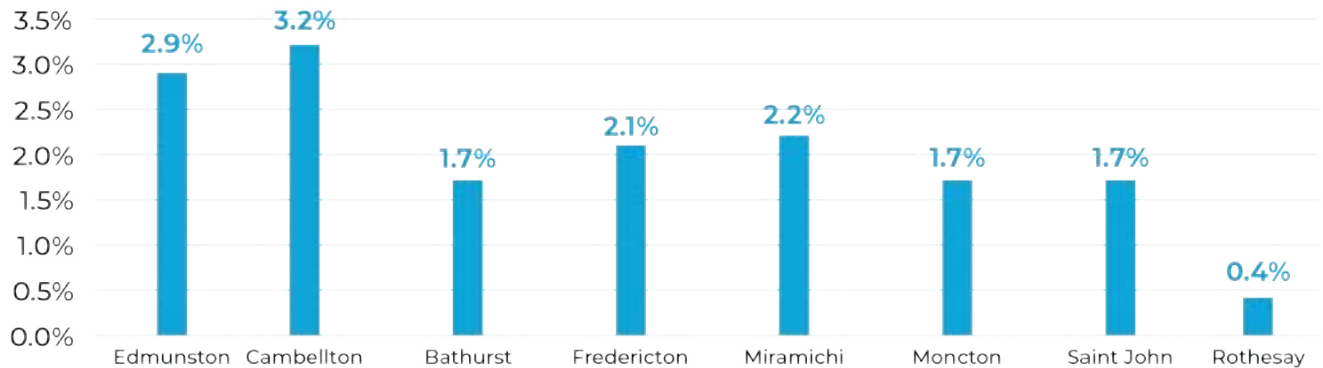
The rental market in Quispamsis is particularly challenging. The CMHC annual market survey counted a total of 134 rental units as part of the Town’s housing stock: 8 one bedrooms, 112 two bedrooms, and 14 three bedrooms. Neighbouring Rothesay in contrast has 712 rental units according to CMHC: 1 bachelor, 59 one bedrooms, 635 two bedrooms, and 17 three bedrooms (CMHC 2023). The 2021 census counted a total of 590 renters in Quispamsis, which may be the result of a data limitations, as this statistic does not translate accurately to 134 rental units. Nonetheless, available data paints a significant contrast between Quispamsis and Rothesay, with Rothesay having nearly double the number of renters at 935 compared to 590. As a percentage of residents, there is a larger share of renters in Rothesay (19.2%), compared to Quispamsis (8.6%), despite Quispamsis having a larger population by approximately 6,800 people. Normally, larger municipalities by population have larger rental markets. Quispamsis’ exception to this norm, as well as the extent of the disparity between the two municipalities makes clear the mismatch of Quispamsis’ housing stock in relation to the needs of its residents.

Figure 13: Quispamsis and Rothesay Housing Tenure (2021) – Statistics Canada



While CMHC does not pinpoint the exact rental vacancy rate of Quispamsis, it estimates that the “Outlying Areas” of Saint John have a vacancy rate of 0.0% for one bedroom and row house apartments (CMHC 2023). CMHC did, however, estimate that the Town of Rothesay had a vacancy rate of .04% for apartments and row house units in 2022 (CMHC 2022). The Saint John region was reported as having a vacancy rate of 1.7%, which is the lowest vacancy rate in New Brunswick published by the CMHC, aside from Rothesay. Given the proximity and characteristics shared by Quispamsis and Rothesay, the vacancy rate for rental units in Quispamsis could be between 0 and .04%. Due to a shortage of reliable data and the size of Quispamsis, CMHC has advised that reliable estimates of the vacancy rate in Quispamsis may not be possible.

Figure 14: Regional Vacancy Market Data (2022) – CMHC



Even before COVID-19, Quispamsis had higher rental costs than both the remainder of Greater Saint John, as well as the province as a whole. From 2016 to 2021, the average rental cost for a one-bedroom apartment in Quispamsis increased from \$935 to \$1,052. Average rental costs in Quispamsis remain the highest in the Saint John region, as well as the province in general, as can be seen below in **Figure 15**.

At a time where rental costs are increasing, there was a 2% increase in renters, further indicating a shift in housing needs and preferences as well as a tightening rental market (**Figure 16**).

Figure 15: Average Monthly Shelter Costs for One Bedroom Rentals (2016 – 2021)

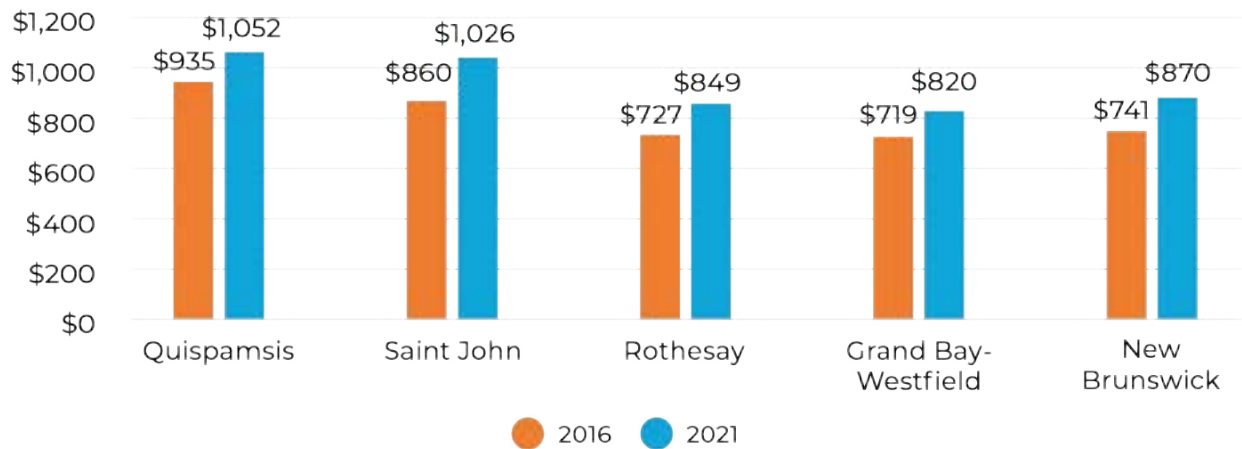
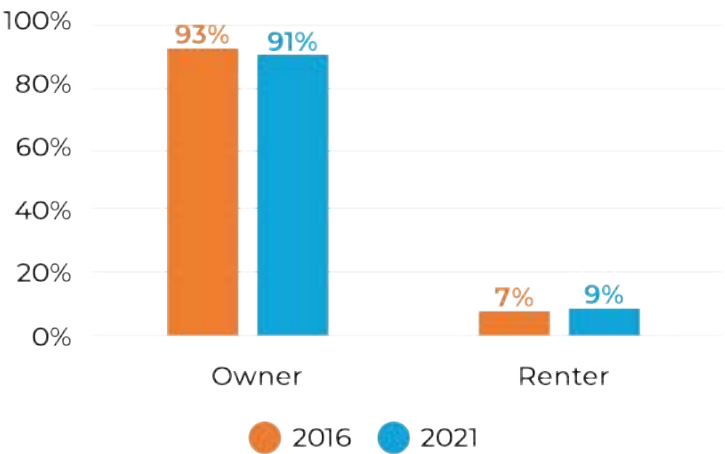
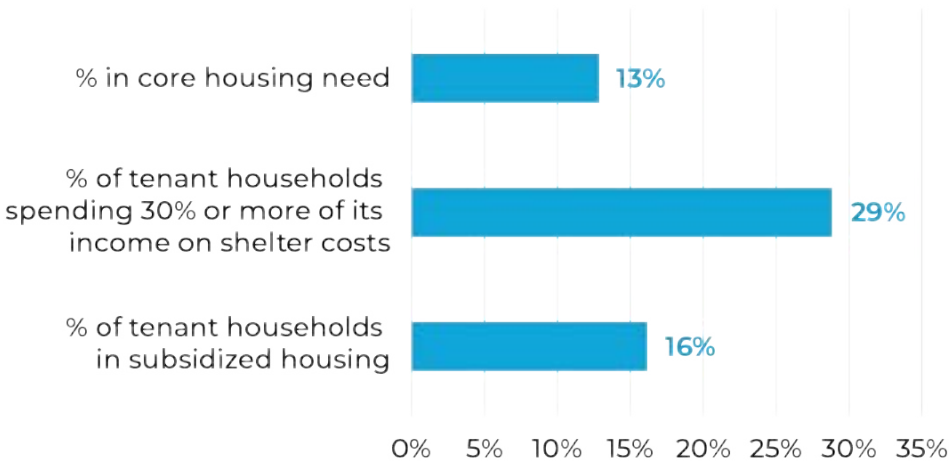


Figure 16: Private Households by Tenure (2016 – 2021) – Statistics Canada



Compared to homeowners, a greater percentage of renters in Quispamsis are living in core housing need, at 13%. Further, 29% of renters are spending 30% or more of their income on shelter costs. Of renters in Quispamsis, 16% are living in subsidized housing. Each of these statistics displayed in Figure 17 below indicate that renters in the Town are more likely to be at risk of housing insecurity.

Figure 17: Quispamsis Rental Housing Indicators (2021)



Searches on rental databases lead to minimal results. Commonly used websites for finding rentals such as Kijiji and Facebook Marketplace lead to minimal results. **Figures 18 and 19** below provide a window into the experiences of renters who are looking for shelter in Quispamsis. As of August 2024, there were eight rentals available on Facebook Marketplace, and six rental listings on Kijiji. Of these, one was a one bedroom apartment available for rent on a weekly basis for \$500.

Figure 18: Quispamsis Listings Available through Kijiji (August 2024)

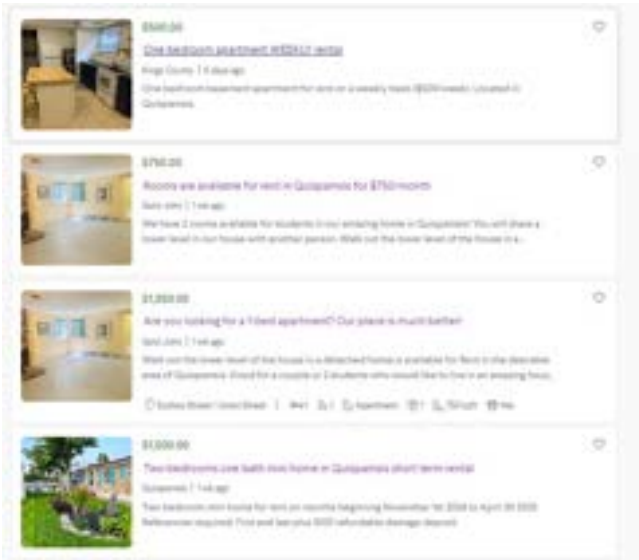
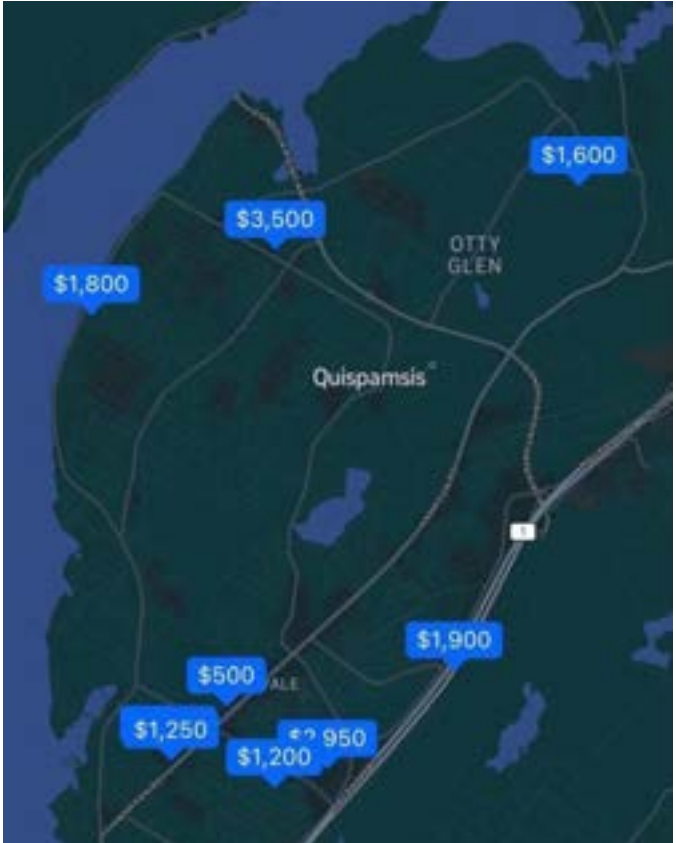


Figure 19: Map of Rental Units Available through Facebook Marketplace (August 2024)

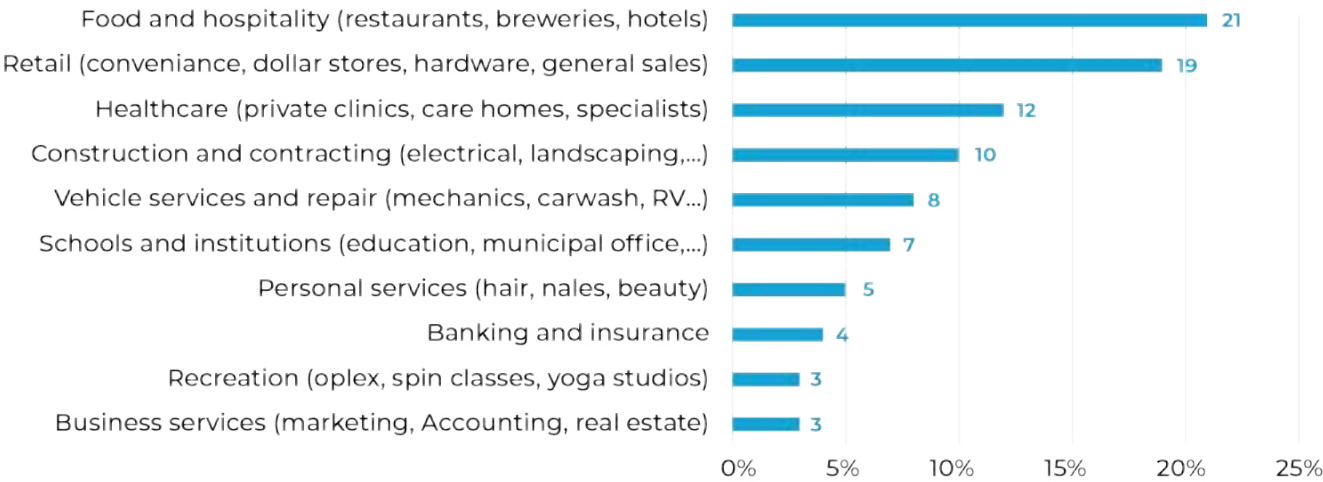


Housing Vulnerability in Quispamsis

Workers

Quispamsis has a shortage of housing for people who work in lower waged sectors. Each workplace within the municipal boundaries of Quispamsis was mapped and categorized, with Food, Hospitality, and Retail workplaces making up 40 out of 92, or 43% of the workplaces identified. Of the employers based in the Town itself, many hire workers staff that are likely to be engaged in shift work, that is likely to be seasonal, with lower wages, and lower benefits. The housing stock, predominantly comprised of single detached homes that are increasing in price, is not set up to accommodate these workers. Employers are at risk of losing staff who may choose to find roles in other communities within the Saint John region, or elsewhere.

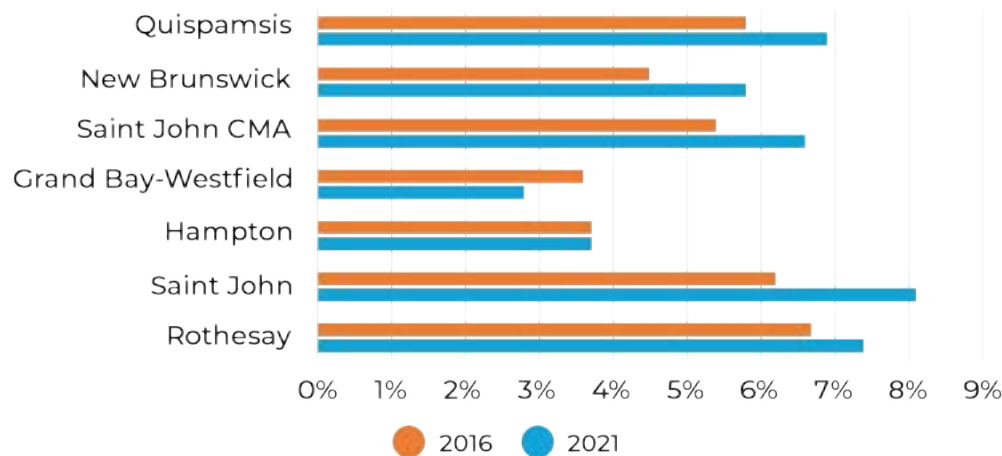
Figure 20: Quispamsis Places of Employment Categorized (August 2024) – Google Maps



Newcomer Population

Quispamsis has a larger immigrant population compared to the province as a whole. It is known that newcomers face barriers when entering the housing market and may require supports from community organizations. Like the broader Saint John region, Quispamsis will rely on immigration as an economic driver in the coming years. Proper housing for newcomers fosters social cohesion, helps attract and retain skilled labor essential for local businesses, and supports overall economic health. Additionally, immigrants enrich the community through cultural diversity, leading to a more vibrant and inclusive environment. Prioritizing their housing needs ensures that Quispamsis remains sustainable, resilient, and prosperous, benefiting all residents.

Figure 21: Quispamsis Share of Newcomers (2016 – 2021) – Statistics Canada



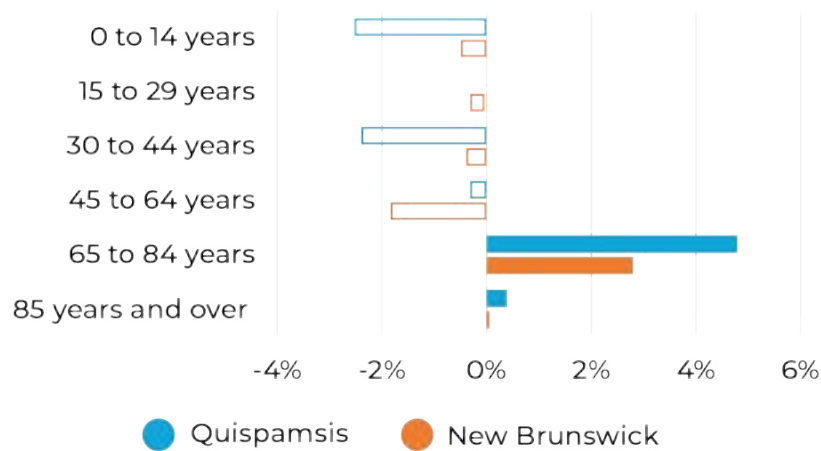
Indigenous Population

Quispamsis is situated on the traditional territory of the Wolastoqiyik (Maliseet) and the Passamaquoddy peoples. The Indigenous population in Quispamsis increased from 1.3% to 1.5% from 2016 to 2021, demonstrating that the Indigenous community in Quispamsis is growing (Statistics Canada, 2021). Quispamsis, as part of the Saint John Census Metropolitan Area, is not situated near major Indigenous communities on reserve land. Indigenous persons in urban settings often face unique housing challenges, including disparities in access to affordable and suitable housing and historical and systemic barriers.

Seniors

Seniors are a crucial demographic for the Quispamsis housing strategy because they represent a growing segment of the population with distinct housing needs. Figure 22 below further illustrates that the population of Quispamsis is aging. The share of all age groups in Quispamsis is decreasing, except those aged 65 and over. As people age, their mobility and health requirements change, necessitating adjustments in housing types and designs to ensure safety, accessibility, and comfort. Seniors often seek to downsize or move into more manageable living environments, such as single-level homes, assisted living facilities, or senior-friendly apartments. Addressing these needs within the housing strategy not only enhances the quality of life for older residents but also fosters aging in place, allowing seniors to remain active and engaged members of the community. Additionally, providing suitable housing options for seniors can help free up larger family homes, thus easing overall housing demand and benefiting the broader housing market. Ensuring that the housing strategy meets the needs of seniors promotes inclusivity, supports intergenerational living, and strengthens the social fabric of Quispamsis.

Figure 22: Percentage Changes in Age Groups (2016 – 2021)



Students

Capturing the housing challenges faced by students in Quispamsis with data is a challenge, through it is known anecdotally by municipal staff and Council that students are living in the municipality, and commute to the University of New Brunswick Saint John Campus, and the New Brunswick Community College (NBCC). The experiences and needs of students were also identified during the engagement activities, including focus groups with housing experts as well as community open houses. These findings overall will be described in the following sections.



WHAT WE HEARD

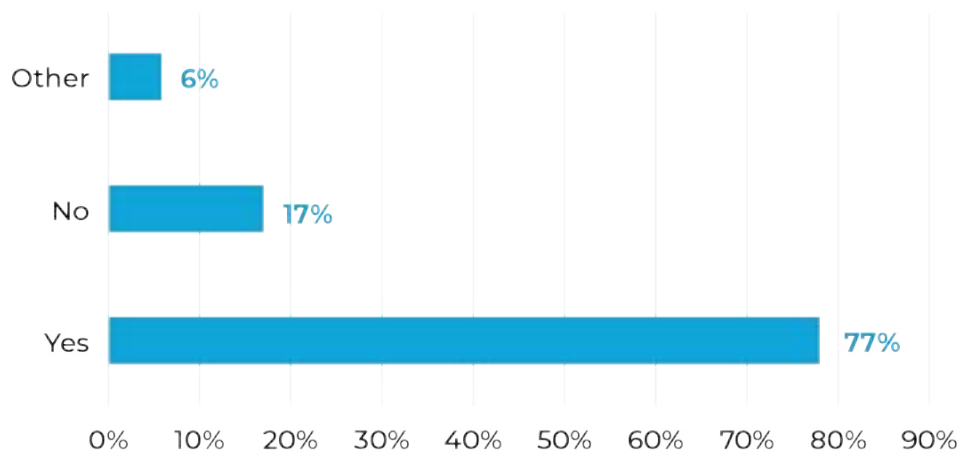
An action strategy to increase the Quispamsis housing stock requires collaboration with residents. To create this strategy, we used several online and in-person engagement methods to gather feedback from residents of Quispamsis regarding their housing needs. Our engagement process included:



HOUSING NEEDS ASSESSMENT SURVEY

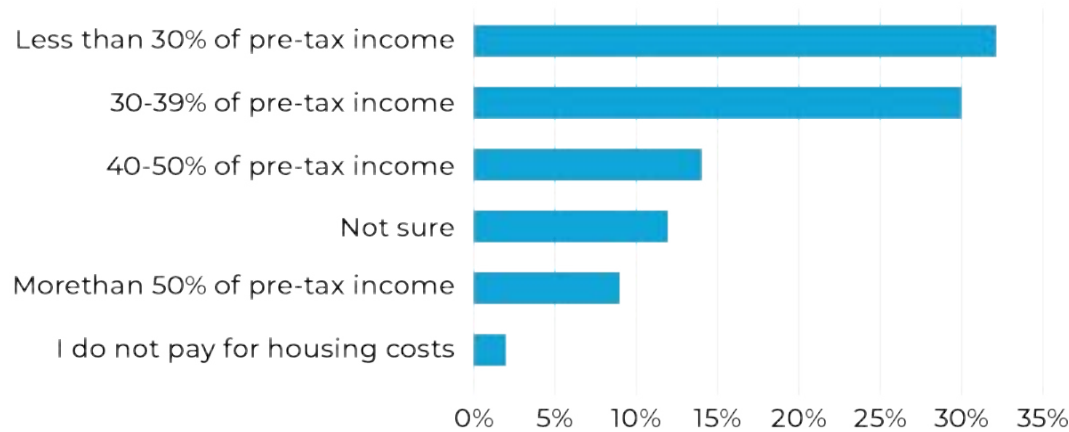
We conducted a Housing Needs Assessment from February 1 to March 11, 2024. The survey aimed to gather diverse perspectives focused on housing in order to assess current and future housing needs. We designed the questions to evaluate current housing stock, demographic trends, and projected growth, which helped identify gaps and opportunities in the housing market. The insights gathered from this survey will inform a strategic framework that addresses affordability, diversity, and accessibility in our housing options. Overall, 194 participants responded to the survey.

Figure 23: Do you believe there is a shortage of affordable housing in Quispamsis?



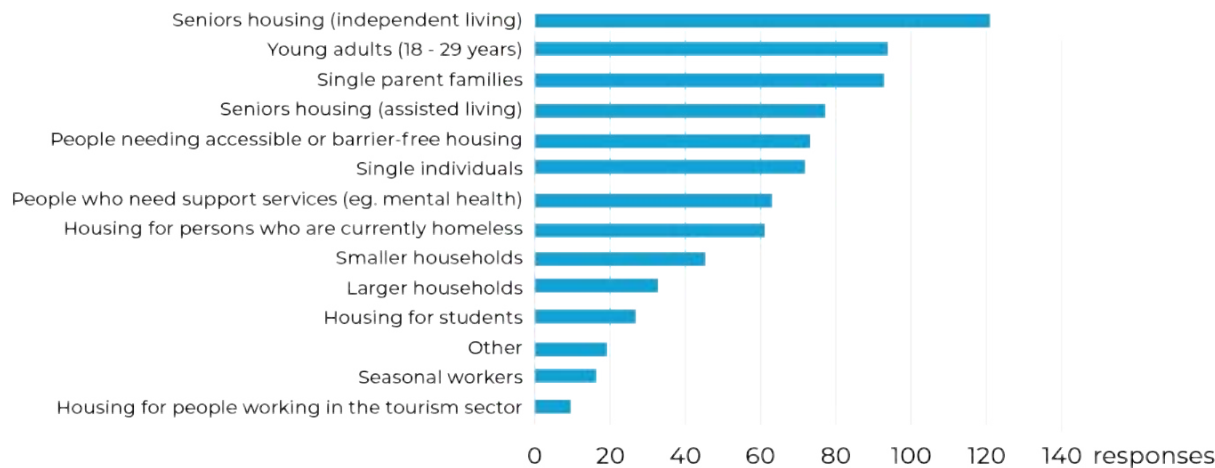
When asked whether respondents believe there is an affordable housing shortage in Quispamsis, 77% said yes. This indicates that the majority of Quispamsis residents see a need for more affordable housing options.

Figure 24: What proportion of your pre-tax income do you estimate you spend on housing costs, including utilities?



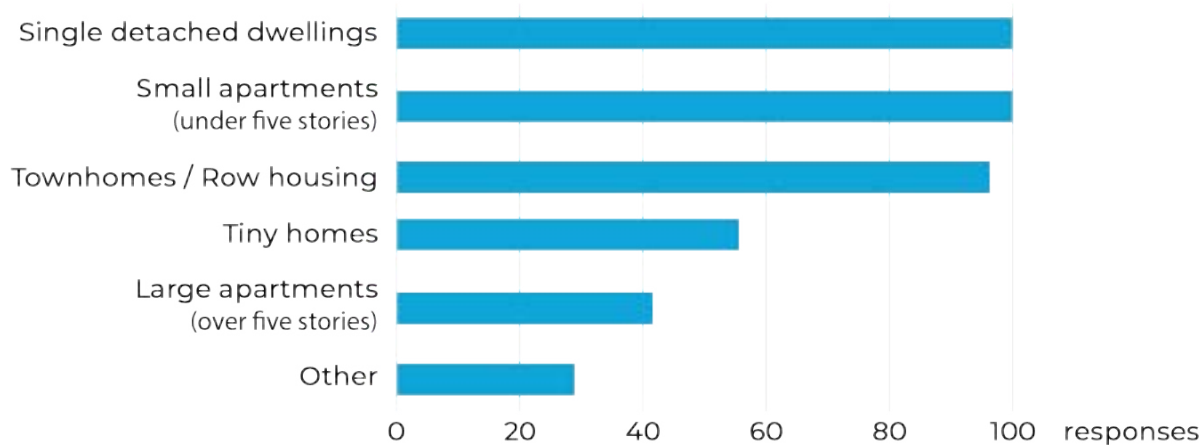
The most selected answer was less than 30% of pre-tax income being spent on housing costs, which falls in line with CMHC’s definition of affordable. However, a significant number of participants are paying more than this percentage. 53% of survey participants are considered to have unaffordable housing costs.

Figure 25: What groups need the most assistance to find housing?



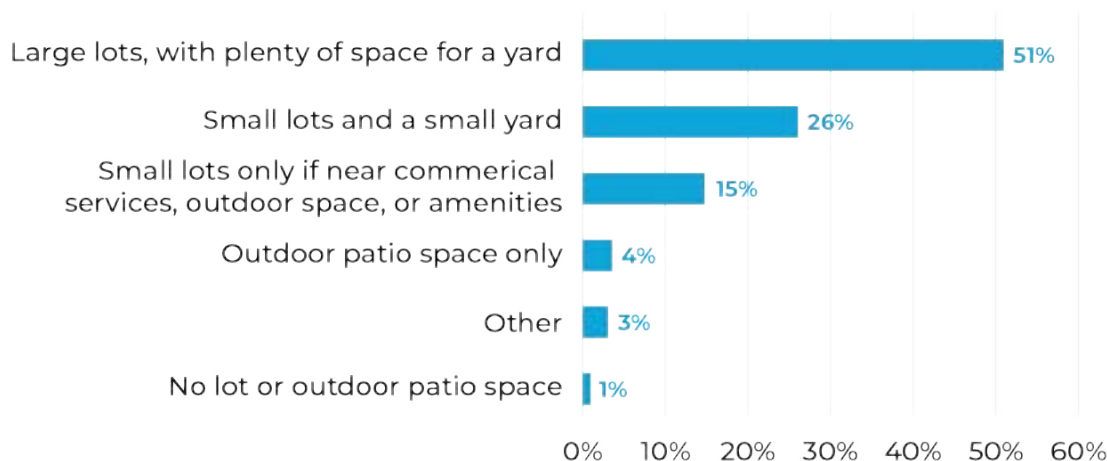
The majority of survey participants indicated that seniors living independently need the most housing assistance (121 responses), with comments in 'other' noting that generally, seniors need to be protected in the current housing market. Young adults (94 responses) and single-parent families (93) also received a high volume of responses. Comments in the 'other' also noted that all of the above groups need assistance with housing based on the current market.

Figure 26: What types of dwellings should the town of Quispamsis Prioritize?



Respondents were also asked what type of dwellings they think Quispamsis should prioritize. Overall, the top responses were small apartments (under five stories) (100 responses), single detached dwellings (100 responses), and townhomes/row housing (96 responses). Responses indicate a preference for lower-density solutions to providing additional housing, in comparison to large apartments, which received 41 selections. 'Other' comments noted the need to preserve greenspace in new housing developments and to consider garden homes.

Figure 27: What type of lot or property would you be comfortable with?



Survey results indicate that participants largely prefer large lots with ample yard space (51%), which aligns with the desire expressed by participants to have living spaces with access to green space.



COMMUNITY OPEN HOUSES

During the week of February 12 – 17, 2024, we hosted four open houses at two locations in Quispamsis: Meenan's Cove Beach House and the qplex. These sessions allowed us to directly engage with residents, inviting them to share their perspectives, concerns, and ideas regarding the local housing landscape. The responses we gathered were rich in insights and fell into several categories:

- 1. Community Character:** Residents support preserving farmland and the rural character of Quispamsis, expressing concerns about overdevelopment and environmental impact.
- 2. Pedestrian Experience:** A vibrant, pedestrian-friendly downtown with more low-rise housing, improved infrastructure, and diverse recreational options is envisioned.
- 3. Housing Affordability:** Affordability is key, with suggestions for more affordable housing options, controlled taxes, and a halt on high-rise constructions.
- 4. Infrastructure Improvement:** Upgrades to infrastructure, specifically roads, sidewalks, street lighting, and shared cycling spaces, are essential.
- 5. Natural Areas:** The community values conserving woodland and natural spaces, balancing this with development needs, and creating various recreational and community spaces.

Participant Testimonials:

“Affordable housing for seniors or garden homes and apartments we can afford!”

“Density with an existing residential areas to create community”

“Preserve as much woodland as possible while targeting areas for building (a balance)”



“High-density housing is almost non-existent. Apartment buildings with walkability are desperately needed”

“Build townhouses with existing single family areas to promote community as aging parents move within walking distance of family”

FOCUS GROUPS

As part of the engagement process, we held two focus groups at the qplex on March 12 and March 14, 2024. We engaged a diverse group of local experts, including professionals from the housing development sector, experienced real estate practitioners, key stakeholders from the emergency response sector, and dedicated community service providers. Each participant brought considerable insight and unique perspectives which greatly enriched our understanding of the local housing scenario. A summary of the feedback we heard is organized into key themes below:

- 1. Collaborative Efforts:** There is a preference for the municipality to work collaboratively with partners such as educators, businesses, and other communities to streamline housing strategies and enhance local services.
- 2. Housing Diversity:** The focus group pointed towards the need for diverse housing options, especially for young people, new graduates, and students. Suggestions included employer-subsidized housing and creating housing solutions that cater to evolving demographics.
- 3. Green Initiatives:** Participants mentioned the importance of incorporating sustainable elements and infrastructures like solar power and green energy into housing developments.
- 4. Enhance Community Services:** Providing the necessary support systems such as better transportation options, recreational opportunities, and amenities was highlighted as crucial in making Quispamsis more attractive to potential residents.
- 5. Value-Added Incentives:** There is a call for incentives such as tax relief or subsidies to support home builders and contractors and to promote sustainable building practices and adequate housing development.
- 6. Infrastructure Improvement:** The focus group underscored the need to plan for long-term infrastructure development. This includes pre-planning areas to retain for green spaces and trails, and ensuring stormwater management policies are in place.

Focus Group Excerpts:

"Reach out to and engage students."

"We need housing geared to young people, new graduates, and students."

"People want to work in the valley but there is a lack of good paying jobs."

"We need economic diversity beyond minimum wage jobs – what businesses are we attracting?"

"Introduce more services to make Quispamsis more livable (especially for those less wealthy)"

"NBCC students are looking for placements in the valley but transportation is a barrier."

"The Town should double down to create more jobs in Quispamsis"



COMMUNITY SURVEY

To gain a deeper understanding of the housing needs and preferences in the Quispamsis community, we conducted an online survey from January through March. The survey, created with Survey Monkey and available through a Social Pinpoint project website, was designed to be comprehensive and purposeful, featuring questions pertaining to demographics, specific housing circumstances, and the unique needs of our residents. The information gathered from the residents' responses has been crucial in guiding our assessment of local housing needs and will shape our strategic actions in addressing housing challenges within our community. Responses fell into the following themes:

- 1. Prioritize Affordable Housing:** The community has strongly voiced a desire for affordable housing options. Small apartments, tiny homes, and affordable condominiums can fulfill this need and should be prioritized over larger, single-family homes.
- 2. Infrastructure Enhancement:** The community has called for improvements in Town infrastructure. This includes adding sidewalks for safety and improving water systems to accommodate increased density.
- 3. Strategic Development:** Community members advocate for careful Town planning. This includes developing neighborhoods with proximate supports and services to reduce transportation barriers, as well as placing new housing near town centers.
- 4. Protect Community Character:** Respondents value the unique rural feel of Quispamsis. They suggest that all growth should be balanced and carefully considered, ensuring that any new development does not compromise this essential character.
- 5. Encourage Housing Diversity:** Several respondents highlighted the importance of varied housing options to provide for the diverse needs of the community. Suggestions ranged from supporting the development of multi-generational co-housing to making it simpler for homeowners to rent out parts of their homes within non-commercial areas.
- 6. Advocate for Rent Control:** Recognizing the Municipality's limited direct influence over rent pricing, the community has indicated that advocating for provincial rent control measures could be a valuable initiative to support affordable housing in Quispamsis.



Survey excerpts:

“Prioritize affordable housing over large, single-family homes”

“When building houses, please build sidewalks (preferably with space between sidewalk and road so there’s a buffer zone). This is so important for the safety of our kids who are walking on the road!”



“Growing up in Quispamsis, moving away and then moving back home, I’m disappointed that I can’t raise my family here because there is lack of affordable homes. I want to spend my money here but can’t.”



VISION

Vision

Quispamsis envisions a diverse housing future that is economically sustainable and meets the needs of all citizens. Our Housing Action Strategy focuses on slowed, thoughtful growth that prioritizes affordable housing, protects our natural and rural landscapes, incorporates sustainable infrastructure, and fosters a community welcoming to longstanding residents and newcomers alike.



"A conceptual rendering from the Municipal Plan and Zoning By-law review envisioning a diverse Quispamsis neighbourhood featuring an inclusive mix of housing types and densities."

This image serves as an idea of how future housing developments in Quispamsis could look, emphasizing the importance of 'missing middle' housing in enhancing housing supply. Showcasing a variety of structure sizes and styles, this rendering illustrates the potential for our housing landscape to accommodate the varied needs of our community. It represents the significant possibilities inherent in diversifying our housing approach, offering an inclusive, versatile and affordable housing future for all residents.



"A potential concept for Hampton Road, envisioned as a vibrant town centre with diverse housing options, created as part of the Quispamsis Municipal Plan and Zoning By-Law review."

Through the Quispamsis Municipal Plan and Zoning By-law review, we've conceptualized Hampton Road's transformation into a mixed neighbourhood characterized by a myriad of housing types integrated with the broader community, amenities, services, and green space. Integrating diverse housing options close to essential services and businesses fosters a vibrant town-centre character, enhancing the convenience and quality of life for all residents. Coupled with accessible green spaces, this design boosts livability and stimulates local economic vitality, ultimately creating an inclusive, thriving environment where people can live, work, and play. This vision illuminates the potential growth path for Quispamsis guided by our commitment to building strong, resilient, and inclusive communities.



GUIDING PRINCIPLES

Guiding Principles



- 1. Balanced Growth:** Encourage growth that respects the community's needs, maintains its unique character, and is responsive to the natural environment.
- 2. Affordability:** Prioritize affordable housing solutions, with diverse housing types to accommodate a range of demographics, from young families to seniors.
- 3. Environmental Stewardship:** Preserve and respect existing natural spaces, including forests and wetlands, in alignment with citizen calls to maintain greenery and rural landscapes.
- 4. Community Integration:** Ensure new developments foster a sense of community, while promoting diversity and inclusivity.
- 5. Fiscal Responsibility:** Strive to keep taxes manageable to ensure housing affordability remains at the forefront.
- 6. Quality Infrastructure:** Future housing efforts should incorporate sustainable infrastructures that improve transportation networks and protect against climate change.
- 7. Enhance Accessibility:** Reflect a commitment to mobility by including walkable, bike-friendly paths and public transportation options in development plans.
- 8. Employment Opportunities:** Enhance local economic vitality and attractiveness by aligning housing strategies with initiatives to grow employment opportunities locally.
- 9. Active Engagement with Developers:** Work collaboratively with developers, offering incentives where applicable, to encourage the construction of varied, cost-effective housing options that connect with the Town's vision.
- 10. Consistent Improvement:** Regularly review strategies to ensure housing needs and infrastructure developments align with population trends, economic realities, and environmental sustainability goals.



HOUSING STRATEGY DIRECTIONS








The Quispamsis Housing Action Strategy serves as a critical tool to guide our endeavors towards addressing the housing shortage in our Town. The detailed series of strategic directions and actions outlined in this strategy aim to address multifaceted housing demands, ensure sustainable community growth, and enhance the overall livability in Quispamsis.







In this section, we layout specific actions that encompass a multitude of areas related to housing, such as expanding housing typologies, accommodating the needs of senior residents, and advancing sustainable approaches in housing development. The actions are planned with a timeline extending from immediate to long-term goals, ensuring we implement changes effectively and adapt to evolving housing needs swiftly. Together, these strategic directions and actions become our roadmap, guiding us to address pressing housing challenges, promote inclusive development, and lead our community towards a resilient, sustainable future.

LEGEND

Resources:













Very Few	 
Few	 
More	 
Many more	









































Timeline:

































Short Term (Up to 2026)	 
Medium Term (2026 - 2030)	 
Long Term (2031 +)	 



















HOUSING POLICY AND PLANNING:

HP1		Introduce policy in the Municipal Plan to prioritize a variety of housing typologies.	
Why	The majority of housing in Quispamsis are single detached homes, which are increasingly out of reach for young persons, new families, and other residents. Further, single detached homes, or “sprawl” style development poses a threat to local farmland, natural areas that community members value. Permitting housing types such as garden suites, secondary suites, duplexes, triplexes, townhomes, and tiny homes will introduce units that are more affordable for current and future residents. Embedding permissiveness into the Zoning By-law will increase clarity and certainty amongst homebuilders in the municipal permitting environment.		
ACTION		RESOURCES	TIMELINE
Policy Change	Staff to include policy in the Municipal Plan on housing diversity.	   	   
Regulation Update	Staff to draft regulations that permit diverse housing types.	   	   
Council Motion	Council approves modernized Municipal Plan and Zoning By-law.	   	   

HP2		Through the Zoning By-law, make progress towards eliminating exclusionary zoning (e.g. Single Unit only permitted) and permit increased as-of-right density in appropriately serviced areas.	
Why	Expanding the allowable number of units, within a scale that is compatible with neighbourhoods, is an approach to tracking the housing crisis being taken in both larger and smaller municipalities across the country. Municipalities in British Columbia of over 5000 people are implementing zoning reforms that permit four units in residential zones, within municipal containment boundaries. By-law changes like these are applicable to Quispamsis, which is experiencing a shortage of affordable housing options, and now among the largest municipalities in New Brunswick. Permitting gentle increases in density will increase the housing stock.		
ACTION		RESOURCES	TIMELINE
Policy Change	Staff to include policy in the Municipal Plan calling for the elimination of zones that only permit single unit dwellings.	   	   
Regulation Update	Staff to draft regulations that include dwellings greater than single unit across all residential zones.	   	   
Council Motion	Council approves modernized Municipal Plan and Zoning By-law.	   	   
HP3		Ensure that seniors housing, age in place communities, day care facilities, and supportive living facilities are permitted in all residential, commercial and mixed-use zones.	
Why	The aging population in Quispamsis points to a greater need for resources to support seniors, particularly housing for seniors who prefer to, or need to, live in a group setting. Allowing childcare and long-term care facilities in residential and commercial zoning areas is an essential policy to support community well-being, economic growth, and social equity. The Current zoning standards are restrictive to seniors housing. Currently, a senior citizens home is a discretionary use within the Institutional Zone, subject to review by the Planning Advisory Committee, rather than a permitted use through residential, commercial, and mixed-use zones.		
ACTIONS		RESOURCES	TIMELINE
Regulation Update	Staff to draft regulations that are permissive to seniors housing.	   	   
Council Motion	Council approves Zoning By-law with regulations supportive of seniors housing.	   	   

























HP4		Promote the development of under-utilized lots.	
Why	Numerous lots throughout Quispamsis are underutilized, including brownfields, large surface parking lots, and/or vacant sites. Many of these lots are located centrally, in close proximity to schools, grocery stores, key intersections, and green space. The Municipal Plan should include a policy on promoting redevelopment of underutilized lands, with corresponding regulations in the Zoning By-law.		
ACTIONS		RESOURCES	TIMELINE
Policy Change	Staff to add policy to the Municipal Plan that promotes the development of under-utilized lots.	   	   
Regulation Update	Staff to draft regulations permissive to investment into and development of underutilized lots.	   	   
Further Study	Staff research current areas that are underutilized, or request and undertake an Underutilized Land Study.	   	   
Process Change	Municipal staff create a process for administering and streamlining the development of underutilized sites.	   	   

























HP5		Consider the feasibility and appropriateness of inclusionary zoning for targeted neighbourhoods in Quispamsis.	
Why	As Quispamsis grows, including its adjacency to Saint John, there is a need for Quispamsis to consider the feasibility of inclusionary zoning. This is a broad term used to refer to density bonusing programs as well as the mandated required percentage of affordable units within a housing development. There are several options for how inclusionary zoning can look within the context of Quispamsis, which can be subject to further study depending on the needs and interests of residents, council, and staff.		
ACTION		RESOURCES	TIMELINE
Policy Change	Include direction in the Municipal Plan to study inclusionary zoning feasibility and options.	   	   
Further Study	Staff to identify how inclusionary zoning would look or operate in the town of Quispamsis.	   	   









HP6 Regular review and update of housing strategies based on demographic trends, economic trends, and environmental goals.			
Why	<p>The population of Quispamsis is growing, as more residents migrate to the municipality from across New Brunswick, Canadian provinces, or internationally. The demographics of Quispamsis are evolving, and new residents will have specific housing needs and preferences. Planning personnel are required to maintain, review, and report to Town Council on demographic and economic changes, and environmental goals. Municipalities in the region such as Halifax, Moncton, and Saint John's are maintaining data on the changing housing stock in relation to planning goals. Additional staff can provide research support to monitor progress on housing strategy actions, and collect data to support revised goals.</p>		
ACTION		RESOURCES	TIMELINE
Increase Staffing	Staff investigate potential of hiring one (1) additional staff member to collect, maintain, and report on data specific to municipal planning goals.	<div> <div></div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> <div></div> </div>
Further Study	Council directs staff to provide research support to monitor progress on housing strategy actions, and collect data to support revised goals.	<div> <div></div> <div></div> <div></div> <div></div> </div>	<div> <div></div> <div></div> <div></div> <div></div> </div>



































DEVELOPMENT AND INFRASTRUCTURE:

















D11		Continue the expansion of water services with a primary focus on the Hampton Road by providing utilities and support the establishment of multi-unit dwellings.	
Why	Commercial activity in Quispamsis, and neighboring Rothesay, is concentrated along Hampton Road. Expanding water services along Hampton Road increases capacity for a multi-unit dwellings and lays the groundwork for a more compact Town-centre that anchors the centre of Quispamsis. The Municipality can plan and design servicing extensions along Hampton Road through federal infrastructure funding, including the Housing Accelerator Fund and the newly announced Federal Infrastructure Fund.		
ACTION		RESOURCES	TIMELINE
Seek Funding	Continue to seek available Federal and Provincial funding to support infrastructure planning and building.	   	   
Staff Support	Staff develop and implement the Hampton Road Infrastructure Plan.	   	   
Staff Support	Staff initiate the planning and development of identified water infrastructure.	   	   

























DI2		Continue to expand municipal water services beyond Hampton Road to other primary corridors of Quispamsis, while identifying water sources to support water infrastructure.	
Why	A municipal water study identified the need for an expansion of piped water services, with a proposed watermain of 250mm along Hampton Road, in addition to a later expansion along Clarwood Drive. Future expansions identified along adjacent local and residential roads, at a size of 200mm, should be considered through a phased approach. The 2019 CBCL Water Study recommended that the Town continue to seek new water sources and additional wells to support growth.		
ACTION		RESOURCES	TIMELINE
Seek Funding	Continue to seek available Federal and Provincial funding to support infrastructure planning and building.	   	   
Staff Support	Staff initiate the planning and development of identified water infrastructure.	   	   
Staff	Staff continue to identify additional wells to service the Town with municipal water.	   	   

DI3		Review revenue sources with a priority to fund water system and transportation upgrade.	
Why	Reviewing revenue streams to support water and transportation services is a practical and sustainable approach, in line with Quispamsis' current planning documents. By exploring a variety of funding opportunities, including a review of funding opportunities and existing tax structures, the town can look towards creating a local source of revenue that supports the growth of its tax base.		
ACTION		RESOURCES	TIMELINE
Further Study	Staff evaluate the cost/benefit of various revenue enhancement strategies, including a review of existing tax structures.	   	   

D14		Require that Active Transportation (AT) infrastructure (trail connections, sidewalks, bicycle paths, and traffic calming measures) is incorporated into the site plans for subdivision and multi-unit development applications.	
Why	<p>The Quispamsis Active Transportation Plan and the Transportation Master Plan require that AT is infused into municipal projects and plans. Increased active transportation such as cycling, walking, or rolling carries environmental benefits through decreased emissions, health benefits, and can result in decreased household expenditures on transportation costs, which contributes to affordability and livability.</p> <p>The Municipality can include policy in the Municipal Plan encouraging council to prioritize AT Infrastructure, embed conditions into the Zoning By-law regulations. Before a development is permitted, the proponent must show how the development considers AT needs of residents. This can include bicycle storage in multi-unit developments, sidewalk connections, sidewalks for developments that front onto local and corridor roads. Staff can refer to the Quispamsis AT Infrastructure Plan for specific standards and develop a list of permitting requirements.</p>		
ACTION		RESOURCES	TIMELINE
Policy Change	Staff to add policy to the Municipal Plan encouraging council to prioritize AT Infrastructure.	   	   
Regulation Update	Staff to add draft regulations within the Zoning By-law requiring that the proponent integrate AT infrastructure into subdivision and development site plans, to be approved by the Development Officer.	   	   

D15		Study the development of a public transportation system that complements future neighbourhoods and corridors that are zoned for higher density under the Municipal Plan.	
Why	<p>Municipalities throughout the Fundy region are collaborating on expanding transportation services into Rothesay and Quispamsis. The future of public transportation in the Town may include a mixture of services extended from Saint John, in addition to a system specific to Quispamsis. Identifying and planning for transportation services is a crucial component of laying the groundwork for an expanded housing stock. Such a system would ensure that high-density areas are well-connected, reducing traffic congestion and fostering greater use of public transit. This initiative not only enhances accessibility and convenience for residents but also aligns with environmental goals by lowering emissions, thereby promoting a more inclusive and livable community.</p>		
ACTION		RESOURCES	TIMELINE
Policy Change	Identify the need for a future public transportation system in Quispamsis through policy in the Municipal Plan.	   	   
Seek Funding	Seek funding from Provincial or Federal governments for a feasibility study and eventual development and implementation of transportation services.	   	   











DI6 Prioritize multi-unit residential developments in strategic areas close to amenities and along key corridors.			
Why	Prioritizing land use in strategic areas allows for an optimized utilization of space that supports increased community interaction, reduces travel times, and promotes the use of alternative transportation methods. While Quispamsis has yet to develop a public transportation system, strategic development along corridors creates a critical potential user base. It also helps create sustainable urban spaces by reducing urban sprawl, improving accessibility to key services, and promoting walkability. The Municipality can remove barriers to multi-unit housing within specific designations, and accompany this policy with legislation in the Zoning By-law, with permissive and flexible standards (reduced setbacks, smaller minimum lot sizes, reduced on-site parking requirements).		
ACTION		RESOURCES	TIMELINE
Policy Change	Staff to add policy to the Municipal Plan encouraging mixed-use development along key transportation corridors.	   	   
Regulation Update	Staff to draft regulations permissive to mixed-use developments along key transportation corridors.	   	   

















DI7 Include policy in the Municipal Plan for subdivision proposals include transportation impact studies as directed by Subdivision By-law requirements or Council process.			
Why	Including a policy supporting the use of transportation impact studies in subdivision proposals is crucial for sustainable planning in Quispamsis. Such studies can identify potential traffic issues early on, helping to mitigate negative impacts on road safety, congestion, and transit efficiency. This move essentially ensures that new developments can be adequately serviced and accessed, improving overall community connectivity and quality of living.		
ACTION		RESOURCES	TIMELINE
Policy Change	Staff to add policy to the Municipal Plan for developments with a unit threshold to undergo transportation impact studies as directed by Subdivision By-law requirements or Council process.	   	   
Staff Support	Council directs the Engineering and Public Works department to identify the threshold for which development proposals will require a transportation impact study.	   	   
Staff Support	Council directs the Public Works and Engineering Department to review the application and permitting process with the purpose of considering transportation impacts.	   	   



PARTNERSHIP AND ENGAGEMENT:

















PE1	Seek regular feedback from housing developers, as well as current and future investors, and maintain strong inter-municipal collaborations.		
Why	<p>Seeking regular feedback from housing developers and coordinating with municipalities across the Fundy Region ensures the Town's development practices are efficient, responsive, and valuable. It enables shared learning, leverages resources, and fosters solutions for common challenges. Additionally, strong relationships with developers and investors can spur housing innovations and contribute to a well-rounded housing market and economy.</p> <p>Through representation on the Fundy Regional Service Commission, Quispamsis council regularly collaborates across the region on matters relating to housing and affordability. Further, the municipality can create annual open forums, roundtables, and engagement events where housing developers are invited to share their perspectives and feedback. These could be held periodically or in response to major policy proposals.</p>		
	ACTION	RESOURCES	TIMELINE
Increase Staffing	Add a Communications staff member to support with organizing engagement events with homebuilders.		
External Support	Staff to facilitate roundtables, forums, and engagement events where feedback is gathered.		









































PE2 Pursue provincial and federal funding mechanisms to support affordable housing.			
Why	Municipalities have a limited toolset to raise revenue without the support of provincial and federal governments. Obtaining federal and provincial funding can further supplement local resources, allowing for substantial investment in affordable housing. Municipal staff can support council in identifying funding opportunities, determining whether Quispamsis meets criteria, selecting projects, preparing funding applications, and reporting.		
ACTION		RESOURCES	TIMELINE
Increase Staffing	Hire Planning & Development staff to support the Development Officer in applying for federal and provincial funding programs.		
Further Study	Council directs staff to research and apply for funding opportunities, manage applications and reporting.		
PE3 Offer financial incentives to stimulate housing development, with funding weighted to the number of units and expected completion dates.			
Why	Offering financial incentives for housing development can attract more investors and developers to the area, leading to an increase in housing supply. Funding criteria should be higher for projects with a greater number of units and encourage efficient construction speeds. To attract investments and stimulate housing development, the municipality can propose incentives such as tax abatements or exemptions, density bonuses, or fast-track permitting. These incentives should be publicized to attract potential developers.		
ACTION		RESOURCES	TIMELINE
Further Study	Council directs staff to research financial incentives for homebuilders.		
Engage	Council directs staff to establish working sessions with homebuilders.		
Staff Support	Council directs staff to develop a financial incentives program for homebuilders.		

PE4		Offer financial incentives for green energy and partner with green energy providers for sustainable housing.	
Why	Partnering with green energy providers for sustainable housing options addresses climate change concerns, promotes energy efficiency and can lead to long-term cost-savings for inhabitants. This action not only promotes environmental sustainability but can also enhance the appeal of the municipality. For green housing, the municipality can partner with local green energy providers, offer subsidies for green energy installations in new buildings, or mandate energy-efficient standards in new constructions.		
ACTION		RESOURCES	TIMELINE
Further Study	Council directs staff to research green energy incentives.	   	   
Engage	Council directs staff to establish working sessions with green energy providers.	   	   
Seek Funding	Council directs staff to seek funding related to green energy installations and implementing green energy standards.	   	   
























AFFORDABLE HOUSING AND LIVABILITY:

AH1	Periodically monitor housing range and prices and make strategy alterations to meet evolving community needs.		
Why	Monitoring housing range and prices periodically allows the municipality to stay abreast of shifts in the housing market and to adjust strategies accordingly. Staff can utilize existing standard definitions of different housing typologies to collect and maintain housing market data. This proactive approach enables them to efficaciously mitigate housing shortages, excess, and affordability challenges, thereby responding effectively to community needs. The municipality can work with local real estate brokers, conduct surveys, or use online real estate platforms to gather data on local housing prices and availability on a regular basis. This data can then be analyzed by municipal staff or a consultant to identify trends and opportunities for strategy adjustments. Public hearings or consultations may also be organized to understand the community's changing housing needs.		
ACTION		RESOURCES	TIMELINE
Data Management	Council directs staff to develop and maintain records and data of the evolving housing typologies in Quispamsis.	   	   
Staff Support	Staff to organize ongoing public meetings to understand changing housing needs through the implementation timeline of this action strategy.	   	   

AH2 Preserve green spaces and rural landscapes for improved livability.			
Why	Preservation of green spaces and rural landscapes enhances the aesthetic appeal of the Town, upholding the community's character. Through public input, the municipality has heard that the community is deeply concerned with the protection of green spaces. These spaces contribute to public health by providing recreational spots, improving air quality, and maintaining local biodiversity, thereby fostering livability.		
ACTION		RESOURCES	TIMELINE
Policy Change	Staff to add policy to the Municipal Plan encouraging the use of designations to limit building in areas where ecosystems are sensitive, woodlands are at risk, or where the costs of servicing development are prohibitively expensive.	   	   
Regulation Update	Staff to add regulations to the Zoning By-law for zones such as Parks, Open Spaces, Wilderness, and Rural Lands where building is heavily restricted.	   	   
AH3 Advocate for continued rent stabilization and affordability measures that meet the needs of existing and future residents of Quispamsis.			
Why	Advocating for rent stabilization measures is crucial for maintaining affordable housing options in the municipality. While the Province introduced a 3% annual rent cap on February 1, 2025, continued engagement and advocacy with higher levels of government to maintain and enhance affordability measures will be required. Advocacy will also require reliable data on the local housing market, which is currently limited in scope as the CMHC does not collect or publish data on vacancy rates for Quispamsis.		
ACTION		RESOURCES	TIMELINE
Staff Support	Explore the creation of a Quispamsis-specific definition for affordable housing that targets and incentivizes housing representative and accessible to a broad range of incomes.	   	   
Campaign	Staff to coordinate with CMHC to improve data collection and publication on the rental market (vacancy rates, housing starts, and housing costs) in Quispamsis.	   	   
Campaign	Council directs staff to regularly engage with the Province and the Federal Government on housing needs, both individually and through the Union of Municipalities New Brunswick.	   	   



AH4 Monitor and Regulate Short-Term Rentals			
Why	The exact impact of short-term rentals in Quispamsis is not known, through short-term rentals have been a significant concern in Saint John, Fredericton, Moncton, and Saint Andrews. According to the Province, as of 2024, approximately 3,400 units across the province (0.7% of the housing stock) are used as short-term rentals. Council has expressed an interest in identifying properties used for short-term rentals and develop a registry. Depending on the findings, short-term rentals may be subject to higher residential taxes and regulations similar to hotels and other tourism accommodations.		
ACTION		RESOURCES	TIMELINE
Further Study	Council to direct staff to develop an inventory of short-term rentals in Quispamsis or seek data from the province on the number of short-term rentals that are operating locally.		   
Policy Update	Update the Municipal Plan to include policy on monitoring and regulating short-term rentals.	   	   
Regulation Update	After understanding the number of and impact of short-term rental in Quispamsis, include regulations in the zoning by-law that permit short-term rentals in appropriate areas.	   	   



NEXT STEPS

As we move forward with our Housing Action Strategy, we have outlined a timeline which organizes the action items from immediate action steps to long-term goals. This is intended to help visualize the timing of the next steps for implementing housing goals in Quispamsis. The following is a detailed breakdown of our strategic timeline, starting from immediate steps in 2026 and extending into long-term plans beyond 2040.

SHORT TERM (UP TO 2026)

- Introduce policy in the Municipal Plan and regulations in the Zoning By-law to prioritize a variety of housing typologies.
- Staff to include policy in the Municipal Plan calling for the elimination of zones that only permit single unit dwellings
- Staff to draft regulations that include dwellings greater than single unit across all residential zones
- Promote the development of under-utilized lots in the Municipal Plan and Zoning By-law.
- Draft regulations that are permissive to seniors housing
- Consider the feasibility and appropriateness of inclusionary zoning for targeted neighbourhoods in Quispamsis.
- Include direction in the Municipal Plan to study inclusionary zoning feasibility and options.
- Update Municipal Plan to include requirements for subdivisions to include proposed infrastructure in permit applications.
- Strengthen regulations in the Zoning By-law that require the addition of infrastructure and its approval by the Engineering and Public Works Department.
- Prioritize AT infrastructure in the Municipal Plan and use regulations in the Zoning By-law to require the integration of AT infrastructure in subdivision and development site plans.
- Promote mixed-use development along key transportation corridors.
- Staff to add policy to the Municipal Plan for developments with a unit threshold to undergo transportation impact studies as directed by Subdivision By-law requirements or Council process.
- Direct staff to facilitate roundtables, forums, and engagement events with developers.
- Maintain records and data of housing typologies in Quispamsis.
- Through the Municipal Plan and Zoning By-law, limit development in green spaces and rural landscapes.
- Explore the creation of a Quispamsis-specific definition for affordable housing that targets and incentivizes housing representative and accessible to a broad range of incomes.
- Develop a position paper on rent stabilization and invite other municipalities to contribute or co-sign.
- Coordinate with CMHC to improve data collection and publication on the rental market (vacancy rates, housing starts, and housing costs) in Quispamsis.
- Council directs staff to regularly engage with the Province and the Federal Government on housing needs, both individually and through the Union of Municipalities New Brunswick.
- Council to direct staff to develop an inventory of short-term rentals in Quispamsis or seek data from the province on the number of short-term rentals that are operating locally.
- Update the Municipal Plan to include policy on monitoring and regulating short-term rentals

MEDIUM TERM (2026 – 2030)

- Undertake an Underutilized Land Study.
- identify how inclusionary zoning would look or operate in Quispamsis.
- Create a process for administering and streamlining the development of underutilized sites.
- Explore options for hiring additional staff to collect, maintain, and report on data related to municipal planning goals.
- Monitor progress on housing strategy actions and collect data to support revised goals.
- Seek Federal and Provincial funding to support infrastructure planning and building.
- Develop and implement the Hampton Road Infrastructure Plan.
- Staff evaluate the cost/benefit of various revenue enhancement strategies, including a review of existing tax structures.
- Identify threshold for which development proposals will require a transportation impact study.
- Review of the application and permitting process by the Public Works and Engineering Department regarding transportation impacts.
- Hire a Communications staff member to support with organizing engagement events with homebuilders.
- Hire Planning & Development staff to support with the application to federal and provincial funding programs for affordable housing.
- Identify the need for a future public transportation system in Quispamsis through policy in the Municipal Plan.
- Seek funding from Provincial or Federal governments for a feasibility study and eventual development and implementation of transportation services.
- Identify the threshold for which development proposals will require a transportation impact study.
- Research and apply for affordable housing funding opportunities while managing applications and reporting.
- Research financial incentives for homebuilders.
- Establish working sessions with green energy providers.
- Seek funding related to green energy installations and implement green energy standards.
- After understanding the number of and impact of short-term rental in Quispamsis, include regulations in the zoning by-law that permit short-term rentals in appropriate areas.

LONG TERM (2031+)

- Initiate the planning and development of identified water infrastructure.
- Staff continue to identify additional wells to service the Town with municipal water.
- Continually host public meetings to understand changing housing needs as the action strategy is implemented.

Next Steps



This Housing Action Strategy provides a blueprint for addressing current and future housing needs in Quispamsis. This comprehensive plan reflects extensive research and community input, along with Quispamsis Council's commitment to housing affordability, diversity, and accessibility. This strategy provides a list of action items which span a timeline from immediate to long-term and focus on a multitude of areas, including the incorporation of diverse housing types, providing accessible and senior-friendly housing, prioritizing green energy solutions, and exploring options for affordable housing. This strategy was also developed with the intention of evolving as community needs change, our housing strategy, as it focuses on monitoring trends, engaging with residents, and revising our approach as needed. This strategy provides a path forward for addressing housing challenges in Quispamsis and adapting to meet the needs of the community's growing population.



APPENDIX A

Housing Needs Assessment - Housing Accelerator Fund

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The purpose of the Town of Quispamsis (Quispamsis) Housing Needs Assessment is to better understand the Town's current and future housing needs. This report serves as part of the community's application to the Housing Accelerator Fund (HAF) through the Canada Mortgage and Housing Corporation (CMHC) and is considered one of the minimum application requirements through the Large/Urban Stream.

A housing needs assessment identifies the number and percentage of households in core housing needed against current housing development trends and maintenance capacity, with analysis, gaps, and recommendations outlined in a report. These reports identify existing and projected gaps in the housing supply by collecting and analyzing quantitative and qualitative data about local demographics, economics, housing stock, and other factors. A Housing Needs Assessment is critical to developing a housing action plan.



LIMITATIONS

ASSUMPTIONS

In determining current and future housing needs, it was assumed that one household was needed for every 2.7 residents, based on the average household size of the 2021 census. Further, the Town's future permitting was determined by finding the average number of units permitted each year between 2012 and 2022. Finally, with the total population being available during census years, annual historical growth rates were derived by dividing the population growth rate between census periods (five years) by five.

POPULATION PROJECTIONS

It must be noted that population projection scenarios are estimates and that the exponential method does have flaws. The exponential growth projections in all optimistic scenarios do not consider the size of specific age groups in a population. The exponential projections presented could underestimate population decline because deaths will increase as the population ages. Data that supports projections that take birth rates and immigration numbers into account are available for Census Metropolitan Areas (CMAs).

TIMELINE & COMMUNITY ENGAGEMENT

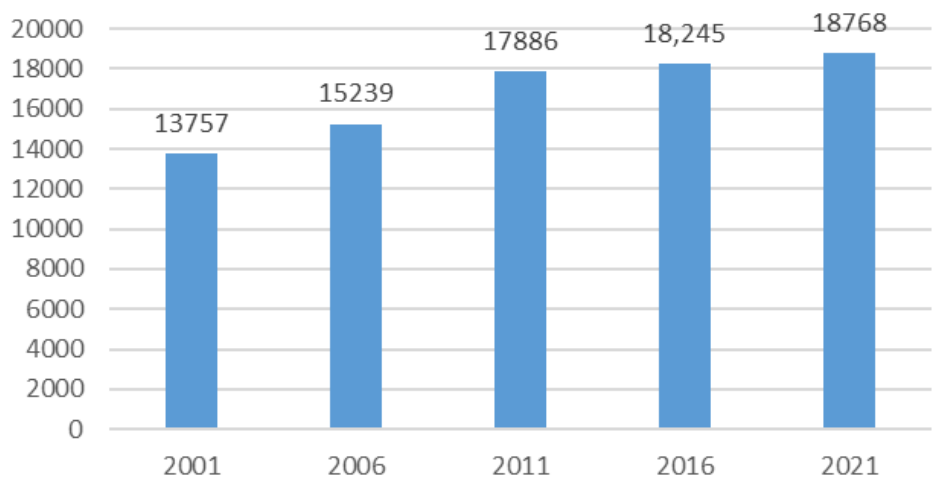
This needs assessment was completed with the HAF deadline in mind. To supplement a public engagement process, workshops were held with Municipal Housing Staff during the summer of 2023.

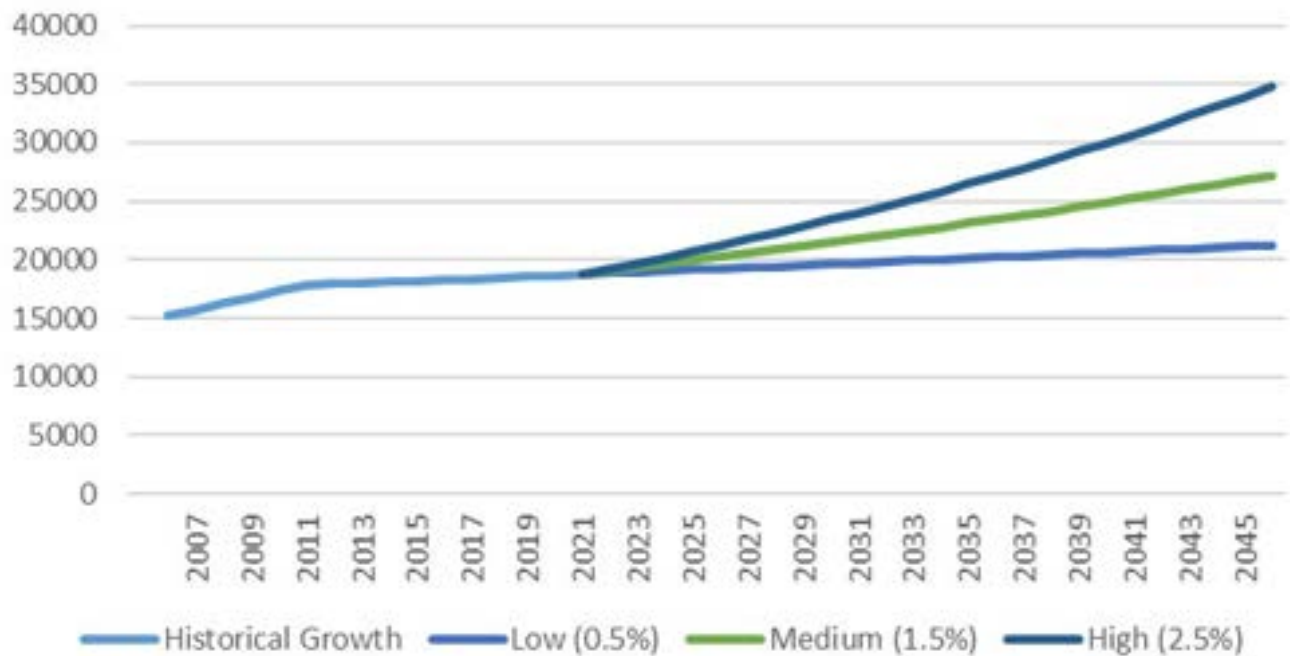
POPULATION GROWTH

The Town of Quispamsis has experienced steady population growth over the past 20 years. While the rate of population growth has declined according to census data, population growth is expected to continue.

- Census data was used to develop a projection of population growth over the next 25 years. Using census data involves limitations, as population growth is only captured once every five years. However, dividing the rate of population growth between census periods by 5 can provide insight into the annual rate of growth. For example, with the growth rate between 2016 and 2021 being 2.9%, it can be assumed that there was a growth rate of approximately .58% in the years between 2016 and 2021.
- According to this method, over the past 20 years, annual population growth has taken place between 3.4 and 0.3%. Future population growth can be estimated by providing three possible scenarios: Low Growth (.3%), Medium Growth (1.5%), and High Growth (2.5%). The most likely scenario is a continued population growth of 1.5% each year over the next 25 years, which accounts for current and expected high immigration rates.

Population Growth (2001 - 2021)



25 Year Population Projection

SCENARIO 1: LOW GROWTH (.05%)

The low population growth scenario for all members for all members encompasses a growth rate of .05%. This rate of growth would result in 2,492 new residents over the next 25 years. Divided by 2.7, being the average number of persons per household, this growth would require 922 new housing units by 2046, or 36 new annual units over the next 25 years.

SCENARIO 2: MEDIUM GROWTH (1.5%)

The medium growth rate projected for Quispamsis is 1.5%, and if continued over the next 25 years will result in 8,457 new residents over the next 25 years. This level of growth would require 3,132 new housing units over the next 25 years, or 125 new units per year.

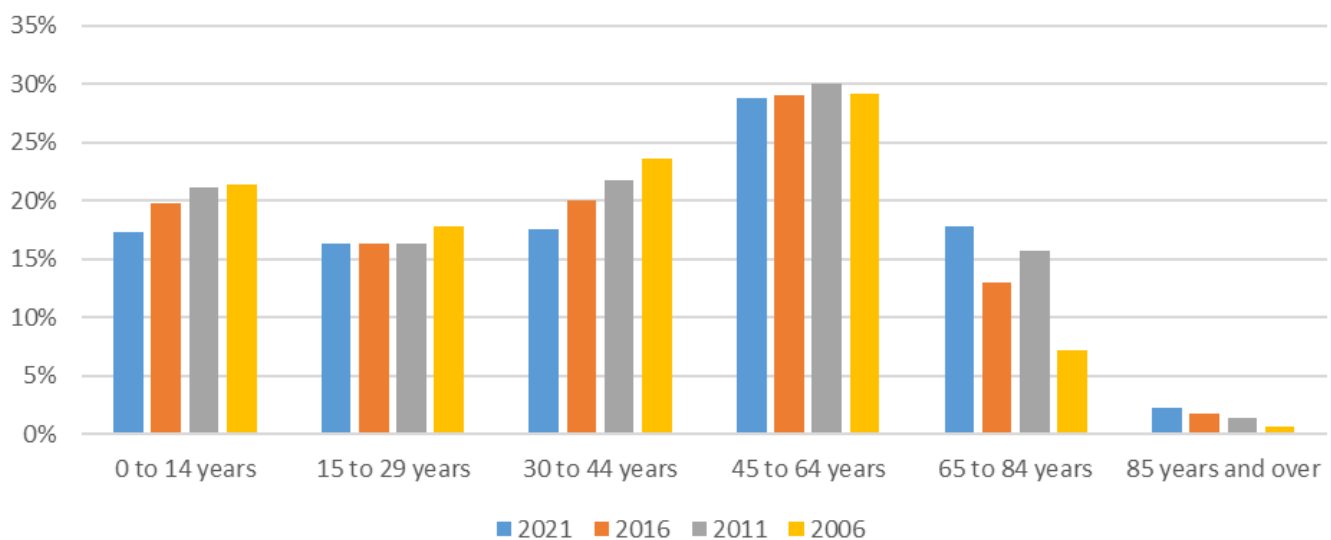
SCENARIO 3: HIGH GROWTH (2.5%)

The high population growth scenario involves annual population growth of 2%. Between 2023 and 2046, this scenario would result in approximately 16,006 new residents over the next 25 years. This level of growth would require 5,928 new housing units over the next 25 years, or 237 new units per year.

AGE CHARACTERISTICS

- From 2006 to 2021, the population of younger age groups has decreased, and there have been increases in the share of residents ages 65 to 84 years, as well as 85 years and over.
- The decline in age groups from 0 to 14 indicates that residents are having fewer children, which may suggest a need for smaller, semi-attached, or apartment style units.

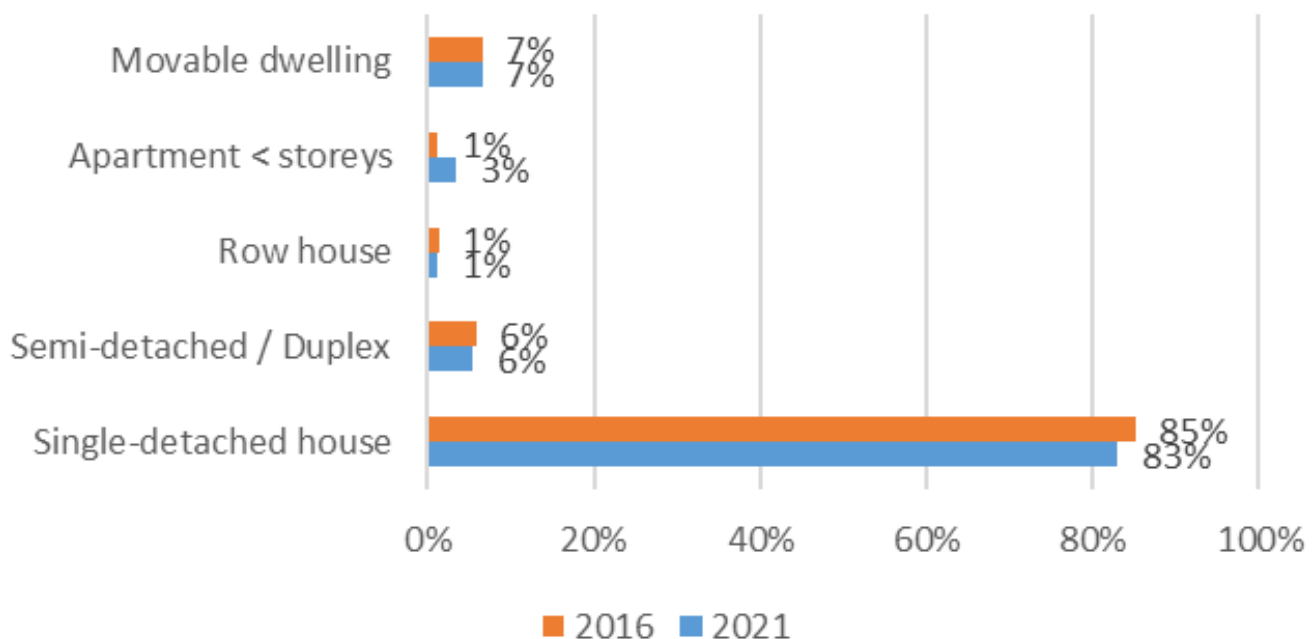
Population Age Groups (2006 - 2021)



HOUSING STOCK

- Over 80% of homes in Quispamsis are single detached dwellings. There was a slight decline in the share of single-detached homes from 2016 to 2021, though they make up a substantial majority of the housing stock in the town.
- Between 2016 and 2021, the percentage of moveable dwellings, apartments, row houses, and semi-detached homes/duplex remained constant.
- The development of alternative housing types for aging populations has not kept pace with changing demographics.

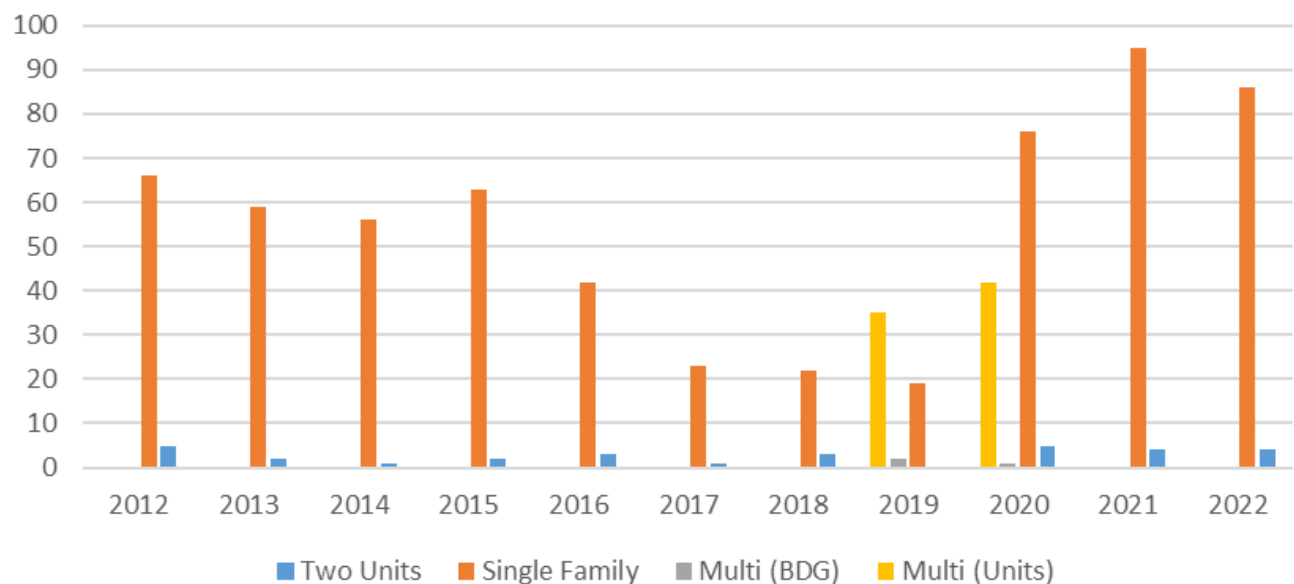
Dwelling Types (2016 - 2021)



PERMITTING

- The majority of housing permitted between 2013 and 2022 consists of single-family dwellings. An average of 2.7 units were permitted annually, compared to an average of 55 single family dwellings per year. Over this timeframe, two multi units were permitted. One building in 2020 with 43 units, and two buildings in 2019 units, with 6 and 36 units respectively.

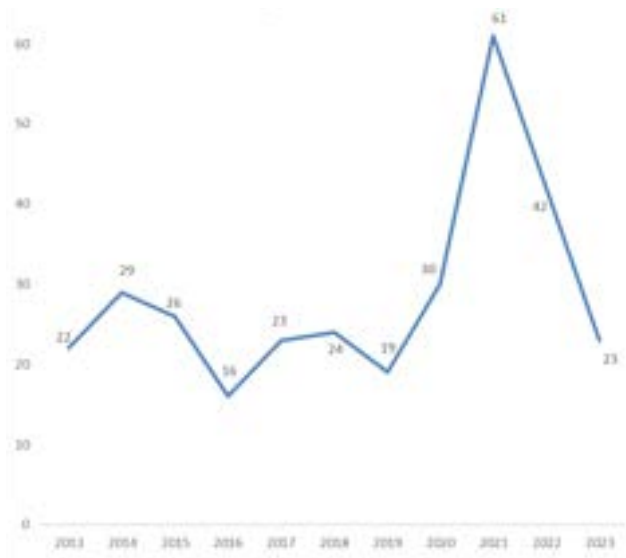
Annual Housing Starts by Dwelling Type (2012 - 1033)



Housing Needs Assessment - Housing Accelerator Fund

- Increases in housing starts fluctuated from 2014 to 2019, with a sharp increase between 2020 and 2021, and has decreased back to pre-pandemic levels.
- Housing starts peaked in 2021, with 61 new houses, and then declined to 23 new housing starts as of 2023.
- Annual permits, like housing starts, fluctuated through the years leading up to the COVID-19 pandemic, and then peaked at 214 new permits in 2021.
- Prior to 2021, annual housing permits ranged between 162 and 141. Permitting returned to this range in the year 2023, with 134 permits issued.

Annual Housing Starts YTD
Ten Year Comparison

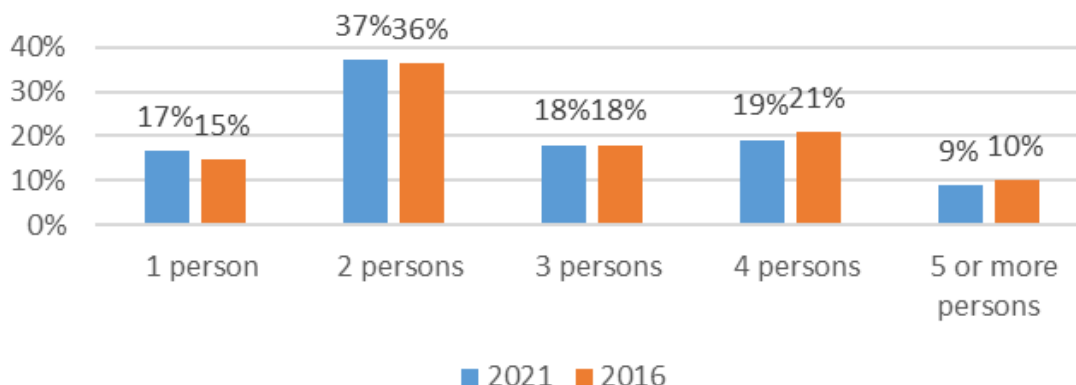


Annual Housing YTD
Ten Year Comparison



- The percentage of one and two person households is increasing, while the percentage of 4 and 5+ person households decreased over 2016-2021. The share of one person and two person households increased by 2% and 1% respectively, with the share of 4 and 5+ person households decreasing by one percentage point.
- The shrinking household size further indicates a shift to alternative forms of housing to the single-detached home.

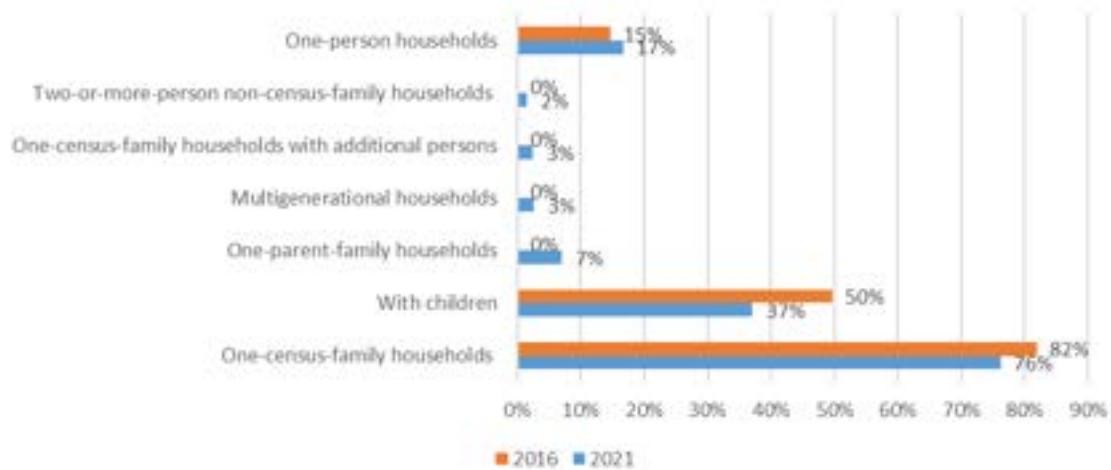
Private Households by Household Size (2021)



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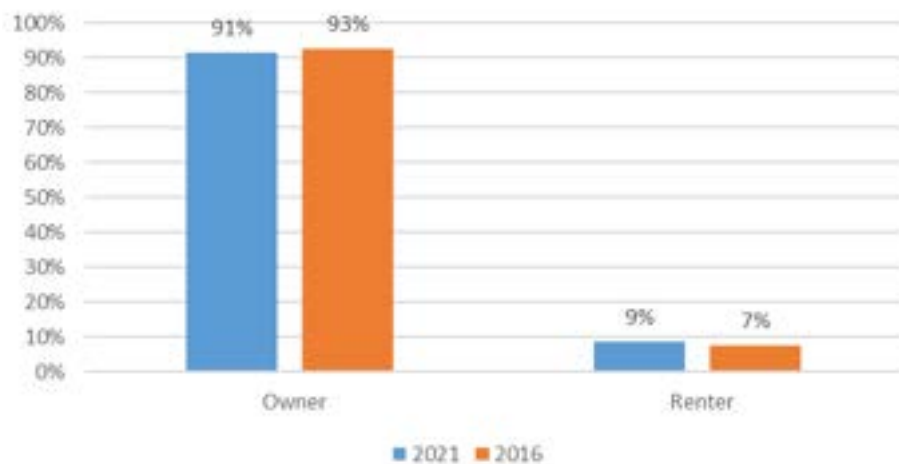
- Between the 2016 and 2021 census, the share of households with children decreased by 13%. There was also a 2% increase in one person households, and there is a growing trend of multigenerational households, which may suggest a lack of alternative housing options for seniors.

Private Type (2021)



- There was a slight increase in the number of renters (2%) between 2016 and 2021, further indicating a shift in housing needs and preferences.

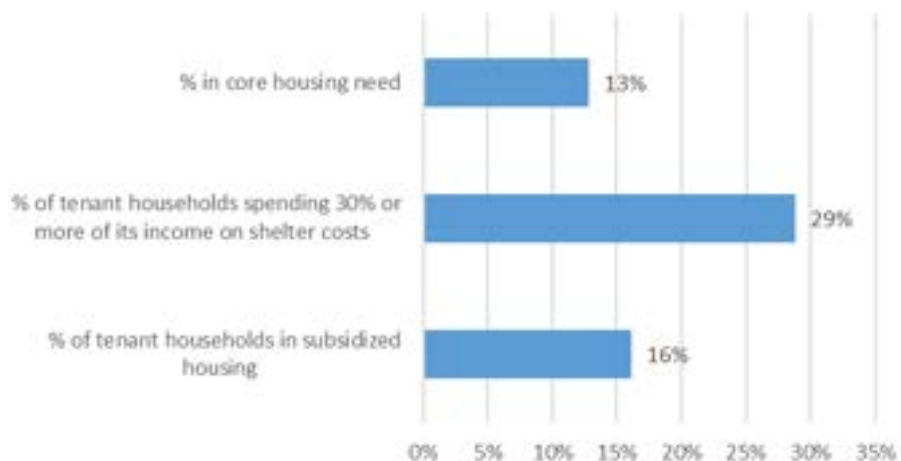
Private Households by Tenure



Housing Needs Assessment - Housing Accelerator Fund

- According to the 2021 census, 13% of renters in Quispamsis are in core housing need, and 29% spend over 30% of their income on shelter costs. This trend illustrates the need for not just alternative forms of dwellings, but housing options that are affordable and attainable. A household is in core housing need if it meets 2 criteria: (1) below adequacy, suitability, or affordability standards, and (2) the households must spend 30% of before-tax household income to access local housing to meet these standards.

Housing Indicators for Renters (2021)



GAPS



Using the three population growth scenarios allows a prediction of potential housing gaps. According to permitting data, the municipality has been processing an average of 65 new units annually between 2012 and 2022. This average was projected each year over the next 25 years to determine if current permitting and development trends can meet future housing demand. Current housing development patterns can support a growth rate of 0.5% (Low Growth). Medium (1.5%) and High (2.5%) Growth Scenarios are beyond the Town’s current permitting and development capacity.

The table below contains a breakdown of each growth scenario and corresponding housing gap. The table contains:

- **Projected Total Population:** Results of the population projection for each scenario, focusing on the years 2023, 2036 and 2046.
- **Projected New Residents:** The difference between the projected population in each sample year and the Town’s population in 2021 according to Statistics Canada (18,768).
- **New Housing Units Required:** The projected new residents divided by the average number of persons per housing unit (2.7%) according to the 2021 Census.
- **Housing Units:** The projected future housing units that the Town is expected to develop based on the average number of units permitted between 2012 and 2022 (65). This number accounts for single detached dwellings, two units, and multi unit developments permitted over this time period.
- **Housing Gap:** The difference between the New Housing Units Required, and the Projected Housing Units (based on permitting trends).

Under Scenario 2 (Medium Growth), the Town likely has a current gap between required and developed housing units during the year 2023 of 145 units. By 2036, this gap will grow to 892 housing units, if the Town does not increase its development and permitting capacity. This gap will nearly double by 2036 to 1,485 housing units if current permitting and development trends persist over 25 years.

This gap can be closed through the planning, permitting and development of a mixture of housing types, including single detached dwellings, row houses, apartments, and moveable dwellings.

Housing Needs Assessment - Housing Accelerator Fund

GAPS ANALYSIS		YEAR		
		2023	2036	2046
SCENARIO 1: Low Growth Growth Rate = .05%	Projected Total Population	18,956	20,225	20,227
	Projected New Residents	188	1,457	2,492
	New Housing Starts Required	69	539	922
	Housing Units (based on permitting trends)	65	845	1625
	Housing Gap	4	(306)	(1,625)
SCENARIO 2: Medium Growth Growth Rate = 1.5%	Projected Total Population	19,335	23,459	27,165
	Projected New Residents	567	4,691	8,397
	New Housing Starts Required	210	1,737	3,110
	Housing Units (based on permitting trends)	65	845	1625
	Housing Gap	145	892	1,485
SCENARIO 3: High Growth Growth Rate = 2.5%	Projected Total Population	19,706	27,165	34,744
	Projected New Residents	938	8,397	15,976
	New Housing Starts Required	347	3,110	5,917
	Households (based on permitting trends)	65	845	1625
	Housing Gap	282	2265	4292

CALCULATION

Total private dwellings 2021: 6985

Projected new units without HAF: 65 annually

HAF Housing supply growth target: Roughly 300 based medium growth

Annual growth rate: 1.43%

Housing Supply Growth Target Calculations

Current Dwellings/Housing Stock

6985

Total number of permitted units projected without HAF

195

Housing Supply Growth Target
(Total number of permitted housing units projected with HAF)

300

Calculate

Annual growth rate
(must be higher than 1.1%)

1.43%

Annual growth rate percentage change
(must be higher than 10%)

53.85%



APPENDIX B

Quispamsis Housing Survey Results

Quispamsis Housing Survey Results

A Housing Needs Assessment survey ran from February 1 to March 11, 2024. The purpose of the survey was to gather diverse perspectives focused on housing in order to assess current and future housing needs. Questions in the survey aimed to assess current housing stock, demographic trends, and projected growth, which will be used to identify gaps and opportunities in the housing market. The insights gathered from this survey will inform a strategic framework that addresses affordability, diversity, and accessibility in our housing options. Overall, 194 participants responded to the survey.

HOUSING CHOICE AND AFFORDABILITY

Respondents expressed that they prioritize the character of the community as the primary factor influencing their housing choices, underscoring the importance of maintaining Quispamsis' unique atmosphere. Other significant factors include proximity to family, affordability, and access to green spaces. Concerns about rising housing costs and limited affordable options are prevalent, with participants advocating for diverse housing options to ensure accessibility for all income levels.

SATISFACTION AND SAFETY IN CURRENT HOUSING

Most participants expressed that they feel comfortable and safe in their current homes, indicating overall satisfaction with their living situations. However, concerns about affordability and limited choices are evident, particularly among those experiencing unique housing needs, related to accessibility or being over/under housed. Participants expressed a desire for more affordable options and highlighted challenges related to rising costs and restricted availability.

GOVERNMENT ACTIONS TO ADDRESS HOUSING NEEDS

Participants identified various government actions to help meet the need for affordable housing. Suggestions include providing reductions in permit fees for building affordable housing, directly building affordable housing units, and offering incentives for developers to build more affordable units. Participants emphasized the importance of comprehensive strategies that consider taxation, zoning regulations, development incentives, and support for both renters and homeowners.

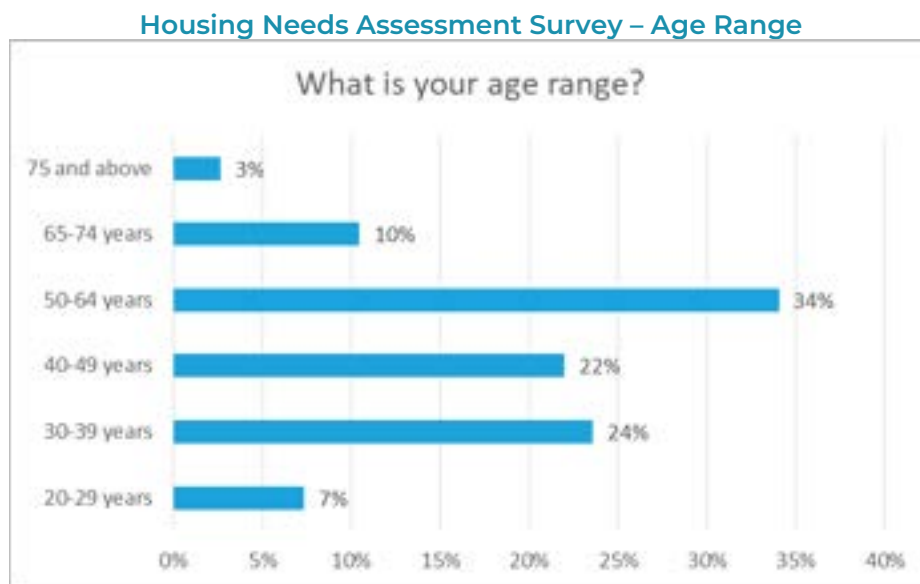
ACCOMMODATING HOUSING DENSITY

Participants recognized the need to accommodate increased housing density in areas with adequate infrastructure and services. Concerns were raised about the impact of densification on existing infrastructure such as roads, utilities, and public amenities. Suggestions included investing in infrastructure upgrades to support higher housing density, including improvements to public water systems, sidewalks, roads, and transportation networks. Participants emphasized the importance of balancing growth with infrastructure development to maintain the quality of life and ensure the sustainability of Quispamsis as it evolves.

Quispamsis Housing Survey Results

Question: What is your age range?

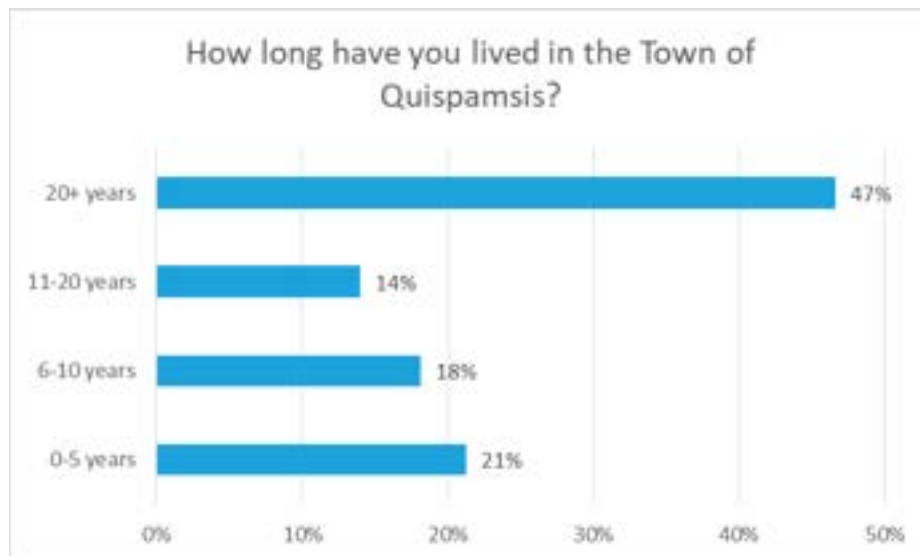
Of the 194 participants who completed the online survey, the majority were largely between the ages of 30 and 64 (80%), with only 10% of participants being over the age of 65 and 10% under 30. The majority of participants (34%) who completed the survey were between the ages of 50 and 64. Younger demographics were underrepresented in the survey, with 14 participants aged 20-29.



Question: How long have you lived in the Town of Quispamsis?

The majority of participants have been living in the Town of Quispamsis for over 20 years (47%), or 11-20 years (14%), indicating that many participants had deep community ties and extensive knowledge of the area.

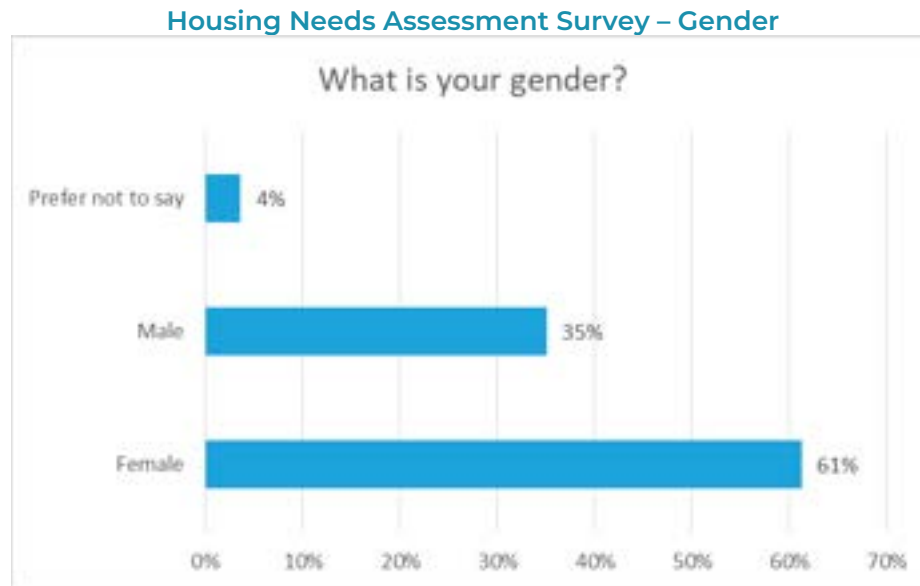
Housing Needs Assessment Survey – How Long Have You Lived in Quispamsis?



Quispamsis Housing Survey Results

Question: What is your gender?

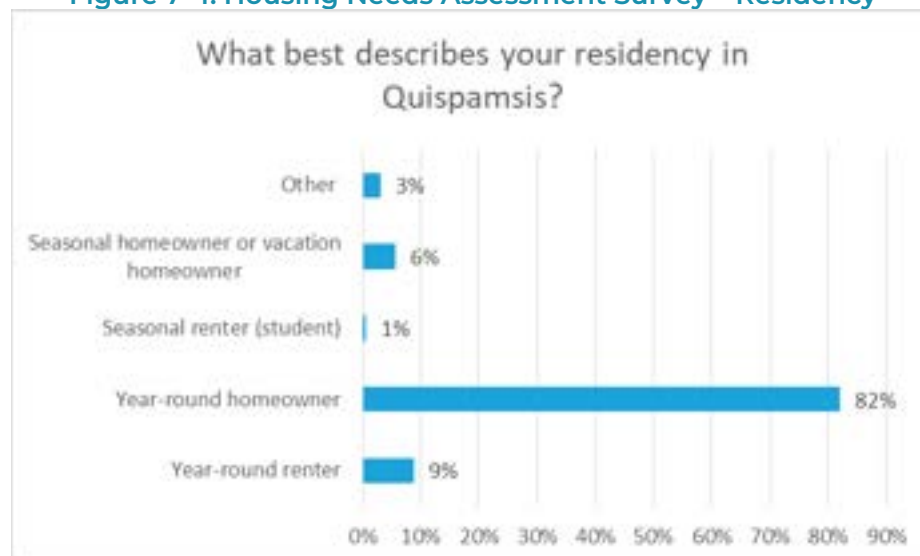
Overall, the majority of survey participants were female (61%)



Question: What best describes your residency in Quispamsis?

A large majority of survey participants are year-round homeowners (82%). A small majority of participants are year-round renters.

Figure 7-4: Housing Needs Assessment Survey – Residency

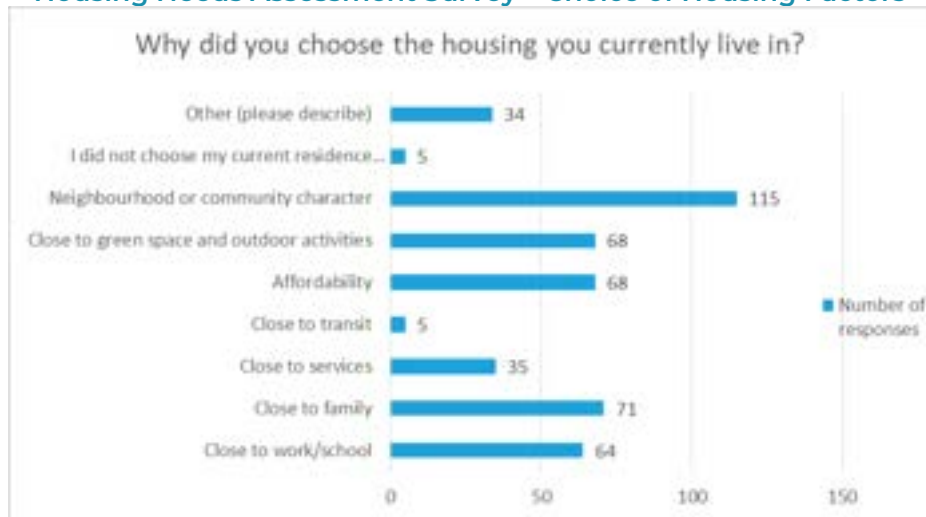


Quispamsis Housing Survey Results

Question: Why did you choose the housing you currently live in? Check all that apply:

The majority of participants selected that the character of the community was the driving factor behind their current living situation (115 responses), indicating that this will be an important consideration moving forward for decision-making. Other top factors included being close to family (71 responses), affordability, and being close to green space/outdoor activities (68 responses each).

Housing Needs Assessment Survey – Choice of Housing Factors



Question: What best describes your housing situation? Check all that apply:

The majority of participants indicated that they feel comfortable and safe in their homes. Zero participants selected that they feel uncomfortable in their home which indicates that survey participants generally have positive feelings and security towards their current living situation. Other top responses included living close enough to school, work, shops, and services (103 responses) and having ample room in their house (101). Additional comments indicate concerns about a lack of affordable housing supply and rising costs, which are restricting choices for some survey participants.

Housing Needs Assessment Survey – Housing Situation

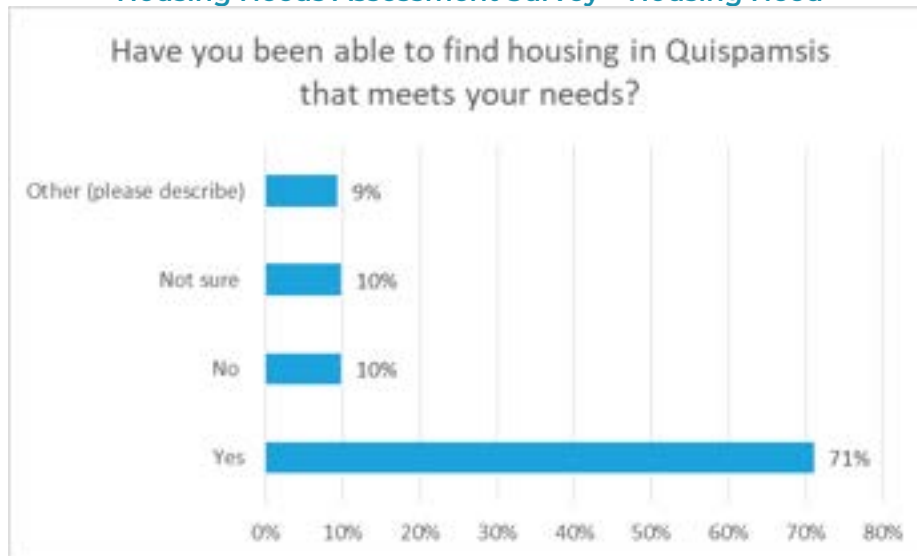


Quispamsis Housing Survey Results

Question: Have you been able to find housing in Quispamsis that meets your needs?

The majority of participants selected that they have been able to find housing in Quispamsis that meets their needs. 20% of participants were either unsure or have not been able to find housing that meets their needs. Responses to 'other' primarily highlighted that housing unaffordability has restricted their ability to find their ideal housing situation.

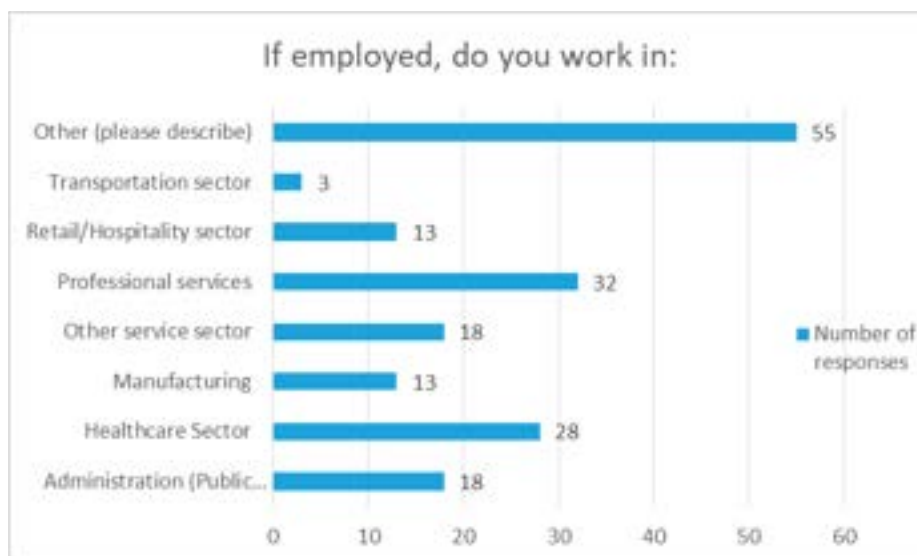
Housing Needs Assessment Survey – Housing Need



Question: If employed, do you work in:

Most survey participants selected 'other' and provided various jobs and industries that they work in. Many respondents indicated that they were retired or weren't currently working. Other roles and industries mentioned multiple times include education, public service, and homemaking.

Housing Needs Assessment Survey – Where Participants Work

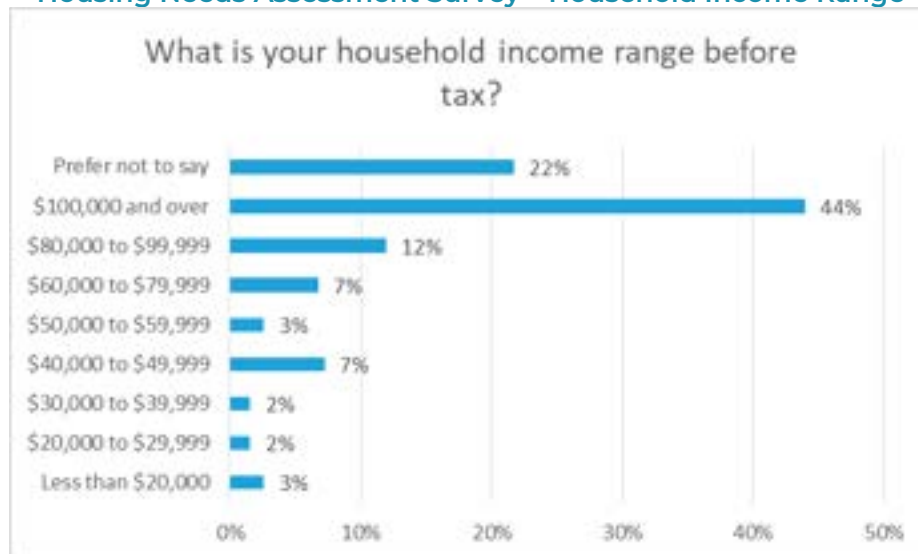


Quispamsis Housing Survey Results

Question: What is your household income range before tax?

The majority of participants who provided a range indicated that the combined sources of income in their household added up to \$100,000 and over. 22% of participants also opted out of providing their household income range.

Housing Needs Assessment Survey – Household Income Range



Question: If you own your home, what is the estimated value of your home in the current real estate market?

Participants had a range of estimated home values. 61% of participants estimated home values were in the range of \$250,000 to \$549,000. The highest selection was in the \$350,000 to \$449,000 at 24%.

Housing Needs Assessment Survey – Estimated Home Value

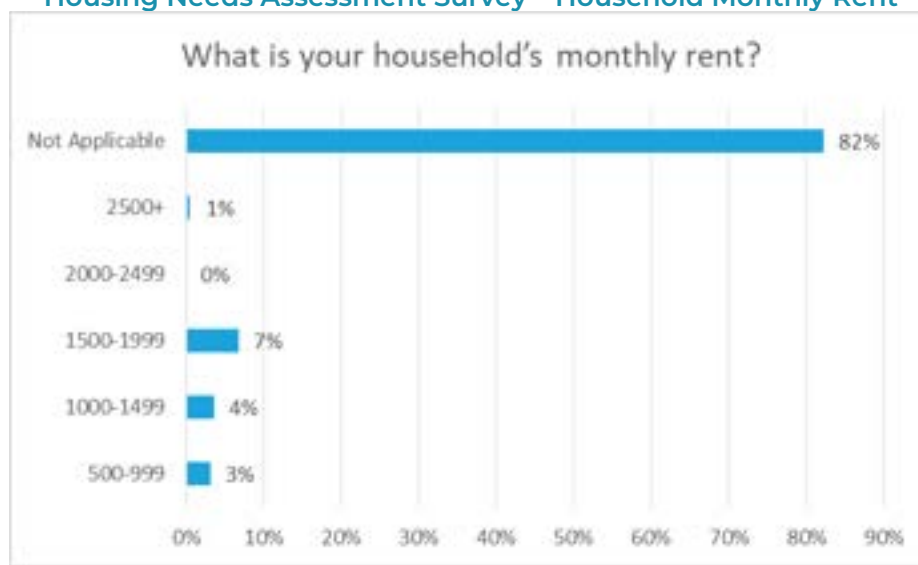


Quispamsis Housing Survey Results

Question: If you rent your home, what is your household's monthly rent (or your rent if you live in shared accommodation)?

The majority of survey participants are homeowners, and the question was not applicable to their situation. Household rent at \$1500 to \$1999 was the top response among renters for 7% of participants.

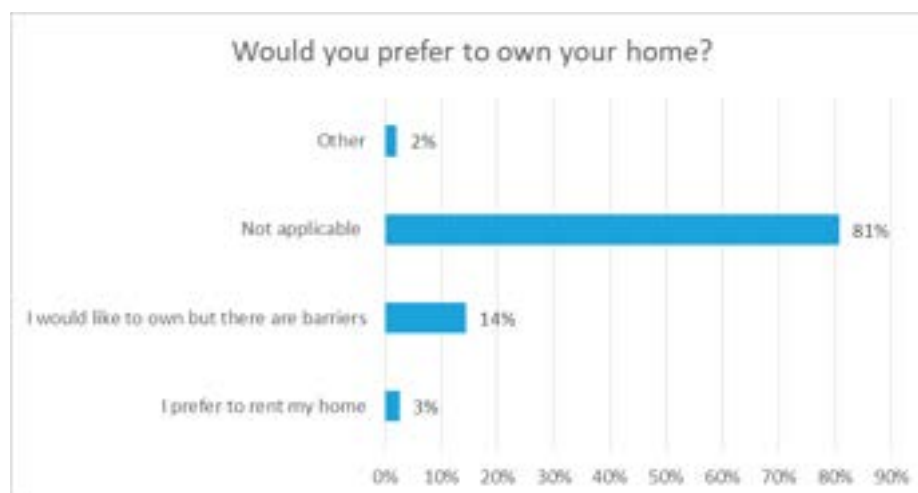
Housing Needs Assessment Survey – Household Monthly Rent



Question: If you are currently renting, would you prefer to own your home?

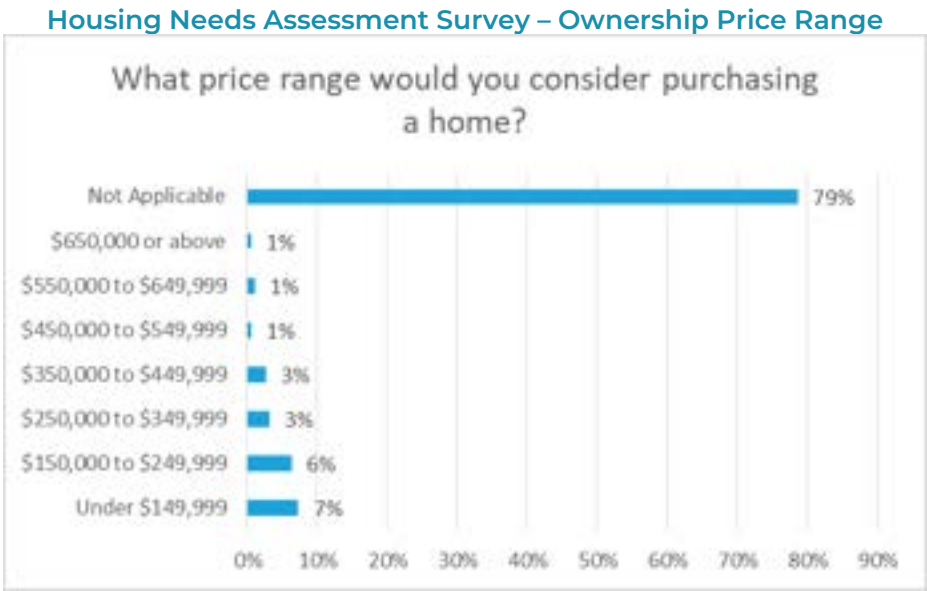
The majority of survey participants are homeowners, and the question was not applicable to their situation. Of the renters that responded, the majority would prefer to own their home (14%) versus those that prefer to rent (3%).

Housing Needs Assessment Survey – Ownership Preference



Question: If you are currently renting and would prefer to own your home, at what price range would you consider purchasing a home? Check all that apply:

The majority of survey participants are homeowners, and the question was not applicable to their situation. Of the renters that responded, 13% would consider purchasing a home if it was priced under \$249,000.



Question: Please describe what you personally believe to be affordability in relation to housing? How do you define “affordable”?

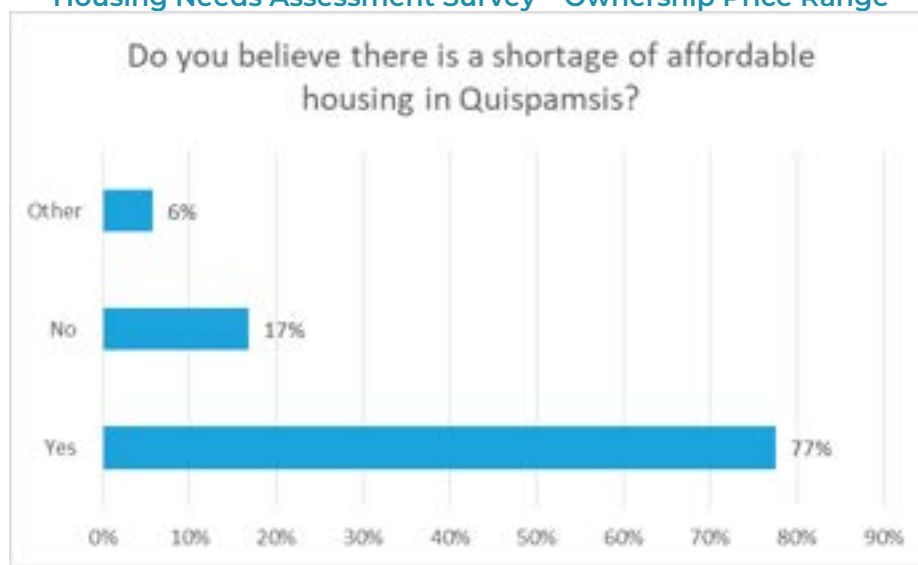
Participants provided many variations on the definition of affordable, the majority of answers were based on the Canada Mortgage and Housing Corporation (CMHC) definition of affordable, meaning if it costs less than 30% of a household's before-tax income. Overall, participants expressed a desire for housing costs to be manageable, within a fair percentage of their budgets. Many noted that affordability is not just about being able to pay the mortgage or rent but also entails having enough left over for other essential expenses like utilities, groceries, and transportation, as well as for savings. Many participants also shared frustration with rising property taxes and housing prices, which are making it increasingly difficult for people, particularly younger generations and low-income earners, to afford suitable housing. There is a call for diverse housing options and government intervention to address these challenges, with suggestions ranging from controlling housing prices and taxes to providing incentives for developers to build more affordable housing. Overall participants have a desire to ensure that housing remains accessible and affordable in Quispamsis and Canada as a whole, regardless of income level.

Quispamsis Housing Survey Results

Question: Based on your definition of affordability, do you believe there is a shortage of affordable housing in Quispamsis?

The majority of participants believe there is a shortage of affordable housing in Quispamsis (77%). Responses to 'other' primarily noted that they weren't aware as they weren't looking at the housing market.

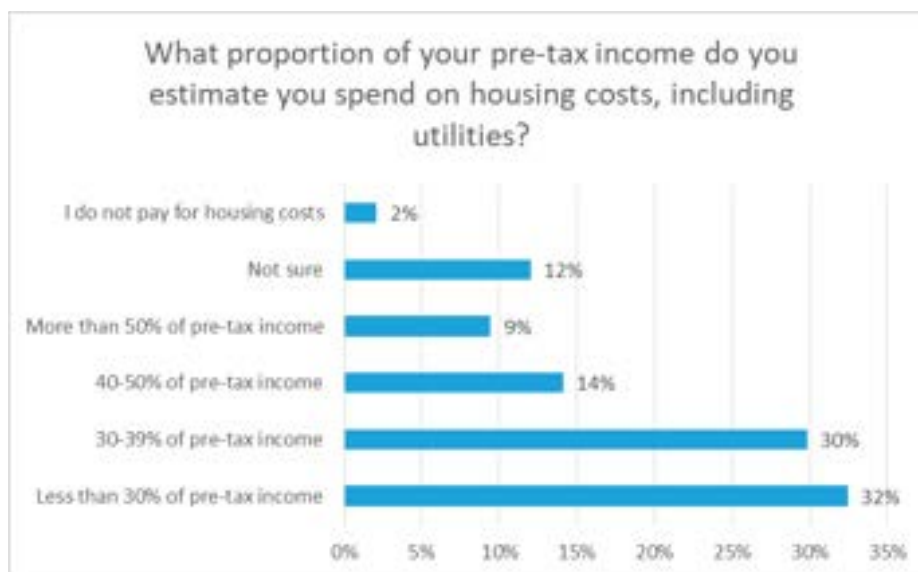
Housing Needs Assessment Survey – Ownership Price Range



Question: What proportion of your pre-tax income do you estimate you spend on housing costs, including utilities?

The most selected answer for participants was less than 30% of pre-tax income being spent on housing costs, which falls in line with CMHC's definition of affordable. A larger number of participants are paying more than the CMHC-defined percentage for affordable housing. 53% of survey participants would be defined as having unaffordable housing costs.

Housing Needs Assessment Survey – % of Income on Housing Costs

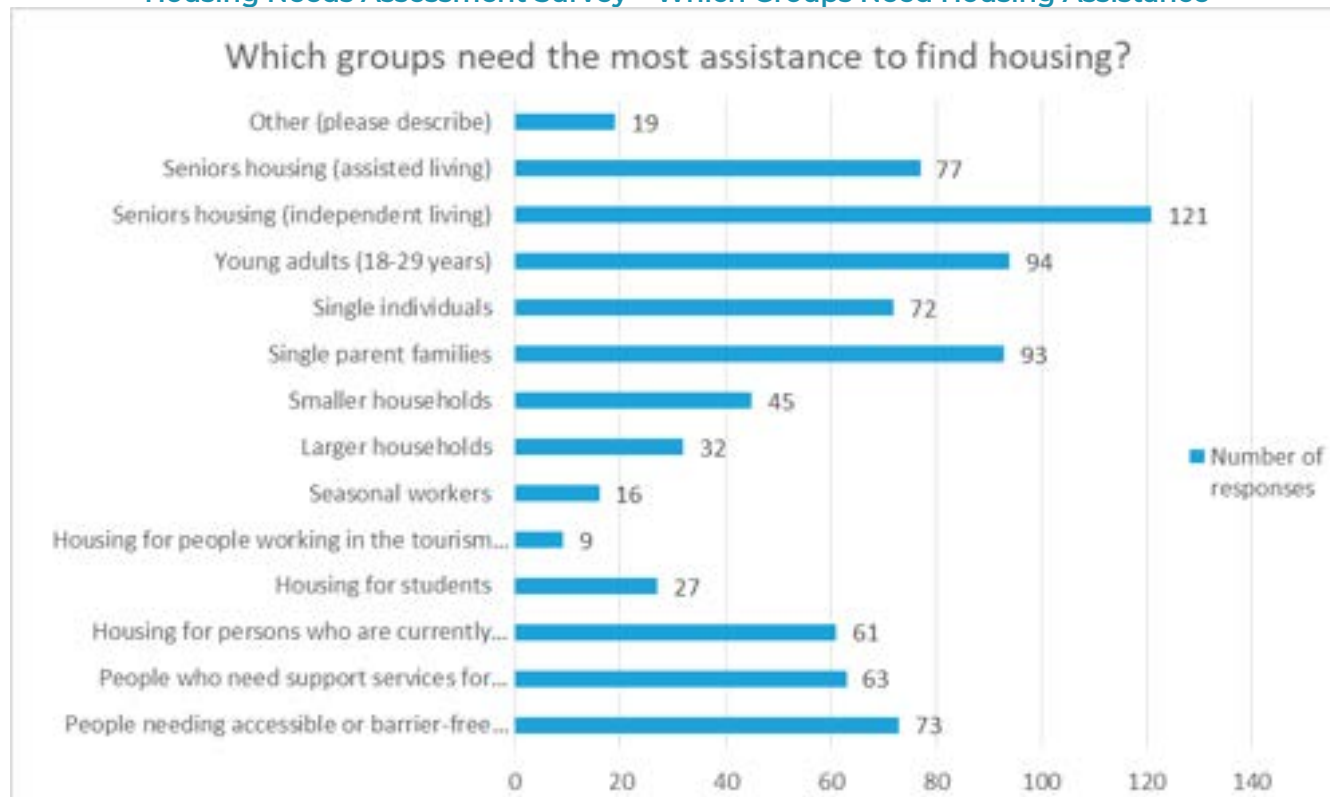


Quispamsis Housing Survey Results

Question: Considering the needs of all residents in Quispamsis, in your opinion, which groups need the most assistance to find housing? Check all that apply:

The majority of survey participants indicated that seniors living independently need the most housing assistance (121 responses), with comments in 'other' noting that generally, seniors need to be protected in the current housing market. Young adults (94 responses) and single-parent families (93) also received a high volume of responses. 'Other' comments also noted that all of the above options need assistance with housing based on the current market.

Housing Needs Assessment Survey – Which Groups Need Housing Assistance

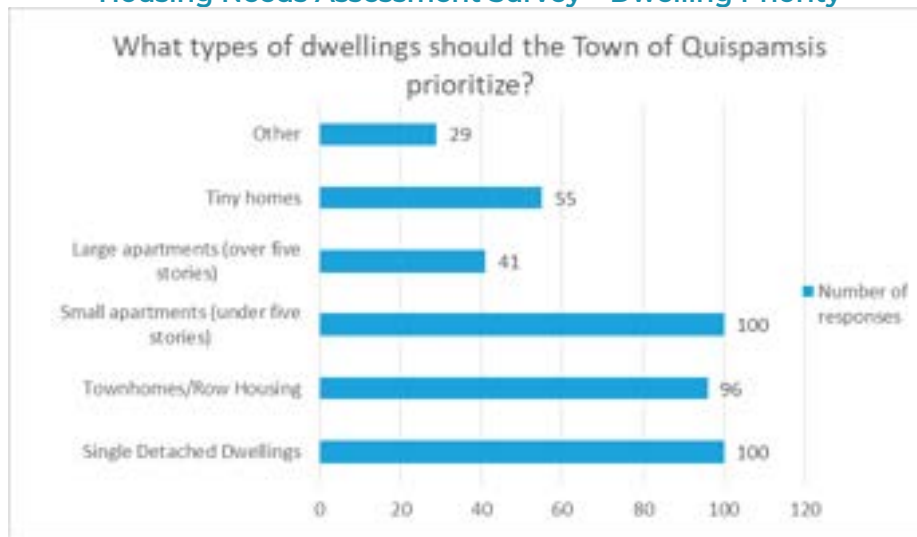


Quispamsis Housing Survey Results

Question: What types of dwellings should the Town of Quispamsis prioritize? Check all that apply:

Overall, the top responses were small apartments (under five stories) (100 responses), single detached dwellings (100 responses), and townhomes/row housing (96 responses). Responses indicate a preference for lower-density solutions to providing additional housing, in comparison to large apartments, which received 41 selections. 'Other' comments noted that greenspace needed to be preserved and included in new housing, and that garden homes should be considered.

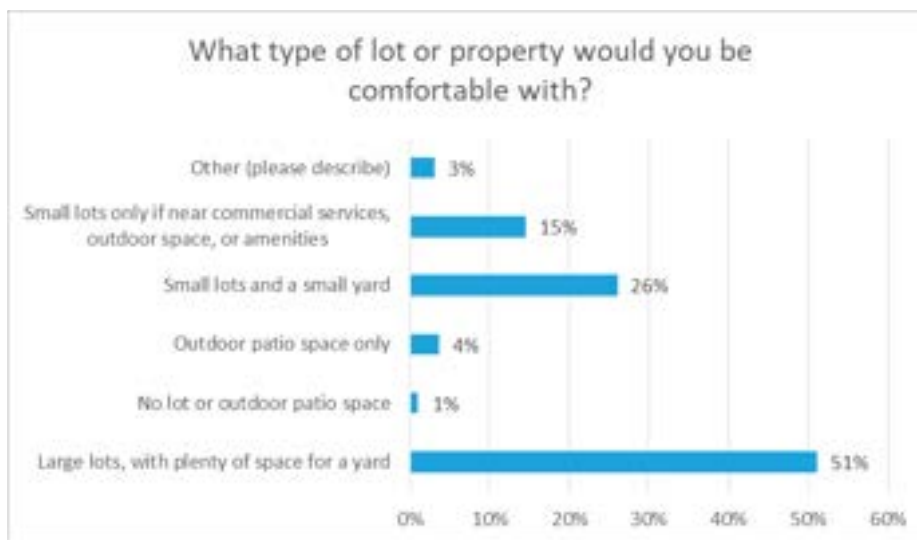
Housing Needs Assessment Survey – Dwelling Priority



Question: What type of lot or property would you be comfortable with?

Survey participants largely prefer large lots with ample yard space (51%), which aligns with the desire expressed by participants to have living spaces with access to green space.

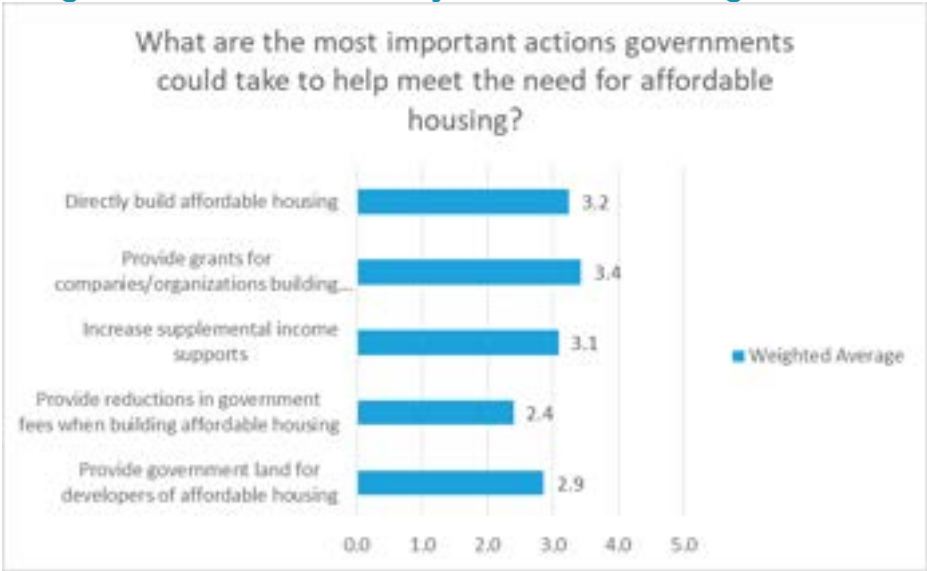
Housing Needs Assessment Survey – Property Type Preference



Question: What are the most important actions governments could take to help meet the need for affordable housing (please rank in preference)

The question on prioritization below relied on the use of a scale, allowing participants to rank actions. To simplify the results, a weighted average score is shown below, which shows the average from 1 to 5 that participants indicated as their level of priority. In this example, a lower score indicates higher priority. Considering this, providing a reduction in government fees when building affordable housing is considered the most important action, with a weighted average of 2.4, receiving the most first-place votes with 55 responses, and the most second-place votes with 54 responses. Directly building affordable housing was the most polarizing option, with a weighted average of 3.2 and receiving the second most first-place votes (45 responses) and the most fifth-place votes (70 responses).

Housing Needs Assessment Survey – Affordable Housing Action Priorities



Question: Are there any other important actions governments could take to help meet the need for affordable housing?

Overall, participants shared a variety of solutions for addressing housing affordability. Suggestions primarily revolved around taxation and rising property taxes causing a burden on homeowners. Suggestions also included providing incentives for developers to build affordable units, encouraging renovation of existing developments, and conducting population surveys to establish housing needs. Other recommendations involve limiting population influx and immigration. Many respondents emphasize the importance of supporting homeownership through tax breaks, reducing red tape in the building process, and offering financial assistance to middle-class individuals. Additionally, there are calls for rent control, caps on rental increases, and subsidies for low-income families. Some express concerns about the impact of high-density housing on crime rates and suggest focusing on smaller, more affordable housing options like tiny homes or garden suites. Participants generally have a desire for comprehensive strategies that consider tax breaks, less restrictive zoning, development incentives, and support for both renters and homeowners.

Quispamsis Housing Survey Results

Question: Is there anything else you would like to add about housing needs in Quispamsis for this survey?

Participants reiterated the need for affordable housing and to limit the tax burden of homeowners. Overall, participants are grappling with the balance between growth and preservation. Participants expressed the pressing need for affordable housing for vulnerable groups like single parents, seniors, and lower-income families. Many survey participants oppose the construction of large apartment buildings, which could cause the loss of the town's small-town charm, and express concerns about increased traffic and crime. Environmental conservation is also a significant concern among participants, with advocacy for responsible land use planning to protect green spaces and preserve the town's natural appeal. A desire for greater community engagement in decision-making processes to ensure transparency and to address participant's needs was also expressed. Participants consistently mentioned that more services will be needed to support additional density in Quispamsis. Examples mentioned were public water infrastructure, sidewalks, commercial businesses, transit, parks, and schools.



APPENDIX C

Focus Group Sessions

HOUSING

- Reach out to students
- need something that entices them to come back
- recreation opportunities for people of all ages
- housing built for students in the valley
- employer built housing / employer renting housing for employees
- mixed use zoning, intensification in walkable
- incentives for homebuilders + contractors
- incentives for solar power / green energy
 - ↳ educational base, make sure people have the facts
 - Safety. education
 - Net-zero homes incentives
- lot behind shoppers, earmark for development
 - potential to be part of a town centre
- leave room for green space, storm-water catching areas
- Richer Lake Road (lessons learned), conserve wetlands
 - ↳ access to nature trails
- NBCC satellite campus, NB Power, JDI, Service NB
- Regional Bus Service Service Canada
 - ↳ jobs entry (new graduates)
- housing geared to young people, new graduates, students
- partnerships w/ funders - Town to work w/ funds
 - ↳ retired business people
 - ↳ incentives / programs to support small developers
- Town acquired land off Hammond Park (?)
- Rothesay + Quispemisis should collaborate

- Quispamsis coordinate w SJ, RS, GB to regionally streamline housing development
- come to alignment on what Quispamsis
- incentives - tax incentives, targeting barriers to construction (rock blasting)
- permitting is a hurdle, unclarity on environment b/w Quispamsis + environment
- quirks in each municipality (Hampton, Rotsay)
- * Quispamsis ZBL defines a "family"
- simplify ZBL, secondary suites, reduce red-tape
 - ↳ make sure it makes sense
 - ↳ reduce micro-managing / acceptable kitchen typologies

① CLIMATE CHANGE ADAPTATION
PLAN - IMPLEMENTATION

- FUNDING.
- PARTNERSHIPS

② Outdoor Classroom - one per school.

③ ACTIVE TRANSPORTATION

- Reduce Greenhouse gases
- 2014 - Streetscap^{us}
- 2021 Woodland Trails - Connectivity.
- Primary Collector Trail.

④ Preplanning - identify areas to retain
build around them
- trails / greenspace

⑤ Greenhouse gas → Driving to walk ??
more EV charging stations @ new builds. \swarrow Reduce. \uparrow Increase

⑥ Protection to Ritchie LAKE → River
- Walk around Ritchie Lake.

(7) E-Bikes / Bike Sharing Expansion

(8) AT Plan → for Route 119
"Walkable" → "Bikeable"

(9) Insurance Companies / Risk of Solar Infrastructure
on Buildings / Property.

(10) Balance Approach: Wood lot / clearing
to support the
renewal ~~inf~~ energy
infrastructure.

(11) WATERFRONT DEVELOPMENT Policies
→ FLOODING
→ Protection of Shoreline"

(12) Invest in "Sense of Community"

↑ BUILDING
- explore more options for engagement
→ reflective of demographic
→ "more voices" / Have say doesn't mean get way

→ BIA → rebranding
→ communications. What do people think of ~~the~~ when they think of Quispamsis.

→ collaboration : Town of Rothesay
re: Hampton Road development / commercial development. (promoting outdoor dining)

→ The physical form of development is ~~uninspiring~~ uninspiring.

→ Introducing more density.

→ More jobs in Quispamsis

→ Better Transportation options.

→ ++ Quality of Life, access to recreation outdoor trails + club.

→ Town Centre idea along Hampton Road would work. (++ Affordable unit → people will stay)

→ create destination points for Trail System.

→ Town should double down on job creation in Quispamsis.

→ Employers want to locate in Communities that have services + amenities.

→ Incorporating Greenspace into commercial development.

→ * Promote Quispamsis to Employers.

→ Better Transportation

(fits into housing, env. & econ. development)

↳ Town of Quispamsis should create the conditions for investments).

→ Create the conditions in the bylaw to get the development the Town wants.

→ Mixed Use along Hampton Road.

→ If Hampton Road / Pettingill is the hub what do the spokes look like?

→ Town should introduce more commercial integration in the established Neighbourhoods.

→ Transportation

→ Need to increase density to get services feasible.

→ NBCC students looking for placements in the Valley but transportation is a barrier.

→ desire for Settlement in Quispamsis.

- Affordability *HOUSING*
- LAND AVAILABLE FOR DEVELOPMENT
 - ↳ BUT where to build
- diversity beyond minimum wage jobs.
 - ↳ Which businesses are we attracting
- People want to work in the Valley but there is a lack of good paying jobs + transitional
- Regulatory environment for Daycares have made it difficult for private daycares to operate.
- Better ^{+ walkable (cycling)} transit connections → ++ comex. ; better conn
- introduce more services to make Quispam more liveable (especially for those less wealthy)
- Need for Business Park
- Town centre is Mixed Use Zoning.

- walkable & dense communities ~~are~~
offer a better ROI on Roads &
Infrastructure, & services.
- Library had a bike share pilot program.
Partnership is Climate Change committee from the
Town.
- Slowing down Hampton Road.
- Town should invest in the infrastructure
(water) to permit.
- Town needs to make the conditions for
development. feasibility.

10% of all builds as to be subdivided

- inclusionary zoning

• Compact development →

Shared outdoor space to
reduce impacts to climate.

• Public Transit

- consistent schedule over time.

① Bike Sharing Program

→ SWAP locations → Library to
gplex to meenah's
cove.

→ now - bike on trail's - Roads not safe

② Public Transit: KV commuter

→ Plan around Bus schedule VS

Rider-friendly → more on-demand.

③ Slow Hampton Road Downtown.

→ ~~walk~~ walkable. → traffic islands.

→ more greenery.

④ Quispamsis → own a "car" → no

Town - centre → walkability.

→ Drive to Ride

① Stormwater Management Policy
- impacts on existing house

② Incentivize / encourage use of
Renewables into new developments
to reduce reliance on grid.

③ Flood zone policy statements

④ Incentives for green design in addition
to Fed / Provincial incentives

⑤ Compact development → reduce carbon footprints.

⑥ Public Transportation - Challenges
to immigrants → new arrivals choosing
where to live

→ reduce greenhouse gas

→ compact community builds

→ Build sense of community

(7) Municipality look @ secondary power source
→ Solar panels service areas / development

(8) Incentives EV charging stations in new & developments (condition & Requiring)
→ Mandating in public Buildings.

HOUSING

- market is changing, need townhouses / higher density
- garden homes, singleRD apartments, duplexes
- current bottleneck
- zoning is outdated
- reduce R1 zoning, increase multi-Residential
- established what will be zoned ↗
- over-housed currently (2 ppl in 6 bedroom house)
- shortage of services for seniors
 - suites built into the bldg. law, need accessibility
- minimum of 4 units allowed in each zone?
 - ↗ don't react to NIMBYISM
- lack of labour to build housing → NBCC partnership, experiential learning
 - retain international students for local labour pool (building housing)
 - new generations need to choose trades → pre-fabricated homes
 - investment + cost barriers to pre-fabricated homes
 - shortage of general contractors (cultural shift) / subsidize students joining into the trades
- ensure private streets are an option for developers
- extend water + septic services up beyond Hampton Road
- building permits take 4-5 months
- vacant land held up by levels of government
- need streamlining → take under-utilized land and build housing
- unsightly permissives, tax-sales → land bank → housing (look to USA examples)

- seniors, students, young adults, ^{veterans} young families can't afford to live here
- bedroom community to a lot of people
- people row housing, housing diversity
- need government incentives
- church has 4 acres of land to use, have tried the affordable housing
 - Roadblocks - gov money NOT available for Quispamsis (church unable to access Federal/Provincial funding)
 - data on demographics in Quispamsis is limited
- old driving range, not being used, French School ??
- "Iturmes start" on Hampton Road
- allowing more trailers, tiny homes, alternative housing types

- Collaboration b/w two Town Councils
- Greater bus system w/in the Valley
- Shamrock / Town collaborate w/ shuttle service
- flex buses in SJ, taxi vets-taxi, lift restrictions

* no more
development
fees
Incentives
comes from
new tax base

HOUSING

- Reach out to students
- need something that entices them to come back
- recreation opportunities for people of all ages
- housing built for students in the valley
- employer built housing / employer renting housing for employees
- mixed use zoning, intensification in walls.
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- housing geared to young people, new graduates, students
- partnerships w/ funders - Town to work w/ funds
 - ↳ retired business people
 - ↳ incentives / programs to support small developers
- Town acquired land off Hammond Farm Park(?)
- Rothesay + Quispamsis should collaborate

- 30 63.5 cm x 76.2 cm
5.2 SQ. FT/PP (0.48 m²)
- Quispamsis coordinate w SJ, RS, GB to regionally streamline housing development
 - come to alignment on what Quispamsis
 - incentives - tax incentives, targeting barriers to construction (rock blasting)
 - permitting is a hurdle, unclarity on environment b/w quispams + environment
 - quips in each municipality (Hampton, Rethsay)
 - * Quispamsis ZBL defines a "family"
 - simplify ZBL, secondary suites, reduce red-tape
 - ↳ make sure it meets code
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APPENDIX D

Community Open House Boards

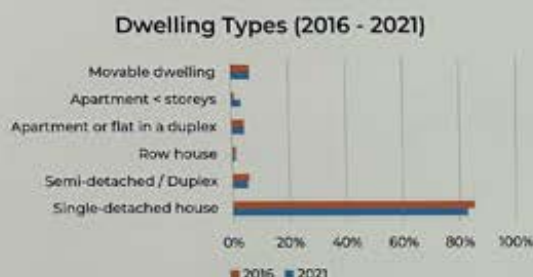
Housing In Quispamsis



Housing is not meeting residents' needs. The Town of Quispamsis is also conducting a Housing Needs Assessment, and we need your input.

Housing Options

Over 80% of the housing units in Quispamsis are single detached dwellings. This means that there is a limited variety of housing options to choose from. The graph below shows the limited number of alternatives to the single detached homes.



There may be a shortage of options for residents who choose or need to rent; over 90% of residents in Quispamsis are homeowners.

Missing Middle

Missing Middle Housing is a range of small buildings with multiple units that are compatible with single family homes. The Missing Middle introduces types of housing at different levels of affordability. This creates more housing options that residents are more likely to be able to attain or afford.



Optimus Design

New Housing

Over 50% of the housing in Quispamsis was built before 1990. Fewer and fewer housing units have been built over the past three decades. This means that residents are less likely to find safe, comfortable or affordable places to live in their community.

The graph below shows that housing starts peaked in 2021, with 61 new houses, and then declined to 23 new housing starts as of 2023. We need to ensure that at least 60 units are built annually on average to be prepared for a medium growth scenario of 1.5%.



Aging Population

The share of younger age groups is decreasing, while the population is aging. As with other communities, this may suggest a need for smaller, semi-attached, or apartment style units in order to meet the needs of changing demographics.

Clearly, how many units is apartments each year in the future

Determining Housing Needs

We need you to tell us what type of housing Quispamsis should prioritize:

Please place a dot below to indicate your support for the statements below. You can place a sticky note with more comments to elaborate.

Quispamsis needs more "missing middle" housing, including town houses, duplexes, and small apartment buildings.



large apartment buildings are needed

New homes to be built 1000-1500 (medium density housing) 3. high density housing/condos/apartments

There is a shortage of affordable housing options in Quispamsis.



More should be done to increase the supply of housing in Quispamsis (providing land to build housing, grants, or directly building housing).



Young adults want to raise families here in our home town. There's nowhere to live!

We need to be building housing for changing demographics (aging populations, young families, single parent families, newcomers).



I am comfortable with smaller housing units being built if that means fewer people in my community will face housing insecurity.



Smaller units would be a good idea

why don't they go forward with it?

don't want to see more people in the town!

All of the above - need for all types of housing

Large hi rise buildings. Not for Quispamsis!

Take our Housing Needs Assessment survey (use the QR code to access a link). Or take a physical copy provided, and submit them at the municipal office:



12 Landing Court, Quispamsis, NB

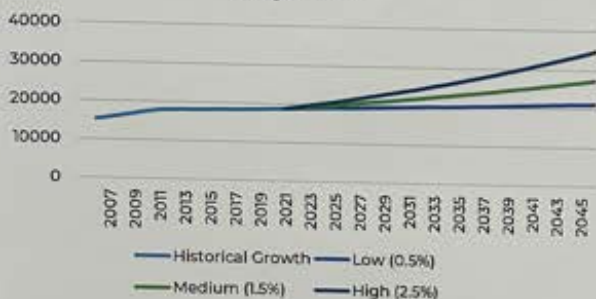
What is the path forward?



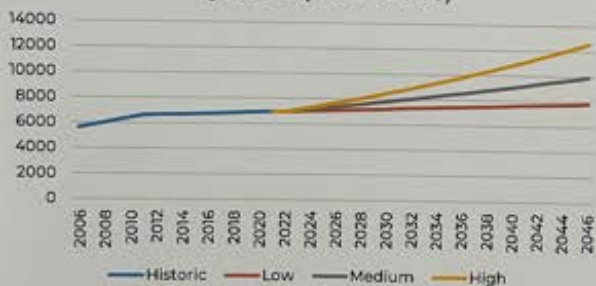
Population growth in Quispamsis over the next 25 years can be broken down into three scenarios:

- Low (.05% growth per year)
- Medium (1.5% growth per year)
- High (2.5% growth per year)

Quispamsis 25 Year Population Projection



Quispamsis 25 Year Housing Unit Projection (2021 - 2046)



With an average of 65 annual housing permits and a 1.5% population growth rate, current housing starts are not keeping up with demand.

At a 1.5% growth rate, Quispamsis will require 1,737 new housing units by 2036, and 3,110 new housing units by 2046. This would require that Quispamsis develop between 119 and 133 new units each year.

		2036	2046
SCENARIO 2: Medium Growth Growth Rate = 1.5%	Projected Total Population	23,459	27,165
	Projected New Residents	4,691	8,397
	New Housing Starts Required	1,737	3,110
	Housing Units (based on permitting trends)	845	1,625
	Housing Gap	892	1,485

What are your reactions to these projected unit needs? Do they align with your vision of how Quispamsis is growing, or how Quispamsis should grow?

registration model of senior care - need more registered care homes for seniors (over 100 for 1000)

If you don't build it, maybe they won't come. If you make this available, they will. I sound like a bigot but I don't want this much change.

What happens after 2046? Can't accommodate everyone!

No new houses. Tens of thousands!

Allow more affordable housing. Build the Seniors to Build.

Slower growth

We just want to be able to take our children close to the farm. We don't want to be in a housing project!

Do not allow more houses. We can't take any more. What's the point of this? Build? Build?

Build, Build, Build! We need young families here!!! Do you seriously want all young people to leave? Seriously!

From 2010 to 2046, we need 11,111 new housing units. That's 11,111 more people. That's a lot of people. That's a lot of pressure.