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# Housing Supply & Forecast Study

Greater Miramichi Region

April 16<sup>th</sup>, 2024

Prepared for and in collaboration with:



Prepared by:



## Acknowledgment

A number of stakeholders contributed their expertise, resources, and lived experience to this study. For the sake of protecting identities and ensuring frank feedback, contributions have not been attributed to specific persons or groups – these individuals and organizations know who they are and we hope they understand the importance of their help for our ability to develop a comprehensive understanding of the housing context across the Greater Miramichi Region, particularly for non-market housing.

Furthermore, thank you to the following organizations and communities who have generously funded this research:



Sincerely,

Turner Drake & Partners Ltd.  
David Harrison, MCIP

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## 1 Executive Summary

Like many Canadian communities, the Greater Miramichi Region is experiencing mounting housing pressures, as demonstrated by rapidly increasing sale prices and rents, well above increases to incomes. The recent surge relates to increases in local demand for housing, in part due to increasing in-migration from inside and outside Canada, that has not been met by new housing inventories.

In 2020, the City of Miramichi conducted a Regional Housing Needs Assessment to identify the areas of greatest housing need within the Greater Miramichi Region. This report acts both as update to and expansion upon the findings of this 2020 report. With the newly released 2021 Census data and the changes to New Brunswick's municipal geographies, this report represents an opportunity to examine the Greater Miramichi Region within both its new geographic and statistical context. This summary presents the key report findings for region overall.

Given the new and evolving local housing market conditions and the availability of recently updated Census data, the Miramichi Regional Housing Authority (MRHA) retained Turner Drake & Partners and David Harrison, MCIP to complete the work. The following is a brief summary of the work performed, specific to results for the region overall.

### Population

- The Greater Miramichi Region's population expanded marginally (less than 1%) between the 2016 and 2021 Census. A contraction was avoided by notable growth among senior residents (i.e., persons aged 65+). Losses were reported in all other age cohorts.
- There has been positive net-migration in the last 5-years. In 2021/2022, the Northumberland Census Division (the statistical boundary that overlaps and mostly resembles the region) welcomed about 640 people from elsewhere in Canada and 405 from abroad.
- Population projection scenarios anticipate an 8% population growth between 2021-2031 and a further 8% growth between 2031-2041. Growth should continue among seniors' cohorts, as well as noteworthy growth for 25-to-44-year-olds.

### Households

- Between censuses there was a 3% increase in total households. In 2021, 80% of Greater Miramichi households owned the dwelling they occupied versus 20% that rented their dwelling.



- Like for population, there was an increase in senior-led households (16%). Relatedly, there was a noticeable increase in 1-person households (15%).
- There were decreases in maintainers aged 15-to-24-years-old (13%) and 25-to-44-years-old (4%).
- Projected households are anticipated to increase nearly 8% between 2021-2031 and 7% between 2031-2041. Continued growth in senior-led households and the 25-to-44-year-old-led age cohort.

## Economy

- The rate of inflation across New Brunswick rose steeply since 2020, with an average 7.1%-per-year increase in the Consumer Price Index (CPI). The largest basket item increases were seen in gasoline (about 32% annually), rented shelter (9% annually), and food (12 % annually).
- The cost of construction for apartment buildings of fewer than 5 storeys, row houses, and single-detached dwellings all increased by nearly 30% between 2017 and 2022, based on Moncton Census Metropolitan Area (CMA) data (the only jurisdiction with available data related to costs).
- Greater Miramichi's median income in 2021 was \$66,000. With the inclusion of 2020 CERB payments, 2021 median incomes should be considered to be inflated.
- As of 2023 labour force statistics, the Miramichi Census Agglomeration has its lowest unemployment in the last 5-years. This statistic must be considered carefully, as decreased unemployment could just as well be due to a decreasing work force (as residents age into retirement) as it could be a signal of increased employment opportunities.
- Labour force participation projections anticipate an increase in overall labour participants over the next two decades, with periods of decreases in the participation rate. In other words, the region may have more workers in total but said workers may represent a lesser share of the total population over time.

## Housing activity

- Single-detached homes comprise the greatest share of dwellings at 80% of the 16,485 total dwellings occupied by a usual resident in Greater Miramichi.



- Since 2020, the number of building permits issued in Greater Miramichi has risen considerably, which could indicate increases in overall completions in the coming years.
- After a steady four-year rise in prices between 2016 to 2019, median home prices rapidly rose 75% from \$103,000 to \$180,000 by 2023 (as of August).
- Median rents rose between 2010 and 2016, with more muted increases between 2016 and 2019. Rents have since grown noticeably, with a 16% overall increase in median rents between 2019 and 2022, corresponding with a declining vacancy rates.
- As of Fall 2023, the Greater Miramichi Region's non-market housing inventory stands at 1,691 units, with the majority (887) being seniors' housing or nursing homes.

### Stakeholder consultation

- Challenges persist across the housing market in Miramichi, marked by significant obstacles for lower-income individuals and empty nesters, creating a crisis-like situation with an urgent need for new and affordable housing options.
- The demand for housing in Miramichi is substantial but unmet, presenting complex issues for non-market clients, including an urgent need for emergency beds, poverty, substance addiction, conflicts with landlords, and a persistent demand for senior housing.
- Plans to construct non-market housing vary, with some organizations facing obstacles like the absence of land, board continuity issues, and volunteer shortages, while others emphasize funding access as a primary barrier, necessitating collaborations with social service organizations and partnerships with contractors.
- Knowledge gaps in housing programs persist in Miramichi, with stakeholders expressing mixed experiences and emphasizing the need for streamlined processes, simplified applications, and better awareness of programs.

### Housing Need

- Affordability challenges are most pronounced for renter households – 24% of renters allocate more than 30% of their income to housing, compared to 9% overall.

- Renter and Indigenous households are more likely to live in overcrowded conditions (4% versus 2% overall), and Indigenous households are more likely to reside in dwellings requiring major repairs (15% of Indigenous households).
- Households with a single income earner (or those more likely to have a single income earner) encounter the most significant local affordability challenges. Approximately 10% of lone-parent households spend more than 30% on shelter, and 7% fall into the category of Core Housing Need.

### Housing Shortage/Demand

- Using the population projections, there is an estimated housing surplus of 45 units as of 2023. Based on historical rates of construction, this surplus is estimated to become a shortage of 345 units by 2031 and 560 by 2041. In terms of overall demand, about 1,365 new dwellings might be needed by 2031 and 2,890 dwellings by 2041.
- The statement underscores the significance of understanding that a "surplus" reflects the prevailing local market conditions at the time of analysis. Despite the continual rise in prices and low rental vacancies, the concept of a surplus might appear paradoxical under these circumstances. However, it is crucial to recognize that the balance calculation indicates an incremental change over the past five years and does not directly address any imbalances that might have been present five years ago. By considering factors such as affordable housing deficits and labour-related demand, a deeper understanding of the origin and nature of the demand is achieved.

Table 1-1: Summary of housing balance and net new demand by community

	2023 housing shortage (-) or surplus (+)	2023 to 2031 net new unit demand	2023 to 2041 net new unit demand
Greater Miramichi Region	45	1,365	2,890
Miramichi	-105	845	1,780
Upper Miramichi	40	25	60
Doaktown	-20	5	-5
Alnwick	45	20	70
Miramichi River Valley	65	195	380
Rural District	55	120	275
Esgenoôpetitj	-20	95	205
Natoaganeg	-25	50	90
Metepenagiag	10	10	35

- If we also consider the potential need for affordable housing (as estimated in 2021) and the housing shortage linked to latent labour demand, the region may experience an overall demand of about 4,330 units by 2041 – approximately 2,000 units above historical rates of construction.

## 2 Project Purpose

### 2.1 Purpose

The purpose of this Housing Supply & Forecast Study (hereon referred to as the “study”) is to develop an understanding of the current and anticipated housing conditions across the Greater Miramichi Region (GMR), with specific interest in the possible balances between housing supply and demand over the short- and medium-term. Generally, this work strengthens the ability of local stakeholders and government to identify:

- current housing need;
- local development trends;
- existing and projected gaps in the local housing supply; and
- potential housing indicators for continued community monitoring.

Overall, the study provides an overview of existing gaps to illuminate the opportunities that might exist for the expansion or creation of partnerships critical to the provision of housing.

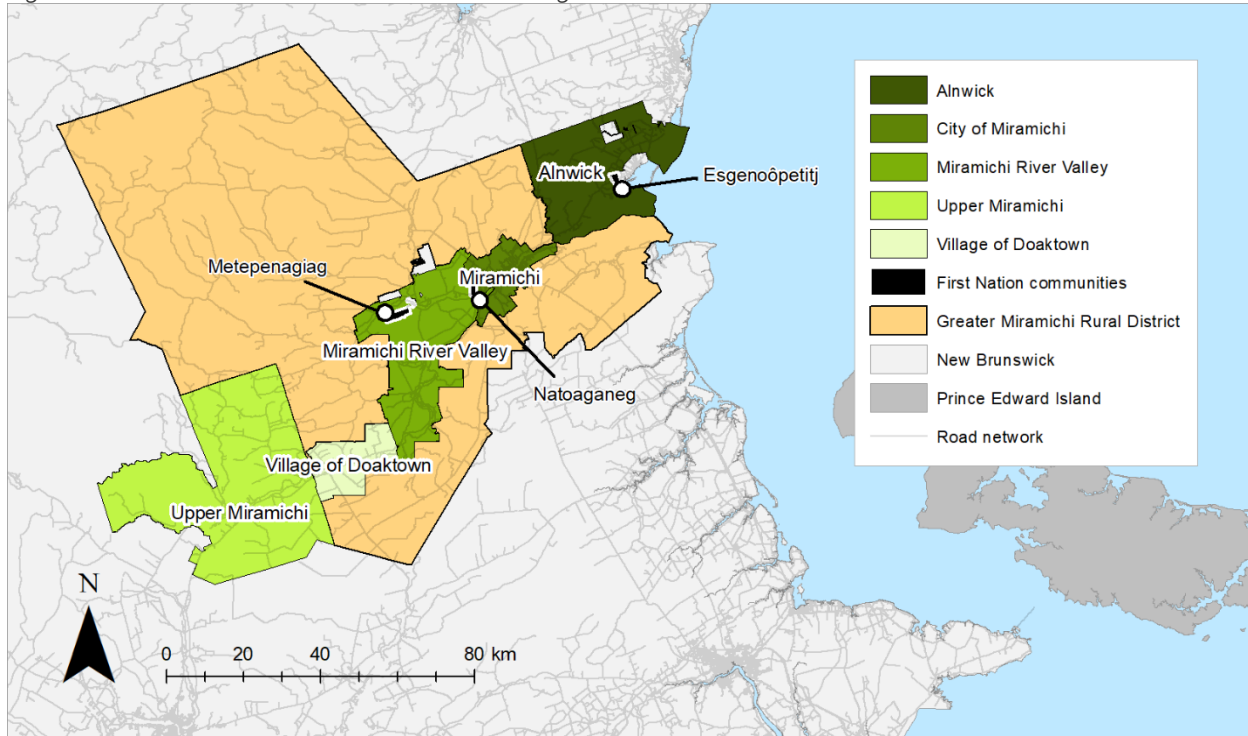
### 2.2 Study area

The study considers the GMR as a whole, but also speaks to the local governments, rural district, and First Nation communities that fall within its boundaries, those being the:

- City of Miramichi;
- Rural Community of Upper Miramichi;
- Village of Doaktown;
- Rural Community of Miramichi River Valley;
- Rural Community of Alnwick;
- Greater Miramichi Rural District;
- First Nation community of Esgenoôpetitj (Burnt Church);
- First Nation community of Natoaganeg (Eel Ground); and
- First Nation community of Metepenagiag (Red Bank).

Figure 2-1 illustrates each community in relation to GMR boundaries and the province of New Brunswick, overall. Note that local government boundaries were altered as of the beginning of 2023; thus, readers may notice discrepancies between this study and earlier reports commissioned by regional housing stakeholders in relation to geographies. Relatedly, all community boundaries (except First Nations) do not match Statistics Canada geographies, which means traditional Census profile data will not match new local government boundaries. Note that the Province of New Brunswick purchased a custom 2021 Census profile for all new community boundaries and the Miramichi Regional Housing Authority purchased corresponding 2016 Census profile data, as well as several custom tabulations to meet the study’s requirements.

Figure 2-1: Location of the Greater Miramichi Region and its communities



Source: Statistics Canada boundary files & Statistics Canada 2010 Road Network File

## 2.3 Why do we need this study?

Housing is a complex, cross-jurisdictional issue that extends across municipal boundaries, so regional efforts are necessary to address the needs of the area. Responding to this need, in August 2022 the Greater Miramichi Regional Service Commission (GMRSC) signed a three-year agreement with the City of Miramichi and its funding partners, ACOA and PETL/WorkingNB, to become the Miramichi Regional Housing Authority (MRHA).

The MRHA is complementary to the GMRSC's recently established regional leadership mandate in the areas of economic/labour force and community development, to which housing is a catalyst and driver, and is closely associated with the GMRSC's land use planning and building inspection services to facilitate the development of all forms of housing in the Region and across the full housing continuum.

In 2020, the Housing Needs Assessment identified the top housing needs in the Region to be affordable housing, housing for immigrants and newcomers, seniors' housing, issues related to homelessness, youth and emergency housing, housing for Indigenous people, student housing (especially international/NBCC students), accommodating individuals with disabilities, and seasonal housing. Furthermore, the study acknowledged a shortage of certain types of housing, such as multiple unit dwellings and townhouses.

To accurately quantify the identified gaps in the housing continuum, benchmark affordability, and to forecast housing needs by number and type, the MRHA sought proposals to conduct a regional housing supply and forecast, leading to this study. This work will enable the MRHA to understand the housing need in relation to population and migration trends and to determine the magnitude of the shortfall or oversupply for different housing forms.

## 2.4 This study versus the 2020 Housing Needs Assessment

This report serves as an update to the Regional Housing Needs Assessment conducted by the City of Miramichi in 2020. While many of the same topics are covered in this report, it is essential to highlight significant changes in the available data for the region and shifts in its geographic boundaries.

Two key changes ought to be emphasized. First, is the availability of 2021 Census data. Being the most recent census data available at the time, the 2020 Housing Needs Assessment used data from the 2016 Census. With the 2021 data accessible, we have the opportunity to provide a much more current regional assessment. In ordinary circumstances, the release of new census data alone would warrant an update to the housing needs assessment.

The second and more impactful change involves changes to municipal boundaries initiated by the Government of New Brunswick. This change came into effect January 2023 as part of a comprehensive local governance reform. This reform reduced the total number of municipal entities in the province and, consequently, to modifications in the geographic boundaries of municipalities province-wide, including those within the GMRSC.

The combination of the new census data and recent municipal boundary adjustments creates an opportunity to analyze, assess, and forecast the housing needs of the Greater Miramichi Region from perspectives that were not previously available. This report goes beyond updating the prior needs assessment; it aims to provide a forward-looking view of the potential housing scenarios the Miramichi Region may encounter, given the substantial changes that have occurred since the 2020 report.

Finally, the findings of this report align with several other regional projects addressing the housing market's health. Notably, the Miramichi Regional Workforce Development Strategy is underway, with ChampouxInc having concluded its phase one report in July 2023 (see Section 4.10.6). This report provides insights into the connection between housing and labour demand. Additionally, All In Consulting produced its qualitative findings about the housing market (a combination of stakeholder engagement and a Miramichi Housing Forum) in concurrence with this document.

### 2.4.1 Miramichi Regional Housing Forum

The Miramichi Regional Housing Forum, conducted in November 2023 by the Miramichi Regional Housing Authority (MRHA) in collaboration with All In Consulting, served as a pivotal platform for addressing the intricate housing challenges prevalent in the region. This comprehensive initiative focused on three crucial aspects: private sector housing, housing for vulnerable populations, and housing for seniors. The preparatory phase involved All In Consulting conducting 25 interviews across 29 stakeholders and a thorough review of previous housing assessment reports. This methodology aimed to gain a nuanced understanding of the existing insights and gaps within the Miramichi housing ecosystem.

The housing landscape in Miramichi is multifaceted, encompassing various perspectives and approaches to housing. There are those that view housing as a home, as a human right, as a form of equity, and as a tool for economic development. Understanding housing affordability in New Brunswick involves both technical measures and the experiential aspects of housing. The region faces challenges such as escalating construction costs, a shortage of labour, increased interest rates, and heightened demand, all contributing to the negative impact on housing prices. While there has been a noticeable surge in housing starts, a significant portion of this development does not align with the criteria for affordability.

Several barriers impede housing projects in Miramichi. Non-profit organizations often lack the necessary staffing resources and knowledge of funding avenues, primarily viewing their role as service providers rather than housing providers. Legacy housing corporations are cautious about assuming additional risk, leading to a focus on maintaining existing units, influenced in part by aging Boards of Directors and recruitment challenges. Private developers encounter hurdles in achieving their desired Return on Investment (ROI), affecting their collaboration with agencies like NB Housing for the creation of affordable units. The building sector faces challenges, including a lack of experience in navigating the development process, impacting project success.

Identifying gaps in the housing continuum is integral to devising effective strategies. Miramichi faces challenges such as insufficient housing options for older adults, limited choices for individuals with partial salaries and intellectual disabilities, inadequate transitional housing, and a scarcity of affordable family rentals. The transition of seniors from homeownership to smaller rental units is hindered by rising rents, diminishing the pool of available homes for prospective homeowners. The Forum not only shed light on these multifaceted challenges but also emphasized the pressing need for a comprehensive and collaborative approach to address the diverse aspects of the Miramichi housing landscape.



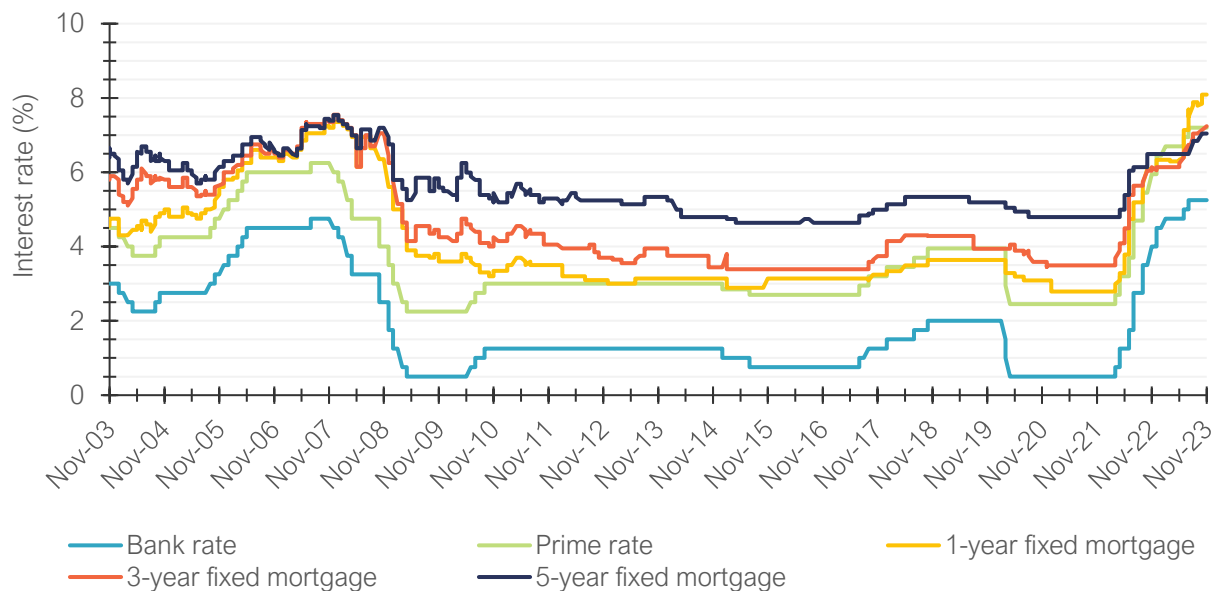
### 3 Broader Context

#### 3.1 Interest rates

Financial markets consist of the markets for money, bonds, equities, derivatives, and foreign exchange. The financial markets are the primary avenue for the influence of the Bank of Canada's key policy rate on interest rates and the exchange rate. This, in turn, helps the Bank of Canada achieve its monetary policy objectives.

Figure 3-1 illustrates how certain mortgage interest rates have evolved in response to fluctuations in the bank rate, which is the rate set by the Bank of Canada for lending money to commercial banks. Starting from around mid-2010, interest rates have remained consistently low during this period. Specifically, the primary interest rate that consumers are charged, known as the prime rate, has seen a gradual increase from 2.25% in mid-2010 to 3.94% by mid-2020.

Figure 3-1: Historical interest rates by rate type, Canada



Source: Statistics Canada <sup>1</sup>

In response to the economic challenges caused by the COVID-19 pandemic, the Bank of Canada took measures to stimulate consumer spending by reducing its lending rate. This reduction in the lending rate, the lowest it had been since 2009/2010, had the effect of boosting demand in the housing market. This surge in spending eventually led to a significant increase in inflation compared to previous years, reaching levels not seen in decades. In response to this rapid inflation, the Bank of Canada quickly and dramatically raised its lending rate to discourage further unsustainable price increases.

<sup>1</sup> Statistics Canada. Table 10-10-0145-01 Financial market statistics, as at Wednesday, Bank of Canada.

DOI: <https://doi.org/10.25318/1010014501-eng>

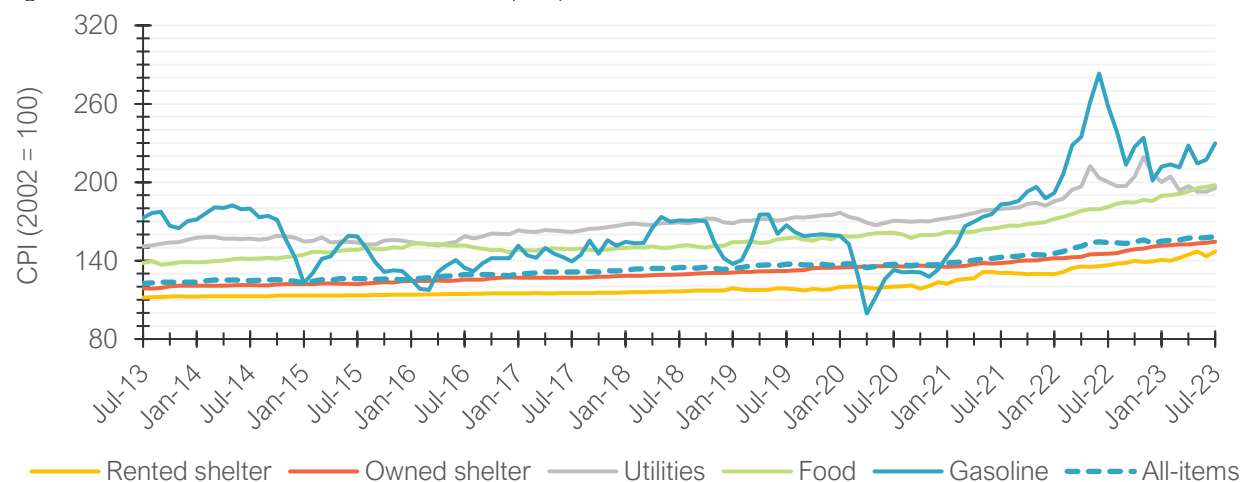
By the end of May 2023, the prime rate had climbed to 7.20%, marking the highest prime rate observed in the past two decades.

### 3.2 Inflation

The Bank of Canada aims to keep inflation close to 2%. The inflation target is expressed as the year-over-year increase in the total consumer price index (CPI). The CPI is the most relevant measure of the cost of living for most Canadians because it is made up of goods and services that Canadians typically buy, such as food, housing, transportation, furniture, clothing, and recreation.

From 2003 to 2020, overall inflation remained close to the Bank of Canada target on average, with faster price growth for utilities and food. Figure 3-2 demonstrates an overall steady CPI growth between those periods. Note that gasoline and utilities are more volatile, as they are closely tied to oil markets.

Figure 3-2: Historical Consumer Price Index (CPI), New Brunswick



Source: Statistics Canada <sup>2</sup>

Over the past three years, especially since 2021, there has been a significant departure from the 2% inflation target. Table 3-1 provides a summary of important Consumer Price Index (CPI) items and their changes over time. Briefly, in New Brunswick, the cost of food surged by roughly 37% between March 2020 and March 2023, gasoline prices shot up by 97%, and general shelter expenses increased by more than 22%.

<sup>2</sup> Statistics Canada. Table 18-10-0004-01 Consumer Price Index, monthly, not seasonally adjusted.  
DOI: <https://doi.org/10.25318/1810000401-eng>

Table 3-1: Period to Period CPI Comparisons, New Brunswick

	Period				Average annual growth		
	Sep-03	Sep-13	Sep-20	Sep-23	'03-'20	'10-'20	'20-'23
All-items	103.7	123.5	136.3	159.3	1.9%	1.3%	7.7%
Shelter	102.5	126.8	142.1	167.0	2.3%	1.5%	8.3%
Rented shelter	101.5	112.1	121.0	149.3	1.1%	0.9%	9.4%
Owned shelter	101.9	119.1	135.6	155.5	2.0%	1.7%	6.6%
Utilities	104.2	152.9	169.8	201.8	3.9%	1.7%	10.7%
Food	102.1	137.0	157.4	196.5	3.3%	2.0%	13.0%
Gasoline	112.1	177.4	131.4	248.1	1.1%	-4.6%	38.9%

Source: Statistics Canada

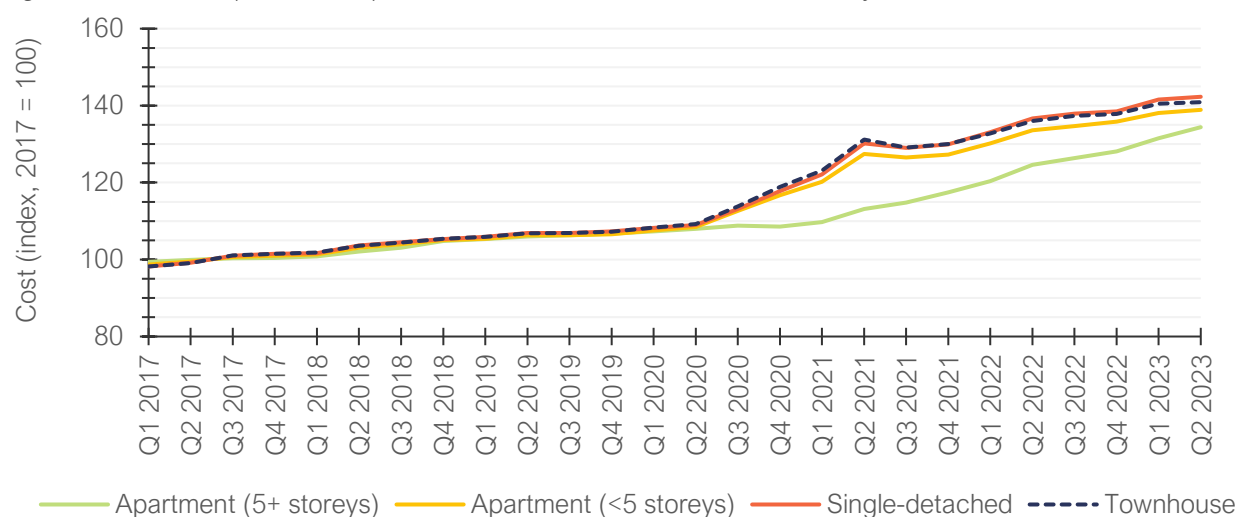
Declining interest rates and growing demand for housing have brought the rise in home prices and rents to the forefront of discussions among households in many parts of Atlantic Canada. At the same time, the expenses associated with heating a home and providing food for a family have been on the rise, placing a substantial financial strain on those with limited budgets.

### 3.3 Cost of construction

The cost of housing production intrinsically affects supply, regardless of the provider. High interest rates mean the sizeable loans necessary for developments are becoming less attractive, even amidst high housing demand.

Figure 3-3 illustrates the relative change in the cost of construction by residential building type for the Moncton Census Metropolitan Area (no other data was available for New Brunswick). Notably, the cost of constructing 5+ storey apartments (generally made of concrete) has shown the least fluctuation over the past three years. Lumber prices initially (between Q2 2020 and Q2 2021) increased more rapidly than concrete construction costs. However, by Q2 2023, these difference between the two narrowed. In the span of three years, the cost of constructing 5+ storey buildings increased by approximately 24%, while the cost for all types of residential buildings increased by about 29%.

Figure 3-3: Indexed (2017 = 100) Residential Cost of Construction, Quarterly, Moncton CMA



Source: Statistics Canada <sup>3</sup>

### 3.4 Provincial objectives

In 2019, New Brunswick introduced a 10-year housing strategy that outlines the province's guiding principles, values, objectives, and actions in the realm of housing. Some of the key actions within this strategy include:

- **Creation of affordable housing units:** The province committed to building 1,262 new affordable housing units in collaboration with the social housing sector, including 300 units dedicated to housing options for the homeless.
- **Funding for housing development:** Private and non-profit developers were provided with funding to create new affordable housing units.
- **Maintenance and sustainability:** Funding was allocated to ensure the maintenance and long-term sustainability of the provincial housing stock.
- **Homeowner support:** Financial assistance was extended to help 13,680 homeowners stay in their homes.
- **Supportive services:** The strategy aimed to develop a case management approach, people-centered framework, and Wrap-Around Support Services Model.
- **Housing continuum:** Incentives were introduced to help individuals progress along the housing continuum.

<sup>3</sup> Statistics Canada. Table 18-10-0135-01 Building construction price indexes, by type of building.  
DOI: <https://doi.org/10.25318/1810013501-eng>

- **Mixed-income developments:** Collaboration with municipalities was initiated to support mixed-income developments through the municipal planning process.
- **Funding options:** The province explored various funding options, including the National Co-Investment Fund, to support municipalities and private and non-profit housing providers.
- **Educational campaign:** An educational and awareness campaign was developed and promoted to raise awareness of provincial housing programs and the needs of vulnerable populations.

Administered by New Brunswick Housing, several housing programs exist to support social and supportive housing, homeownership, developers, homelessness, as well as individuals, families, and seniors. Notably, the Affordable Rental Housing Program provides financial incentives of \$70,000 per unit for non-profit developers (up to 100% of the units in a project) and \$60,000 per unit (up to 50% of the units) for private developers.

In June 2023, the housing strategy was reintroduced with updated goals and actions, including the goal of creating conditions to develop 6,000 new homes annually. Other objectives involve reducing the percentage of households spending more than 30% of their income on housing, incentivizing the creation of new student housing units, increasing housing options for seniors and those with accessibility needs, launching a public awareness campaign to promote modular homes, and identifying surplus provincial properties suitable for housing. The following paragraphs are a summary of some of the actions outlined in the strategy, or implemented since.

The province is extending the temporary property tax relief program through 2024 for the provincial portion of property taxes and is exploring the possibility of a permanent spike protection mechanism for future years. It also introduced legislation in 2022 meant to encourage more development of rental units and alleviate supply-and-demand cost pressures faced by tenants. Proposed amendments to the *Assessment Act* include placing phased-in assessment values on newly constructed apartment buildings with two or more units and existing buildings being refurbished to add more rental units. The assessments for these buildings would be set at 33 per cent of their actual value in the first year, 66 per cent in the second year and 100 per cent in year three.

New Brunswick's Preconstruction and Infrastructure Fund to Support Housing offers \$22.5 million annually through two distinct streams: preconstruction funding, amounting to \$2.5 million, and small community housing infrastructure funding, totaling \$20 million. These streams aim to facilitate housing projects by offering financial assistance for preconstruction

activities and improving infrastructure to bolster housing development in small communities, respectively.

Over the next three years, the province plans to allocate \$55.1 million to non-profits and the private sector to create 420 subsidized units. This includes a partnership with Habitat for Humanity, offering a \$70,000 subsidy per unit for 10 units per year.

Furthermore, the province will introduce a Direct to Tenant Rental Benefit with an annual investment of \$22 million. This program will provide rental assistance to families and seniors facing core housing needs due to affordability constraints. The Affordable Rental Housing Program will also be enhanced to offer an additional \$15,000 per unit for accessible-affordable units constructed within mixed-income buildings. This \$15,000 per unit incentive is eligible for up to 20% of units per building.

Lastly, the province launched its rent bank program in late 2023, which is intended to help renters experiencing a temporary and unplanned financial crisis with their expenses directly linked to staying housed. The grant provides financial support of up to \$2,750, or the equivalent of two months' rent, whichever is less. This can be in the form of assisting with a damage deposit, clearing rent debt, or paying overdue essential utilities.

## 4 Greater Miramichi Region

### 4.1 Population

Atlantic Canada has historically experienced patterns of minor population growth with a noticeable trend towards an aging demographic. With increased frequency, small and/or rural communities have reported decreases in their populations.

In recent years, the region has witnessed a shift in population dynamics. Notably, there has been a substantial influx of individuals from other Canadian provinces and abroad. This influx has led to an expansion of Atlantic Canada's population, marking a departure from historical trends. Additionally, the arrival of diverse newcomers has contributed to a more balanced age distribution, lessening the impact of an aging population on the region's demographics.

While these demographic changes signal a promising shift for Atlantic Canada in terms of increased economic activity and cultural diversity, there is broad concern about being able to meet incoming housing demand.

#### 4.1.1 Migration

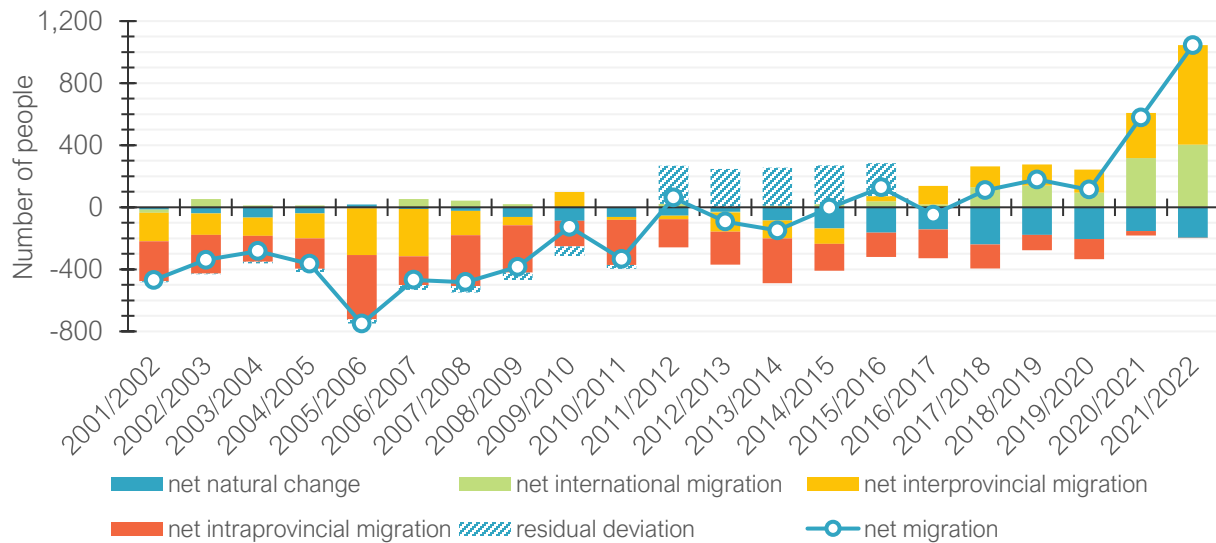
The aforementioned shift is no different for the Northumberland Census Division (CD) and Miramichi Census Agglomeration (CA) – the two most detailed geographic levels for which Statistics Canada reports migration data.

Figure 4-1 shows migration data for Northumberland, broken down by migration components, in addition to the change in population based on net natural change (births minus deaths). Table 4-1 offers specific population component values for select years, as displayed by the corresponding figure. The Northumberland CD boundary closely resembles that of the GMR and thus reasonably represents the region's changes.

From 2001/2002 to 2016/2017, Northumberland largely lost population to other communities in New Brunswick or other provinces. Gradual rises occurred between then and 2019/2020, with substantial inflows of people the two-years following. In 2021/2022, Northumberland welcomed about 640 people from elsewhere in Canada and 405 from abroad.



Figure 4-1: Annual components of migration and net migration, Northumberland CD



Source: Statistics Canada <sup>4</sup>

Table 4-1: Summary of components of migration change, Northumberland CD

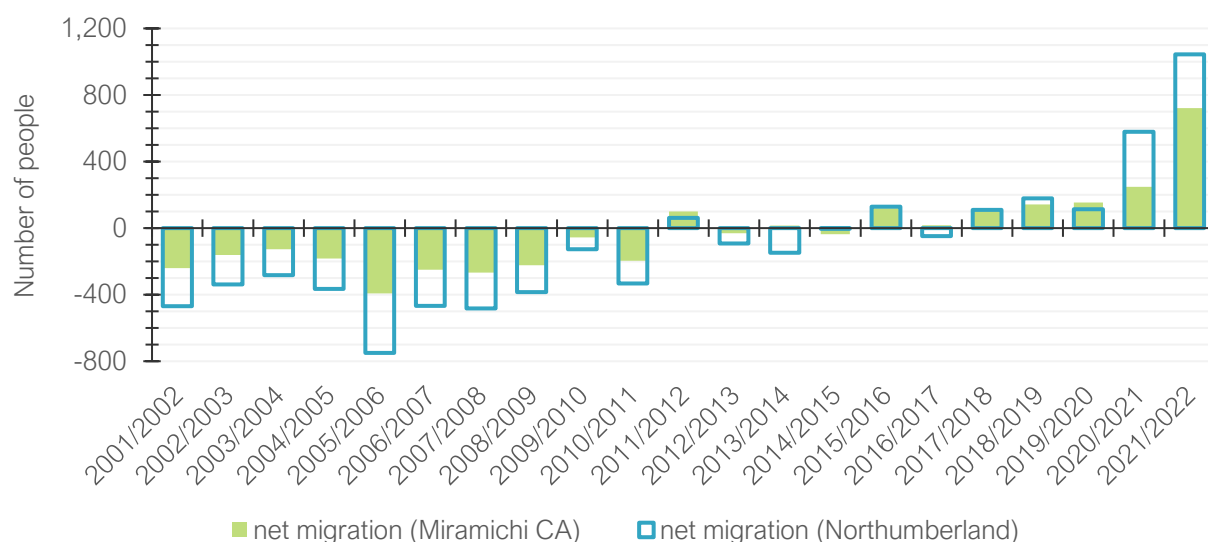
	2002 to 2012 (avg)	2012 to 2017 (avg)	2017 / 2018	2018 / 2019	2019 / 2020	2020 / 2021	2021 / 2022
Net natural change (births minus deaths)	-43	-112	-239	-178	-205	-152	-196
Net international migration	+22	+17	+130	+139	+95	+318	+404
Net interprovincial migration	-117	-37	+134	+138	+149	+291	+642
Net intraprovincial migration	-249	-203	-155	-98	-130	-30	-1

Source: Statistics Canada

Figure 4-2 compares Northumberland to the Miramichi CA to demonstrate the share of newcomers that chose to live in the region's urban centre. Generally, the CA contributes to more than half of the region's trends, whether a loss or gain in population.

4 Statistics Canada. Table 17-10-0140-01 Components of population change by census division, 2016 boundaries.  
DOI: <https://doi.org/10.25318/1710014001-eng>

Figure 4-2: Annual net migration, Northumberland CD versus Miramichi CA



Source: Statistics Canada <sup>5</sup>

#### 4.1.2 Trends

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

Table 4-2 summarizes the GMR's historical and anticipated populations, disaggregated by specific age cohorts. See the **Methodology Section** for a description of the projection methodology. Note that GMR population projections are the sum of local government, rural district, and the First Nation community population (as per the Census).

While recent population trends – notably those related to in-migration – suggest growth, the GMR's population expanded only marginally, from 39,225 to 39,295 between 2016 and 2021. If results did not include the First Nation communities, the rise would have been a marginal decline instead. The growth was supported by the substantial expansion among senior populations (those aged 65+), marked by a 16% increase. Non-senior population

<sup>5</sup> Statistics Canada. Table 17-10-0136-01 Components of population change by census metropolitan area and census agglomeration, 2016 boundaries. DOI: <https://doi.org/10.25318/1710013601-eng>

trends predominantly demonstrated losses, with greatest relative decline among 15-to-24-year-olds.

Table 4-2: Past & future population by defined age cohort

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+
<b>Historical population</b>							
<b>2016 population</b>	39,225	5,470	4,180	8,020	12,665	7,895	985
<b>2021 population</b>	39,295	5,180	3,905	7,755	12,125	9,215	1,085
<b>% change ('16-'21)</b>	+0.2%	-5%	-7%	-3%	-4%	+17%	+10%
<b>Anticipated population</b>							
<b>2026 population</b>	40,705	5,125	4,300	8,460	11,460	10,440	920
<b>% change ('21-'26)</b>	+4%	-1%	+10%	+9%	-5%	+13%	-15%
<b>2031 population</b>	42,370	5,030	4,725	9,505	10,740	11,285	1,085
<b>% change ('26-'31)</b>	+4%	-2%	+10%	+12%	-6%	+8%	+18%
<b>2036 population</b>	44,040	5,265	4,790	10,690	10,700	11,075	1,520
<b>% change ('31-'36)</b>	+4%	+5%	+1%	+12%	0%	-2%	+40%
<b>2041 population</b>	45,790	5,895	4,485	12,025	10,985	10,715	1,685
<b>% change ('36-'41)</b>	+4%	+12%	-6%	+12%	+3%	-3%	+11%

Source: derived from 2016 & 2021 custom Census data tabulation and Statistics Canada migration data

Population projections anticipate relatively stable five-year percentage increases in the total population between 2021 and 2041, with variations occurring among the different age cohorts. By 2031, the GMR's population could reach 42,375 people, driven by growth among younger adult and younger senior populations. Over the period from 2021 to 2041, the GMR population is expected to increase by 6,495 people, representing growth of almost 17%.

### 4.1.3 Housing Hub population projections

In February 2023, Housing Hub New Brunswick released the "Housing Demand by Region in New Brunswick Through 2030" report, produced by Jupia Consultants Inc.<sup>6</sup> The report includes population and demand growth scenarios by regional area, including Greater Miramichi.

Jupia anticipated annual growth in the Miramichi region between 0.2% to 1.5%, calculated as the average growth between 2023 and 2030. Assuming linear growth between the five-

6 Jupia Consultants. (2023 February). Housing Demand by Region in New Brunswick Through 2030. [https://hnhb-rlnb.ca/wp-content/uploads/2023/05/Housing-Paper-Discussion-Series-Report-02\\_EN\\_web-ready.pdf](https://hnhb-rlnb.ca/wp-content/uploads/2023/05/Housing-Paper-Discussion-Series-Report-02_EN_web-ready.pdf)

year periods outlined in Table 4-2, this Housing Study suggests an annual growth rate of about 0.8%, slightly exceeding Jupia’s “moderate” scenario of 0.7%.

The Jupia report acknowledges that its moderate and fast population growth scenarios are ambitious compared to long-term historical trends, particularly when contrasted with growth scenarios from Statistics Canada. Consequently, this implies that the anticipated population in this report is also ambitious, even if it falls toward the lower end of the range.

It is essential to recognize that the projection methodologies of the Jupia report and this report differ. Jupia's work relies on provincial-level Statistics Canada projections and government goals for increased growth, likely adjusted to reflect the different regions across New Brunswick – a top-down approach. In contrast, this report adopts a bottom-up approach, producing projections for individual communities and aggregating them to determine an overall change for the Greater Miramichi Region.

Nevertheless, both reports arrive at the same conclusion: it is likely that the GMR will experience growth in the foreseeable future, necessitating housing.

## 4.2 Household formation

Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. A household is the highest-level descriptor of many unique living situations.

This report often categorises households by their “primary household maintainer” age cohorts. A household maintainer refers to the person residing in a household that is responsible for paying all or the majority of the rent, the mortgage, the taxes, the electricity, or other services and utilities. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

### 4.2.1 Trends

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

Household growth is a fundamental component of housing demand. By definition, a household requires an available dwelling to occupy. Therefore, household projections are (simplistically) closely linked with the required increase in housing stock to accommodate expected population changes (note that overall housing demand is also influenced by economic and financial factors, but these are omitted from the exercise for simplification).

Table 4-3 summarizes the GMR's historical and anticipated households who live and may live in the region permanently (more than half of the year). The data is disaggregated by specific primary maintainer age cohorts. See the **Methodology Section** for a detailed description of the projection methodology. Note that while households and housing are closely linked, they are different. Section 4.10.2 delves into the topic of housing demand.

Unlike the total population, total households increased by approximately 3% from 2016 to 2021. Similar to the population trend, this growth was driven by senior-led households, exhibiting a 15% increase, in contrast to a 3% decline for non-senior-led households.

Table 4-3: Past & future households by defined primary maintainer age cohort

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical households by primary maintainer age						
2016 households	16,780	345	3,830	6,905	5,030	675
2021 households	17,365	305	3,655	6,790	5,845	720
% change ('16-'21)	+3%	-12%	-5%	-2%	+16%	+7%
Anticipated households by primary maintainer age						
2026 households	17,930	375	3,960	6,275	6,700	620
% change ('21-'26)	+3%	+23%	+8%	-8%	+15%	-14%
2031 households	18,750	415	4,420	5,905	7,270	740
% change ('26-'31)	+5%	+11%	+12%	-6%	+9%	+19%
2036 households	19,480	420	4,980	5,880	7,155	1,045
% change ('31-'36)	+4%	+1%	+13%	0%	-2%	+41%
2041 households	20,130	395	5,615	6,040	6,930	1,150
% change ('36-'41)	+3%	-6%	+13%	+3%	-3%	+10%

Source: derived from 2016 & 2021 Census data and population projections

The rise in senior households and the decrease in non-senior households generally lead to a reduction in average household size. Consequently, smaller household sizes correspond to

higher per capita housing demand. For instance, when a couple with a child reaches the stage where the child moves into their own home, the demand for housing increases.

Projection results anticipate continued total household growth over the next two decades, though at a rate slightly lower than occurring for the total population. Notable growth among 25-to-44-year-old-led households may lead to decreased demand per capita and corresponding increased average household size.

Table 4-4 provides a similar breakdown to the table above, but disaggregated by household family type. Anticipated distribution by type is based on 2021 relationships between each type and primary maintainer age cohorts. See the **Methodology Section** for a detailed description of the projection methodology.

Corresponding to the decline in non-senior-led households from 2016 to 2021, there was a decrease in the number of couples with a child or children. In contrast, non-census households, which include single persons or roommates, saw an increase, likely reflecting a rise in seniors living alone.

Table 4-4: Past & future households by defined household family types

	Total	Couple w/o child	Couple w/ child	Lone parent	Non-census	Other
Historical households by household type						
2016 households	16,780	5,295	3,830	1,730	5,175	745
2021 households	17,365	5,405	3,490	1,745	5,860	875
% change ('16-'21)	+3%	+2%	-9%	+1%	+13%	+17%
Anticipated households by household type						
2026 households	17,930	5,560	3,390	1,810	6,290	885
% change ('21-'26)	+3%	+3%	-3%	+4%	+7%	+1%
2031 households	18,750	5,695	3,400	1,920	6,845	915
% change ('26-'31)	+5%	+2%	+0.3%	+6%	+9%	+3%
2036 households	19,480	5,635	3,515	2,085	7,290	970
% change ('31-'36)	+4%	-1%	+3%	+9%	+7%	+6%
2041 households	20,130	5,510	3,695	2,245	7,640	1,025
% change ('36-'41)	+3%	-2%	+5%	+8%	+5%	+6%

\* A non-census family household is often defined as either single person or roommate households

\*\* Other households include all other household formations that are not contemplated by the other categories, but is most often related to "multi-family" or "multi-generational" households.

Source: derived from 2016 & 2021 Census data and population projections

In line with anticipated growth among 25-to-44-year-olds is an expected increase in couples with a child or children and lone parents over the foreseeable future. Note that non-census households should continue to increase during the same time.

#### 4.2.2 Households with vulnerable populations

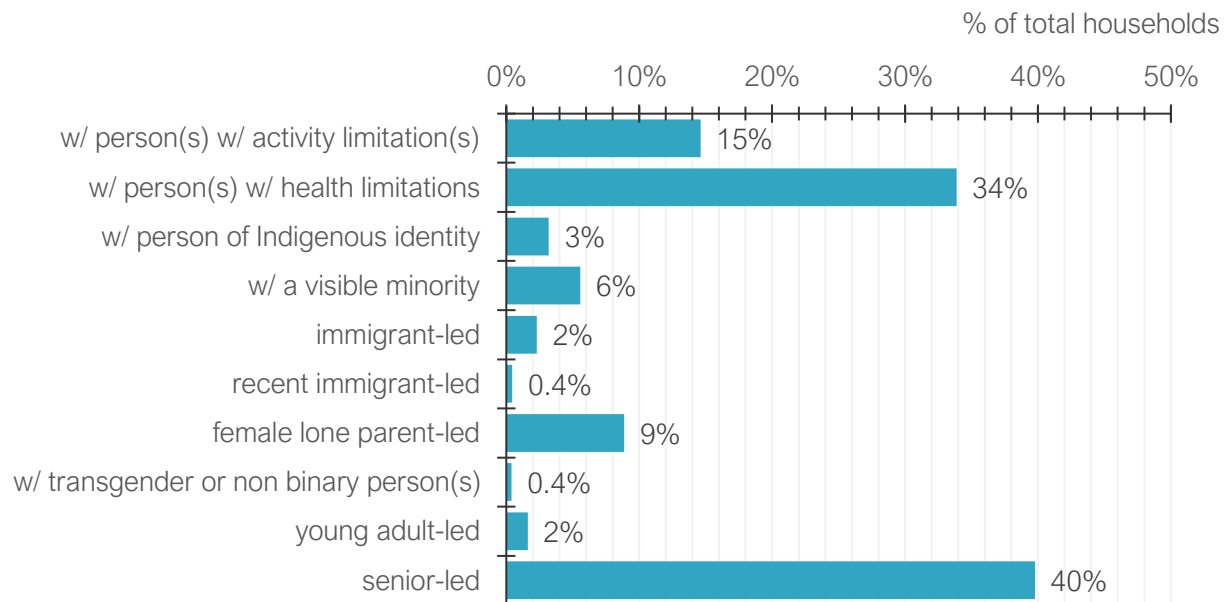
In early 2023, the University of British Columbia (UBC) launched the Housing Assessment Resource Tools (HART) program, providing various tools to support governments and non-profits in generating rapid housing needs assessments. The program includes a wealth of custom data purchased from Statistics Canada, such as information about households that include members of vulnerable populations.

Figure 4-3 summarizes the share of households across the GMR that include specific vulnerable populations. It is important to note that the data obtained by HART does not align with the new local government boundaries for New Brunswick but represents the Northumberland CD. Consequently, percentages are used instead of totals.

Most notable is the prevalence of senior-led households, comprising 40% of the total. This underscores the significance of accommodating aging populations within housing considerations, including accessibility features and proximity to healthcare services. Additionally, with 34% of households including individuals facing health limitations and 15% including individuals with activity limitations, there is an emphasis on the necessity for adaptable housing designs that cater to varying mobility and medical needs.



Figure 4-3: Percentage of households with a vulnerable person, Northumberland CD



Source: UBC Housing Assessment Resource Tool (HART) <sup>7</sup>

## 4.3 Income

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District			

### 4.3.1 Median before-tax household incomes

The majority of affordability calculations rely on median before-tax household income, which represents the total income earned by a household before any deductions like income taxes or other expenses are considered. The actual income level largely depends on various factors related to the household, such as its size, age composition, and whether the household owns or rents their residence.

Table 4-5 summarizes 2021 household incomes by characteristics, tenure (including renter household in subsidized housing), and Indigenous identity. Overall, the GMR's median

<sup>7</sup> Housing Assessment Resource Tools. HART Housing Need Assessment Tool. <https://hart.ubc.ca/wp-content/uploads/2023/03/HNA-Methodology.pdf>

household income was \$66,000 in 2021. Note that this does not include data for those living in the First Nation communities.

Table 4-5: Median before-tax household income by tenure & Indigenous identity, 2021

	Total	Owner	Renter	Subsidized Renter	Indigenous
Total	\$66,000	\$73,000	\$42,800	\$24,600	\$72,500
Household size					
1 person	\$34,000	\$36,400	\$30,000	\$21,800	\$32,800
2 persons	\$68,000	\$70,500	\$57,200	\$37,600	\$60,400
3 persons	\$97,000	\$105,000	\$66,500	\$43,600	\$85,000
4 persons	\$119,000	\$122,000	\$72,500	-	\$100,000
5+ persons	\$123,000	\$129,000	\$72,500	-	\$114,000
Household type					
Couple w/o child	\$71,500	\$73,000	\$60,000	\$53,600	\$73,000
Couple w/ child(ren)	\$116,000	\$121,000	\$74,500	\$60,400	\$111,000
Lone parent	\$58,400	\$65,000	\$48,400	\$37,200	\$44,400
Single person	\$34,000	\$36,400	\$30,000	\$21,800	\$32,800
2+ persons	\$62,800	\$61,600	\$64,500	-	\$60,800
Household maintainer age					
15 to 24 years	\$53,200	\$58,400	\$51,200	-	-
25 to 34 years	\$69,500	\$86,000	\$54,400	\$37,600	\$51,200
35 to 44 years	\$90,000	\$103,000	\$54,800	\$37,600	\$91,000
45 to 54 years	\$96,000	\$104,000	\$51,600	\$32,400	\$89,000
55 to 64 years	\$76,000	\$82,000	\$34,400	\$10,900	\$76,500
65 to 74 years	\$56,000	\$58,800	\$36,000	\$26,800	\$64,000
75 to 84 years	\$42,000	\$42,800	\$34,800	\$22,800	\$65,500
85+ years	\$37,200	\$38,800	\$33,200	\$22,600	-

Source: Statistics Canada 2021 Census custom tabulations

Household incomes are influenced by the prevailing economic conditions at the time of a Census survey. For instance, for the 2021 Census, incomes reported were based on the 2020 tax year, during which many households received payments from the Canadian Economic Recovery Benefit (CERB). While CERB played a crucial role in providing financial support to Canadians facing economic challenges during a period of significant social and

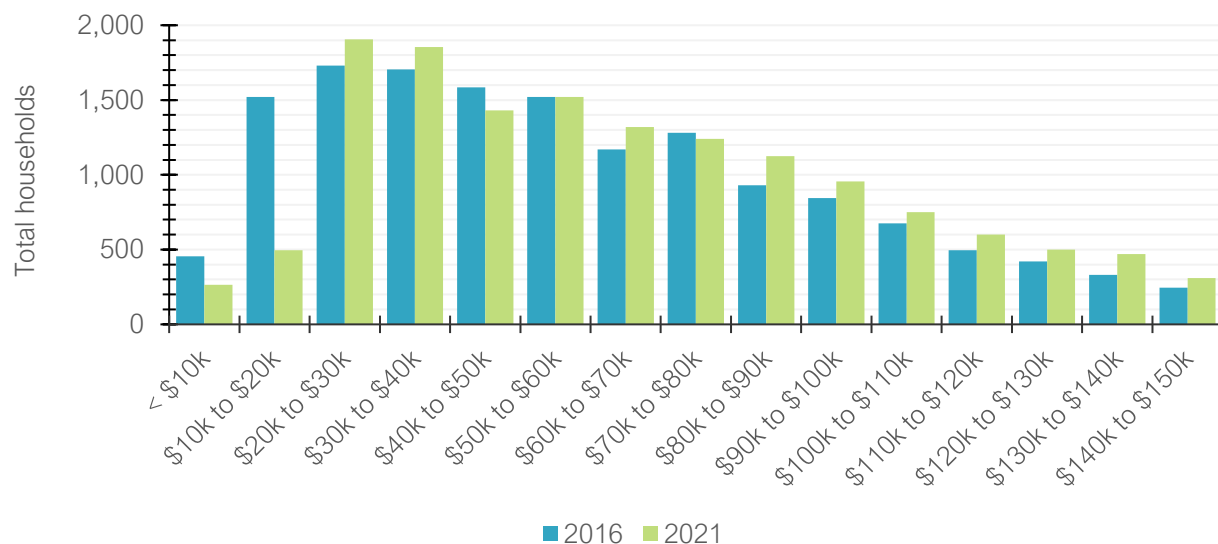
economic stress, it had the effect of distorting income data. Therefore, when interpreting income figures for 2021, readers should keep in mind that they may appear higher than they would have been without the additional relief provided by CERB.

### 4.3.2 Income distribution

The distribution of household income varies greatly depending on the configuration of a household or the housing tenure of a household. Generally, if a household earns a single income, there is higher prevalence of earning lower incomes, which in turn translates to greater chances of experiencing a form or forms of housing hardship.

Figure 4-4 illustrates the change in household income distribution from 2016 to 2021. Those earning less than \$20,000 dropped by about 62% in 2021 due in part to CERB, when in actuality many may still be below this income without it.

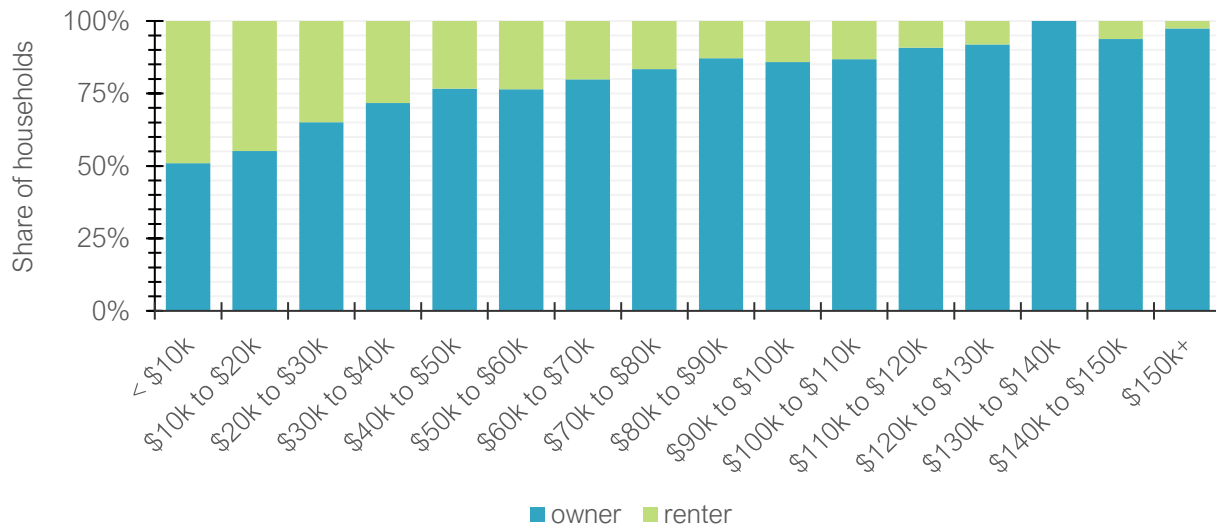
Figure 4-4: Total households by income threshold and Census year



Source: Statistics Canada 2016 & 2021 Census custom tabulations

Figure 4-5 illustrates the shift in household tenure share as income rises, based on total 2021 households. Greater shares of renter households (more often single income earners) exist among lower income brackets, with decreasing prevalence within each following bracket.

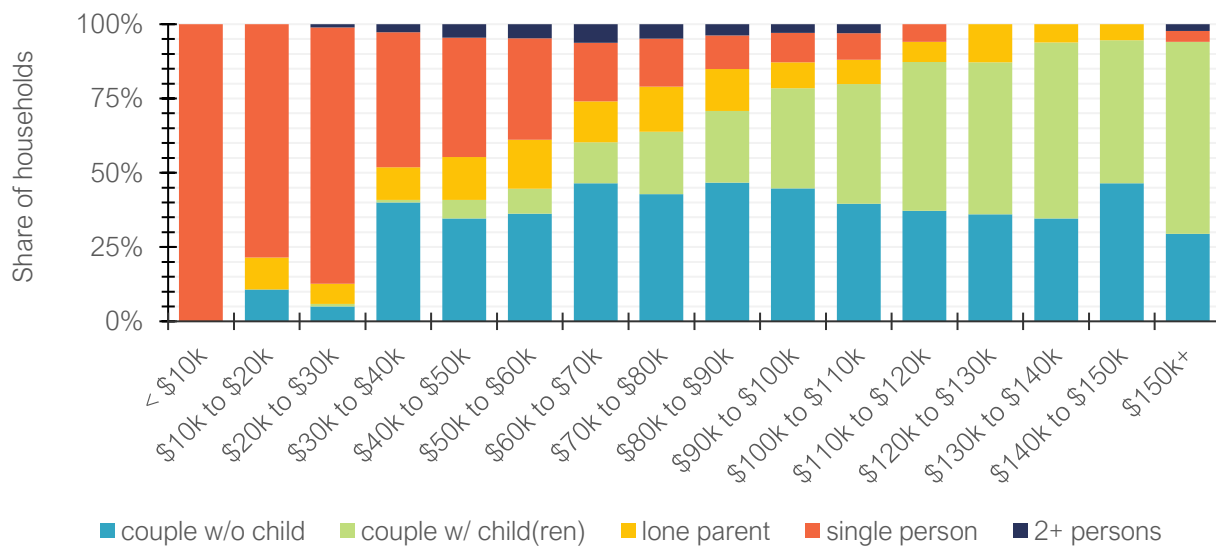
Figure 4-5: Share of households by income threshold & tenure, 2021



Source: Statistics Canada 2021 Census custom tabulations

Figure 4-6 presents a comparable narrative, but this time focusing on different types of households. Single individuals, who are often renters, make up a significant majority within the lower income categories. In contrast, lone parents are distributed more evenly across income brackets. Meanwhile, couples with children, frequently benefiting from dual incomes, constitute a larger portion of the higher income categories.

Figure 4-6: Share of households by income threshold & household type, 2021



Source: Statistics Canada 2021 Census custom tabulations

### 4.3.3 Income categories

This report adopts methods used by HART to establish five household income categories that can help identify the share of the population most at risk of financial pressures related to

housing. HART applied the categories built by governments in the US, Vancouver, and Melbourne. The categories are as follows:

- **Very low income:** 20% or less of area (i.e., community) median household income (AMHI), generally equivalent to shelter allowance for income support recipients.
- **Low income:** 21-50% AMHI, generally equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job such as nurse or teacher.
- **Median income:** 81-120% AMHI, representing the ‘middle class.’
- **High income:** More than 120% AMHI, the group with most housing wealth

Table 4-6 summarizes the estimated income brackets that apply to each income category, the range of monthly shelter costs afforded by said incomes, and the estimated share of local households within each category.

*Table 4-6: Income category summary, 2021*

Income category	Annual household income	Affordable shelter cost	Estimated share of total households
Very low income	≤\$10,000	< \$190	1%
Low income	\$10,001 to \$30,000	\$190 to \$565	14%
Moderate income	\$30,001 to \$50,000	\$565 to \$940	20%
Median income	\$50,001 to \$80,000	\$940 to \$1,500	25%
High income	\$80,001 +	\$1,500 +	40%

Source: Statistics Canada 2021 Census custom tabulations, HART

Table 4-7, Table 4-8, and Table 4-9 demonstrate the respective household sizes, household types, and household maintainer ages that are most likely to be within each category.

Among defined household sizes, one-person households were most likely to earn very low (3%) or low (41%) incomes, translating to a higher prevalence of housing need. Dual earning households (common across 2+ person household sizes) mostly earned high incomes.

Table 4-7: Income category by household size, 2021

	Total	1- person	2- persons	3- persons	4- persons	5+ persons
Total households	16,285	4,815	6,640	2,390	1,680	760
Very low income	1%	3%	0%	0%	0%	0%
Low income	14%	41%	4%	3%	0%	0%
Moderate income	20%	29%	24%	7%	2%	0%
Median income	25%	20%	32%	26%	16%	13%
High income	40%	7%	39%	65%	82%	87%

Table 4-8: Income category by household family type, 2021

	Total	Couple w/o child	Couple w/ child	Lone parent	Single person	2+ persons
Total households	16,285	5,200	3,310	1,600	4,815	510
Very low income	1%	0%	0%	0%	3%	0%
Low income	14%	3%	0%	11%	41%	5%
Moderate income	20%	24%	3%	26%	29%	23%
Median income	25%	31%	16%	37%	20%	39%
High income	40%	43%	80%	26%	7%	33%

About 15% of the GMRSC's young adults (15-to-24-year-olds) earned very low or low incomes. These folks are either early into their careers, working part-time through school, or earning near minimum wage. Senior households were more likely to earn low incomes, though this is related to low pension earnings relative to employment earnings before retirement.

Table 4-9: Income category by household primary maintainer age, 2021

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
Total households	16,285	275	3,325	6,280	5,720	695
Very low income	1%	0%	1%	2%	0%	0%
Low income	14%	15%	8%	9%	22%	33%
Moderate income	20%	29%	13%	15%	28%	34%
Median income	25%	36%	27%	22%	26%	24%
High income	40%	20%	51%	53%	24%	9%

### 4.3.3.1 Anticipated income distribution

Similar to projecting the distribution of households by their age of maintainer or household family type, this report employs a similar process to focus on income categories. Utilizing the estimated income ranges previously reported and headship data for income brackets, Table 4-10 summarizes what these income categories may resemble in the future.

Notably, there is an anticipated surge in the number of very low and low-income households from 2021 to 2026. This is due to income levels returning to historical levels – or what they would have been without CERB payments. Subsequently, all income categories are generally expected to increase over the next two decades, with a particular emphasis on low and moderate-income earners over the near-term.

Note that, like all projections, this assumes that future economic, social, political, and environmental conditions remain consistent with the current period. The extent of deviation from the current context will result in variations between actual and projected outcomes.

Table 4-10: Past & future households by defined household income categories

	Total	Very low	Low	Moderate	Median	High
Historical households by income category						
2016 households	16,780	470	3,400	3,445	4,150	5,310
2021 households	17,365	235	2,530	3,475	4,300	6,825
% change ('16-'21)	+3%	-50%	-26%	+1%	+4%	+29%
Anticipated households by income category						
2026 households	17,930	250	3,315	3,750	3,440	7,180
% change ('21-'26)	+3%	+6%	+31%	+8%	-20%	+5%
2031 households	18,750	245	3,565	3,940	3,550	7,465
% change ('26-'31)	+5%	-2%	+8%	+5%	+3%	+4%
2036 households	19,480	240	3,700	4,010	3,610	7,920
% change ('31-'36)	+4%	-2%	+4%	+2%	+2%	+6%
2041 households	20,130	250	3,715	4,030	3,685	8,435
% change ('36-'41)	+3%	+4%	+	+	+2%	+7%

Source: derived from 2016 & 2021 Custom Census data tabulations, population / household projections, and HART income categories

## 4.4 Labour force

### 4.4.1 Trends

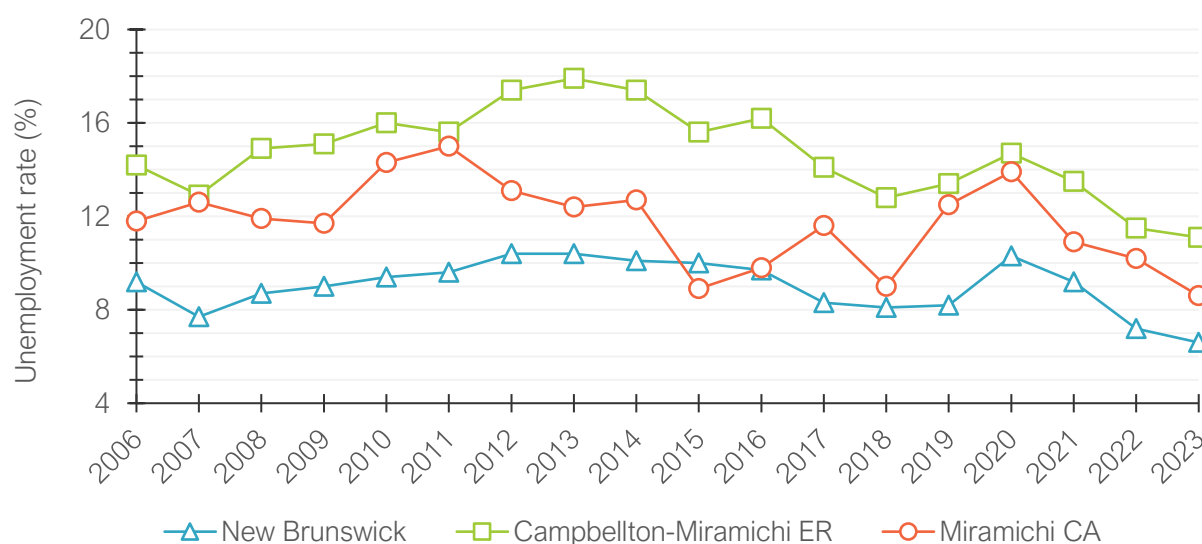
Labour force statistics, particularly factors like employment rates and income levels, play a considerable role in shaping the demand for housing. As more people gain employment, the



need for housing often rises, influencing both rental and homeownership markets. The interplay between a strong job market and housing requirements is complex, impacting everything from housing affordability to the availability of various types of housing units. When combining shifts in the labour force, migration trends, and housing construction activity, this interplay becomes increasingly complex.

The last decade has been particularly positive in terms of residents' ability to obtain work, marked by generally decreasing unemployment rates across New Brunswick, the Campbellton-Miramichi Economic Region (ER), and the Miramichi CA. Figure 4-7 illustrates this downward trend. Unsurprisingly, unemployment increased suddenly around 2020 due to the emergence of the pandemic. As distancing rules loosened, employment opportunities returned, and unemployment subsequently reached all time lows.

Figure 4-7: Annual unemployment rate by geography



Source: Statistics Canada <sup>8 9</sup>

While a decline in unemployment is typically viewed as a positive trend, it may not necessarily signify increased employment in regions with a growing retirement-age population. In these areas, the decrease in unemployment could be attributed to individuals who were previously unemployed but are no longer actively seeking work due to aging.

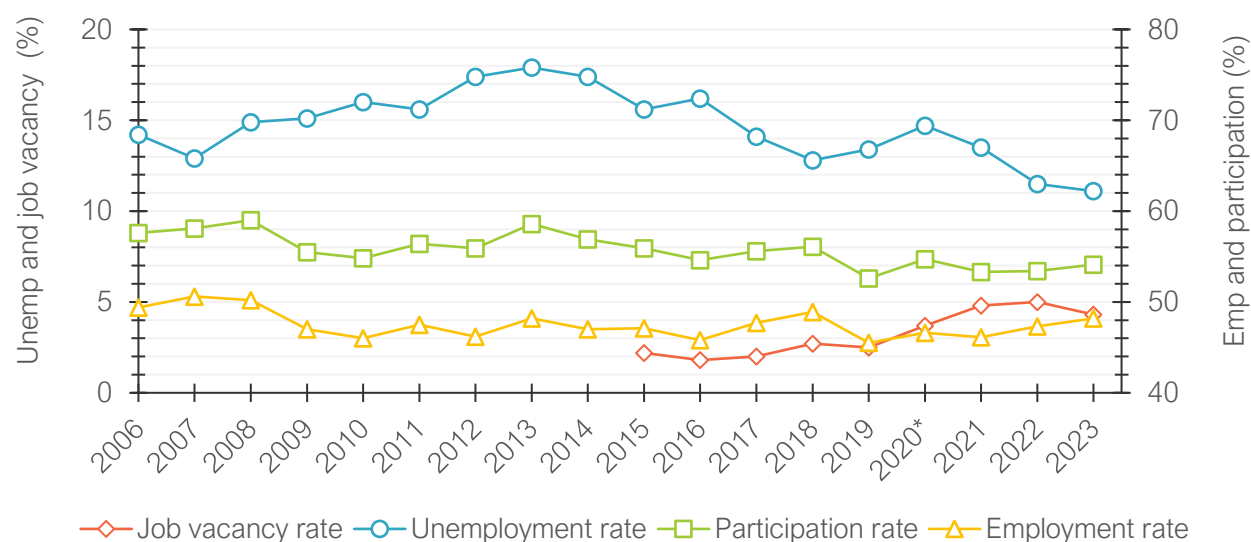
Figure 4-8 provides a visual representation of the changes in unemployment, employment, and participation rates in the Campbellton-Miramichi ER since 2006. The participation rate,

8 Statistics Canada. Table 14-10-0391-01 Labour force characteristics, annual.  
DOI: <https://doi.org/10.25318/1410039101-eng>

9 Statistics Canada. Table 14-10-0393-01 Labour force characteristics, annual.  
DOI: <https://doi.org/10.25318/1410039301-eng>

which includes individuals either employed or actively seeking employment, has generally decreased over the past two decades, primarily influenced by the aging demographic. Despite this trend, participation rates have remained relatively stable in the last three years, accompanied by a decrease in unemployment and an increase in employment rates. However, it is essential to approach these improvements with caution, as they are, in part, a response to the recent rapid increase in the cost of living. Many individuals have been compelled to seek employment or continue working when their original intention may not have been to do so.

Figure 4-8: Annual labour force statistics and job vacancy, Campbellton-Miramichi ER



\* emergence of COVID-19 pandemic  
Source: Statistics Canada <sup>10</sup>

Moreover, the figure displays the annual job vacancy rate for the ER from 2015 onwards. Although the pandemic naturally led to job vacancies, the vacancy rate has not yet reverted to pre-pandemic levels. In conjunction with the rising employment rates, this indicates that, while more jobs are emerging (both new and existing), there are evident challenges in successfully filling these positions.

#### 4.4.2 Anticipated labour force participation

Similar to projecting the distribution of households by the age of maintainer or household family type, this report employs a similar process to focus on labour participation. Specifically, it cross-references historical participation rates by population age to determine what future participation may look like based on anticipated demographics. This assumes that the labour market remains relatively consistent over the projected period.

<sup>10</sup> Statistics Canada. Table 14-10-0325-01 Job vacancies, payroll employees, job vacancy rate, and average offered hourly wage by provinces and territories, quarterly, unadjusted for seasonality.  
DOI: <https://doi.org/10.25318/1410032501-eng>

Table 4-11 summarizes the estimated historical distribution of participants and anticipated numbers for five-year intervals. These numbers were used to establish an overall participation rate per projected year. Calculations suggest that overall labour participants will continue to rise over the next two decades. Even so, the rate of participation is anticipated to decrease over the next decade, with potential increases afterward.

Table 4-11: Historical and anticipated people aged 15 or older participating in the economy, GMR

	2016	2021	2026	2031	2036	2041
Total participants (15+)	18,515	18,040	18,325	18,925	19,895	21,045
15 to 24	2,250	2,220	2,375	2,620	2,665	2,500
25 to 34	2,720	2,925	3,310	3,750	4,165	4,645
35 to 44	3,765	3,220	3,445	3,845	4,395	5,020
45 to 54	4,730	4,310	4,065	3,810	4,025	4,510
55 to 64	4,090	4,105	3,855	3,590	3,385	3,175
65 to 74	865	1,135	1,135	1,140	1,075	1,005
75+	95	125	140	170	185	190
Participation rate (%)	56.5	54.5	52.7	51.9	52.5	54.0

Source: derived from population projections and Northumberland CD participation data <sup>11</sup>

## 4.5 Market housing profile

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

### 4.5.1 Overall housing inventory

In 2021, Statistics Canada reported that the GMR's total count of dwellings occupied by a usual resident (see **Definitions**) was 16,485. According to assessment records, approximately 18,965 total dwellings existed across the region, meaning that there exist about 2,480 dwellings (about 13% of the total stock) that do not contribute data to the

<sup>11</sup> Statistics Canada. Table 98-10-0400-01 Labour force status by highest level of education: Canada, provinces and territories, census divisions and census subdivisions. DOI: <https://doi.org/10.25318/9810040001-eng>

Census profiles of the GMR (i.e., owners of these dwellings do not occupy them more than half of the calendar year).

**Important note:** Housing inventory data (both from assessment and Statistics Canada records) is limited for the First Nation communities in the GMR, and thus are not included in the dwelling totals discussed.

Table 4-12 summarizes the 2021 distribution of dwellings (occupied by usual residents) by their structure type and the tenure splits of each. About 80% of homes are single-detached, followed by apartments (combined as about 10%).

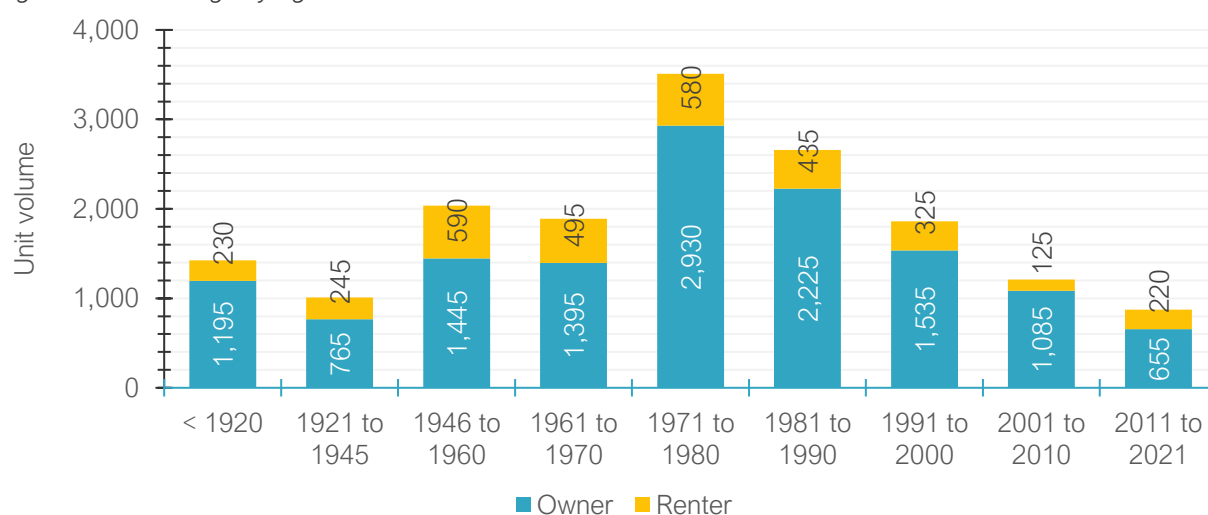
Table 4-12: Dwellings occupied by total usual residents by structural type and tenure, 2021

	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	16,485	13,185	75	420	205	1,550	0	1,030
Share	100%	80%	0%	3%	1%	9%	0%	6%
Owner	80%	91%	0%	26%	56%	5%	-	87%
Renter	20%	9%	100%	74%	44%	95%	-	13%

Source: Statistics Canada

Figure 4-9 illustrates the approximate decade-by-decade build-out of dwellings by tenure type. A large share of development occurred in the 1970s and 1980s, with gradual decreases post 1980s and into the 2010s.

Figure 4-9: Dwellings by age of construction and tenure

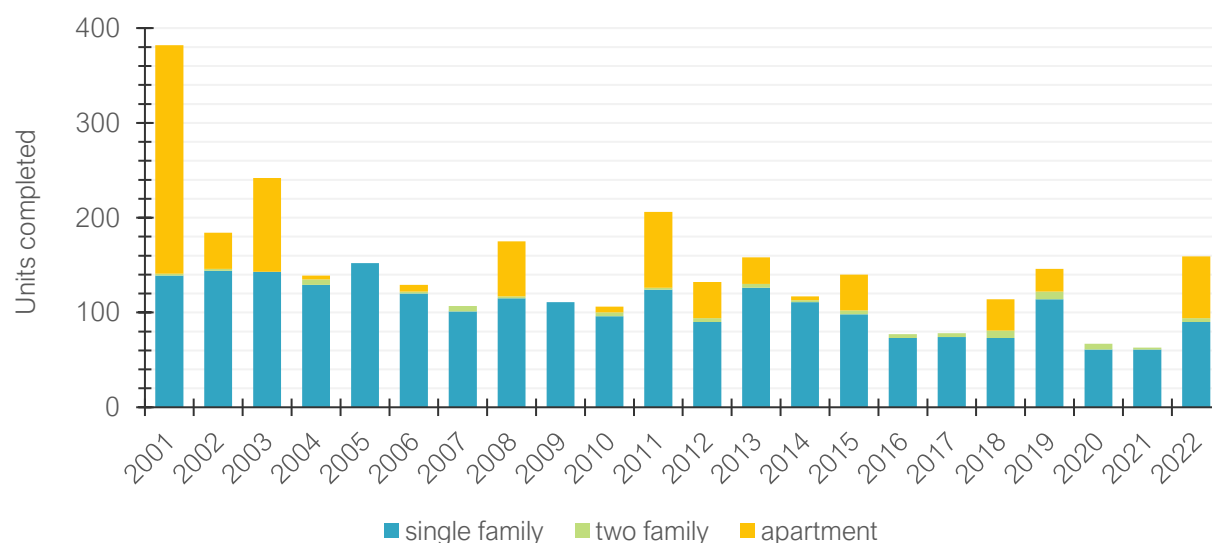


Source: Statistics Canada

Figure 4-10 illustrates the annual unit completions for the GMR, based on locally provided assessment information. Mirroring the above chart, completions look to be gradually decreasing over time, with sporadic apartment construction.

Figure 4-11 compares recent units completed to units permitted. This demonstrates the lag that exists between issuing a permit and a unit becoming available to occupy.

Figure 4-10: Estimated units completed by unit type



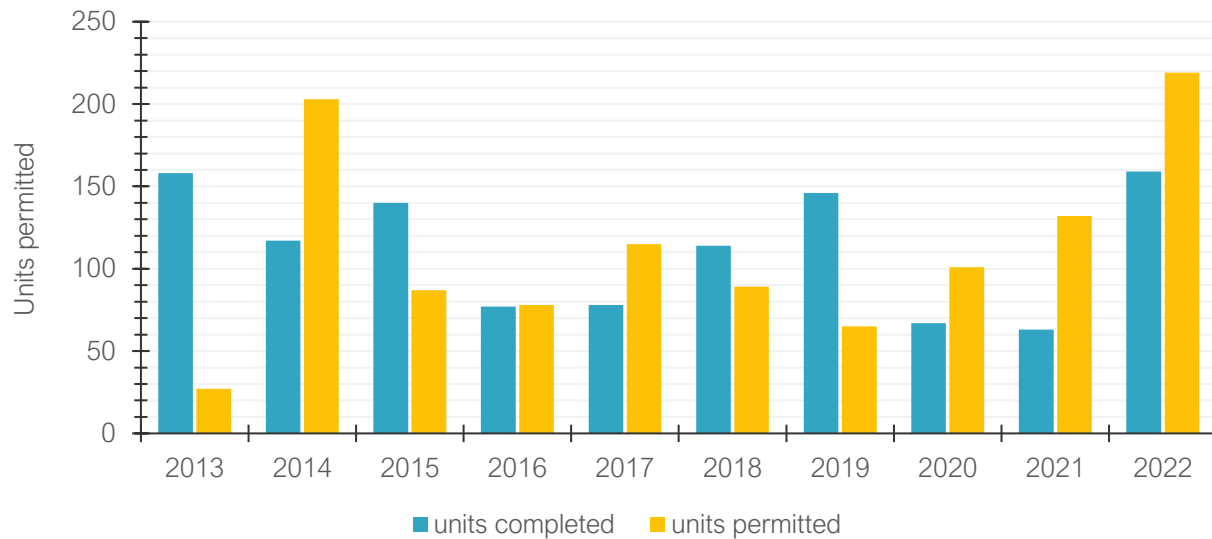
Source: derived from GeoNB <sup>12</sup> and GMRSC

Since 2019, units permitted have been on the rise, accompanied by a spike in completions in 2022. Based on the lag, similar unit completions should occur over the short-term. The volume of completions over the medium- and long-term depend on whether permitting activity continues at its recent pace. Permit data from 2023 indicates that the number of units permitted potentially reached 101 over that year, which is about the historical average permit output over the last decade across the GMR.

**Important note:** As of November 21, 2021, the communities of Doaktown and Upper Miramichi no longer receive planning services from the GMRSC. Consequently, permit data for these communities is not reported after this date. However, permit totals for these communities may still appear in this report. This is because data is reported based on their local government boundaries, which remained unchanged until January 2023. As a result, permits that may have originally been attributed to another community are now reported under Doaktown or Upper Miramichi due to their expanded boundaries.

12 GeoNB. (2023). Data Catalogue: Property Assessment Data. <http://www.snb.ca/geonb1/e/dc/propdata.asp>

Figure 4-11: Volume of units completed versus units permitted

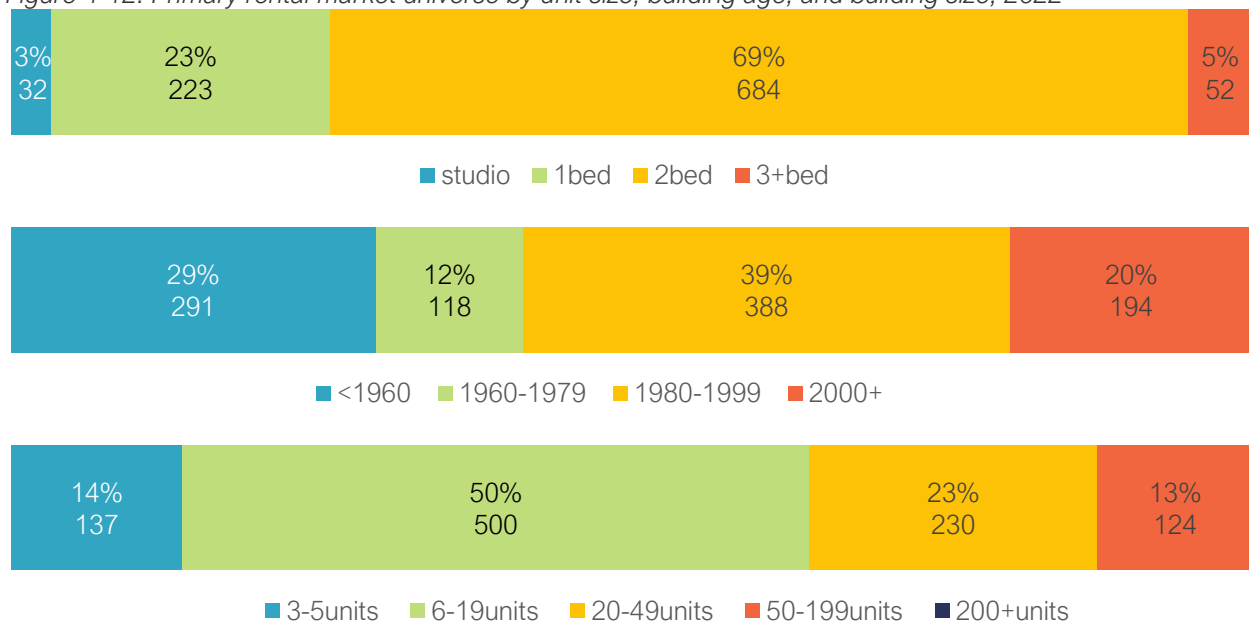


Source: derived from GeoNB and GMRSC

#### 4.5.1.1 Rental inventory

As of 2023, the Miramichi CA (the largest geographic area reporting CMHC data within the GMR) had 991 rental units within its primary rental market (being the inventory of purpose-built rental dwellings with three-or-more units). Figure 4-12 provides a summary of the distribution of units within this rental market by unit type, building age, and building size.

Figure 4-12: Primary rental market universe by unit size, building age, and building size, 2022

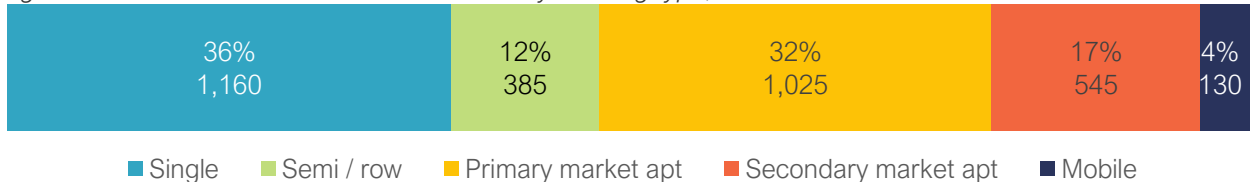


Source: CMHC Rental Market Survey

Figure 4-13 estimates the overall rental universe using 2021 Census and CMHC rental universe data. Note that the “secondary rental market” constitutes any rental unit that does not meet the primary market definition – i.e., a rental unit in a building with less than 3 units or in a building that was not purpose-built as a rental.

GMR Census data suggests that 1,160 secondary rental market units were single-detached homes, followed by 545 apartment units and 385 semi-detached or rowhouse units.

Figure 4-13: Estimated overall rental universe by dwelling type, 2021



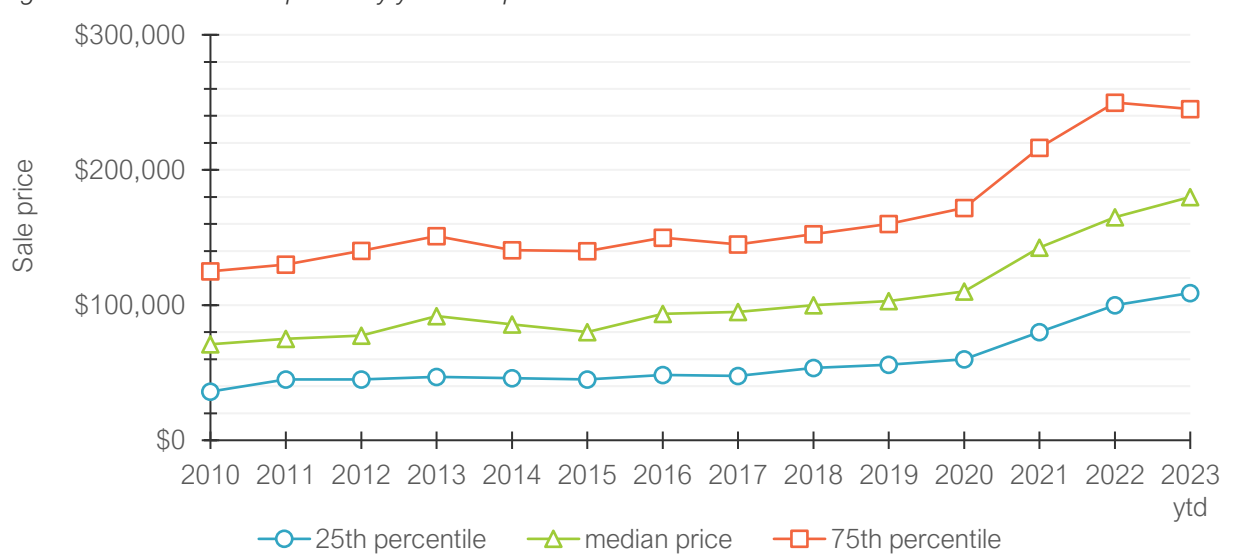
Source: derived from Statistics Canada and CMHC Rental Market Survey

### 4.5.2 Market housing activity

#### 4.5.2.1 Homeownership

Using a handful of descriptive statistics, Figure 4-14 presents various aspects of the annual sale price for GMR homes: the median sale price, the 25<sup>th</sup> percentile sale price (i.e., 25% of sales were lower than said price), and the 75<sup>th</sup> percentile price. Sale prices, overall, remained relatively consistent, with minor appreciation between 2010 and 2020. Since then, prices have quickly increased, a trend common to other Canadian communities.

Figure 4-14: Annual sale prices by year and percentile



Source: derived from GeoNB and GMRSC

Table 4-13 summarizes sale prices by descriptive statistic for particular years and the relative changes that occurred between them. In 2023 (as of August), the median sale price was

\$180,000, up 75% since 2019. The 25<sup>th</sup> percentile sale price was \$109,000 in the 2023 (meaning, 25% of sales were below this price), up 95%.

Table 4-13: Sale price percentile and percent change by select years

	Sales price				Percent change		
	2010	2016	2019	2023*	'10-'16	'16-'19	'19-'23
25th percentile	\$36,000	\$48,400	\$56,000	\$109,000	+34%	+16%	+95%
Median price	\$71,000	\$93,500	\$103,000	\$180,000	+32%	+10%	+75%
75th percentile	\$125,000	\$150,000	\$160,000	\$245,000	+20%	+7%	+53%
Maximum price	\$500,000	\$656,800	\$550,000	\$940,000	+31%	-16%	+71%
Sales volume	442	504	515	297			

\* 2023 is based on data up to August 2023

Source: derived from GeoNB and GMRSC

#### 4.5.2.2 Rental market

Table 4-14 illustrates the change in median rent across unit sizes throughout the Miramichi CA and its primary rental market. Table 4-15 demonstrates the change in median rent across building ages.

After negligible rent growth between 2016 and 2019, the CA experienced a rapid increase from 2019 to 2023 – 29%, or over 7% annually.

Table 4-14: Primary rental market median rents by specific year and unit size, as of October each year

	Median rent				Percent change		
	2010	2016	2019	2023	'10-'16	'16-'19	'19-'23
Studio apartment	\$325	\$420	-	-	+29%	-	-
1-bed apartment	\$450	\$510	\$540	\$680	+13%	+6%	+26%
2-bed apartment	\$550	\$600	\$635	\$835	+9%	+6%	+31%
3+ bed apartment	\$525	\$708	\$750	\$1,600	+35%	+6%	+113%
Total apartments	\$525	\$600	\$620	\$800	+14%	+3%	+29%

Source: CMHC Rental Market Survey <sup>13</sup>



Table 4-15: Primary rental market median rents by specific year and building age, as of October each year

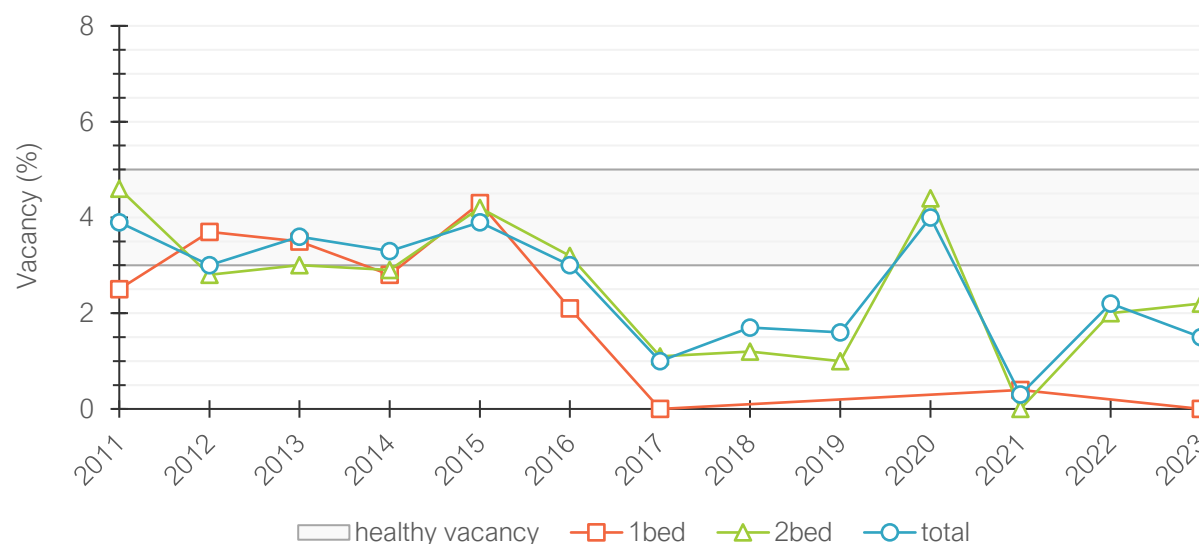
	Median rent				Percent change		
	2010	2016	2019	2023	'10-'16	'16-'19	'19-'23
Built <1960	\$460	\$550	\$620	\$795	+20%	+13%	+28%
Built 1960 to 1979	\$525	\$575	-	-	+10%	-	-
Built 1980 to 1999	\$545	\$600	\$620	\$935	+10%	+3%	+51%
Built 2000+	-	\$728	\$750	-	-	+3%	-
Total apartments	\$525	\$600	\$620	\$800	+14%	+3%	+29%

Source: CMHC Rental Market Survey

Rental market prices can often be put into context with a community's prevailing vacancy rate. The overall vacancy rate, as well as those by unit size, is illustrated in Figure 4-15.

A healthy vacancy rate falls within the range of 3% to 5%, as highlighted in the shaded portion of the figure. When vacancy rates exceed 5%, it typically signifies an oversupply of rental housing or decreased demand for it. Conversely, vacancy rates below 3% indicate either a shortage of available rental units or a surge in demand for them. In cases of low vacancy rates, it is often referred to as a "landlord's market," where property owners wield greater influence in setting higher rents. This is because the strong demand suggests that tenants are willing to pay higher rents, giving landlords more pricing power.

Figure 4-15: Primary rental market vacancy by unit size, as of October each year, Miramichi CA



Source: CMHC Rental Market Survey

As observed, the Miramichi CA's overall vacancy predominantly remained within the healthy range in the early half of the previous decade. Since 2016, local vacancy rates have consistently fallen within the unhealthy range, except for 2020.

During the onset of the COVID-19 pandemic, Miramichi experienced a clearance of student apartments, illustrating the significant portion of the inventory used by students and the potential availability to the general public with increased investment in student-specific housing. It is important to note that readers might interpret the figure as suggesting that 1-bedroom apartments did not experience increased vacancy during the same period. In reality, no data exists for 2020—the straight line connects the two existing data points of 2017 and 2021.

## 4.6 Non-market housing profile

### 4.6.1 Inventory

There is typically an abundance of available market data for collection and analysis across different geographic levels, especially when compared to the data available for non-market housing. Non-market housing refers to inventory not made available through the for-profit market, focusing on lower-income households and often subsidized through various means, such as government support for seniors. This type of housing is managed by various operators, including the public sector, non-profit, co-operative, or Indigenous organizations.

Non-market housing is distributed throughout the GMR, with a notable concentration in the City of Miramichi. Table 4-16 summarizes the non-market housing inventory across the region, categorized by type and community. The data is a compilation of efforts from David Harrison MCIP, NB Housing inventories, and a review of local assessment data records.

*Table 4-16: Summary of non-market housing inventory by type and community, Fall 2023*

Non-market housing type	Total	City of Miramichi	Alnwick	Doaktown	Miramichi River Valley	Upper Miramichi	Rural District
Affordable housing	193	154	18	12	8	1	0
Co-op housing	26	26	0	0	0	0	0
Rent supplements	330	310	0	0	7	0	13
Seniors housing / nursing homes	887	775	40	10	32	30	0
Special care housing	183	123	8	0	32	0	20

Non-market housing type	Total	City of Miramichi	Alnwick	Doaktown	Miramichi River Valley	Upper Miramichi	Rural District
Supportive / transitional housing	44	44	0	0	0	0	0
Shelter beds	28	28	0	0	0	0	0
Total	1,691	1,460	66	22	79	31	33

\* Rent supplements are not a housing type per se, but are subsidies for housing provision – hence why it is included.

Source: David Harrison MCIP, NB Social Development, GeoNB, and GMRSC

#### 4.6.2 Stakeholder consultation

Throughout the summer and fall of 2023, various non-market stakeholders in the Greater Miramichi Region generously shared their insights with David Harrison, MCIP. These discussions focused on their experiences in managing, sustaining, and expanding the non-market housing sector. Responding to a set of questions covering diverse topics, participants offered perspectives ranging from high-level views on local market conditions to detailed insights into organizational operations and future plans.

The subsequent sections present a synthesis of these responses. The first section encapsulates the findings into six major themes, providing a broad overview. The second section delves deeper into specific questions, offering more comprehensive summaries for a nuanced understanding of the insights provided.

##### 4.6.2.1 Key themes

###### **Challenges persist across the housing market:**

The overall housing market in Miramichi faces significant challenges, especially for those with lower incomes and empty nesters. A shortage of affordable housing, even for newcomers like students, creates a crisis-like situation, emphasizing the urgent need for new and affordable housing options in the community.

###### **The demand for housing faces complex issues:**

The demand for housing in Miramichi is substantial and unmet. Complex issues faced by non-market clients range from an urgent need for emergency beds, poverty, substance addiction, and conflicts with landlords to a persistent demand for senior housing. Providers, often volunteers, focus on existing housing stock due to capacity constraints.

###### **There is limited capacity to provide new non-market housing:**

Creating more affordable housing faces challenges such as the limited financial capacity of non-profit organizations (largely related to funding obstacles associated with red tape), limited encouragement for building, economic constraints, and the buying out of old

affordable housing stock. Collaboration is essential, but capacity issues like insufficient board members, reduced volunteer willingness due to financial constraints, and staffing issues prove difficult to overcome. Furthermore, competing with public sector jobs and ongoing staff shortages, including absenteeism, pose obstacles. Addressing these challenges is crucial for maintaining efficient organizational workflows.

Plans to construct non-market housing vary. Some organizations face obstacles like the absence of land, board continuity issues, and volunteer shortages. Others intend to add to the housing stock but emphasize funding access as a primary barrier, necessitating collaborations with social service organizations and partnerships with contractors.

**There are knowledge gaps in housing programs:**

Knowledge of available federal, provincial, and municipal housing programs is generally lacking. Stakeholders express mixed experiences, identifying the need for streamlined processes, simplified applications, and better awareness of programs. While resources like the Housing Authority and Housing Hub exist, developers often avoid the red tape associated with programs.

**There are potential ways to support non-market housing growth:**

Recommendations include reusing vacant buildings and land, centralizing affordable housing, implementing tenant screening, and focusing on specific demographics like empty nesters and single individuals. Stakeholders suggest expediting funding, introducing cooperative housing, and supporting non-profits to diversify affordable housing.

#### 4.6.2.2 Consultation overview

**Question:** How would you describe the overall housing market in Miramichi?

The overall housing market in Miramichi presents significant challenges, particularly for those with lower incomes. The situation is especially dire for empty nesters, both couples and single individuals, who struggle to find affordable housing options. There is a noticeable shortage of affordable housing across the spectrum, creating a crisis-like scenario. Even newcomers, such as students, face a risk due to the limited availability of affordable housing, and there is a concern about the lack of New Brunswick Community College spearheaded housing solutions. The pressing need for new and affordable housing options is evident, emphasizing the urgency of addressing this critical issue in the Miramichi community.

**Question:** How would you describe the demand for the type of housing you provide? Is the demand being met? What issues are your clients or tenants facing?

The housing landscape in Miramichi is marked by complex issues that go beyond mere availability, delving into the broader challenges faced by non-market clients across a variety

of contexts and throughout the spectrum. On one end, there is an urgent need for emergency beds, as the current capacity has reached its maximum over the past two years. The demographic they serve includes clients dealing with poverty, substance addiction issues, and conflicts with landlords. On the other end, there are notable volumes of senior beds or units that senior housing providers indicate are easily rented when available; however, demand persists.

The demand for housing of all types is substantial and remains unmet, with rents, living costs, and often fixed incomes posing significant challenges. Many clients face poverty, transportation difficulties, and reliance on food banks. However, the supply cannot readily increase. Providers aim to offer adequate and affordable housing, but the constraints of being volunteers often limit their capacity. Thus, organizational focuses can frequently only be on the housing stock currently owned and operated.

**Question:** What problems or constraints do you see in creating more affordable housing? What barriers are facing those who need to rent affordable housing?

Creating more affordable housing faces several challenges and constraints. One significant issue is there are not enough non-profit organizations to meet the need, and there is insufficient encouragement for existing non-profits (i.e., obstacles created by funding red tape) to build more affordable housing. A critical need exists for an increase in supply, as housing costs remain prohibitively high, and barriers to homeownership persist for many tenants. Some buildings stand only partly constructed, emphasizing a gap in meeting the demand. Economic constraints for the private sector make it challenging to cater to mid or lower-income individuals, and older affordable housing stock is now being bought out. To address these challenges, collaboration among non-market entities and all levels of government is crucial. However, financial constraints and a shortage of skilled trades pose additional barriers.

Accessing affordable funding options remains a problem, and even when organizations have land and equity, navigating through bureaucratic red tape for financing can take a considerable 18 months before construction can commence. Moreover, the NIMBY (Not In My Backyard) phenomenon is a significant hurdle, with developers citing zoning rules and a lack of serviced land as issues. The escalating rents for new units further compound the problem by driving up average rents, creating additional challenges for non-profit organizations that require operational and capital support. In essence, the journey to create more affordable housing involves tackling various economic, bureaucratic, and regulatory obstacles that collectively contribute to the existing housing crisis.

**Question:** Would you say that there is generally a good knowledge of available federal, provincial and municipal housing programs?

Knowledge of available federal, provincial, and municipal housing programs is generally lacking. For instance, seniors are often unaware of existing programs that could aid them in living longer in their homes, highlighting the need for increased awareness and accessibility to homecare services. Additionally, for inventory built over 30 years ago with government assistance, the primary focus has been on deferred maintenance. The challenge faced by non-market providers is not only securing funding but also dealing with the substantial administrative burden associated with it. There is a clear need for streamlining the process by establishing a common set of criteria and reporting requirements for funding partners.

Stakeholder experiences utilizing housing programs has been mixed, indicating that there is room for improvement. Specifically, they identified the need for more timely preparation of commitments and funding agreements to facilitate smoother implementation. Despite some providers having affordable housing loans with the Province and CMHC, they found the application process overly complex. Additionally, the imposition of property tax on rental units poses a challenge, resulting in what is perceived as double taxation.

While there are programs available, navigating them can be a daunting task. Fortunately, resources like the Housing Authority and Housing Hub can assist in navigating these programs. However, developers often avoid dealing with the associated red tape, highlighting a broader challenge that needs attention in making these programs more accessible and user-friendly.

**Question:** Does your organization have plans to construct or otherwise add to the city's non-market housing stock?

Plans to construct or add to the region's non-market housing stock varies based on the organization. Housing providers without plans indicate the absence of land as notable issue. Others indicate that board continuity creates obstacles, stemming from the age of board members and a shortage of volunteers to assist. Another organization shares a similar sentiment, expressing a lack of board member and volunteer experience. They highlight the unclear role of volunteers if the number of units increases due to consolidation, potentially leading to the need to transfer housing stock to NB Housing if boards shrink.

In contrast, other organizations report plans or intentions to add to the non-market housing stock. However, they identify access to funding as the primary barrier and emphasize the need for collaborations with social service organizations and partnerships with general contractors to overcome these obstacles. They identify the city as being a key partner in addressing these challenges.

Some seniors housing organizations have notable amounts of available, serviced land but do not currently have a mandate to build on them, nor do they promote land sales. There is an opportunity for local government to engage with these or similar non-market providers individually, and then serve as the intermediary between them and funders like CMHC.

**Question:** What recommendations do you have to help increase the number and type or diversity of affordable housing in Miramichi?

Several recommendations can be considered to enhance the number and diversity of affordable housing in Miramichi. Firstly, the re-use of vacant buildings and land presents a viable option. Transforming Harkins School into an apartment building for low-income households could contribute significantly. It is crucial that affordable housing is centrally located, and addressing rent collection issues may be aided by implementing tenant screening, possibly through a centralized registry.

A targeted approach towards empty nesters and single individuals is essential to ensure the housing solutions meet the specific needs of these demographic groups. Additionally, more emphasis should be placed on developing housing solutions for low-income families, recognizing the unique challenges they face.

To streamline the process, stakeholders recommended to expedite funding from start to finish, as the extended timeline can impede the timely construction of housing. Introducing more cooperative housing options, with a focus on singles, families, and seniors – all ideal groups for cooperative housing – could further diversify the affordable housing landscape.

Acknowledging the significant role played by non-profit organizations, there is a need to alleviate the pressure and expectations placed on them. This involves making necessary investments in capacity, addressing issues related to board governance, volunteers, and operational aspects. By ensuring that non-profit organizations have the necessary support and resources, they can effectively contribute to the expansion and diversity of affordable housing in Miramichi.

**Question:** What capacity issues does your organization and/or its board currently face? Are there any anticipated challenges in the future regarding capacity?

The insufficiency in the number of board members has been identified as a crucial capacity constraint that requires attention. Addressing this shortage is vital for ensuring effective governance and decision-making within the organization. Furthermore, there is a noted reduction in the willingness of individuals to volunteer. The main issues contributing to this decline include financial constraints and a lack of skilled labour. These challenges not only

impact the quantity of volunteers but also underscore the importance of addressing the broader issues related to financial resources and skilled workforce availability to sustain organizational activities.

Providers acknowledge that there are always moving pieces, and staffing issues are a recurring concern. Competing with public sector jobs, especially concerning pay and benefits, poses a continuous challenge. This competitive landscape for talent might impede the ability to attract and retain qualified staff. Not only are there staff shortages, but absenteeism persists. These issues pose a considerable obstacle to maintaining a consistent and efficient workflow.

#### 4.7 Post-secondary student housing

The New Brunswick Community College (NBCC) Miramichi campus does not offer on-campus housing, requiring students to seek accommodation in the private market. Table 4-17 provides an overview of Miramichi campus enrolment from 2018 to 2023, categorized by the location of residence. "In region" denotes students residing within the GMR, while "out of region" refers to those living outside the GMR but within New Brunswick.

Over the six years reported, Miramichi enrolment saw a decline to its lowest point in 2023, reaching 1,030 students, with decreases across all residence locations except internationally. This marked decrease from 2022's 1,308 students, slightly lower than the 2018 total, is notable. The student population also decreased in 2019 and 2020, likely influenced by the early stages of the COVID-19 pandemic. Evidence suggests that this decline impacted housing availability in 2020, reflected in the rental vacancy rate increasing to within the healthy range of 3% to 5%, the only instance since 2016.

The influx of international students since 2018 has mitigated these declining enrolment trends, with 196 international students attending NBCC Miramichi in 2023, compared to 20 in 2018 and 121 in 2022. However, on January 22, 2024, the Federal Minister of Immigration, Refugees and Citizenship (IRCC) announced the Government of Canada's implementation of an intake cap on international student permit applications to stabilize growth for two years.<sup>14</sup> This cap, expected to result in approximately 360,000 approved study permits across Canada for 2024, reflects a 35% decrease from 2023, with provincial and territorial caps established to address unsustainable growth in certain regions. Without a return to form among Canadian enrolments, this intake cap could negatively impact the total international students attending NBCC over the short-term and relatedly further decrease overall enrolment totals.

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<sup>14</sup> Government of Canada. (2024, January 22). Canada to stabilize growth and decrease number of new international student permits issued to approximately 360,000 for 2024. <https://www.canada.ca/en/immigration-refugees-citizenship/news/2024/01/canada-to-stabilize-growth-and-decrease-number-of-new-international-student-permits-issued-to-approximately-360000-for-2024.html>



Table 4-17: NBCC Miramichi campus enrolment by location of residence and year

	2018	2019	2020	2021	2022	2023
In region	330	274	263	284	239	176
Out of region	967	842	816	1,007	939	650
Out of province	22	14	35	29	9	8
International	20	46	43	88	121	196
Total	1,339	1,176	1,157	1,408	1,308	1,030

Source : New Brunswick Community College

While there is evidence indicating that the improved rental vacancy rate in 2020 resulted from decreased student participation in the market, there has not been a similar impact based on the 2023 enrolment numbers. As of 2023 (gathered in October), the vacancy rate stood at 1.5%, lower than the previous year and well below the healthy range. This decrease may be attributed to the rise in international students, who are significantly more inclined to require a rental unit compared to local students, who may opt to live with family.

#### 4.8 Housing need statistics

CMHC's Core Housing Need (CHN) metric measures whether or not a household's living situation meets three criteria and whether or not there exist alternatives in the market to meet said criteria. These criteria are adequacy (the state of repair), suitability (the prevalence of overcrowding), and affordability (less than 30% of before-tax household income spent on shelter costs). Deep unaffordability (an additional metric not included in CHN calculations) describes cases where a household spends 50% or more of their before-tax income on housing, providing a metric to identify households facing disproportionate financial hardship.

Readers may notice that the total number of households reported in the following charts do not equal those reported by Statistics Canada. This is because the households examined for Core Housing Need include:

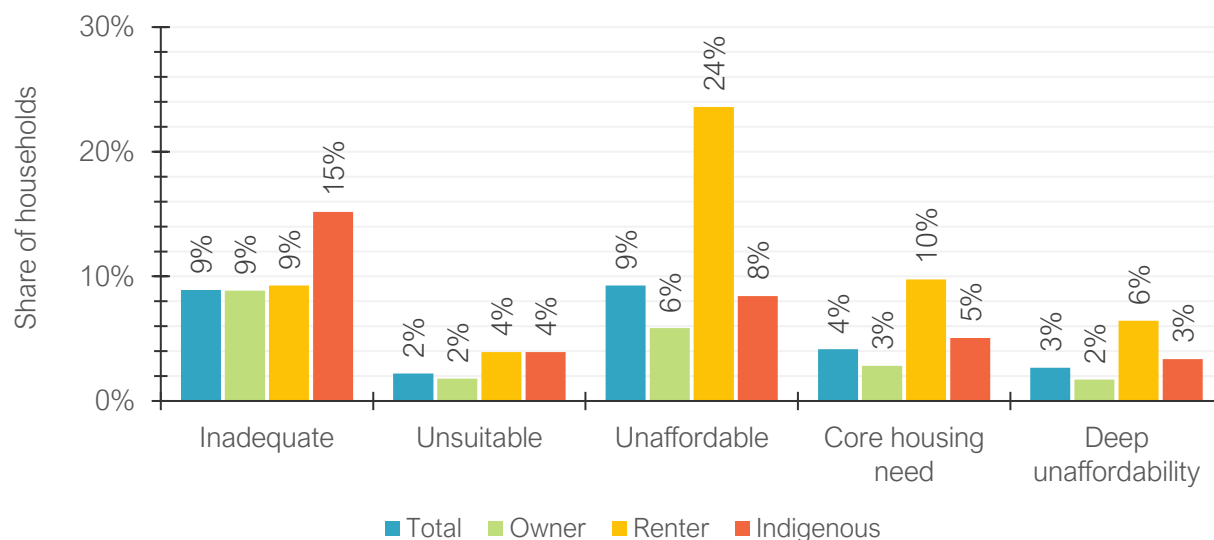
- only private, non-farm, non-reserve households; and
- owner and renter households with incomes higher than 0 and shelter-cost-to-income ratios below 100%.

**Important note:** Housing need data (both from assessment and Statistics Canada records) is limited for the First Nation communities in the GMR, and thus are not included in the dwelling totals discussed.

Figure 4-16 illustrates variations in housing need metrics based on household tenure and the inclusion of someone identifying as Indigenous. Affordability challenges are most pronounced

for renter households – 24% of renters allocate more than 30% of their income to housing, compared to 9% overall. Additionally, 6% of renters pay 50% or more, while the overall figure is 3%. Renter and Indigenous households are more likely to live in overcrowded conditions (4% versus 2% overall), and Indigenous households are more likely to reside in dwellings requiring major repairs (15% of Indigenous households).

Figure 4-16: Housing need metrics by tenure & Indigenous identity, 2021

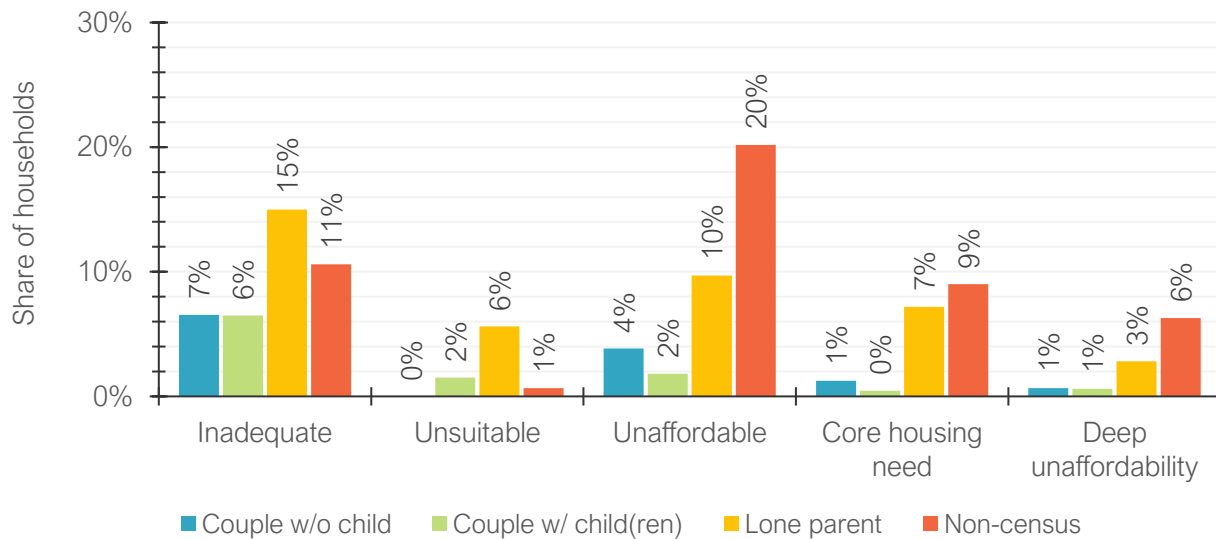


Source: Statistics Canada custom Census data tabulations

Figure 4-17 provides the same information as above, but disaggregated by household family type. Note again that non-census households include single person and roommate situations. Not surprisingly, households with a single income earner (or those more likely to have a single income earner) encounter the most significant local affordability challenges. Approximately 10% of lone-parent households spend more than 30% on shelter, and 7% fall into the category of Core Housing Need. Non-census households, in general, experience the most considerable affordability issues, with 20% of households spending 30% or more on shelter and 9% being in Core Housing Need.

Lone parent households are the most likely to experience overcrowding (6%) and to live in a dwelling requiring major repair (15%), relative to other defined household family types.

Figure 4-17: Housing need metrics by household family type, 2021

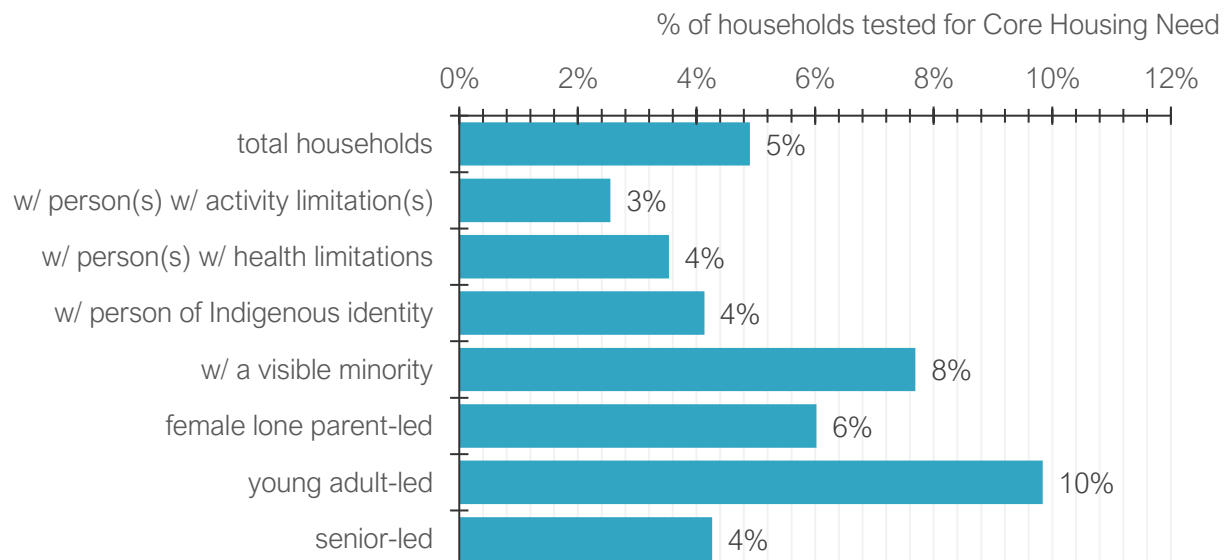


Source: Statistics Canada custom Census data tabulations

Figure 4-18 summarizes the total and rate of households with a vulnerable person that were in Core Housing Need in 2021. Data is disaggregated by vulnerable population type and is sourced from HART's custom Statistics Canada Census tabulations.

Of households with a vulnerable persons, those reporting Core Housing Need rates above the overall household rate were those with a visible minority (8% of these households lived in Core Housing Need), female lone parents (6%), and young adult-led households (10%).

Figure 4-18: Share of households with a vulnerable population in Core Housing Need, Northumberland CD



Source: HART

## 4.9 Visualization of income versus housing continuum

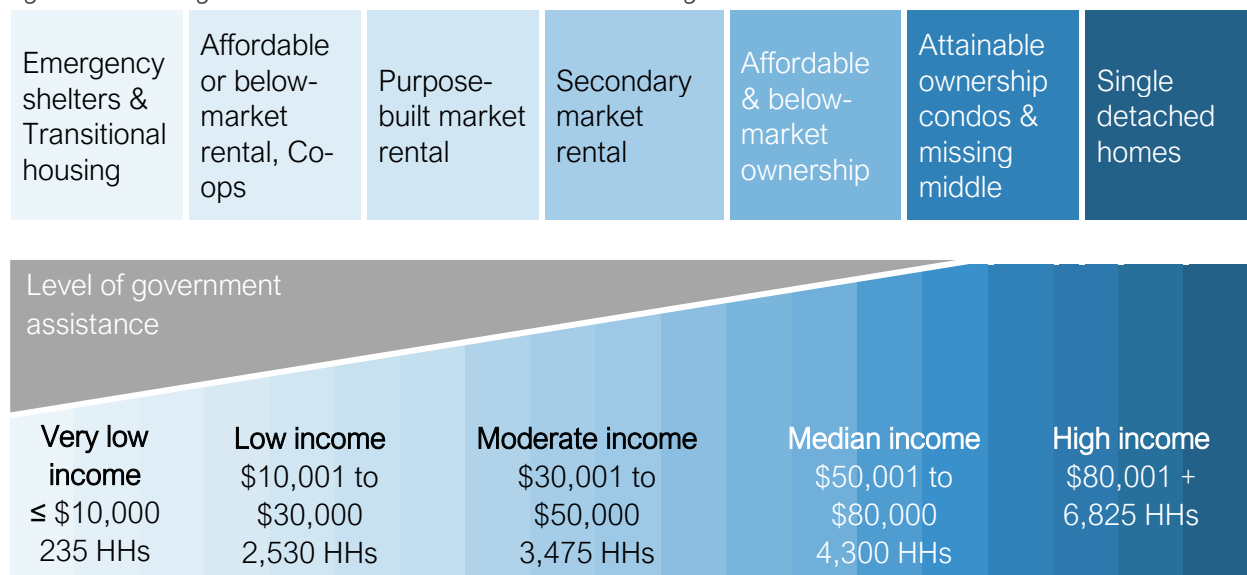
Figure 4-19 illustrates a varied version of the housing continuum, as originally formulated by CMHC, and how the aforementioned income categories (and the households within each) may distribute across said continuum. It also offers an idea of the scale of government assistance required to achieve the housing forms within the continuum.

It is not possible to equate an exact number of the households that should be accessing which form of housing since we do not know the specific circumstances of individual households. Nevertheless, it provides an idea of the magnitude of units that are required to meet the needs of a potential maximum of households.

For instance, about 235 of GMR households earn an income that would categorize them as having a very low income (less than or equal to \$10,000). These households – often single persons – are at the greatest risk of becoming unhoused or requiring emergency housing services.

Of the 2,530 low-income households (\$10,001 to \$30,000), most would require a form of affordable or below-market rental option, with those on the lower end of the spectrum facing greater probability of requiring emergency housing and those on the higher end potentially being able to access market rental housing.

Figure 4-19: Rough distribution of households on the housing continuum



These relationships continue from income to income and housing form to housing form, until we reach high income earners who have the highest likelihood of achieving housing security.

Notwithstanding, it is important to consider that while the continuum often does act linearly (i.e., more income provides more opportunity for housing security), it does not always do so.

## 4.10 Gap analysis

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgegoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

To conduct the following affordability gap analyses, this report compares provincially sourced real estate sales data and rents reported by CMHC to household incomes based on specific characteristics. Rent data pertains to the primary rental market universe in the Miramichi CA, while sales and income data are specific to the Greater Miramichi Region.

### 4.10.1 Market housing attainability

Attainable and affordable housing are often used interchangeably. Both use the same affordability threshold assumptions (30% of before-tax household income). Attainable housing is sometimes used to distinguish affordability from subsidized housing – it is a measure of the housing that is affordable to households earning the median income. Alternatively, it is a measure of the monthly mortgage or rent that is affordable to the median household plus ancillary costs (i.e., insurance, taxes, and utilities).

Table 4-18 demonstrates the affordable mortgage or rent price, after the consideration of items like insurance and utilities, for each combination of household characteristics based on their respective 2021 median before-tax household incomes. The table relates directly to Table 4-5, without consideration for subsidized renter households.

Unsurprisingly, higher median incomes translate to higher shelter budgets. For instance, couples with children (often dual income earning) that own their home could spend at most about \$2,270 (plus estimated ancillary costs) before exceeding the 30% affordability threshold. Conversely, single person renter households could budget at most \$565 to rent if seeking an affordable dwelling.

Table 4-18: Attainable monthly mortgage or rent based on median income of each household characteristic, 2021 estimates

	Total	Owner	Renter	Indigenous
Total	\$1,240	\$1,370	\$805	\$1,360
Household size				
1 person	\$640	\$685	\$565	\$615
2 persons	\$1,275	\$1,320	\$1,075	\$1,135
3 persons	\$1,820	\$1,970	\$1,245	\$1,595
4 persons	\$2,230	\$2,290	\$1,360	\$1,875
5+ persons	\$2,305	\$2,420	\$1,360	\$2,140
Household type				
Couple w/o child	\$1,340	\$1,370	\$1,125	\$1,370
Couple w/ child(ren)	\$2,175	\$2,270	\$1,395	\$2,080
Lone parent	\$1,095	\$1,220	\$910	\$835
Single person	\$640	\$685	\$565	\$615
2+ persons	\$1,180	\$1,155	\$1,210	\$1,140
Household maintainer age				
15 to 24 years	\$1,000	\$1,095	\$960	-
25 to 34 years	\$1,305	\$1,615	\$1,020	\$960
35 to 44 years	\$1,690	\$1,930	\$1,030	\$1,705
45 to 54 years	\$1,800	\$1,950	\$970	\$1,670
55 to 64 years	\$1,425	\$1,540	\$645	\$1,435
65 to 74 years	\$1,050	\$1,105	\$675	\$1,200
75 to 84 years	\$790	\$805	\$655	\$1,230
85+ years	\$700	\$730	\$625	-

Source : derived from custom Statistics Canada tables

#### 4.10.1.1 Rent attainability

Table 4-19 takes the results of Table 4-18 and asks: does this median income afford the median rent of a unit in the Miramichi CA? Under each heading are three categories (M, 1, 2) representing each of CMHC's available, reported unit sizes (see table notes). If a square is **blue**, it indicates the median income of that combination of household characteristics could not afford the median unit rent. If **green**, it could. For instance, a 1-person renter household may not afford any of the three median unit types described. Overall, the table shows which household segments may be most likely to face the more rental affordability hardship.

Single persons generally earn less, so they experience more difficulty paying for shelter. However, renting households with a maintainer aged 55+ face more pronounced challenges affording market rents. There are about 1,625 renter households maintained by a 55+ year old. Given that the median represents the precise centre point, this means at least half of said households (at least 810 in total) may not have been able to afford to rent the median unit.

It is important to note that CMHC-reported rents – while the most readily available data point – may not accurately reflect residents' actual experiences in the open market. CMHC rents represent a sample of both occupied and vacant units, resulting in outputs that may be lower compared to actually advertised rents.

Table 4-19: Affordability of median 2023 rent by dwelling size & household characteristic income

Unit size:*	Total			Owner			Renter			Indigenous		
	M	1	2	M	1	2	M	1	2	M	1	2
Total households												
Household size												
1 person												
2 persons												
3 persons												
4 persons												
5+ persons												
Household type												
Couple w/o child												
Couple w/ child(ren)												
Lone parent												
Single person												
2+ persons												
Household maintainer age												
15 to 24 years												
25 to 34 years												
35 to 44 years												
45 to 54 years												
55 to 64 years												

Unit size:*	Total			Owner			Renter			Indigenous		
	M	1	2	M	1	2	M	1	2	M	1	2
65 to 74 years												
75 to 84 years												
85+ years												

\* M = median unit; 1 = 1-bedroom unit; 2 = 2-bedroom unit; CMHC data for 0- and 3+ bedroom units not available

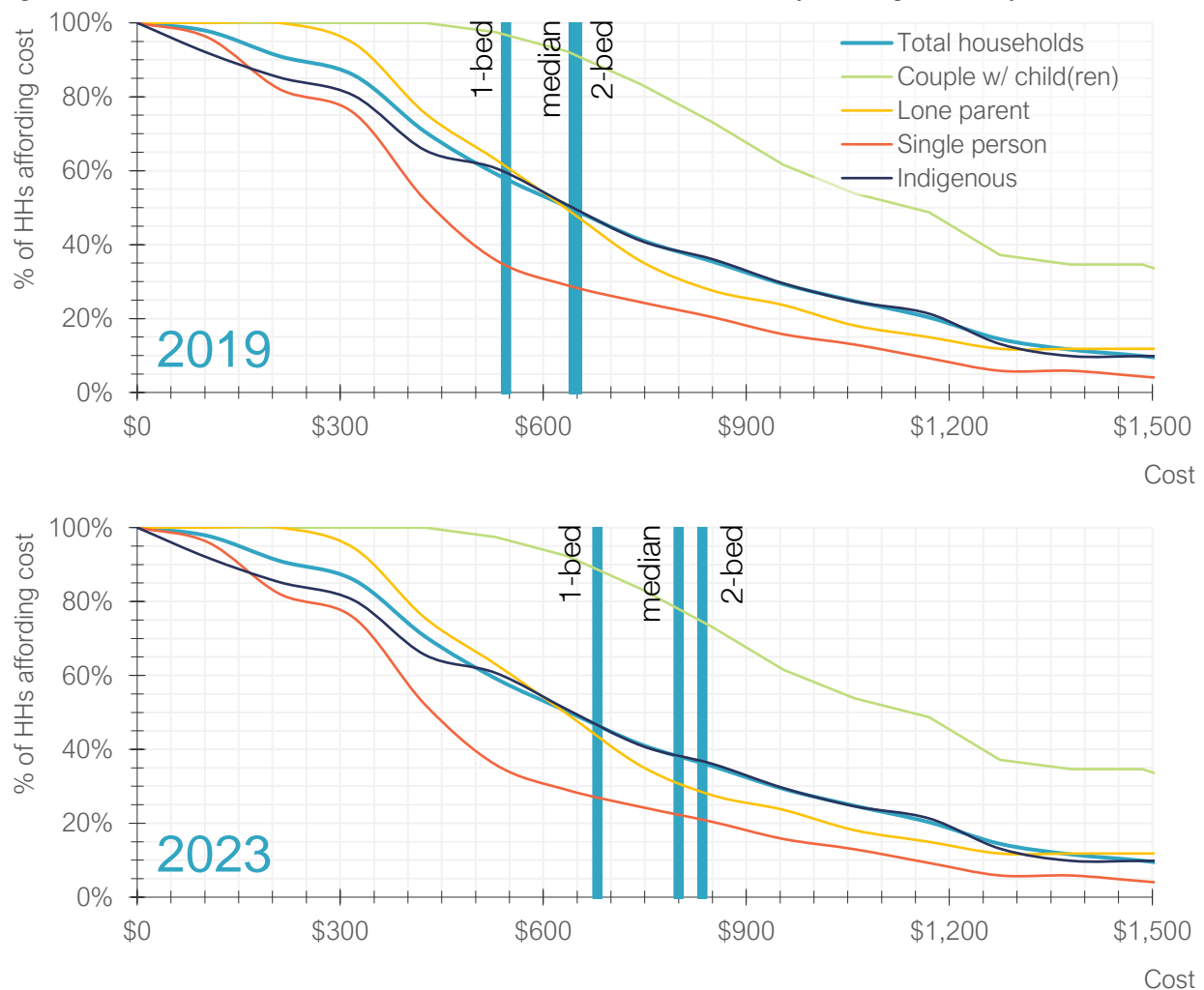
Figure 4-20 offers estimates of the actual share of renter households that could afford the median unit rent of 2019 versus 2023, disaggregated by select household characteristics. Vertical lines represent the unit's median rent. The decreasing lines represent the share of specific households able to afford particular shelter costs (i.e., 100% of households can afford a free unit but only about 4% of single person renter households could afford \$1,500). Note that the share of households reflects 2016 income distributions to estimate a scenario where income data was unaffected by pandemic relief.

Results suggest that CMHC-reported median rents did shift, though perhaps not as much as what may be actually experienced on the ground. A reminder that CMHC rents reflect the combination of occupied and asking rents. Asking rents are likely higher than CMHC's values. Nevertheless, results approximately indicate that:

- 51% of renters could afford the **median unit** in 2019, versus 39% in 2022;
- 56% of renters could afford the median **1-bed** in 2019, versus 46% in 2022; and
- 50% of renters could afford the median **2-bed** in 2019, versus 36% in 2022.



Figure 4-20: Share of renter households that could afford median rents by dwelling size and year



Source: derived from Statistics Canada custom Census 2016 tables, CMHC Rental Market Survey

#### 4.10.1.2 Homeownership attainability

Table 4-20 summarizes the same analysis as Table 4-19, but instead of median rents, it uses sale prices from 2023, based on three descriptive statistics: the 25<sup>th</sup> percentile sale price, the median sale price, and the 75<sup>th</sup> percentile sale price (represented by 25<sup>th</sup>, 50<sup>th</sup>, and 75<sup>th</sup> in the chart, respectively). Again, if a square is **blue**, it indicates the median income of that combination of household characteristics could not reasonably afford the median price of that dwelling type. If **green**, it could. For instance, a renting lone parent household could not afford the top 50% of sale prices, but could afford the bottom 25%.

The table identifies the household segments that are most likely to face the greatest hardship related to homeownership affordability. Furthermore, renter households also represent potential first-time home buyers. Overall, homeownership looks to be inaccessible financially

for many segments – renter households in particular. Notwithstanding, if you belong to a 2+ person household, you are more likely to afford the median sale price than not.

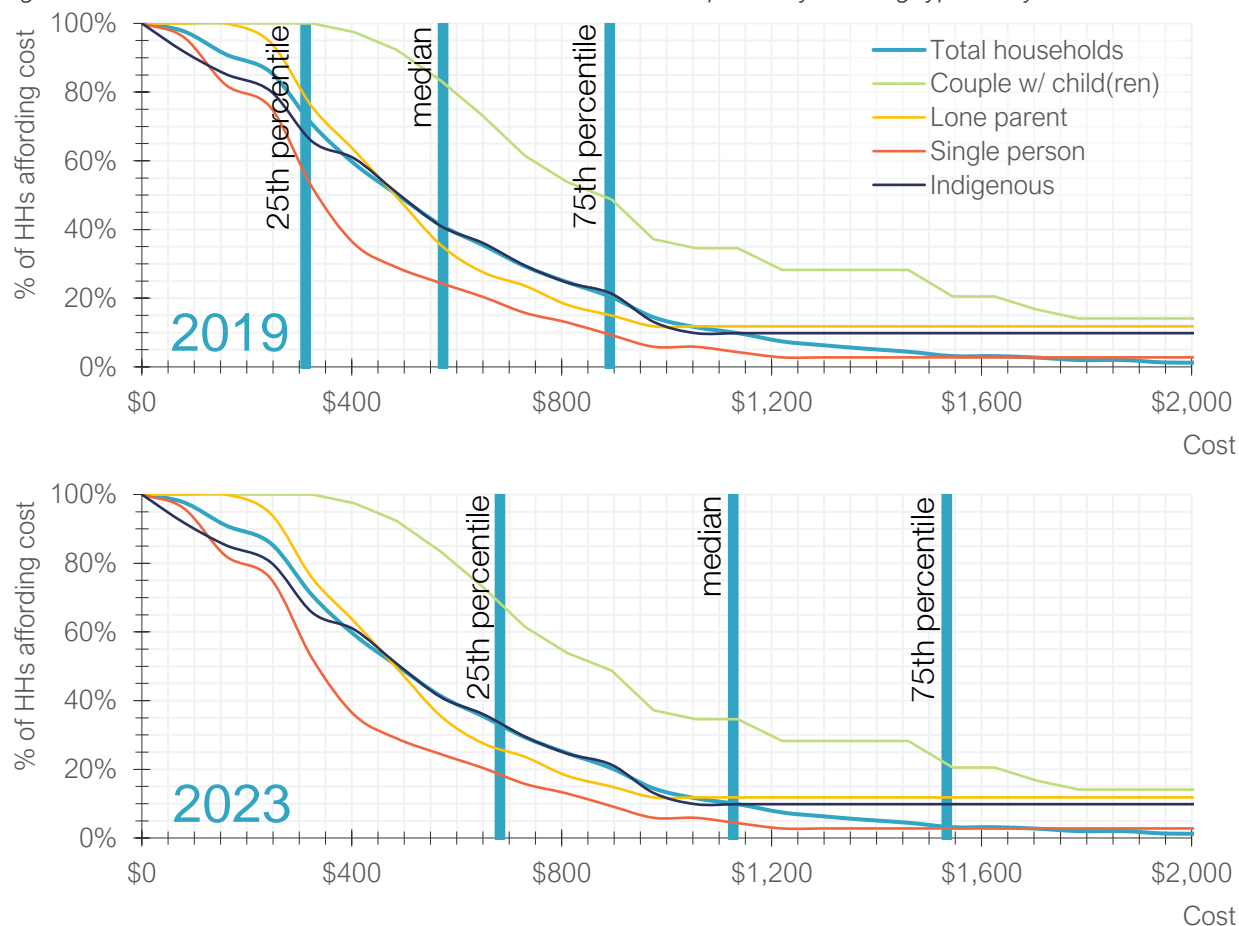
Table 4-20: Affordability of sale price by dwelling type & household characteristic income

Percentile:	Total			Owner			Renter			Indigenous		
	25th	50th	75th	25th	50th	75th	25th	50th	75th	25th	50th	75th
Total households												
Household size												
1 person												
2 persons												
3 persons												
4 persons												
5+ persons												
Household type												
Couple w/o child												
Couple w/ child(ren)												
Lone parent												
Single person												
2+ persons												
Household maintainer age												
15 to 24 years										-	-	-
25 to 34 years												
35 to 44 years												
45 to 54 years												
55 to 64 years												
65 to 74 years												
75 to 84 years												
85+ years										-	-	-

Figure 4-21 illustrates estimates of the share of renter households that could afford benchmark dwelling prices in 2019 versus 2023, disaggregated by select household characteristics. Vertical lines represent the estimated mortgage based on the related sale price. The decreasing lines represent the share of specific households able to afford particular shelter costs (i.e., 100% of households can afford a free home but only about 3%

of single person renter households could afford a \$2,000 mortgage). Note that the share of households reflects 2016 income distributions to estimate a scenario where income data was unaffected by pandemic relief, which temporarily distorted income.

Figure 4-21: Share of renter households that could afford sale prices by dwelling type and year



Source: derived from Statistics Canada custom Census 2016 tables, GeoNB, GMRSC

Results suggest that sale prices shifted considerably between periods. Results approximately indicate that:

- 62% of renters could afford the **25<sup>th</sup> percentile** price in 2019, versus 34% in 2022;
- 40% of renters could afford the **median** price in 2019, versus 10% in 2022; and
- 21% of renters could afford the **75<sup>th</sup> percentile** price in 2018, versus 4% in 2022.

#### 4.10.1.3 Income category attainability

Finally, if we conduct a comparable analysis to the one mentioned earlier, where we compared attainable prices with household characteristics, but this time replacing household characteristics with income categories, we generate Table 4-21.

Table 4-21: Affordability of rents and sale prices by income category, 2022

			Monthly rent (median)			Monthly mortgage (percentile)		
			1-bed	Median	2-bed	25th	Median	75th
Income category	Max budget	Share of HHs	\$680	\$800	\$835	\$700	\$1,150	\$1,550
Very low income	\$190	1%						
Low income	\$565	14%						
Moderate income	\$940	20%						
Median income	\$1,500	25%						

In broad terms, households with very low or low incomes often face significant financial challenges when it comes to affording both typical local rental units and the vast majority of mortgages. For these income groups, finding housing options within their means can be exceptionally difficult.

On the other hand, moderate-income earners typically have the financial capacity to access the rental market, enabling them to secure rental accommodations without as much strain. However, when it comes to homeownership, even moderate-income households may encounter difficulties. The cost of purchasing a home, which includes not only the down payment but also ongoing mortgage payments and related expenses, can still be a substantial barrier for many in this income category. Consequently, while they may find rental housing within reach, owning a home may remain a challenge, depending on the local real estate market and prevailing housing prices.

#### 4.10.2 Estimated Affordable Housing Rental Program demand

The Government of Canada and the Government of New Brunswick have entered into a cost-sharing arrangement aimed at creating new affordable rental housing units for low and moderate-income households in New Brunswick. Through the Affordable Rental Housing Program (ARHP), funding is provided to private entrepreneurs, non-profit groups, and housing cooperatives for various purposes such as new construction, rehabilitation, and conversion of existing buildings. To be eligible for funding, development proposals must meet several criteria, including the creation of basic affordable rental units renting at or below the average market housing rents or prices for comparable housing in a community or area.

Table 4-22 illustrates the maximum rental amounts (excluding heating costs) that developers are required to set based on the size of the bedrooms within the Greater Miramichi Region. Additionally, it depicts the proportion of renter households (HHs) that can and cannot afford this rent, along with the maximum estimated total renter households that could potentially

benefit from the ARHP. The table also presents the calculation of 80% of the median market rent (MMR), a standard metric used by CMHC in its affordable housing programs.

About 55% of renter households in the GMR would struggle to afford a 1-bedroom rental exceeding \$705. In simpler terms, a maximum of 1,790 households could potentially benefit from this threshold, mainly comprising single-income households.

The distribution of demand for affordable rentals varies based on household size, income levels, and housing preferences. Despite this threshold, a \$705 rent may still be unattainable for those facing severe financial constraints, necessitating additional interventions beyond market-based housing solutions. Considering households falling within CMHC's 80% of MMR and those seeking 3-bedroom units as potential demand, approximately 685 renter households could benefit from units developed through programs like ARHP.

*Table 4-22: Percent and total households that could benefit from ARHP and CMHC rent thresholds*

	1-bedroom	2-bedroom	3-bedroom	80% of MMR*
Maximum permitted rental amount (excl. heat)	\$705	\$845	\$970	\$640
Estimated maximum HH income to afford rent	\$28,200	\$33,800	\$38,800	\$25,600
% of renter HHs that can afford this rent	45%	36%	29%	50%
% of renter HHs that cannot afford above this rent	55%	64%	71%	50%
Estimated maximum # of renter HHs that may benefit from the affordable rental housing program	1,790	2,080	2,310	1,625

\* MMR = median market rent, as per CMHC

**Important note:** Like for previous attainability analysis, the calculations are based on 2016 households to estimate what income distributions may be without the impact of COVID-19 relief payments distorting income data.

#### 4.10.3 Balance of supply & demand

To estimate the existing housing balance, we link total dwellings and total households, and use this relationship to understand what anticipated household demand may mean for total dwelling demand over the foreseeable future.

Briefly, in 2023, the GMR's housing supply may exceed its demand (i.e., a surplus) by 45 dwelling units. At the current rate of construction, this surplus may transition to a deficit of 345 units by 2031.

The statement underscores the significance of understanding that a "surplus" reflects the prevailing local market conditions at the time of analysis. Despite the continual rise in prices

and low rental vacancies, the concept of a surplus might appear paradoxical under these circumstances. However, it is crucial to recognize that the balance calculation indicates an incremental change over the past five years and does not directly address any imbalances that might have been present five years ago. By considering factors such as affordable housing deficits and labour-related demand, a deeper understanding of the origin and nature of the demand is achieved.

*Table 4-23: Estimated and projected balance between supply and demand*

	2023	2026	2031	2036	2041
A: Anticipated supply	20,195	20,555	21,210	21,860	22,515
B: Anticipated demand	20,150	20,605	21,555	22,375	23,075
Balance (A - B)	45	-50	-345	-515	-560

#### 4.10.3.1 Demand by dwelling size

This report uses a simplified approach to project needed units by dwelling size. Knowing how household sizes distribute across household family types offers an idea of how many bedrooms a dwelling may need to accommodate certain circumstances. With 2021 data<sup>15</sup> for the Northumberland CD, we estimate bedroom conversion rates. This methodology draws inspiration from the approach presented in the City of Burnaby's Housing Needs Report from January 2021.<sup>16</sup>

In general, Burnaby aligns its unit size with National Occupancy Standards (NOS), which stipulate the minimum bedroom sizes needed (e.g., a one-bedroom unit as the minimum requirement to meet the needs of a couple without children). For this analysis, an adjustment is made to the "minimum," assuming that half of the households would prefer an additional bedroom, whether for use as a guest room, office, recreational room, or other purposes. Table 4-24 summarizes how unit sizes may distribute by household type in 2021.

**Important note:** This is an aspirational target of unit size distribution. In reality, affordability challenges are likely to force many to choose smaller accommodation than they would ideally need.

15 Statistics Canada. Table 98-10-0057-01 Household income statistics by household type: Canada, provinces and territories, census divisions and census subdivisions. DOI: <https://doi.org/10.25318/9810005701-eng>

16 City of Burnaby. (2021 January). Housing Needs Report. <https://www.burnaby.ca/sites/default/files/acquiadam/2021-07/Housing%20Needs%20Report.pdf>

Table 4-24: Estimated household type to unit size conversion, if a share of households preferred extra space

Household type	Total	Studio / 1-bed	2-bed	3-bed	4+ bed
Couple w/o child(ren)	6,175	50%	50%	0%	0%
Couple w/ child(ren)	3,975	0%	24%	44%	32%
Lone-parent	2,040	0%	32%	45%	24%
Non-relatives	6,720	45%	49%	5%	1%
Other families*	1,040	0%	18%	33%	50%
Total	19,945	31%	41%	17%	12%

\* Data reflects the Northumberland CD

Source: Statistics Canada

Table 4-25 summarizes possible guides for constructing unit sizes over the next two decades. Note that this does not consider the historical inventory – only how the demand for future units may distribute. Furthermore, the table represents the aggregate of all communities.

Over the next two decades, roughly 2,890 additional units could be required to meet anticipated demand, most of which could be for 2-bedroom units.

Table 4-25: Anticipated demand since 2023 by dwelling size (number of bedrooms) and year

	Total net demand + existing balance	Studio / 1-bedroom	2-bedroom	3+ bedroom
2026	415	135	185	145
2031	1,365	425	560	375
2036	2,175	660	900	615
2041	2,890	870	1,185	835

#### 4.10.3.2 Demand by structure type

Table 4-26 summarizes possible guides for constructing structure types over the next two decades. Note that this does not consider the historical inventory – only how the demand for future units may distribute.

Relationships between unit sizes and associated structure types suggest that low-density housing is likely to remain the predominant typology in demand. However, there are opportunities to decrease the construction of single-detached homes in favor of denser alternatives such as semi-detached and rowhouse dwellings.

Table 4-26: Anticipated demand since 2023 by dwelling structure type and year

	Total net demand + existing balance	Single / semi / row	Apartment	Other
2026	415	305	95	40
2031	1,365	985	265	105
2036	2,175	1,570	430	165
2041	2,890	2,095	565	220

#### 4.10.3.3 Demand by tenure

Table 4-27 summarizes possible guides for constructing tenure over the next two decades. Note that this does not consider the historical inventory – only how the demand for future units may distribute.

Relationships between unit sizes and dwelling tenure suggests that the demand for owned and rented units should increase, with homeownership demand roughly doubling rentership. Notwithstanding, while a simplification, the outputs do indicate that renting should continue to be an important housing option and thus should continue to be promoted.

Table 4-27: Anticipated demand since 2023 by dwelling tenure and year

	Total net demand + existing balance	Owner	Renter	Other (i.e., gov't or First Nation's housing)
2026	415	205	125	85
2031	1,365	760	425	180
2036	2,175	1,215	675	280
2041	2,890	1,615	890	390

#### 4.10.4 Affordable housing deficit

The affordable housing deficit is the combination of (a) the income category results produced in Section 4.3.3 and (b) 2021 Core Housing Need by income category and household size data exported from HART's Housing Needs Assessment Tool. By knowing the total persons in each income category, the prevalence of households in core need in each category, and the distribution of core need by household size, we can estimate the affordable housing deficit. Said deficit can also be regarded as the net demand for affordable units, broken down by income and household size.

Table 4-28 summarizes the results of this combination of data. It suggests that there existed a net demand of 540 affordable housing units, with the greatest share attributed to demand from low-income households (390 households).



**Important note:** The above analysis does not match what is reported by HART due mostly to changes to local government boundaries, as referenced earlier in this report. Furthermore, it does not include the First Nation communities due to limited data availability.

Table 4-28: Estimate of local affordable housing deficit

	Total	1-person	2-persons	3-persons	4-persons	5+ persons
Total households	540	360	140	30	10	0
Very low income	100	100	0	0	0	0
Low income	390	260	90	30	10	0
Moderate income	50	15	35	0	0	0
Median income	0	0	0	0	0	0
High income	0	0	0	0	0	0

Source: derived from HART, Statistics Canada 2021 Census custom tabulations

#### 4.10.5 Housing for seniors

With aging populations on the rise, there have been and will be considerable implications for housing markets. As seniors age, many express a desire to age-in-place, preferring to remain in their homes and communities for as long as possible. However, practical considerations often necessitate a transition to different forms of seniors housing. This transition may be driven by various factors, including changes in health, mobility issues, or the need for specialized care and amenities. Consequently, there is a growing demand for seniors housing options that cater to diverse needs and preferences, ranging from independent living and assisted living to memory care facilities and nursing homes. Meeting the housing needs of seniors requires a multifaceted approach that considers accessibility, affordability, and quality of care, ensuring that aging individuals can maintain their independence and dignity while receiving the support they require.

Study projections suggest that the number of senior-led households may rise from 6,565 to 8,080 between 2021 and 2041, an increase of 23% or 1,515 households. At present, about 1,070 senior specific or related beds / units (i.e., seniors housing, nursing homes, or special care housing) exist across the GMR. If compared to the 2021 population, this equates to approximately 16 senior related units per 100 senior households. If we maintain this relationship over time, this could translate to a future senior housing need of 1,315 units by 2041 – an additional 245 over two decades, across the seniors housing spectrum.

This estimate does not consider any existing imbalance between senior housing supply and demand, only what could transpire if the current relationship continued over the projection horizon. A considerable portion of populations moving to the GMR are above 65 years old and wide-spread affordability issues are having specific impacts on fixed-income earning

senior households. In other words, these residents (existing or prospective) are increasingly likely to be unable to find or afford rental housing (senior-centric or not) to allow them to downsize. Thus, a 245 senior unit target should be considered as a minimum, with efforts to expand affordable unit options.

#### 4.10.6 Labour related housing deficit

In July 2023, ChampouxInc submitted a report to the GMR, titled: “**Defining the current and future skills’ needs in the Miramichi Area**” – the first phase of the Regional Workforce Development Strategy.

Its findings indicate that the GMR’s possible job demand in 2023 was 4,500 positions. If assumed that 30% of these job opportunities might be taken up by individuals currently residing outside region (i.e., 20% from other parts of Canada and 10% internationally), it implies that there was a possibility of welcoming approximately 1,350 new workers to the GMR in that year. Based on a number of other assumptions, ChampouxInc concluded that there was a potential demand for 900 housing units to accommodate these workers from outside the region in 2023 alone. The majority of businesses surveyed as part of their work acknowledged the housing shortage as a challenge in their recruitment plans.

A surprising revelation emerged as 7 out of 10 businesses (69%) expressed an intention to fill their new positions in 2023 with individuals from the Miramichi area. However, a paradoxical challenge arises as 2 out of 3 businesses (67%) also identified the difficulty of finding qualified workers. This dichotomy suggests a complex scenario where local businesses are keen on employing local talent, yet encounter challenges in securing individuals with the required qualifications.

Complementing ChampouxInc's analysis are the ongoing efforts of the GMRSC’s Growing Greater Miramichi department, which is dedicated to promoting the region and fostering local economic opportunities. Similar to this study, Growing Greater Miramichi develops its own population scenarios, focusing on economic development initiatives. While the methodologies employed in both approaches may differ in terms of approach and timeline, it is crucial to acknowledge the potential additional demand that could arise if their development scenario were to materialize.

Table 4-29 presents two projection scenarios for the years 2022 to 2026. The first scenario reflects the department's initial projection of 2% annual growth over the years. The second scenario, based on the findings of this report, indicates a lower growth rate of approximately 0.8% annually. By 2026, the projected population difference between the two scenarios could amount to approximately 2,130 people. In terms of households, this suggests a potential need for an additional 910 dwellings beyond the estimates provided in this report to accommodate the expected population growth attributed to economic development goals.

**Important note:** The 2% annual growth projected for the Growing Greater Miramichi scenario is applied to the total estimated population, based on the aggregation of the new community boundaries. The department utilizes Northumberland CD data, encompassing a larger land area, which may result in higher population estimates. Additionally, the analysis conducted by Growing Greater Miramichi focuses solely on the growth anticipated by 2026; any outcomes beyond this timeframe are not factored into subsequent calculations.

Table 4-29: Economic development related population versus study population projections

	2022	2023	2024	2025	2026
A: Economic development scenario (2% annually)	39,575	40,365	41,170	41,995	42,835
B: Study projected population growth	39,575	39,860	40,145	40,430	40,705
Difference between scenarios (A - B)		505	1,025	1,565	2,130
Potential new households		215	440	670	910

Source: Growing Greater Miramichi, report produced projections

The results of the scenario comparison suggest that ChampouxInc's current estimated 900 unit demand is a reasonable measure of latent economic activity (as it relates to Growing Greater Miramichi's economic outlook) that could, at least in part, be potentially unlocked with improved residential construction activity.

#### 4.10.7 Interpretation of deficit analysis

Projecting current and future housing gaps involves navigating a complex landscape, often addressed through simplified methods, as is the case in this study. Due to limited data availability and quality, particularly at a regional level, several assumptions become necessary. The foremost assumption is that future political, social, economic, and environmental conditions will closely mirror the present, though this may be unlikely. Therefore, the results should be seen as headlights on a car – they offer a glimpse of what lies ahead but do not necessarily reveal what is around the corner.

Nevertheless, the study undertook and borrowed from various gap analyses, attempting to provide a comprehensive view of the targets the region should pursue beyond existing construction trends. These analyses include:

- The current and projected balance of housing supply and demand.
- The projected housing demand (note that this includes seniors housing as total demand calculations are derived using senior-led household numbers).

- The deficit in affordable housing, as derived using HART data.
- The housing demand linked to latent labour demand from housing (based on ChampouxInc's work and supported by Growing Greater Miramichi the population growth scenario related to possible economic development efforts).

Table 4-30 combines the results of each analysis to provide a rough demand estimate for the GMR both currently and over the next two decades. For clarity, the table reflects the total regional demand and does not include any analysis related to potential future construction activity based on historical trends.

Excluding labour-related results, the GMR may need approximately 495 dwellings as of 2023, increasing to 3,430 by 2041 (both values include the deficit of affordable housing). However, when considering the latent housing demand associated with labour, the number of dwellings required in 2023 could be 1,395, potentially rising to 4,330 by 2041. In summary, to meet the projected demand for 2041, which includes existing affordable housing and labour-related deficits, the GMR may need to construct approximately 241 units annually.

*Table 4-30: Regional housing targets above total net new demand*

	2023	2026	2031	2036	2041
New demand since 2023 + 2023 market balance – shortage (+) / surplus (-)	-45	415	1,365	2,175	2,890
	+				
Existing affordable housing deficit	540				
	+				
Potential latent labour demand for housing (supported by projected economic outlook)	900				
	=				
Potential dwellings required to meet total demand	1,395	1,855	2,805	3,615	4,330

Table 4-31 provides a summary similar to the one mentioned earlier. However, instead of showing total demand, it illustrates the additional unit volumes needed **above historical construction levels** to meet future demand. For example, a shortage of 345 units projected for 2031 indicates that the GMR needs to build an additional 345 units beyond what might be constructed based on recent trends.

By 2041, the GMR may need to increase construction levels by 560 units to meet projected demand. This figure rises to 2,000 units (or an additional 111 units annually) when considering deficits in affordable housing and labour-related housing.

Table 4-31: Regional housing targets above anticipated construction levels

	2023	2026	2031	2036	2041
Estimated market balance – shortage (+) / surplus (-)	-45	50	345	515	560
	+				
Existing affordable housing deficit	540				
	+				
Potential latent labour demand for housing (supported by projected economic outlook)	900				
	=				
Potential dwellings required above historical construction	1,395	1,490	1,785	1,955	2,000

#### 4.10.8 Cultural diversity and housing typology

Immigration is the primary driver of population growth in Canada, having outpaced natural growth. Immigrants make up nearly half of the population in the Toronto CMA and 40% in the Vancouver CMA. While these are the conditions for two of the largest metropolitan areas in the country, similar in-migration trends span nationally. Simultaneously, housing shortages are realities in many Canadian municipalities and they are looking into ways to expand their dwelling inventories. These concurrent events provide municipalities with a unique opportunity: to provide housing that enables culturally distinct uses of space. The following is a brief review of academic literature to clarify this concept from both theoretical and architectural design standpoints, as well as provide socioeconomic grounding to justify what could be interpreted as an ambitious shift in planning ideals.

A fundamental facet of this discussion is the idea of resilience, particularly at a community or regional level. “Resilience” is a concept that has its roots in psychology and ecology. At its simplest, it refers to the capacity of a system (ecology) or individual (psychology) to rebound from changes to their environment and return to a state of normal functioning. Thomas (2013) advocates for the understanding of “housing as part of a resilient [urban] system” as this allows housing systems to adapt to the needs of newcomers without permanent or irreversible alteration. To provide further context, Thomas provides examples of permanent alteration within communities such as loss of rental housing stock, increasingly unaffordable dwellings, and physical decline.<sup>17</sup> With these barriers, successful integration into the larger socioecological system becomes more difficult and while pockets of ethnocultural communities can ease short-term stressors, especially at the level of psychological

17 Ren Thomas, “Viewing immigrants’ neighbourhood and housing choices through the lens of community resilience”, S.A.P.I.EN.S [Online], 6.1 | 2013, Online since 08 October 2013, connection on 23 February 2024. URL: <http://journals.openedition.org/sapiens/1516>

resilience, in the long term, as Thomas writes, “the resilience of immigrant communities in Canadian cities also depends on their ability to make housing choices that reflect individual needs and to develop social networks, including integration in the broader community and the labour market.”<sup>18</sup>

A resilient housing system is one that has either addressed the ways in which it might be able to ease the integration process or one that is capable of responding to the myriad stressors experienced by immigrants as they try to secure housing – it is most likely a system in which both processes occur. In many respects, this concept provides an answer to the question of “what ought communities to do?” which invariably leads to the question: How can communities do this? From the policy level, it begins with rethinking approaches to zoning, specifically the paradigm of Euclidean zoning.

Euclidean zoning refers to zoning whereby a single use is permitted per zone, a practice that Micklow and Warner (2009) argue ought to be rethought (and is being rethought by many communities in response to recent housing shortages), particularly in areas experiencing increased numbers of immigrants, seniors, and multigenerational households. While Micklow and Warner (2009) are primarily concerned with zoning ordinances in the suburbs, their arguments are applicable when looking into any region with a predominantly single-detached dwelling stock that is undergoing or looking to explore densification. One of these is their observation of the limited applicability of new urbanist approaches in suburban areas – an observation that applies as equally to the relatively small cities of Atlantic Canada – where they instead suggest densifying single-family neighbourhoods through methods such as allowing accessory units or the retrofitting of single-family homes into multi-unit dwellings.<sup>19</sup> From their perspective, this approach to suburban densification allows for the long-term needs of an aging population, an immigrant population, and in some respects, lower-income populations, to be met within the community. The centering of the single-detached dwelling in planning policy is not sustainable in municipalities experiencing these types of trends.

With the introduction of new ethnocultural populations, comes the introduction of culturally distinct – and potentially culturally significant – uses of space. Writing about the experiences of immigrants to Wellington, New Zealand, Holmes (2012) proposes an approach of flexible design, a concept that means “that buildings are not complete until people inhabit and use the space.”<sup>20</sup> Holmes draws upon culturally distinct uses of space from Japan, the Pacific Islands, Islamic culture, various African populations, and Indian Hindus to create design guidelines that respond and are responsive to the varying needs of immigrants and the

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18 Ibid.

19 Micklow, A. C., & Warner, M. E. (2014). Not Your Mother's Suburb: Remaking Communities for a More Diverse Population. *The Urban Lawyer*, 46(4), 729–751. <http://www.jstor.org/stable/44735664>

20 Holmes, Celia (2012). *The Adaptable Dwelling: A Response to Cultural Diversity*. Open Access Te Herenga Waka-Victoria University of Wellington. Thesis. <https://doi.org/10.26686/wgtn.16998685.v1>

potential culturally distinct uses of space that they bring with them. This is not a comprehensive list, but included in these design aspects are:

- open floorplans;
- frame construction;
- removable interior partitions;
- sleeping areas on the ground level for elder members of the family; and
- the need for a private, external space.<sup>21</sup>

Beyond solely being suitable for immigrants, the flexible design guidelines have practical implications for the community at large that Holmes puts succinctly:

*Socially, it empowers the user to take control of their own dwelling over the lifetime of the home. Demographically, it enables housing providers to adjust to new living patterns and configurations of users. Economically, it avoids obsolescence and costs involved in reconfiguration or refurbishment. Technically, it should allow for the incorporation of new technologies and the upgrading of old ones, in particular servicing.*<sup>22</sup>

Effectively, a flexible design approach for new homes provides long-term benefits to newcomers to communities, the existing population of said communities, and for the municipality at large through numerous means. The use of theoretical groundings, policy approaches, and design guidelines are an attempt to form as complete a foundation as possible as communities endeavour to attract newcomers, make their transition as smooth as possible, and provide long-term sustainability to the larger community.

Assessing preferred designs presents challenges when relying on historical data, such as that obtained from the Census. Descriptive analyses of traditional, non-customized datasets often provide a generalized view of a community, failing to capture the specific experiences of ethnoculturally diverse populations. Therefore, it is imperative for the MRHA to regularly review and update the outputs of this report by revising inputs and assumptions as needed. Projection work inherently contains flaws, particularly the further into the future the projection extends. Thus, these revisions would serve as necessary course corrections over the projection horizon's lifespan.

Furthermore, there exists an opportunity to investigate local ethnoculturally diverse housing design preferences as they relate to findings from literature. This could be accomplished

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<sup>21</sup> Ibid.

<sup>22</sup> Ibid.

through a study framework explicitly designed to address this question, whether by exploring custom data requests or on-the-ground consultation work with recent newcomers.



## 5 Recommendations

The following recommendations respond to the findings identified in this report (further informed by Housing Forum results) and attempt to recognize the ability and limitations of municipal government and regional commission scope and policy approaches. The Greater Miramichi Region is already supporting some of these recommendations and should continue to monitor progress moving forward.

### **Deepen and explore new partnerships with non-market housing providers.**

Municipal policy tools are often limited – the Province and Federal government are predominantly responsible for the provision of affordable housing. Even so, the regional commission and its municipal partners are usually best positioned to address housing need and most aware of specific service gaps.

- 1) Advocate for increased support from senior levels of government.
  - a. With other municipalities, continue to advocate for increasing housing funding and tools for non-profit developers and local governments.
  - b. Partner with senior government to unlock developable land.
  - c. Maintain awareness of CMHC funding opportunities (i.e., the recently released Housing Accelerator Fund).
  - d. Promote streamlined grant applications, financing, and project approval processes, including municipal planning approvals for affordable housing projects, and the provision of more pre-development funding support for non-market housing projects.
  - e. Promote mixed income housing.
- 2) Support non-profits who bear much of the cost of housing service delivery.
  - a. Advocate on behalf of these organizations.
  - b. Consult with non-profit housing agencies when developing new policies and regulations that impact the provision of housing, whether market or non-market.
  - c. Explore opportunities (for example, the recent Housing Forum) focused on:
    - i. Expanding the reach of housing supports and services among public, private and non-profit housing providers.
    - ii. Transferring knowledge about development and real estate in general as well as operating best practices that promote energy efficiency, safety and maintenance.
    - iii. Educating landlords on the value of aging-in-place services and the nature of trauma and harm reduction.
    - iv. Accessibility and adaptable housing design.

- 3) Enhance relationships with First Nations communities in the GMR, including improved representation in housing related decision making bodies.

**Explore new data, data partnerships, and prepare data communication tools.**

The range of datasets varies across community to community, largely based on both IT infrastructure and appropriate / interested staff. Collecting data and creating partnerships with organizations provides more readily available information to inform future housing need iterations and general decision making.

- 1) Seek out and partner with local, regional, provincial, or national organizations.
  - a. Create partnerships between public, private, and non-profit organizations that have intersecting interests to leverage the sharing of data. For instance, communicating with the North Region arm of the New Brunswick Real Estate Association (NBREA) to facilitate exchanging of real estate data. Furthermore, leveraging existing / developing tools like the New Brunswick Housing Information System (NBHIS).
- 2) Explore and prepare data communication tools.
  - a. Enhance municipal data transparency by exploring data dissemination tools (e.g., ArcGIS Online or Tableau).
  - b. Prepare useful fact sheets and downloadable workbooks that organizations can use for their own purposes (e.g., CMHC funding applications or development research).
  - c. Use prepared data to educate stakeholders, partners, and the general public about initiatives and decision making.
  - d. Keep the non-market housing inventory updated in order to monitor progress and plan for pipeline projects and program supports
- 3) Explore opportunities to bridge the gap between on-the-ground needs for data with analysis and sensemaking of complex and fast-changing datasets.
  - a. Ensure that results of item (2) are communicated (visually and orally) in lay-person language and with emphasis on user-friendliness.
  - b. Assign the role of “data translator” to an existing or new staff member who can serve as the intermediary between complex data outputs and grounded action.
- 4) Explore and assess the need for additional housing work, such as (but not limited to):

- Market feasibility studies for specific housing typologies (e.g., the viability of multi-residential development in specific geographic areas).
- Unique data surveying work (e.g., surveying local development market stakeholders for rental data to supplement CMHC data).
- Incentive program feasibility studies (e.g., funding streams or density incentives).
- An industry “yellow pages” with comprehensive contact information and descriptions of local market and non-market housing builders and providers.
- Surplus land inventory analysis (i.e., identifying excess private and public land across the GMR).
- A survey of local ethnoculturally diverse spatial design needs.
- A senior-specific housing demand / needs study.

### **Educate residents and industry about local housing needs.**

The regional and municipal governments can continue to play a key role in building awareness of need and acceptance of new housing among residents and industry players, and can continue to coordinate and collectively build on incentives, regulations, advocacy, and education initiatives.

- 1) Educate residents on the value of new housing; particularly, affordable housing.
  - a. Work with community partners to address stigma around non-market housing.
  - b. Support the development of education material and guides.
  - c. Use a fact-based approach to effectively manage “Not In My Backyard” responses to planning applications for all types of housing.
- 2) Educate property owners about their zoning permissions / development rights.
  - a. Communicate the development potential of neighbourhoods with residents, particularly within those areas where greater densities are permitted but not executed.
  - b. If areas continue to not develop to their potential, create a feedback loop to allow residents / stakeholders to share their major obstacles to determine if there are unintended regulatory hurdles.
- 3) Explore opportunities to use data results (such as supply and demand dynamics) to attract / retain investors and strengthen housing market confidence.
  - a. Communicate the development potential of neighbourhoods with builders / developers, particularly within those areas where greater densities are permitted (or are to be potentially permitted).

- b. If areas continue to not develop to their potential, create a feedback loop to allow the development industry to share their major obstacles to determine if there are unintended regulatory hurdles.
- c. Develop ongoing relationships with existing and new development industry players, and serve as a potential intermediary for land or funding acquisition.

### **Promote and protect market housing affordability**

Quantitative data shows generally worsening affordable conditions with median incomes, but affordability concerns are particularly acute among low or single income households. This is most pronounced in the homeownership market, but is also occurring for rentals – which remain the most accessible (financially) form of market housing.

Additional rental options will not completely solve housing affordability concerns, but expanding available stock in the market can alleviate immediate issues for many priority populations including seniors hoping to downsize, single-income households, and families unable to find appropriately sized units.

- 1) Identify disposable non-profit, municipal, provincial, and/or federal government land and vacant buildings that can be used for affordable housing.
  - a. Transfer land to non-profit or private entities that can facilitate more affordable ownership options and deeply affordable rental housing.
  - b. Work with and support non-profit organization that have available land but cannot readily initiate development opportunities.
  - c. Identify best practices and explore property tax and other incentives for the adaptation or re-use of vacant buildings or land for affordable housing.
  - d. Consider working with realtors to market available land.
- 2) Encourage the development of purpose-built rental and smaller and denser units in all residential areas (where servicing is appropriate).
  - a. Promote housing types that are attainable to lower income households.
  - b. Where appropriate and subject to servicing, consider increasing density (even if marginally) across urban neighbourhoods (e.g., removing single-detached centric zoning or consider broader townhouse, duplex, or multi-unit permissions).
  - c. Consult with private and non-profit housing providers on any zoning barriers impacting the provision and cost of housing.

### **Track and promote the non-market housing inventory.**

Non-market housing is a crucial component of the overall housing inventory. While market housing is the main provider of shelter, its profit-based model cannot meet the needs of those experiencing the greatest housing hardship.

- 1) Update the inventory of non-market housing across the region.
  - a. Maintain relationships with non-market stakeholders; particularly those who actively seek to provide new non-market opportunities.
  - b. Regularly review and update the non-market inventory.
  - c. Publicly communicate non-market opportunities and projects, digitally and non-digitally
- 2) Create targets for non-market housing, including deeply affordable housing.
  - a. Establish what share of total dwellings the region would like to have as a non-market inventory, including those that are deeply affordable.
  - b. Work with partners to explore opportunities to meet established targets (i.e., how might specific types of non-market housing meet the needs of those residents who may require them most).
  - c. Review and update targets in conjunction with an inventory update
- 3) Be open to supporting all non-market housing opportunities where capacity and resources allow.
  - a. Prioritize projects in areas with proximity to essential services, employment opportunities, educational institutions, and amenities to ensure residents have convenient access to necessary resources and can fully integrate into their community.
  - b. In instances where non-urban, non-market housing opportunities are available (whether due to available land or potential partnerships), actively explore and pursue these opportunities. Non-market need exists across all studied communities – these projects can help address housing need where market solutions are insufficient.

## 6 Conclusion

The Housing Supply & Forecast Study serves as a tool for local stakeholders and government entities in understanding and addressing the housing challenges in the Greater Miramichi Region. The region, mirroring trends seen in many Canadian communities, faces mounting housing pressures, evident in escalating sale prices and rents that are surpassing income growth. The surge in local housing demand, driven by in-migration, has outpaced new construction, highlighting the pressing need for innovative and affordable housing options.

Building on the 2020 Regional Housing Needs Assessment, this report, utilizing the 2021 Census data and updated government boundaries, offers an in-depth examination of the GMR within its new context. The study encompasses population trends, economic factors, housing activity, and stakeholder consultations, providing a comprehensive overview of the region's housing landscape.

Key findings reveal a slight population increase between 2016 and 2021, supported entirely by growth in senior residents and positive net migration (mostly from senior age groups). Projection work anticipates a notable expansion of the population, complemented by increases to household demand and the overall demand for dwellings.

Stakeholder consultations uncovered persistent challenges to the provision of housing, particularly for non-market sector actors and for lower-income individuals and seniors. While the private sector plays a crucial role in meeting housing demands, it faces limitations such as achieving a balance between profitability and affordability. The competitive nature of the market and rising construction costs pose challenges to delivering affordable housing options. The non-market housing sector, often comprised of non-profits, encounters constraints related to limited resources, staffing, and funding access, complicated by the personal, nuanced issues faced by their clients. Despite their commitment to housing, these organizations face difficulties in expanding their housing stock.

Local governments, as instrumental agents of policy formulation and implementation, encounter challenges in overcoming bureaucratic hurdles, limited budgets, and the need for collaborative efforts. While they play a vital role in creating an enabling the conditions for housing initiatives, effective collaboration among private and non-market sectors, and local governments is essential to overcome the complexities of housing challenges. By acknowledging and addressing these limitations, stakeholders can work towards fostering a sustainable and inclusive housing ecosystem for the Greater Miramichi Region.

## 7 Definitions

**“bedrooms”** refer to rooms in a private dwelling that are designed mainly for sleeping purposes even if they are now used for other purposes, such as guest rooms and television rooms. Also included are rooms used as bedrooms now, even if they were not originally built as bedrooms, such as bedrooms in a finished basement. Bedrooms exclude rooms designed for another use during the day such as dining rooms and living rooms even if they may be used for sleeping purposes at night. By definition, one-room private dwellings such as bachelor or studio apartments have zero bedrooms;

**“census”** means a census of population undertaken under the *Statistics Act* (Canada);

**“census agglomeration (CA)”** refers to an area formed by one or more adjacent municipalities centred on a population centre (known as a core). A census agglomeration must have a total population of at least 10,000;

**“census division (CD)”** means the grouping of neighbouring municipalities, joined together for the purposes of regional planning and managing common services. The most referred to CD for this report is the Northumberland Census Division;

**“census family”** is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex;

**“census subdivision (CSD)”** is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes. Census subdivisions are further classified by type (city, town, village, etc);

**“child”** refers to any unmarried (never married or divorced) individual, regardless of age, who lives with his or her parent(s) and has no children in the same household;

**“completions”** mean the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10% of the proposed work remains to be done;

**“components of demographic growth”** refers to any of the classes of events generating population movement variations. Births, deaths, migration, marriages, divorces, and new widowhoods are the components responsible for the variations since they alter either the total population or the age, sex, and marital status distribution of the population.:

**“emigrant”** refers to a Canadian citizen or immigrant who has left Canada to establish a permanent residence in another country.

**“immigrant”** refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities;

**“interprovincial migration”** refers to movement from one province or territory to another involving a permanent change in residence. A person who takes up residence in another province or territory is an out-migrant with reference to the province or territory of origin and an in-migrant with reference to the province or territory of destination;

**“intraprovincial migration”** refers to movement from one region to another within the same province or territory involving a permanent change of residence. A person who takes up residence in another region is an out-migrant with reference to the region of origin and an in-migrant with reference to the region of destination;

**“non-permanent residents”** refers to persons who are lawfully in Canada on a temporary basis under the authority of a temporary resident permit, along with members of their family living with them. Non-permanent residents include foreign workers, foreign students, the humanitarian population and other temporary residents;

**“residual deviation”** refers to the difference between demographic population growth calculated using intercensal estimates of population between two dates and that obtained by the sum of the components for the same period;

**“core housing need”** is when housing falls below at least one of the adequacies, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets all three housing standards;

**“adequate housing”** means that, according to the residents within the dwelling, no major repairs are required for proper use and enjoyment of said dwelling;

**“affordable housing”** means that household shelter costs equate to less than 30% of total before-tax household income;

**“suitable housing”** means that a dwelling has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements;

**“deep unaffordability”** has the same meaning as unaffordability except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

**“dwelling”** is defined as a set of living quarters;

**“dwelling type”** means the structural characteristics or dwelling configuration of a housing unit, such as, but not limited to, the housing unit being a single-detached house, a semi-detached house, a row house, an apartment in a duplex or in a building that has a certain number of storeys, or a mobile home;

**“single-detached house”** means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house;



**“semi-detached house”** means one of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides;

**“row house”** means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses;

**“duplex”** (also known as apartment or flat in a duplex) means one of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings;

**“apartment in a building that has five or more storeys ”** means a dwelling unit in a high-rise apartment building which has five or more storeys;

**“apartment in a building that has fewer than five storeys”** means a dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys;

**“mobile home”** means a single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt;

**“other single-attached house”** means a single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure;

**“economic region (ER)”** refers to a grouping of complete census divisions (CDs);

**“employment rate”** means, for a particular group (age, sex, marital status, geographic area, etc.), the number of employed persons in that group, expressed as a percentage of the total population in that group;

**“household”** refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad;

**“owner household”** refers to a private household where some member of the household owns the dwelling, even if it is still being paid for;

**“renter household”** refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid;

**“household maintainer”** refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer;

**“household size”** refers to the number of persons in a private household;

**“household type”** refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family;

**“Indigenous identity”** refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band;

**“labour force”** refers to persons who, during the week of Sunday, May 2 to Saturday, May 8, 2021, were either employed or unemployed;

**“migrant”** refers to a person who has moved from their place of residence, of which the origin is different than the destination community they reported in. Conversely, a non-migrant is a person who has moved within the same community;

**“participation rate”** means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

**“primary rental market”** means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

**“Rental Market Survey”** refers the collection of data samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market;

**“secondary rental market”** means a market for rental housing units that were not purpose-built as rental housing;

**“shelter cost”** refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services;

**“starts”** means the beginning of construction work on a building. This is usually when the concrete has been poured for the whole of the footing around the structure or an equivalent stage where a basement will not be part of the structure;

**“Starts and Completions Survey”** refers to CMHC’s process of confirming that new residential units have reached set stages in the construction process. It is carried out monthly in CAs and CMAs and enumerates dwelling units placed on new, permanent foundations only and designed for non-transient, year-round occupancy;

**“subsidized housing”** refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances;

**“tenure”** refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling;

**“under construction”** means the number of units under construction at the end of the period shown and takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start;

**“unemployment rate”** means, for a particular group (age, sex, marital status, geographic area, etc.), the unemployed in that group, expressed as a percentage of the labour force in that group;

**“vacancy”** means a unit that, at the time of the CMHC Rental Market Survey, it is physically unoccupied and available for immediate rental.

**“visible minority”** refers to whether a person belongs to a visible minority group as defined by the *Employment Equity Act* and, if so, the visible minority group to which the person belongs. The *Employment Equity Act* defines visible minorities as "persons, other than Indigenous peoples, who are non-Caucasian in race or non-white in colour."

## 8 Methodology

### Population projections – local governments and the rural district

The report employs a variation of the "Cohort Survival Method (CSM)" to determine the anticipated population over the next decade. In essence, this method relies on historical migration, birth, and mortality rates applied to five-year age cohorts at five-year intervals. For example, by understanding the population of 25-to-29-year-olds in 2021 and considering their migration rates and survivability, you can project the 30-to-34-year-old cohort in 2026, 35-to-39-year-old cohort in 2031, and so on.

Birth and mortality rates, crucial for projections, are derived from historical data provided by Statistics Canada at the provincial level. Migration rates, the most influential factor in projections, can be calculated internally using the CSM or obtained from Statistics Canada. In this study, Miramichi Census Agglomeration migration rates were applied to the City of Miramichi, and Northumberland Census Division migration rates were applied to other communities.

To incorporate recent migration trends while not fully relying on them, a weighted average was applied to three migration scenarios: 40% of the average migration to the average five-year rate, 20% to the average three-year rate, and 40% to the one-year rate. This approach aims to capture the varied nature of migration dynamics and provide a more nuanced projection of the anticipated population over the next two decades.

### Population projections – on-reserve Indigenous populations

The projection of on-reserve populations poses a unique challenge due to the limited and often imprecise information available about Indigenous people. To address this, we employed a simplified approach known as the "Constant Share" method.

The methodology assumes that the relationship between two sets of populations will remain consistent over the foreseeable future. For instance, if a municipality constituted 25% of the county's population in 2021, it would maintain that share in subsequent years.

In this context, we related national trends for on-reserve populations in 2021 and their projected populations, as reported by Statistics Canada,<sup>23</sup> with the 2021 Census results for each included First Nation community – Esgenoôpetitj, Natoaganeg, and Metepenagiag. The method was applied to each five-year age cohort within a community and then aggregated to ascertain the future population of that community. While acknowledging the limitations of

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23 Statistics Canada. Table 17-10-0144-01 Projected population by Indigenous identity, age group, sex, area of residence, provinces and territories, and projection scenario, Canada (x 1,000). DOI: <https://doi.org/10.25318/1710014401-eng>

this simplified model, it serves as a pragmatic approach to project on-reserve populations with the available data.

### Household projections

The growth of households is a critical factor influencing housing demand, as households inherently require available dwellings for occupation. Therefore, household projections are closely tied to the necessary increase in housing stock to accommodate anticipated population changes. It is important to note that while overall housing demand is also influenced by economic and financial factors, this exercise simplifies the analysis by focusing solely on population-related aspects.

To project future growth in the number of households, two key data inputs are required:

- population projections for a community, and
- the historical proportion of maintainers by age cohort, divided by the total people in that cohort (i.e., the “headship rate”) for a community.

The total number of households is then calculated by applying the headship rates to the change in the number of people at a given age, as determined by the population projections. Age-specific results are aggregated to obtain the total for a community. The headship rates used are from 2016, a Census period characterized by relatively “normal” or “healthy” housing market conditions in many Atlantic Provinces and their communities.

When estimating household formation based on alternative characteristics, such as income brackets or household family types, conversion rates are employed to translate maintainer age cohorts to these alternatives. For example, if the income distribution for 15-to-24-year-old-led households in 2021 is known, this relationship can be applied to projected households to determine the number of households earning specific income levels. Additionally, considering both 2016 and 2021 relationships, the analysis estimates how these relationships may evolve over the projection period. For income-related projections, the assumption is that the actual relationship lies between what occurred in 2016 and 2021, given that 2021 data was influenced by CERB payments. For household family types, a historical rate of change is applied to each element, calculated using 2016 and 2021 data for each element.

### Dwelling projections

The connection between households and dwellings serves as a foundation for estimating the potential demand for dwellings within a specific timeframe. This straightforward relationship is leveraged to project how many dwellings might be required. The methodology relies on the relationship observed in 2016 between total households (encompassing usual residents

occupying dwellings) and total dwellings (including usual residents, recreational properties, short-term rental properties, etc.).

To illustrate, if, in 2016, the total households amounted to 100 and the total dwellings reached 120, the established ratio between the two would be 1.2:1. This ratio becomes a valuable tool for estimating the total dwellings required over the next two decades, given the projected total households for that period. By applying this ratio, we can extrapolate the anticipated total dwellings in alignment with the projected growth in households.

Section 4.10.3.1 provides a concise overview of the process by which dwelling projections are translated into estimates for bedroom sizes. In extending our analysis to encompass dwelling type and tenure, we employ analogous conversion rate methodologies utilized for households. However, in this context, we relate bedroom sizes with structure type and tenure. For instance, if we possess an estimate of the desired dwelling sizes, we can extrapolate the demand for different structure types (e.g., apartments, single-detached units) based on the distribution of bedroom sizes for each respective structure type. A similar rationale applies to tenure, and both these factors evolve in response to changing historical preferences between 2016 and 2021.

Please note that the dwelling projection analysis serves a dual purpose: projecting future dwelling demand and estimating future shortages by assessing the difference between demand and supply. Future supply is determined by extrapolating from historical trends of annual "completions." In this context, a completion refers to the aggregation of assessment data for residential properties based on their year of construction. While this method is not perfect, it is the most readily available means of estimating changes in local inventories.

## 9 Non-market Inventory Summary

Type	Organization	Community	Address	Beds / units
Affordable housing	Habitation La Rive Inc.	Alnwick	1936 Rte 450	4
Affordable housing	NB Housing	Alnwick	multiple	14
Nursing home	Tabusintac Nursing Home Inc.	Alnwick	10 Old Manse Rd	30
Seniors	Tabusintac Seniors Apartment	Alnwick	10 Old Manse Rd	10
Special care	La Maison Des Colombes	Alnwick	520 Rte 460	8
First Nation		Burnt Church		
Affordable housing	Belleterre Community Partners Incorporated	City of Miramichi	2080 Water St	20
Affordable housing	Belleterre Community Partners Incorporated	City of Miramichi	2108 Water St	20
Affordable housing	Chatham Non-Profit Housing	City of Miramichi	multiple	18
Affordable housing	Miramichi River Apartments Ltd.	City of Miramichi	65 Jane St	8
Affordable housing	NB Housing	City of Miramichi	multiple	48
Affordable housing	Nelson Citizens Committee Inc.	City of Miramichi	multiple	6
Affordable housing	Newcastle Housing Corporation	City of Miramichi	multiple	34
Co-op	Miramichi Vista Housing Co-op	City of Miramichi	Lawlor Lane	26
First Nation	Skigin Elnoog Housing Corporation	City of Miramichi	165 Willow St	34
Nursing home	Bridgeview Hall	City of Miramichi	2390 King George Hwy	81
Nursing home	Hotel Dieux Place / Mount Saint Joseph Nursing Home	City of Miramichi	51 Lobban Avenue	18
Nursing home	Losier Hall	City of Miramichi	515 Water St	161
Rent supplement	Department of Social Development	City of Miramichi		310

Type	Organization	Community	Address	Beds / units
Seniors	Abbott Residence	City of Miramichi	27 Lobban Avenue	8
Seniors	Chatham Head Oldtimers Association	City of Miramichi	323 Water St	10
Seniors	Chatham Senior Citizen & Handicapped Housing	City of Miramichi	10 King St	20
Seniors	Douglastown Senior Citizen & Handicapped Inc.	City of Miramichi	141 Rennie Rd	10
Seniors	Islandview Special Care home	City of Miramichi	8 O'Toole Crescent	10
Seniors	Jack Estey Manor	City of Miramichi	Manse St	10
Seniors	NB Housing	City of Miramichi	71 King St	46
Seniors	NB Housing	City of Miramichi	Creaghan Ave	22
Seniors	Nelson Citizens Committee Inc.	City of Miramichi	3 Coady St	10
Seniors	Newcastle Housing Corporation	City of Miramichi	235 McCallum Blvd	29
Seniors	Parkland on the River	City of Miramichi	2386 King George Hwy	53
Seniors	Prince Place	City of Miramichi	562 King George Hwy	24
Seniors	Retirement Miramichi	City of Miramichi	multiple	263
Shelters	Miramichi Adult Emergency Shelter	City of Miramichi	316 Regina St	7
Shelters	Miramichi Emergency Centre for Women Inc.	City of Miramichi	611 King George Hwy	12
Shelters	Miramichi Youth House	City of Miramichi	870 King George Hwy	9
Special care	Clark's Care Home	City of Miramichi	294 Edward St	7
Special care	Double "H" Special Care Home Inc.	City of Miramichi	631 Old King George Hwy	10
Special care	Eastside Special Care Home Inc.	City of Miramichi	544 Wellington St	20
Special care	Hospice Miramichi	City of Miramichi	14 Howard St	6
Special care	King Street Special Care Home Inc.	City of Miramichi	53 King St	10



Type	Organization	Community	Address	Beds / units
Special care	Nina Mizuik	City of Miramichi	5 Adams Ave	3
Special care	Riverbend	City of Miramichi	158 Wellington St	20
Special care	Ross Residence	City of Miramichi	596 Newcastle Boulevard	10
Special care	The Howe Residence	City of Miramichi	41 Harper Rd	20
Special care	The TLC Family Care Home (Miramichi Inc)	City of Miramichi	345 Frances St	7
Special care	William Residence	City of Miramichi	598 Newcastle Boulevard	10
Supportive / transitional	Frieda's House	City of Miramichi	45 Waterfront Drive	8
Supportive / transitional	M.O.R.E. Services Miramichi	City of Miramichi	multiple	30
Supportive / transitional	Volunteer Miramichi Inc.	City of Miramichi	multiple	6
Affordable housing	Habitat for Humanity	Doaktown	90 Main St	1
Affordable housing	NB Housing	Doaktown	multiple	3
Affordable housing	Upper Miramichi Non-profit Housing	Doaktown	216 & 218 Main St	4
Affordable housing	Upper Miramichi Non-profit Housing	Doaktown	212 & 214 Main St	4
Seniors	NB Housing	Doaktown	multiple	10
First Nation	Eel Ground	Eel Ground		210
Rent supplement	Department of Social Development	Greater Miramichi Rural District		13
Special care	Enclosure Special Care Home	Greater Miramichi Rural District	26 Enclosure Road	10
Special care	Résidence de Patterson Inc.	Greater Miramichi Rural District	1189 Beaverbrook Rd	10
Affordable housing	NB Housing	Miramichi River Valley	multiple	8
Rent supplement	Department of Social Development	Miramichi River Valley		7
Seniors	NB Housing	Miramichi River Valley	10 Bartholomew Rd	10

Type	Organization	Community	Address	Beds / units
Seniors	North & South Esk Senior Housing Inc.	Miramichi River Valley	20 Tozer Lane	10
Seniors	The Trustees of Lyttleton	Miramichi River Valley	34 Halcomb Rd	12
Special care	Harvey Valerie	Miramichi River Valley	1337 Rte 420	4
Special care	Kelly's Special Care Home Inc.	Miramichi River Valley	3553 Hwy 108	25
Special care	Thibodeau's Special Care Home	Miramichi River Valley	1876 Rte 420	3
First Nation		Red Bank		
Affordable housing	Habitat for Humanity	Upper Miramichi	3415 Rte 625	1
Nursing home	Boisetown Nursing Home / Central New Brunswick Nursing Home	Upper Miramichi	3466 Rte 625	30



Photos courtesy of the MRHA

Profile:  
CITY OF MIRAMICHI



## 10.1 Population

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esogenôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following table summarizes the City of Miramichi's historical and anticipated populations, disaggregated by specific age cohorts.

- Between 2016 and 2021 the City of Miramichi's population increased 1%.
- Miramichi's anticipated population by 2031 is 19,830, a further 9 % increase since 2021, led largely by growth among 25 to 44 year old residents.

Table 10-1: Historical and anticipated population by defined age cohort

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical population							
2016 population	17,935	2,525	1,870	3,710	5,585	3,750	490
2021 population	18,125	2,425	1,760	3,705	5,225	4,440	555
% change ('16-'21)	+1%	-4%	-6%	0%	-6%	+18%	+13%
Anticipated population							
2026 population	18,875	2,465	1,960	4,115	5,025	4,875	435
% change ('21-'26)	+4%	+2%	+11%	+11%	-4%	+10%	-22%
2031 population	19,830	2,415	2,265	4,580	4,970	5,090	510
% change ('26-'31)	+5%	-2%	+16%	+11%	-1%	+4%	+17%
2036 population	20,835	2,600	2,310	5,180	5,065	4,985	695
% change ('31-'36)	+5%	+8%	+2%	+13%	+2%	-2%	+36%
2041 population	21,950	2,925	2,160	5,920	5,365	4,835	745
% change ('36-'41)	+5%	+13%	-6%	+14%	+6%	-3%	+7%

Source: derived from 2016 & 2021 Census data and Statistics Canada migration data

## 10.2 Household formation

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esngenôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following table summarizes the City of Miramichi's historical and anticipated households who live and may live in the area permanently (more than half of the year). The data is disaggregated by specific primary maintainer age cohorts and household family types.

- Between 2016 and 2021 the City of Miramichi's total households increased by 4%, due mostly to growth among senior-led households.
- Miramichi's total anticipated households by 2031 is 8,905, a further 5% increase from the 2021 total. Similar to population growth, this could be led by 25- to 44-year old-led households.

Table 10-2: Estimated 2023 and anticipated 2033 households by scenario and age cohort

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical households by primary maintainer age						
2016 households	7,850	240	1,870	3,055	2,385	310
2021 households	8,155	205	1,870	2,925	2,805	350
% change ('16-'21)	+4%	-15%	0%	-4%	+18%	+13%
Anticipated households by primary maintainer age						
2026 households	8,460	250	2,060	2,750	3,125	275
% change ('21-'26)	+4%	+22%	+10%	-6%	+11%	-21%
2031 households	8,905	290	2,290	2,715	3,285	325
% change ('26-'31)	+5%	+16%	+11%	-1%	+5%	+18%
2036 households	9,310	295	2,595	2,760	3,220	440
% change ('31-'36)	+5%	+2%	+13%	+2%	-2%	+35%
2041 households	9,745	275	2,960	2,915	3,120	475
% change ('36-'41)	+5%	-7%	+14%	+6%	-3%	+8%

Source: derived from 2016 & 2021 Census data and population projections

Table 10-3: Past & future households by defined household family types

	Total	Couple w/o child	Couple w/ child	Lone parent	Non- census	Other
Historical households by household type						
2016 households	7,850	2,365	1,750	780	2,585	370
2021 households	8,155	2,390	1,560	800	3,015	395
% change ('16-'21)	+4%	+1%	-11%	+3%	+17%	+7%
Anticipated households by household type						
2026 households	8,460	2,420	1,535	830	3,270	405
% change ('21-'26)	+4%	+1%	-2%	+4%	+8%	+3%
2031 households	8,905	2,450	1,560	880	3,605	420
% change ('26-'31)	+5%	+1%	+2%	+6%	+10%	+4%
2036 households	9,310	2,410	1,630	935	3,900	445
% change ('31-'36)	+5%	-2%	+4%	+6%	+8%	+6%
2041 households	9,745	2,395	1,715	1,000	4,155	480
% change ('36-'41)	+5%	-1%	+5%	+7%	+7%	+8%

Source: derived from 2016 & 2021 Census data and population projections

- Between 2016 and 2021, non-census families (i.e., single persons or roommate households) saw the largest increase with 17%.
- Equally notable is the 1% increase in couples without children, given their overall share of total households.
- The city could expect continued growth among all household types through 2031, and continued growth for all except couples without children through 2041.

### 10.3 Income

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District			



### 10.3.1 Median before-tax household incomes

The table below presents the median income for various household categories within the City of Miramichi. The overall median income for the city is \$67,000.

Table 10-4: Median before-tax household income by tenure & Indigenous identity, 2021

	Total	Owner	Renter	Subsidized Renter	Indigenous
Total	\$67,000	\$82,000	\$43,200	\$24,800	\$71,500
Household size					
1 person	\$35,200	\$40,800	\$30,000	\$21,800	\$26,600
2 persons	\$71,500	\$76,500	\$58,400	\$29,800	\$64,000
3 persons	\$99,000	\$111,000	\$71,000	\$42,800	\$78,500
4 persons	\$122,000	\$133,000	\$76,500	-	\$105,000
5+ persons	\$135,000	\$150,000	\$61,200	-	\$130,000
Household type					
Couple w/o child	\$77,500	\$82,000	\$60,000	-	\$78,000
Couple w/ child(ren)	\$125,000	\$133,000	\$85,000	-	\$113,000
Lone parent	\$58,400	\$65,000	\$51,200	\$37,200	\$44,800
Single person	\$35,200	\$40,800	\$30,000	\$21,800	\$26,600
2+ persons	\$65,500	\$64,500	\$66,500	-	-
Household maintainer age					
15 to 24 years	\$48,400	\$64,500	\$44,800	-	-
25 to 34 years	\$68,500	\$96,000	\$56,000	\$30,600	\$51,200
35 to 44 years	\$92,000	\$115,000	\$54,800	\$42,400	\$101,000
45 to 54 years	\$100,000	\$115,000	\$53,600	\$29,800	\$97,000
55 to 64 years	\$78,500	\$93,000	\$35,200	\$11,000	\$76,500
65 to 74 years	\$57,200	\$63,600	\$35,600	\$26,800	\$63,600
75 to 84 years	\$47,600	\$49,600	\$34,800	\$23,800	\$65,500
85+ years	\$42,800	\$54,400	\$35,200	-	-

Source: Statistics Canada 2021 Census custom tabulations

### 10.3.2 Income categories

The following table presents the City of Miramichi's income distribution as a portion of the overall population using the same category definitions as found in **Section 4.3**.

- About 15% of local households may have been very low or low income earning (with total incomes below \$30,000) based on estimates using 2021 Census data.

Table 10-5: Estimated households by income category and related affordable shelter cost

Income category	Annual household income	Affordable shelter cost	Estimated share of total households
Very low income	≤\$10,000	< \$190	1%
Low income	\$10,001 to \$30,000	\$190 to \$565	14%
Moderate income	\$30,001 to \$50,000	\$565 to \$940	19%
Median income	\$50,001 to \$80,000	\$940 to \$1,500	25%
High income	\$80,001 +	\$1,500 +	41%

Source: Statistics Canada 2021 Census custom tabulations, HART

## 10.4 Housing profile

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

### 10.4.1 Overall housing inventory

The following table summarizes the 2021 distribution of dwellings (occupied by usual residents) by their structural type and the tenure splits of each.

Table 10-6: Dwellings occupied by total usual residents by structural type and tenure, 2021

	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	8,155	5,565	55	350	175	1,400	0	595
Share	100%	68%	1%	4%	2%	17%	0%	7%
Owner	70%	89%	0%	21%	62%	4%	-	85%
Renter	30%	11%	100%	79%	38%	96%	-	15%

Source: Statistics Canada

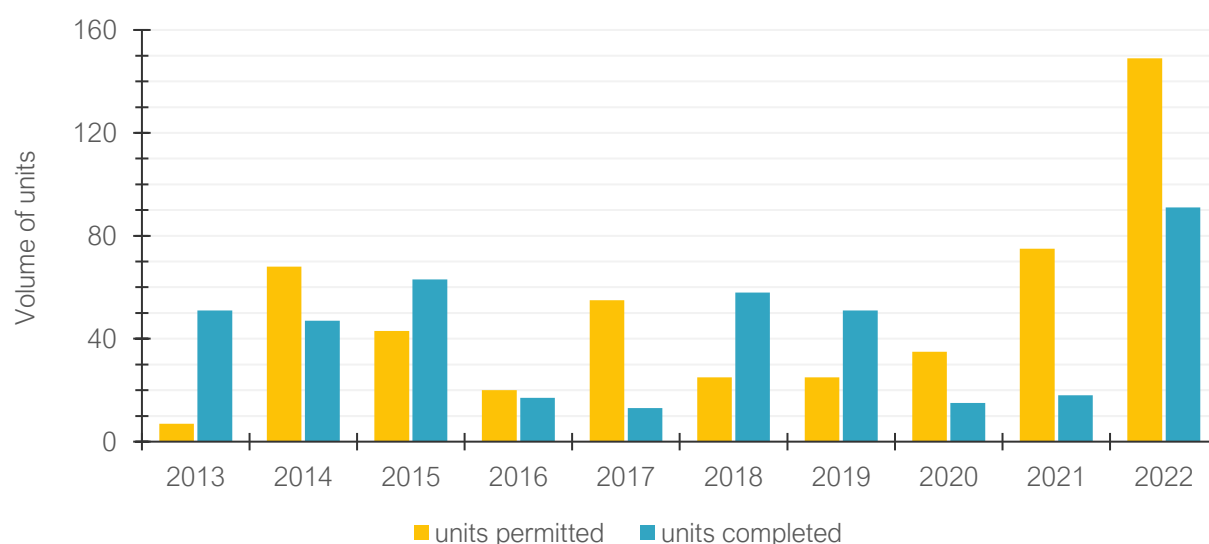


- The City of Miramichi's overall housing inventory occupied by a usual resident is 8,155 dwellings.
- Single-detached homes are the most popular type with 68% share of the total. This is followed by apartments with 17%.
- The City of Miramichi's tenure split, as of 2021, is 70% owners and 30% renters.

The figure below illustrates the approximate annual construction activity occurring within the community, categorized as either a permit (the initiating of construction) or a completion (the end of construction).

- From 2014 to 2022, there was a 140 % increase in annual units permitted, increasing from 68 units to 149 dwellings.
- During the same period, total annual completions increased from 47 to 91 units, with a notable high volume in 2022 after two slow years in 2020 and 2021.

Figure 10-1: Volume of units completed versus units permitted



Source: derived from GeoNB and GMRSC

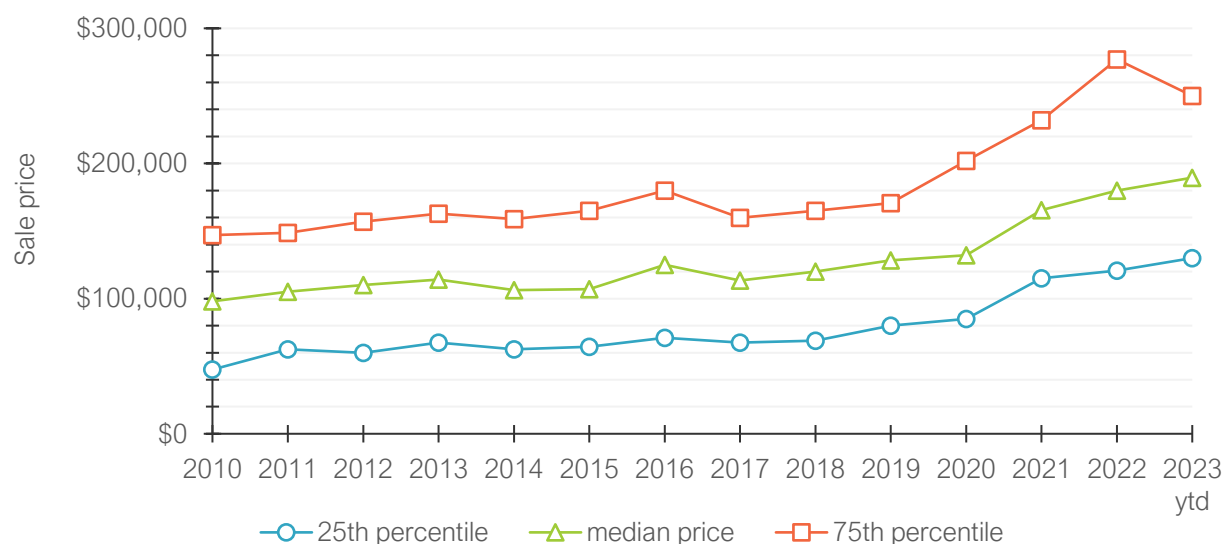
Permit data from 2023 indicates that the number of building permits issued potentially reached 76 over that year, which is above Miramichi's historical average permit output of 57 annually over the last decade, but less than half of the notably high activity in 2022.

## 10.4.2 Market housing activity

### 10.4.2.1 Homeownership

The following figure and table present four descriptive statistics for home sale prices in the City of Miramichi, namely the 25<sup>th</sup> percentile price (i.e., 25% of sales are lower than this price), the median price, the 75<sup>th</sup> percentile price (i.e., 75% of sales are lower than this price), and the maximum price for 2010 to 2023.

Figure 10-2: Annual sale prices by year and percentile



Source: derived from GeoNB and GMRSC

- Sale prices, overall, remained relatively consistent, with minor appreciation between 2010 and 2020. Since then, prices have quickly increased.
- In 2023 (as of August), the median sale price was \$189,500, up 48% since 2019. The 25<sup>th</sup> percentile sale price was \$130,000 in the 2023 (meaning, 25% of sales were below this price), up 63%.

Table 10-7: Sale price percentile and percent change by select years

	Sales price				Percent change		
	2010	2016	2019	2023*	'10-'16	'16-'19	'19-'23
25th percentile	\$47,500	\$71,000	\$80,000	\$130,000	+49%	+13%	+63%
Median price	\$98,000	\$125,000	\$128,300	\$189,500	+28%	+3%	+48%
75th percentile	\$147,000	\$180,000	\$170,600	\$250,000	+22%	-5%	+47%
Maximum price	\$500,000	\$656,800	\$550,000	\$684,900	+31%	-16%	+25%
Sales volume	253	273	252	150			

\* 2023 is based on data up to August 2023

Source: derived from GeoNB and GMRSC

#### 10.4.2.2 Rental market

The following tables present the median rent for various rental unit sizes and building ages from 2010 to 2022, as the respective percentage change in those rents for the City of Miramichi.

- After negligible rent growth between 2016 and 2019, the City experienced a more rapid increase from 2019 to 2022 – 23%, or almost 8% annually.
- These increases to median rent can be partly attributed to newer builds (see the following table). Median rents for buildings built since 2000 reported the highest increase since 2019 at 47% and the highest median rent of the age groups (\$1,100).

Table 10-8: Primary rental market median rents by specific year and unit size, as of October each year

	Median rent				Percent change		
	2010	2016	2019	2023	'10-'16	'16-'19	'19-'23
Studio apartment	\$325	\$420	-	-	+29%	-	-
1-bed apartment	\$450	\$510	\$540	\$680	+13%	+6%	+26%
2-bed apartment	\$550	\$600	\$635	\$835	+9%	+6%	+31%
3+ bed apartment	\$560	\$708	-	\$1,600	+26%	-	-
Total apartments	\$525	\$600	\$620	\$800	+14%	+3%	+29%

Source: CMHC Rental Market Survey

Table 10-9: Primary rental market median rents by specific year and building age, as of October each year

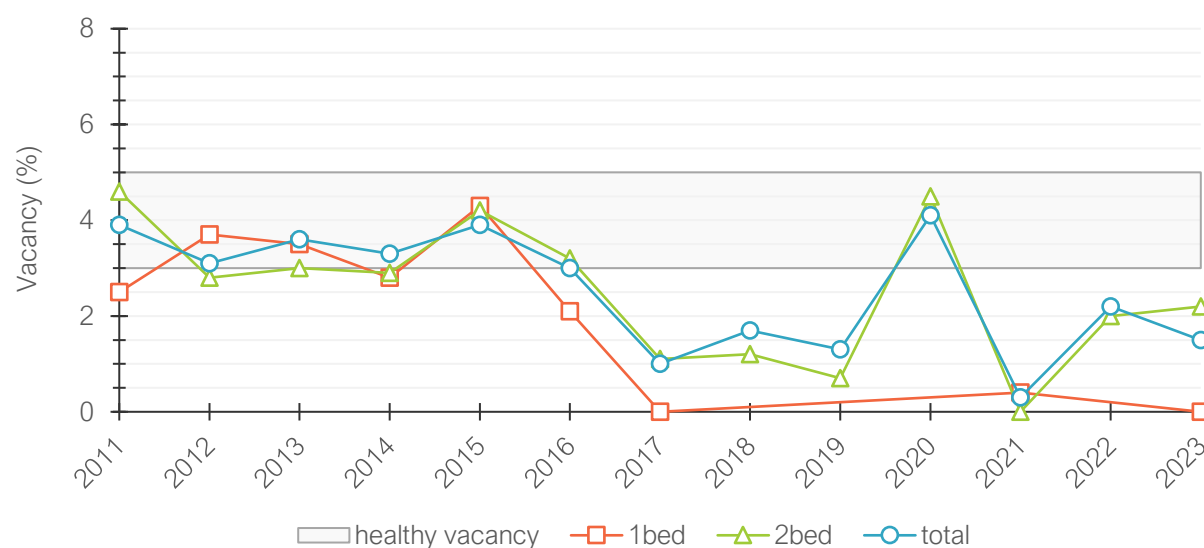
	Median rent				Percent change		
	2010	2016	2019	2023	'10-'16	'16-'19	'19-'23
Built <1960	\$465	\$550	\$620	\$795	+18%	+13%	+28%
Built 1960 to 1979	\$525	\$575	-	-	+10%	-	-
Built 1980 to 1999	\$545	\$600	\$620	\$935	+10%	+3%	+51%
Built 2000+	-	\$728	\$750	-	-	+3%	-
Total apartments	\$525	\$600	\$620	\$800	+14%	+3%	+29%

Source: CMHC Rental Market Survey

The following figure illustrates the vacancy rate by unit type for the City of Miramichi. Note, the shaded area in the figure represents the healthy vacancy range of 3-5%.

- The city's overall vacancy predominantly remained within the healthy range in the early half of the previous decade. Since 2016, local vacancy rates have consistently fallen within the unhealthy range, except for 2020.
- During the onset of the COVID-19 pandemic, Miramichi experienced a clearance of student apartments, illustrating the significant portion of the inventory used by students and the potential availability to the general public with increased investment in student-specific housing.

Figure 10-3: Primary rental market vacancy by unit size, as of October each year



Source: CMHC Rental Market Survey

## 10.5 Gap analysis

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

### 10.5.1 Housing attainability

The following table details the affordable monthly mortgage or rental payment for each combination of household characteristics based on their respective 2021 before-tax household incomes. The data in this table directly informs the following rental and homeownership attainability tables (without consideration for subsidized renter households).

- Higher median incomes translate to higher shelter budgets. For instance, couples with children (often dual income earning) that own their home could spend at most \$2,495 (plus estimated ancillary costs) before exceeding the 30% affordability threshold.
- Conversely, single person renter households could budget at most \$565 to rent if seeking an affordable dwelling.

Table 10-10: Attainable monthly mortgage or rent based on median income of each household characteristic, 2021 estimates

	Total	Owner	Renter	Indigenous
Total	\$1,255	\$1,540	\$810	\$1,340
Household size				
1 person	\$660	\$765	\$565	\$500
2 persons	\$1,340	\$1,435	\$1,095	\$1,200
3 persons	\$1,855	\$2,080	\$1,330	\$1,470
4 persons	\$2,290	\$2,495	\$1,435	\$1,970
5+ persons	\$2,530	\$2,815	\$1,150	\$2,440
Household type				
Couple w/o child	\$1,455	\$1,540	\$1,125	\$1,465
Couple w/ child(ren)	\$2,345	\$2,495	\$1,595	\$2,120
Lone parent	\$1,095	\$1,220	\$960	\$840
Single person	\$660	\$765	\$565	\$500
2+ persons	\$1,230	\$1,210	\$1,245	-
Household maintainer age				
15 to 24 years	\$910	\$1,210	\$840	-
25 to 34 years	\$1,285	\$1,800	\$1,050	\$960
35 to 44 years	\$1,725	\$2,155	\$1,030	\$1,895
45 to 54 years	\$1,875	\$2,155	\$1,005	\$1,820
55 to 64 years	\$1,470	\$1,745	\$660	\$1,435
65 to 74 years	\$1,075	\$1,195	\$670	\$1,195
75 to 84 years	\$895	\$930	\$655	\$1,230
85+ years	\$805	\$1,020	\$660	-

Source : derived from custom Statistics Canada tables

### 10.5.2 Balance of supply & demand

The following table estimates the existing housing shortage using the methods as described in the **Methodology** section.

- By 2023, the City of Miramichi is anticipated to have housing demand exceed supply (i.e., a shortage) of 105 dwelling units.

- At the current rate of construction, this shortage is anticipated to grow to 630 units by 2041.

*Table 10-11: Estimated and projected balance between supply and demand*

	2023	2026	2031	2036	2041
A: Anticipated supply	9,160	9,330	9,660	9,985	10,310
B: Anticipated demand	9,265	9,500	10,000	10,455	10,940
Balance (A - B)	-105	-170	-340	-470	-630

### 10.5.2.1 Demand by dwelling size

The following table summarises possible guides for the construction of new units by size over the next two decades for the City of Miramichi. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Over the next two decades, roughly 1,780 additional units could be required in Miramichi to meet anticipated demand, most of which could be for 2-bedroom units.

*Table 10-12: Anticipated demand by dwelling size (number of bedrooms) and year*

	Total net demand + existing balance	Studio / 1-bedroom	2-bedroom	3+ bedroom
2026	340	110	140	90
2031	845	270	355	220
2036	1,300	415	545	340
2041	1,780	560	740	475

### 10.5.2.2 Demand by structure type

The following table summarises possible guides for the construction of new units by dwelling type over the next two decades for the City of Miramichi. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Relationships between unit sizes and associated structure types suggest that low-density housing is likely to remain the predominant typology in demand.
- There are opportunities to decrease the construction of single-detached homes in favour of denser alternatives such as semi-detached and rowhouse dwellings.

Table 10-13: Anticipated demand by dwelling structure type and year

	Total net demand + existing balance	Single / semi / row	Apartment	Other
2026	340	240	75	25
2031	845	600	185	60
2036	1,300	920	285	90
2041	1,780	1,260	385	125

### 10.5.2.3 Demand by tenure

The following table summarises possible guides for the construction of new units by tenure over the next two decades for the City of Miramichi. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Relationships between unit sizes and dwelling tenure suggests that the demand for owned and rented units should increase, with homeownership demand roughly doubling rentership.
- The outputs indicate that renting should continue to be an important housing option and thus should continue to be promoted.

Table 10-14: Anticipated demand by dwelling tenure and year

	Total net demand + existing balance	Owner	Renter	Other (i.e., gov't or First Nation's housing)
2026	340	210	120	10
2031	845	520	295	30
2036	1,300	805	450	45
2041	1,780	1,100	610	65

### 10.5.3 Affordable housing deficit

The following table summarises the net-demand for affordable housing in the City of Miramichi. This estimate uses the total persons in each income category the prevalence of Core Housing Need in each category, and the distribution of core need by household size to determine the existing affordable housing deficit.

- Estimates in the table suggest that there existed a net demand of 185 affordable housing units, with the greatest share attributed to demand from low income households (120).

Table 10-15: Estimate of local affordable housing deficit

	Total	1-person	2-persons	3-persons	4-persons	5+ persons
Total households	185	140	45	0	0	0
Very low income	65	65	0	0	0	0
Low income	120	75	45	0	0	0
Moderate income	0	0	0	0	0	0
Median income	0	0	0	0	0	0
High income	0	0	0	0	0	0

Source: derived from HART, Statistics Canada 2021 Census custom tabulations

#### 10.5.4 Interpretation of deficit analysis

Table 10-16 combines the results of the housing balance and affordable housing deficit analyses to offer a rough target for the community currently, and over the two decades, in relation to total demand. Table 10-17 provides a similar summary as the aforementioned. However, instead of showing total demand, it illustrates the additional unit volumes needed **above historical construction levels** to meet future demand.

Table 10-16: Community housing targets above total net new demand

	2023	2026	2031	2036	2041
New demand since 2023 + existing market balance – shortage (+) / surplus (-)	105	340	845	1,300	1,780
	+				
Existing affordable housing deficit	185				
	=				
Potential dwellings required to meet total demand	290	525	1,030	1,485	1,965

The community may require about 290 dwellings as of 2023, increasing to 815 (above anticipated construction activity) or 1,965 (total demand) by 2041.

Table 10-17: Community housing targets above anticipated construction levels

	2023	2026	2031	2036	2041
Estimated market balance – shortage (+) / surplus (-)	105	170	340	470	630
	+				
Existing affordable housing deficit	185				



	2023	2026	2031	2036	2041
	=				
Potential dwellings required above historical construction	290	355	525	655	815

Alternatively, this means that 41 dwelling units may need be built annually (above historical construction trends) to meet 2041 targets – or 98 units annually total. While the demand projections suggest a particular distribution of structure types, these required range could be satisfied by a variety of development styles, densities, and locations.



*Photos courtesy of the MRHA*

Profile:  
**RURAL COMMUNITY OF  
UPPER MIRAMICHI**



## 11.1 Population

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esogenôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following table summarizes Upper Miramichi's historical and anticipated populations, disaggregated by specific age cohorts.

- Between 2016 and 2021 Upper Miramichi's population decreased by 2%, with growth only occurring among 25- to 44-year olds and seniors.
- Upper Miramichi's anticipated population by 2031 is 2,240, a 3% increase from the 2021 population, led largely by 25- to 44-year old and 65- to 84-year old residents.

Table 11-1: Historical and anticipated population by defined age cohort

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical population							
2016 population	2,220	285	210	360	710	580	65
2021 population	2,175	280	200	375	660	585	85
% change ('16-'21)	-2%	-2%	-5%	+4%	-7%	+1%	+31%
Anticipated population							
2026 population	2,205	270	235	405	600	630	65
% change ('21-'26)	+1%	-4%	+18%	+8%	-9%	+8%	-24%
2031 population	2,240	265	245	460	520	685	65
% change ('26-'31)	+2%	-2%	+4%	+14%	-13%	+9%	0%
2036 population	2,305	260	265	530	510	645	95
% change ('31-'36)	+3%	-2%	+8%	+15%	-2%	-6%	+46%
2041 population	2,355	300	245	620	525	580	85
% change ('36-'41)	+2%	+15%	-8%	+17%	+3%	-10%	-11%

Source: derived from 2016 & 2021 Census data and Statistics Canada migration data

## 11.2 Household formation

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following table summarizes Upper Miramichi's historical and anticipated households who live and may live in the area permanently (more than half of the year). The data is disaggregated by specific primary maintainer age cohorts and household family types.

- Between 2016 and 2021 Upper Miramichi's total households decreased by 2%.
- Interestingly, while population grew among 25- to 44- and 65- to 84-year old cohorts, the number of households led by these ages decreased.
- Upper Miramichi's total anticipated households by 2031 is 1,025, a 7% increase from the 2021 total. Growth could be minimal from 2031 to 2041.

Table 11-2: Estimated 2023 and anticipated 2033 households by scenario and age cohort

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical households by primary maintainer age						
2016 households	975	20	180	320	415	40
2021 households	955	25	145	365	355	60
% change ('16-'21)	-2%	+25%	-19%	+14%	-14%	+50%
Anticipated households by primary maintainer age						
2026 households	980	25	200	260	455	40
% change ('21-'26)	+3%	0%	+38%	-29%	+28%	-33%
2031 households	1,025	25	230	235	495	40
% change ('26-'31)	+5%	0%	+15%	-10%	+9%	0%
2036 households	1,045	25	265	230	465	60
% change ('31-'36)	+2%	0%	+15%	-2%	-6%	+50%
2041 households	1,050	25	310	240	425	50
% change ('36-'41)	+0%	0%	+17%	+4%	-9%	-17%

Source: derived from 2016 & 2021 Census data and population projections

Table 11-3: Past & future households by defined household family types

	Total	Couple w/o child	Couple w/ child	Lone parent	Non- census	Other
Historical households by household type						
2016 households	975	360	205	75	335	0
2021 households	955	305	210	40	340	55
% change ('16-'21)	-2%	-15%	+2%	-47%	+1%	n.a.
Anticipated households by household type						
2026 households	980	320	210	50	345	50
% change ('21-'26)	+3%	+5%	0%	+25%	+1%	-9%
2031 households	1,025	325	220	65	355	60
% change ('26-'31)	+5%	+2%	+5%	+30%	+3%	+20%
2036 households	1,045	310	235	80	355	65
% change ('31-'36)	+2%	-5%	+7%	+23%	0%	+8%
2041 households	1,050	290	270	85	345	60
% change ('36-'41)	+0%	-6%	+15%	+6%	-3%	-8%

Source: derived from 2016 & 2021 Census data and population projections

- Between 2016 and 2021, couples with children saw the largest increase among household types at 2%.
- Equally notable is the 1% increase in non-census households, given their overall share of total households.
- Upper Miramichi can expect continued growth in couples with children through 2041, with anticipated growth in lone parent households through 2041. Both are influenced by the expected increase in households led by 25- to 44-year olds.

### 11.3 Income

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District			

### 11.3.1 Median before-tax household incomes

The table below presents the median income for various household categories within Upper Miramichi. The overall median income for Upper Miramichi is \$58,000.

Table 11-4: Median before-tax household income by tenure & Indigenous identity, 2021

	Total	Owner	Renter	Subsidized Renter	Indigenous
Total	\$58,000	\$62,400	\$37,600	-	\$105,000
Household size					
1 person	\$27,600	\$28,400	\$26,800	-	-
2 persons	\$60,000	\$62,000	\$38,000	-	-
3 persons	\$101,000	\$109,000	-	-	-
4 persons	\$99,000	\$99,000	-	-	-
5+ persons	\$104,000	\$104,000	-	-	-
Household type					
Couple w/o child	\$58,000	\$60,800	-	-	-
Couple w/ child(ren)	\$103,000	\$104,000	-	-	-
Lone parent	\$52,000	\$65,000	-	-	-
Single person	\$27,600	\$28,400	\$26,800	-	-
2+ persons	-	-	-	-	-
Household maintainer age					
15 to 24 years	-	-	-	-	-
25 to 34 years	\$57,600	-	-	-	-
35 to 44 years	\$62,400	\$64,500	-	-	-
45 to 54 years	\$96,000	\$102,000	-	-	-
55 to 64 years	\$76,500	\$78,500	-	-	-
65 to 74 years	\$40,400	\$40,400	-	-	-
75 to 84 years	\$42,800	\$42,800	-	-	-
85+ years	\$37,200	\$48,000	-	-	-

Source: Statistics Canada 2021 Census custom tabulations

**Important note:** a “-” in the table denotes where data is suppressed for confidentiality by Statistics Canada.



### 11.3.2 Income categories

The following table presents Upper Miramichi's income distribution as a portion of the overall population using the same categories as found in **Section 4.3**.

- About 19% of local households may have been very low or low income earning (with total incomes below \$30,000) based on estimates using 2021 Census data.

Table 11-5: Estimated households by income category and related affordable shelter cost

Income category	Annual household income	Affordable shelter cost	Estimated share of total households
Very low income	≤\$10,000	< \$190	0%
Low income	\$10,001 to \$30,000	\$190 to \$565	19%
Moderate income	\$30,001 to \$50,000	\$565 to \$940	24%
Median income	\$50,001 to \$70,000	\$940 to \$1,315	18%
High income	\$70,001 +	\$1,315 +	39%

Source: Statistics Canada 2021 Census custom tabulations, HART

## 11.4 Housing profile

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

### 11.4.1 Overall housing inventory

The following table summarizes the 2021 distribution of dwellings (occupied by usual residents) by their structural type and the tenure splits of each.

- Upper Miramichi's overall housing inventory occupied by usual residents is 955 units.
- Single-detached dwellings are the most popular dwelling type with 94% share of the total, followed by apartments and mobile dwellings at 2% each.
- Upper Miramichi's tenure split, as of 2021, is 89% owners and 11% renters.

Table 11-6: Dwellings occupied by total usual residents by structural type and tenure, 2021

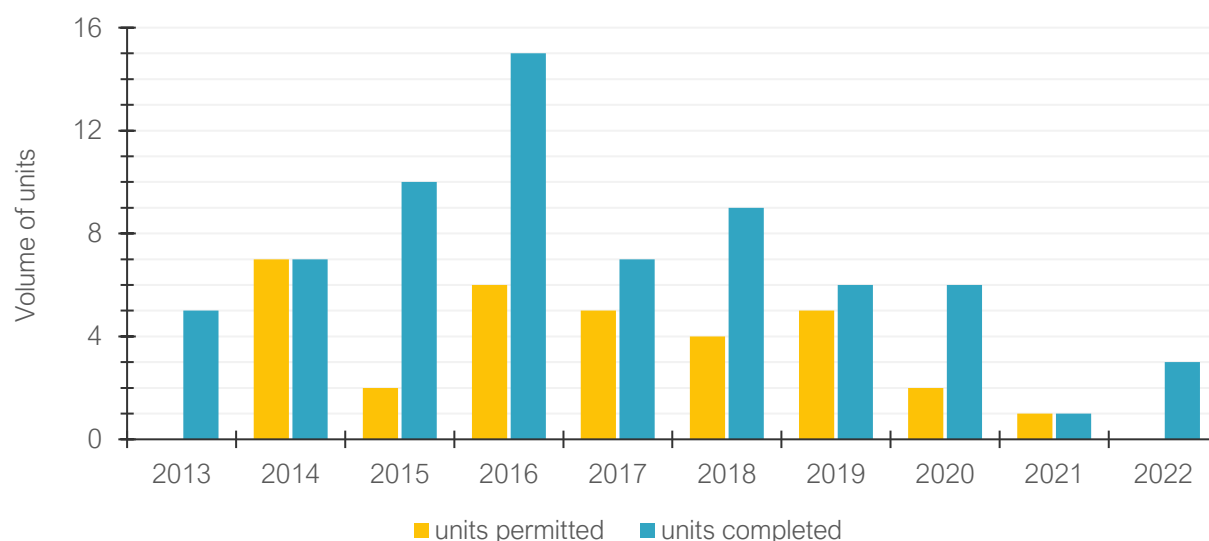
	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	955	895	0	0	0	15	0	20
Share	100%	94%	0%	0%	0%	2%	0%	2%
Owner	89%	92%	-	-	-	0%	-	100%
Renter	11%	8%	-	-	-	100%	-	0%

Source: Statistics Canada

The figure below illustrates the approximate annual construction activity occurring within the community, categorized as either a permit (the initiating of construction) or a completion (the end of construction).

- Since 2014 there has been a notable decreased in the number of units permitted, marked by particular drops during the pandemic.
- This coincided with a 57% decrease in completions since 2014, decreasing from 7 to 3 annually.

Figure 11-1: Volume of units completed versus units permitted



Source: derived from GeoNB and GMRSC

**Important note:** As of November 21, 2021, the communities of Doaktown and Upper Miramichi no longer receive planning services from the GMRSC. Consequently, permit data for these communities is not reported after this date. However, permit totals for these communities may still appear in this report. This is because data is reported based on their local government boundaries, which remained unchanged until January 2023. As a result,



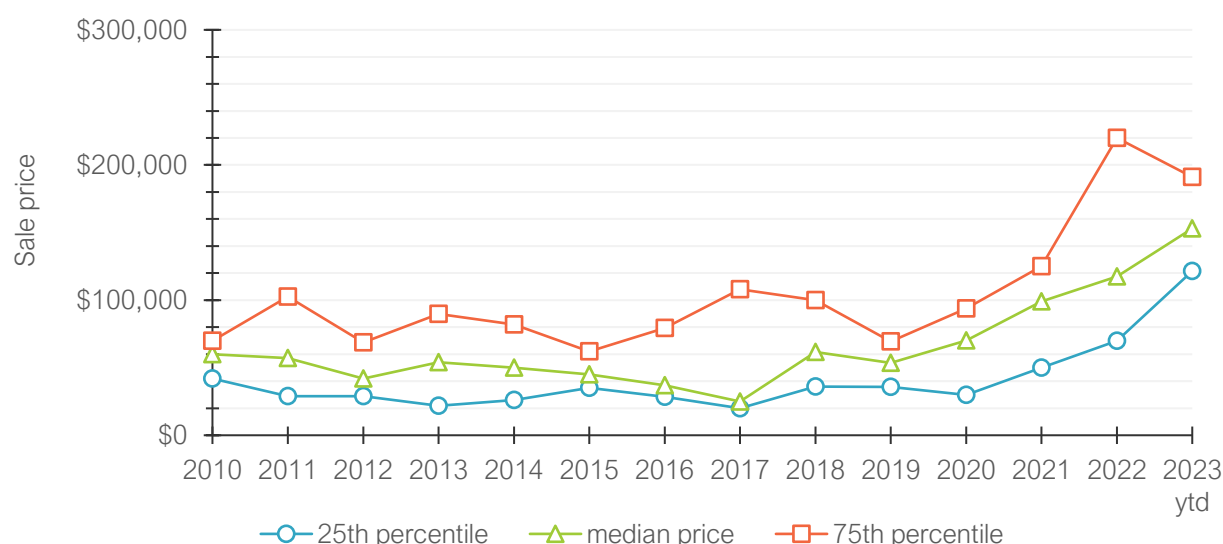
permits that may have originally been attributed to another community are now reported under Doaktown or Upper Miramichi due to their expanded boundaries.

## 11.4.2 Market housing activity

### 11.4.2.1 Homeownership

The following figure and table present four descriptive statistics for home sale prices in Mun, namely the 25<sup>th</sup> percentile price (i.e., 25% of sales are lower than this price), the median price, the 75<sup>th</sup> percentile price (i.e., 75% of sales are lower than this price), and the maximum price for 2010 to 2023.

Figure 11-2: Annual sale prices by year and percentile



Source: derived from GeoNB and GMRSC

- Sale prices, overall, remained relatively consistent, with minor fluctuation between 2010 and 2020. Since then, prices have quickly increased.
- In 2023 (as of August), the median sale price was \$153,000, up considerably since 2019. The 25<sup>th</sup> percentile sale price was \$121,500 in the 2023 (meaning, 25% of sales were below this price).

Table 11-7: Sale price percentile and percent change by select years

	Sales price				Percent change		
	2010	2016	2019	2023*	'10-'16	'16-'19	'19-'23
25th percentile	\$41,900	\$28,400	\$35,800	\$121,500	-32%	+26%	+239%
Median price	\$60,000	\$37,000	\$53,500	\$153,000	-38%	+45%	+186%
75th percentile	\$69,900	\$79,400	\$69,300	\$191,000	+14%	-13%	+176%
Maximum price	\$105,000	\$162,900	\$240,000	\$215,000	+55%	+47%	-10%

	Sales price				Percent change		
	2010	2016	2019	2023*	'10-'16	'16-'19	'19-'23
Sales volume	16	20	36	12			

\* 2023 is based on data up to August 2023

Source: derived from GeoNB and GMRSC

## 11.5 Gap analysis

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

### 11.5.1 Housing attainability

The following table details the affordable monthly mortgage or rental payment for each combination of household characteristics based on their respective 2021 before-tax household incomes. The data in this table directly informs the following rental and homeownership attainability tables (without consideration for subsidized renter households).

Table 11-8: Attainable monthly mortgage or rent based on median income of each household characteristic, 2021 estimates

	Total	Owner	Renter	Indigenous
Total	\$1,090	\$1,170	\$705	\$1,970
Household size				
1 person	\$520	\$535	\$505	-
2 persons	\$1,125	\$1,165	\$715	-
3 persons	\$1,895	\$2,045	-	-
4 persons	\$1,855	\$1,855	-	-
5+ persons	\$1,950	\$1,950	-	-
Household type				
Couple w/o child	\$1,090	\$1,140	-	-
Couple w/ child(ren)	\$1,930	\$1,950	-	-
Lone parent	\$975	\$1,220	-	-

	Total	Owner	Renter	Indigenous
Single person	\$520	\$535	\$505	-
2+ persons	-	-	-	-
Household maintainer age				
15 to 24 years	-	-	-	-
25 to 34 years	\$1,080	-	-	-
35 to 44 years	\$1,170	\$1,210	-	-
45 to 54 years	\$1,800	\$1,915	-	-
55 to 64 years	\$1,435	\$1,470	-	-
65 to 74 years	\$760	\$760	-	-
75 to 84 years	\$805	\$805	-	-
85+ years	\$700	\$900	-	-

Source : derived from custom Statistics Canada tables

### 11.5.2 Balance of supply & demand

The following table estimates the existing housing shortage using the methods as described in the **Methodology** section.

- By 2023, Upper Miramichi is anticipated to have housing supply exceed demand (i.e., a surplus) of 40 dwelling units.
- At the current rate of construction, this surplus is anticipated to become a shortage of 5 units by 2041.

Table 11-9: Estimated and projected balance between supply and demand

	2023	2026	2031	2036	2041
A: Anticipated supply	1,315	1,325	1,340	1,355	1,370
B: Anticipated demand	1,275	1,285	1,345	1,375	1,375
Balance (A - B)	40	40	-5	-20	-5

#### 11.5.2.1 Demand by dwelling size

The following table summarises possible guides for the construction of new units by size over the next two decades for Upper Miramichi. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Over the next two decades, roughly 60 additional units could be required in Upper Miramichi to meet anticipated demand, most of which could be for 2-bedroom dwellings.

Table 11-10: Anticipated demand by dwelling size (number of bedrooms) and year

	Total net demand + existing balance	Studio / 1- bedroom	2-bedroom	3+ bedroom
2026	-35	-	-	-
2031	25	10	10	5
2036	55	15	20	15
2041	60	15	25	20

#### 11.5.2.2 Demand by structure type

The following table summarises possible guides for the construction of new units by dwelling type over the next two decades for Upper Miramichi. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Relationships between unit sizes and associated structure types suggest that low-density housing is likely to remain the predominant typology in demand.
- There are opportunities to decrease the construction of single-detached homes in favour of denser alternatives such as semi-detached and rowhouse dwellings, if servicing capacity exists.

Table 11-11: Anticipated demand by dwelling structure type and year

	Total net demand + existing balance	Single / semi / row	Apartment	Other
2026	-35	-	-	-
2031	25	15	5	0
2036	55	35	10	5
2041	60	45	10	5

#### 11.5.2.3 Demand by tenure

The following table summarises possible guides for the construction of new units by tenure over the next two decades for Upper Miramichi. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Relationships between unit sizes and dwelling tenure suggests that the demand for owned and rented units should increase, with homeownership demand roughly doubling rentership.
- The outputs indicate that renting should continue to be an important housing option and thus should continue to be promoted.

Table 11-12: Anticipated demand by dwelling tenure and year

	Total net demand + existing balance	Owner	Renter
2026	-35	-	-
2031	25	15	10
2036	55	30	15
2041	60	40	20

### 11.5.3 Affordable housing deficit

The following table summarises the net-demand for affordable housing in Upper Miramichi. This estimate uses the total persons in each income category the prevalence of core housing need in each category, and the distribution of core need by household size to determine the existing affordable housing deficit.

- Estimates in the table suggest that there existed a net demand of 45 affordable housing units, with the greatest share attributed to demand from low income households (40).

Table 11-13: Estimate of local affordable housing deficit

	Total	1-person	2-persons	3-persons	4-persons	5+ persons
Total households	45	25	15	5	0	0
Very low income	0	0	0	0	0	0
Low income	40	25	10	5	0	0
Moderate income	5	0	5	0	0	0
Median income	0	0	0	0	0	0
High income	0	0	0	0	0	0

Source: derived from HART, Statistics Canada 2021 Census custom tabulations

### 11.5.4 Interpretation of deficit analysis

Table 11-14 combines the results of the housing balance and affordable housing deficit analyses to offer a rough target for the community currently, and over the two decades, in relation to total demand. Table 11-15 provides a similar summary as the aforementioned.

However, instead of showing total demand, it illustrates the additional unit volumes needed **above historical construction levels** to meet future demand.

Table 11-14: Community housing targets above total net new demand

	2023	2026	2031	2036	2041
New demand since 2023 + existing market balance – shortage (+) / surplus (-)	-40	-35	25	55	60
	+				
Existing affordable housing deficit	45				
	=				
Potential dwellings required to meet total demand	5	10	70	100	105

The community may require about 5 dwellings as of 2023, increasing to 50 (above anticipated construction activity) or 105 (total demand) by 2041.

Table 11-15: Community housing targets above anticipated construction levels

	2023	2026	2031	2036	2041
Estimated market balance – shortage (+) / surplus (-)	-40	-40	5	20	5
	+				
Existing affordable housing deficit	45				
	=				
Potential dwellings required above historical construction	5	5	50	65	50

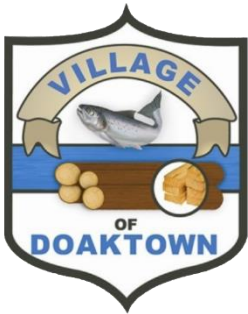
Alternatively, this means that 2 to 3 dwelling units may need be built annually (above historical construction trends) to meet 2041 targets – or about 5 units total annually. While the demand projections suggest a particular distribution of structure types, these required range could be satisfied by a variety of development styles, densities, and locations.





*Photos courtesy of the MRHA*

Profile:  
**VILLAGE OF DOAKTOWN**



## 12.1 Population

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esogenôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following table summarizes Doaktown's historical and anticipated populations, disaggregated by specific age cohorts.

- Between 2016 and 2021 Doaktown's population increased by 5%, almost entirely due to senior population growth.
- Doaktown's anticipated population by 2031 is 1,255, a marginal increase from the 2021 population, though with growth potentially occurring among 25- to 44-year olds.

Table 12-1: Historical and anticipated population by defined age cohort

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical population							
2016 population	1,195	150	110	200	395	300	35
2021 population	1,250	155	95	195	390	375	40
% change ('16-'21)	+5%	+3%	-14%	-3%	-1%	+25%	+14%
Anticipated population							
2026 population	1,255	155	120	185	350	405	40
% change ('21-'26)	+0%	0%	+26%	-5%	-10%	+8%	0%
2031 population	1,255	125	145	220	310	415	40
% change ('26-'31)	0%	-19%	+21%	+19%	-11%	+2%	0%
2036 population	1,245	115	155	255	295	370	55
% change ('31-'36)	-1%	-8%	+7%	+16%	-5%	-11%	+38%
2041 population	1,265	140	115	330	270	350	60
% change ('36-'41)	+2%	+22%	-26%	+29%	-8%	-5%	+9%

Source: derived from 2016 & 2021 Census data and Statistics Canada migration data



## 12.2 Household formation

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esogenôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following tables summarize Doaktown's historical and anticipated households who live and may live in the area permanently (more than half of the year). The data is disaggregated by specific primary maintainer age cohorts and household family types.

- Between 2016 and 2021 Doaktown's total households increased by 14%, led by senior-led households, but also with growth among 25- to 44-year old-led households.
- Doaktown's total anticipated households by 2031 is 560, a 7% decrease from the 2021 total.
- The potential decline would be mostly among 45- to 64-year old-led households.

Table 12-2: Estimated 2023 and anticipated 2033 households by scenario and age cohort

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical households by primary maintainer age						
2016 households	530	0	90	235	180	30
2021 households	605	0	105	235	225	35
% change ('16-'21)	+14%	n.a.	+17%	0%	+25%	+17%
Anticipated households by primary maintainer age						
2026 households	560	0	75	205	245	35
% change ('21-'26)	-7%	n.a.	-29%	-13%	+9%	0%
2031 households	560	0	85	185	255	35
% change ('26-'31)	0%	n.a.	+13%	-10%	+4%	0%
2036 households	550	0	95	175	230	50
% change ('31-'36)	-2%	n.a.	+12%	-5%	-10%	+43%
2041 households	550	0	125	160	215	50
% change ('36-'41)	0%	n.a.	+32%	-9%	-7%	0%

Source: derived from 2016 & 2021 Census data and population projections

Table 12-3: Past & future households by defined household family types

	Total	Couple w/o child	Couple w/ child	Lone parent	Non- census	Other
Historical households by household type						
2016 households	530	205	105	20	200	0
2021 households	605	260	105	55	190	0
% change ('16-'21)	+14%	+27%	0%	+175%	-5%	n.a.
Anticipated households by household type						
2026 households	560	245	80	50	190	0
% change ('21-'26)	-7%	-6%	-24%	-9%	0%	n.a.
2031 households	560	240	80	50	190	0
% change ('26-'31)	0%	-2%	0%	0%	0%	n.a.
2036 households	550	245	75	50	180	0
% change ('31-'36)	-2%	+2%	-6%	0%	-5%	n.a.
2041 households	550	240	80	55	175	0
% change ('36-'41)	0%	-2%	+7%	+10%	-3%	n.a.

Source: derived from 2016 & 2021 Census data and population projections

- Between 2016 and 2021, lone parent households saw the largest increase with 175% (stemming from a small original number).
- Equally notable is the 27% increase in couples without children, given their overall share of total households.

## 12.3 Income

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District			

### 12.3.1 Median before-tax household incomes

The table below presents the median income for various household categories within Doaktown. The overall median income for Doaktown is \$57,200.

**Important note:** a “-” in the table denotes where data is suppressed for confidentiality by Statistics Canada.

Table 12-4: Median before-tax household income by tenure & Indigenous identity, 2021

	Total	Owner	Renter	Subsidized Renter	Indigenous
Total	\$57,200	\$60,400	\$34,000	-	-
Household size					
1 person	\$31,200	\$34,800	\$20,800	-	-
2 persons	\$52,800	\$53,600	-	-	-
3 persons	\$99,000	\$99,000	-	-	-
4 persons	\$109,000	\$148,000	-	-	-
5+ persons	-	-	-	-	-
Household type					
Couple w/o child	\$57,200	\$57,200	-	-	-
Couple w/ child(ren)	\$103,000	\$103,000	-	-	-
Lone parent	\$42,000	\$36,800	-	-	-
Single person	\$31,200	\$34,800	\$20,800	-	-
2+ persons	-	-	-	-	-
Household maintainer age					
15 to 24 years	-	-	-	-	-
25 to 34 years	\$87,000	-	-	-	-
35 to 44 years	\$82,000	\$82,000	-	-	-
45 to 54 years	\$75,000	\$87,000	-	-	-
55 to 64 years	\$72,500	\$74,500	-	-	-
65 to 74 years	\$55,600	\$55,600	-	-	-
75 to 84 years	\$25,800	\$29,800	-	-	-
85+ years	\$52,800	\$52,800	-	-	-

Source: Statistics Canada 2021 Census custom tabulations

### 12.3.2 Income categories

The following table presents Doaktown's income distribution as a portion of the overall population using the same categories as found in **Section 4.3**.

- About 19% of local households may have been very low or low income earning (with total incomes below \$30,000) based on estimates using 2021 Census data.

Table 12-5: Estimated households by income category and related affordable shelter cost

Income category	Annual household income	Affordable shelter cost	Estimated share of total households
Very low income	≤\$10,000	< \$190	0%
Low income	\$10,001 to \$30,000	\$190 to \$565	19%
Moderate income	\$30,001 to \$50,000	\$565 to \$940	24%
Median income	\$50,001 to \$70,000	\$940 to \$1,315	13%
High income	\$70,001 +	\$1,315 +	45%

Source: Statistics Canada 2021 Census custom tabulations, HART

## 12.4 Housing profile

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

### 12.4.1 Overall housing inventory

The following table summarizes the 2021 distribution of dwellings (occupied by usual residents) by their structural type and the tenure splits of each.

- Doaktown's overall housing inventory occupied by a usual resident is 605 dwellings.
- Single detached dwellings are the most popular dwelling type with 87% share of the total. This is followed by apartments at 6%.
- Doaktown's tenure split, as of 2021, is 93% owners and 7% renters.

Table 12-6: Dwellings occupied by total usual residents by structural type and tenure, 2021

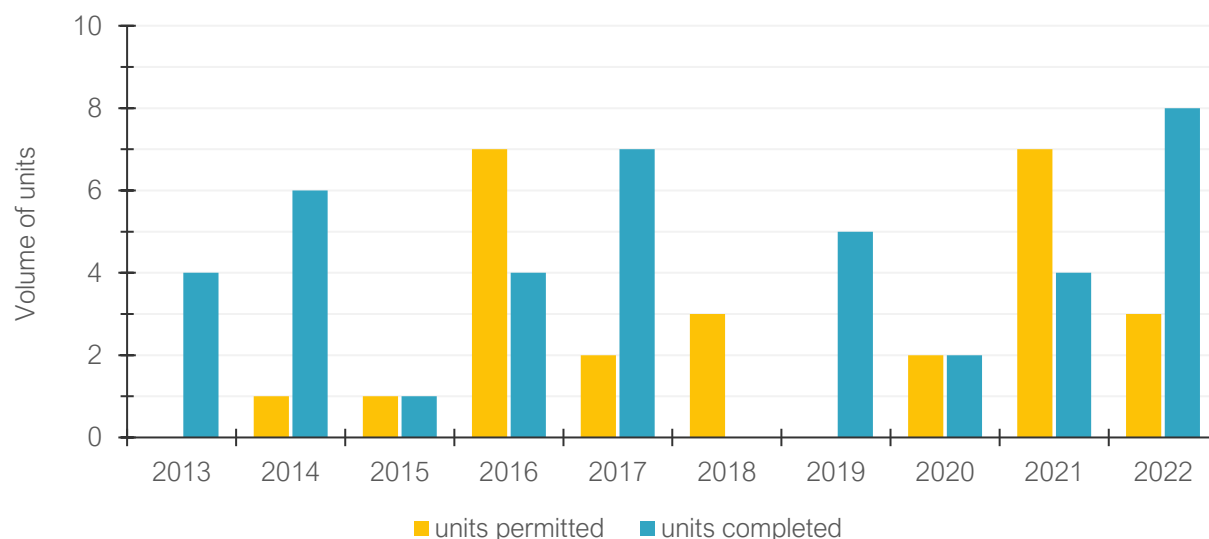
	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	605	525	0	0	0	35	0	30
Share	100%	87%	0%	0%	0%	6%	0%	5%
Owner	88%	93%	-	-	-	0%	-	100%
Renter	12%	7%	-	-	-	100%	-	0%

Source: Statistics Canada

The figure below illustrates the approximate annual construction activity occurring within the community, categorized as either a permit (the initiating of construction) or a completion (the end of construction).

- Annual units permitted and completed has averaged about 3 and 4 dwellings, respectively, with notable fluctuations.
- Estimated completions were at their highest in 2022 (8), coinciding with an elevated number of permits the year prior (7).

Figure 12-1: Volume of units completed versus units permitted



Source: derived from GeoNB and GMRSC

**Important note:** As of November 21, 2021, the communities of Doaktown and Upper Miramichi no longer receive planning services from the GMRSC. Consequently, permit data for these communities is not reported after this date. However, permit totals for these communities may still appear in this report. This is because data is reported based on their local government boundaries, which remained unchanged until January 2023. As a result,

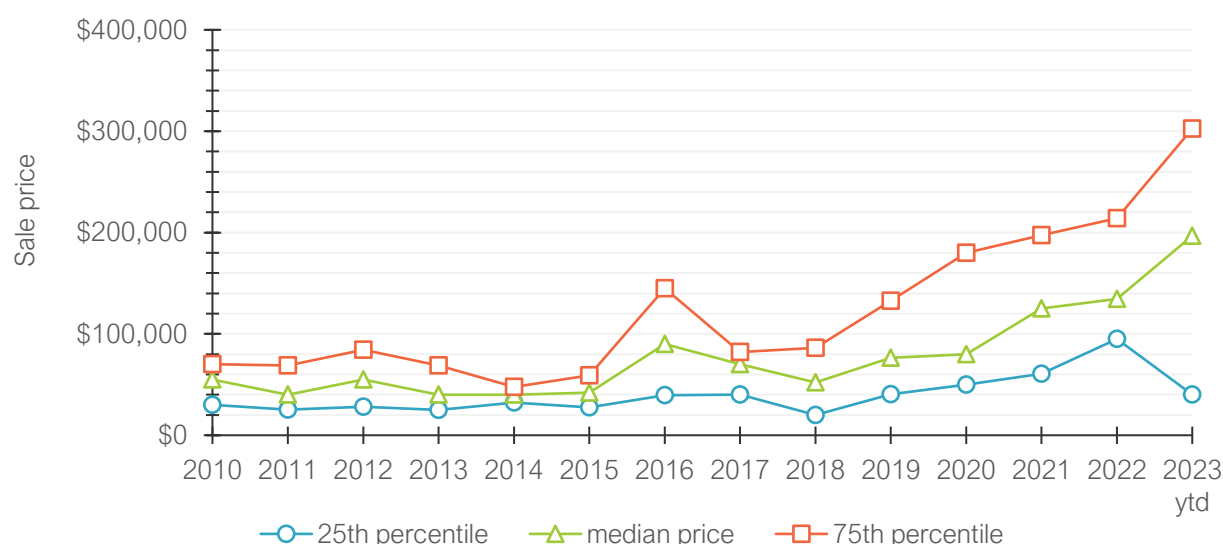
permits that may have originally been attributed to another community are now reported under Doaktown or Upper Miramichi due to their expanded boundaries.

## 12.4.2 Market housing activity

### 12.4.2.1 Homeownership

The following figure and table present four descriptive statistics for home sale prices in Doaktown, namely the 25<sup>th</sup> percentile price (i.e., 25% of sales are lower than this price), the median price, the 75<sup>th</sup> percentile price (i.e., 75% of sales are lower than this price), and the maximum price for 2010 to 2023.

Figure 12-2: Annual sale prices by year and percentile



Source: derived from GeoNB and GMRSC

- Sale prices, overall, remained relatively consistent, with minor appreciation, between 2010 and 2018. Since then, prices have noticeably increased.
- In 2023 (as of August), the median sale price was \$196,800, up considerably since 2019. The 75<sup>th</sup> percentile sale price was \$302,500 in the 2023 (meaning, 75% of sales were below this price).

Table 12-7: Sale price percentile and percent change by select years

	Sales price				Percent change		
	2010	2016	2019	2023*	'10-'16	'16-'19	'19-'23
25th percentile	\$30,000	\$39,500	\$40,300	\$40,100	+32%	+2%	0%
Median price	\$55,000	\$90,000	\$76,300	\$196,800	+64%	-15%	+158%
75th percentile	\$70,000	\$145,000	\$132,500	\$302,500	+107%	-9%	+128%
Maximum price	\$115,000	\$215,000	\$365,000	\$495,000	+87%	+70%	+36%

	Sales price				Percent change		
	2010	2016	2019	2023*	'10-'16	'16-'19	'19-'23
Sales volume	13	15	18	10			

\* 2023 is based on data up to August 2023

Source: derived from GeoNB and GMRSC

## 12.5 Gap analysis

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

### 12.5.1 Housing attainability

The following table details the affordable monthly mortgage or rental payment for each combination of household characteristics based on their respective 2021 before-tax household incomes. The data in this table directly informs the following rental and homeownership attainability tables (without consideration for subsidized renter households).

Table 12-8: Attainable monthly mortgage or rent based on median income of each household characteristic, 2021 estimates

	Total	Owner	Renter	Indigenous
Total	\$1,075	\$1,135	\$640	-
Household size				
1 person	\$585	\$655	\$390	-
2 persons	\$990	\$1,005	-	-
3 persons	\$1,855	\$1,855	-	-
4 persons	\$2,045	\$2,775	-	-
5+ persons	-	-	-	-
Household type				
Couple w/o child	\$1,075	\$1,075	-	-
Couple w/ child(ren)	\$1,930	\$1,930	-	-
Lone parent	\$790	\$690	-	-

	Total	Owner	Renter	Indigenous
Single person	\$585	\$655	\$390	-
2+ persons	-	-	-	-
Household maintainer age				
15 to 24 years	-	-	-	-
25 to 34 years	\$1,630	-	-	-
35 to 44 years	\$1,540	\$1,540	-	-
45 to 54 years	\$1,405	\$1,630	-	-
55 to 64 years	\$1,360	\$1,395	-	-
65 to 74 years	\$1,045	\$1,045	-	-
75 to 84 years	\$485	\$560	-	-
85+ years	\$990	\$990	-	-

Source : derived from custom Statistics Canada tables

### 12.5.2 Balance of supply & demand

The following table estimates the existing housing shortage using the methods as described in the **Methodology** section.

- As of 2023, Doaktown is estimated to have housing demand exceed supply (i.e., a shortage) of 20 dwelling units.
- At the current average rate of construction, this shortage is anticipated to become a surplus of 75 units by 2041.
- Notably, projections suggest the demand for housing may decrease in Doaktown over the next two decades, further influencing the potential surplus.

Table 12-9: Estimated and projected balance between supply and demand

	2023	2026	2031	2036	2041
A: Anticipated supply	735	745	765	785	805
B: Anticipated demand	755	740	740	730	730
Balance (A - B)	-20	5	25	55	75

### 12.5.3 Affordable housing deficit

The following table summarises the net-demand for affordable housing in Doaktown. This estimate uses the total persons in each income category the prevalence of core housing need in each category, and the distribution of core need by household size to determine the existing affordable housing deficit.



- Estimates in the table suggest that there existed a net demand of 25 affordable housing units, with the greatest share attributed to demand from low income households (20).

Table 12-10: Estimate of local affordable housing deficit

	Total	1-person	2-persons	3-persons	4-persons	5+ persons
Total households	25	15	10	0	0	0
Very low income	0	0	0	0	0	0
Low income	20	15	5	0	0	0
Moderate income	5	0	5	0	0	0
Median income	0	0	0	0	0	0
High income	0	0	0	0	0	0

Source: derived from HART, Statistics Canada 2021 Census custom tabulations

#### 12.5.4 Interpretation of deficit analysis

Table 12-11 combines the results of the housing balance and affordable housing deficit analyses to offer a rough target for the community currently, and over the two decades, in relation to total demand. Table 12-12 provides a similar summary as the aforementioned. However, instead of showing total demand, it illustrates the additional unit volumes needed **above historical construction levels** to meet future demand.

Table 12-11: Community housing targets above total net new demand

	2023	2026	2031	2036	2041
New demand since 2023 + existing market balance – shortage (+) / surplus (-)	20	10	5	-5	-5
	+				
Existing affordable housing deficit	25				
	=				
Potential dwellings required to meet total demand	45	35	30	20	20

The community may require about 45 dwellings as of 2023, decreasing to a surplus of 50 units (above anticipated construction activity) or a total demand of 20 by 2041.

Table 12-12: Community housing targets above anticipated construction levels

	2023	2026	2031	2036	2041
Estimated market balance – shortage (+) / surplus (-)	20	-5	-25	-55	-75
	+				
Existing affordable housing deficit	25				
	=				
Potential dwellings required above historical construction	45	20	0	-30	-50

Alternatively, this means that about 2 units need to be built annually to fulfill demand needs by 2041. Notwithstanding, it is important to recognize that the higher deficit existing in the short-term should warrant a quick response. In other words, waiting for demand to decrease over time (especially given the uncertainty of projections) should be avoided.



*Photos courtesy of the MRHA*

Profile:  
**RURAL COMMUNITY OF  
ALNWICK**



## 13.1 Population

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following table summarizes Alnwick's historical and anticipated populations, disaggregated by specific age cohorts.

- Between 2016 and 2021 Alnwick's population decreased by 1%, with growth predominantly occurring among senior (65+) populations.
- Alnwick's anticipated population by 2031 is 3,735 people, a 4% increase from 2021. Growth should occur among most non-senior age cohorts, with a notable exception among 45- to 64-year olds.

Table 13-1: Historical and anticipated population by defined age cohort

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical population							
2016 population	3,615	420	320	715	1,315	760	90
2021 population	3,580	400	280	675	1,195	925	100
% change ('16-'21)	-1%	-5%	-13%	-6%	-9%	+22%	+11%
Anticipated population							
2026 population	3,655	410	310	685	1,100	1,060	90
% change ('21-'26)	+2%	+2%	+11%	+1%	-8%	+15%	-10%
2031 population	3,735	415	340	740	980	1,150	110
% change ('26-'31)	+2%	+1%	+10%	+8%	-11%	+8%	+22%
2036 population	3,795	400	390	785	965	1,115	140
% change ('31-'36)	+2%	-4%	+15%	+6%	-2%	-3%	+27%
2041 population	3,845	440	385	860	945	1,065	150
% change ('36-'41)	+1%	+10%	-1%	+10%	-2%	-4%	+7%

Source: derived from 2016 & 2021 Census data and Statistics Canada migration data

## 13.2 Household formation

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following tables summarize Alnwick's historical and anticipated households who live and may live in the area permanently (more than half of the year). The data is disaggregated by specific primary maintainer age cohorts and household family types.

- Between 2016 and 2021 Alnwick's total households increased by 1%, due mostly to an expansion among 65- to 84-year old-led households.
- Alnwick's total anticipated households by 2031 is 1,655, a further 4% increase from the 2021 total. Growth should occur among 25- to 44-year old-led households.

Table 13-2: Estimated 2023 and anticipated 2033 households by scenario and age cohort

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical households by primary maintainer age						
2016 households	1,575	0	330	710	455	80
2021 households	1,590	0	290	645	575	70
% change ('16-'21)	+1%	n.a.	-12%	-9%	+26%	-13%
Anticipated households by primary maintainer age						
2026 households	1,625	0	315	590	640	80
% change ('21-'26)	+2%	n.a.	+9%	-9%	+11%	+14%
2031 households	1,655	0	340	525	695	95
% change ('26-'31)	+2%	n.a.	+8%	-11%	+9%	+19%
2036 households	1,690	0	360	520	685	125
% change ('31-'36)	+2%	n.a.	+6%	-1%	-1%	+32%
2041 households	1,705	0	400	510	660	135
% change ('36-'41)	+1%	n.a.	+11%	-2%	-4%	+8%

Source: derived from 2016 & 2021 Census data and population projections



Table 13-3: Past & future households by defined household family types

	Total	Couple w/o child	Couple w/ child	Lone parent	Non- census	Other
Historical households by household type						
2016 households	1,575	515	325	195	470	70
2021 households	1,590	555	300	180	495	65
% change ('16-'21)	+1%	+8%	-8%	-8%	+5%	-7%
Anticipated households by household type						
2026 households	1,625	570	310	190	500	60
% change ('21-'26)	+2%	+3%	+3%	+6%	+1%	-8%
2031 households	1,655	605	305	195	500	55
% change ('26-'31)	+2%	+6%	-2%	+3%	0%	-8%
2036 households	1,690	620	315	205	500	55
% change ('31-'36)	+2%	+2%	+3%	+5%	0%	0%
2041 households	1,705	620	335	220	485	50
% change ('36-'41)	+1%	0%	+6%	+7%	-3%	-9%

Source: derived from 2016 & 2021 Census data and population projections

- Between 2016 and 2021, couples without children saw the largest increase among household family types at 8%.
- Equally notable is the 5% increase in non-census households (i.e., single persons or roommate households), given their overall share of total households.
- Alnwick can expect continued growth in couples with children and lone parent households through 2041, related to growth among 25- to 44-year olds.

### 13.3 Income

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District			

### 13.3.1 Median before-tax household incomes

The table below presents the median income for various household categories within Alnwick. The overall median income for Alnwick is \$59,600.

Table 13-4: Median before-tax household income by tenure & Indigenous identity, 2021

	Total	Owner	Renter	Subsidized Renter	Indigenous
Total	\$59,600	\$61,600	\$40,400	-	\$52,400
Household size					
1 person	\$32,400	\$29,200	\$34,800	-	-
2 persons	\$59,600	\$61,600	\$42,400	-	-
3 persons	\$86,000	\$95,000	\$46,000	-	-
4 persons	\$106,000	\$106,000	-	-	-
5+ persons	\$99,000	\$91,000	-	-	-
Household type					
Couple w/o child	\$61,200	\$61,600	-	-	-
Couple w/ child(ren)	\$97,000	\$98,000	-	-	-
Lone parent	\$57,600	\$65,000	\$37,600	-	-
Single person	\$32,400	\$29,200	\$34,800	-	-
2+ persons	\$58,400	\$58,400	-	-	-
Household maintainer age					
15 to 24 years	-	-	-	-	-
25 to 34 years	\$54,400	\$60,400	-	-	-
35 to 44 years	\$74,500	\$82,000	-	-	-
45 to 54 years	\$80,000	\$82,000	-	-	-
55 to 64 years	\$62,400	\$66,000	-	-	-
65 to 74 years	\$57,200	\$58,400	-	-	-
75 to 84 years	\$34,400	\$34,000	-	-	-
85+ years	\$33,600	\$33,600	-	-	-

Source: Statistics Canada 2021 Census custom tabulations

### 13.3.2 Income categories

The following table presents Alnwick's income distribution as a portion of the overall population using the same categories as found in **Section 4.3**.

- About 14% of local households may have been very low or low income earning (with total incomes below \$30,000) based on estimates using 2021 Census data.

Table 13-5: Estimated households by income category and related affordable shelter cost

Income category	Annual household income	Affordable shelter cost	Estimated share of total households
Very low income	≤\$10,000	< \$190	0%
Low income	\$10,001 to \$30,000	\$190 to \$565	14%
Moderate income	\$30,001 to \$50,000	\$565 to \$940	26%
Median income	\$50,001 to \$70,000	\$940 to \$1,315	19%
High income	\$70,001 +	\$1,315 +	41%

Source: Statistics Canada 2021 Census custom tabulations, HART

## 13.4 Housing profile

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

### 13.4.1 Overall housing inventory

The following table summarizes the 2021 distribution of dwellings (occupied by usual residents) by their structural type and the tenure splits of each.

Table 13-6: Dwellings occupied by total usual residents by structural type and tenure, 2021

	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	1,590	1,510	0	0	0	0	0	45
Share	100%	95%	0%	0%	0%	0%	0%	3%
Owner	89%	91%	-	-	-	-	-	100%
Renter	11%	9%	-	-	-	-	-	0%

Source: Statistics Canada

- Alnwick's overall housing inventory is 1,590 dwellings.

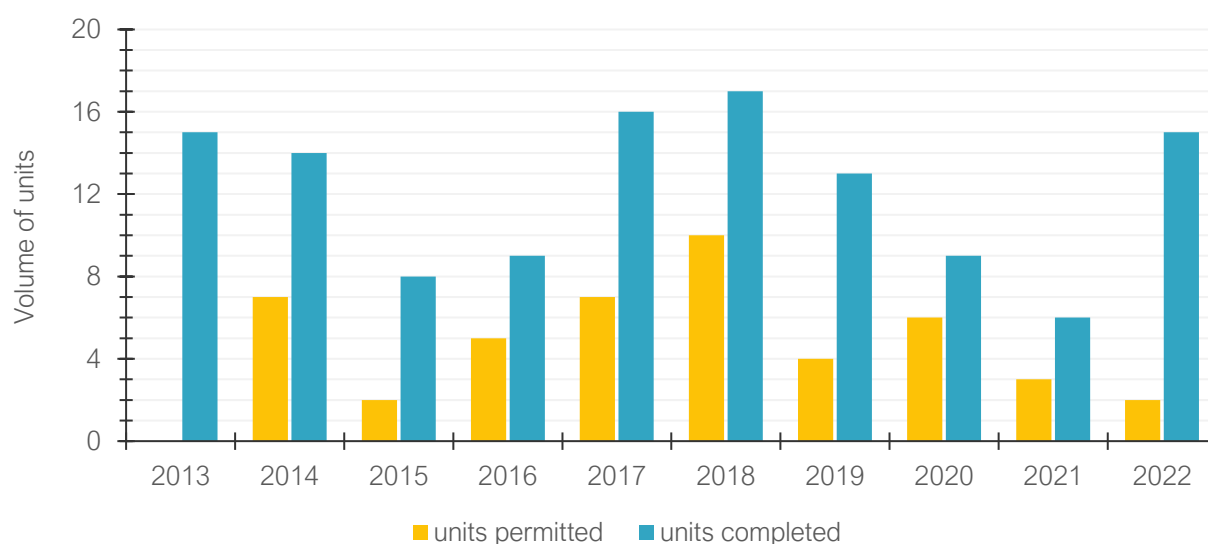


- Single detached dwellings are the most popular dwelling type with 95% share of the total. This is followed by mobile homes with 3%. Note that percentages do not add to 100% due to random rounding from Statistics Canada.
- Alnwick's tenure split, as of 2021, is 91% owners and 9% renters.

The figure below illustrates the approximate annual construction activity occurring within the community, categorized as either a permit (the initiating of construction) or a completion (the end of construction).

- Annual units permitted and completed has averaged about 5 and 12 dwellings, respectively, with notable fluctuations. The discrepancy between the two is likely related to differing data sources.
- Notwithstanding, estimated completions were high in 2022 (15), following a noticeable decline from 2019 to 2021.

Figure 13-1: Volume of units completed versus units permitted



Source: derived from GeoNB and GMRSC

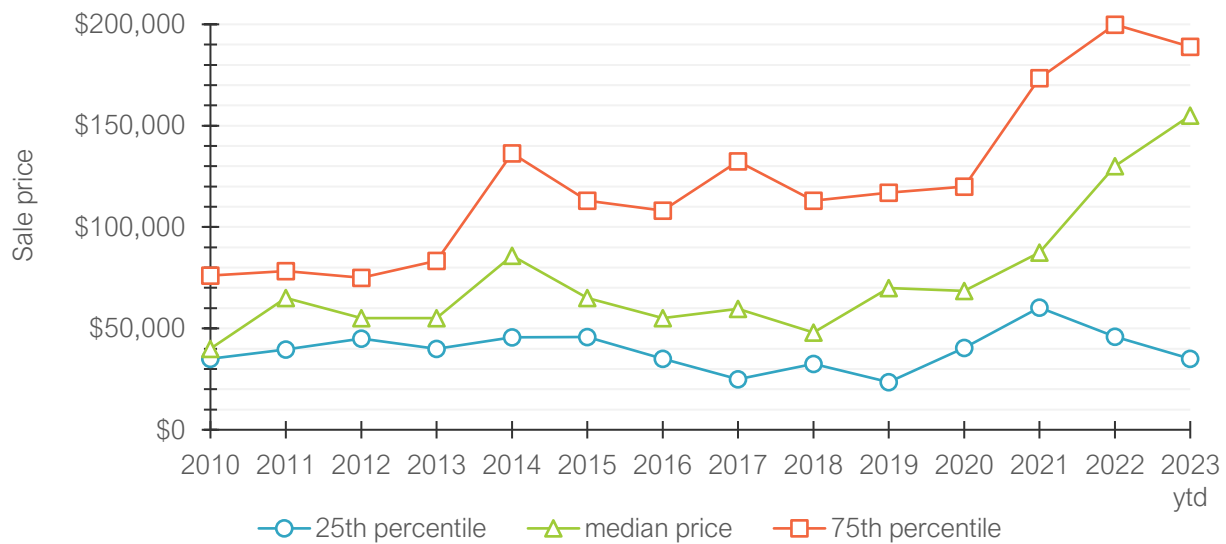
Permit data from 2023 indicates that the number of building permits issued potentially reached 6 over that year, which is slightly above Alnwick's historical average permit output of 5 over the last decade.

## 13.4.2 Market housing activity

### 13.4.2.1 Homeownership

The following figure and table present four descriptive statistics for home sale prices in Alnwick, namely the 25<sup>th</sup> percentile price (i.e., 25% of sales are lower than this price), the median price, the 75<sup>th</sup> percentile price (i.e., 75% of sales are lower than this price), and the maximum price for 2010 to 2023.

Figure 13-2: Annual sale prices by year and percentile



Source: derived from GeoNB and GMRSC

- Sale prices, overall, remained relatively consistent, with minor appreciation, between 2010 and 2020. Since then, prices have noticeably increased.
- In 2023 (as of August), the median sale price was \$155,000, up considerably since 2019. The 75<sup>th</sup> percentile sale price was \$189,500 in the 2023 (meaning, 75% of sales were below this price).

Table 13-7: Sale price percentile and percent change by select years

	Sales price				Percent change		
	2010	2016	2019	2023*	'10-'16	'16-'19	'19-'23
25th percentile	\$35,000	\$35,000	\$23,500	\$35,000	0%	-33%	+49%
Median price	\$40,000	\$55,000	\$69,900	\$155,000	+38%	+27%	+122%
75th percentile	\$76,000	\$108,100	\$117,000	\$189,000	+42%	+8%	+62%
Maximum price	\$375,000	\$332,500	\$225,000	\$419,000	-11%	-32%	+86%
Sales volume	33	35	29	21			

\* 2023 is based on data up to August 2023

Source: derived from GeoNB and GMRSC

## 13.5 Gap analysis

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esogenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

### 13.5.1 Housing attainability

The following table details the affordable monthly mortgage or rental payment for each combination of household characteristics based on their respective 2021 before-tax household incomes. The data in this table directly informs the following rental and homeownership attainability tables (without consideration for subsidized renter households).

Table 13-8: Attainable monthly mortgage or rent based on median income of each household characteristic, 2021 estimates

	Total	Owner	Renter	Indigenous
Total	\$1,120	\$1,155	\$760	\$985
Household size				
1 person	\$610	\$550	\$655	-
2 persons	\$1,120	\$1,155	\$795	-
3 persons	\$1,615	\$1,780	\$865	-
4 persons	\$1,990	\$1,990	-	-
5+ persons	\$1,855	\$1,705	-	-
Household type				
Couple w/o child	\$1,150	\$1,155	-	-
Couple w/ child(ren)	\$1,820	\$1,840	-	-
Lone parent	\$1,080	\$1,220	\$705	-
Single person	\$610	\$550	\$655	-
2+ persons	\$1,095	\$1,095	-	-
Household maintainer age				
15 to 24 years	-	-	-	-

	Total	Owner	Renter	Indigenous
25 to 34 years	\$1,020	\$1,135	-	-
35 to 44 years	\$1,395	\$1,540	-	-
45 to 54 years	\$1,500	\$1,540	-	-
55 to 64 years	\$1,170	\$1,240	-	-
65 to 74 years	\$1,075	\$1,095	-	-
75 to 84 years	\$645	\$640	-	-
85+ years	\$630	\$630	-	-

Source : derived from custom Statistics Canada tables

### 13.5.2 Balance of supply & demand

The following table estimates the existing housing shortage using the methods as described in the **Methodology** section.

- As of 2023, the Alnwick is estimated to have housing supply exceed demand (i.e., a surplus) of 45 dwelling units.
- At the current rate of construction, this surplus is anticipated to grow to 75 units by 2041, even during anticipated dwelling demand growth.

Table 13-9: Estimated and projected balance between supply and demand

	2023	2026	2031	2036	2041
A: Anticipated supply	1,915	1,935	1,975	2,015	2,055
B: Anticipated demand	1,870	1,890	1,930	1,965	1,980
Balance (A - B)	45	45	45	50	75

#### 13.5.2.1 Demand by dwelling size

The following table summarises possible guides for the construction of new units by size over the next two decades for Alnwick. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Over the next two decades, roughly 70 additional units could be required in Alnwick to meet anticipated demand, most of which could be for 2-bedroom dwellings.

Table 13-10: Anticipated demand by dwelling size (number of bedrooms) and year

	Total net demand + existing balance	Studio / 1- bedroom	2-bedroom	3+ bedroom
2026	-20	-	-	-
2031	20	5	10	5
2036	50	15	20	15
2041	70	20	30	20

### 13.5.2.2 Demand by structure type

The following table summarises possible guides for the construction of new units by dwelling type over the next two decades for Alnwick. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Relationships between unit sizes and associated structure types suggest that low-density housing is likely to remain the predominant typology in demand.
- There are opportunities to decrease the construction of single-detached homes in favour of denser alternatives such as semi-detached and rowhouse dwellings, if servicing capacity exists.

Table 13-11: Anticipated demand by dwelling structure type and year

	Total net demand + existing balance	Single / semi / row	Apartment	Other
2026	-20	-	-	-
2031	20	15	5	0
2036	50	35	10	5
2041	70	50	15	5

### 13.5.2.3 Demand by tenure

The following table summarises possible guides for the construction of new units by tenure over the next two decades for Alnwick. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Relationships between unit sizes and dwelling tenure suggests that the demand for owned and rented units should increase, with homeownership demand roughly doubling rentership.
- The outputs indicate that renting should continue to be an important housing option and thus should continue to be promoted.

Table 13-12: Anticipated demand by dwelling tenure and year

	Total net demand + existing balance	Owner	Renter	Other (i.e., gov't or First Nation's housing)
2026	-20	-	-	-
2031	20	15	5	0
2036	50	30	15	0
2041	70	45	25	5

### 13.5.3 Affordable housing deficit

The following table summarises the net-demand for affordable housing in Alnwick. This estimate uses the total persons in each income category the prevalence of core housing need in each category, and the distribution of core need by household size to determine the existing affordable housing deficit.

- Estimates in the table suggest that there existed a net demand of 55 affordable housing units, with the greatest share attributed to demand from low income households (45).

Table 13-13: Estimate of local affordable housing deficit

	Total	1-person	2-persons	3-persons	4-persons	5+ persons
Total households	55	35	15	5	0	0
Very low income	0	0	0	0	0	0
Low income	45	30	10	5	0	0
Moderate income	10	5	5	0	0	0
Median income	0	0	0	0	0	0
High income	0	0	0	0	0	0

Source: derived from HART, Statistics Canada 2021 Census custom tabulations

### 13.5.4 Interpretation of deficit analysis

Table 13-14 combines the results of the housing balance and affordable housing deficit analyses to offer a rough target for the community currently, and over the two decades, in relation to total demand. Table 13-15 provides a similar summary as the aforementioned. However, instead of showing total demand, it illustrates the additional unit volumes needed **above historical construction levels** to meet future demand.

Table 13-14: Community housing targets above total net new demand

	2023	2026	2031	2036	2041
New demand since 2023 + existing market balance – shortage (+) / surplus (-)	-45	-20	20	50	70
	+				
Existing affordable housing deficit	55				
	=				
Potential dwellings required to meet total demand	10	35	75	105	125

The community may require about 10 dwellings as of 2023, decreasing to a surplus of 20 units (above anticipated construction activity) or reaching a total demand of 125 by 2041.

Table 13-15: Community housing targets above anticipated construction levels

	2023	2026	2031	2036	2041
Estimated market balance – shortage (+) / surplus (-)	-45	-45	-45	-50	-75
	+				
Existing affordable housing deficit	55				
	=				
Potential dwellings required above historical construction	10	10	10	5	-20

Alternatively, this means that about 6 units need to be built annually to fulfill demand needs by 2041. Historical rates of construction suggest that the community should be able to meet future demand; however, the community should continue to explore improving or allowing for increased development activity, as improved supply will help soften local price growth.





*Photos courtesy of the MRHA*

Profile:  
**RURAL COMMUNITY OF  
MIRAMICHI RIVER VALLEY**





## 14.1 Population

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esogenôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following table summarizes Miramichi River Valley's historical and anticipated populations, disaggregated by specific age cohorts.

- Between 2016 and 2021 Miramichi River Valley's population decreased by 2%, with growth predominantly occurring among 65- to 84- year old seniors.
- Miramichi River Valley's anticipated population by 2031 could be 7,725, a 7% increase from 2021. Growth could be led by expansion among 25- to 44-year olds.

Table 14-1: Historical and anticipated population by defined age cohort

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical population							
2016 population	7,385	940	850	1,495	2,485	1,455	175
2021 population	7,205	785	785	1,330	2,440	1,680	175
% change ('16-'21)	-2%	-16%	-8%	-11%	-2%	+15%	0%
Anticipated population							
2026 population	7,440	770	765	1,520	2,245	1,980	160
% change ('21-'26)	+3%	-2%	-3%	+14%	-8%	+18%	-9%
2031 population	7,725	830	725	1,815	1,950	2,235	170
% change ('26-'31)	+4%	+8%	-5%	+19%	-13%	+13%	+6%
2036 population	8,010	930	690	2,015	1,895	2,230	250
% change ('31-'36)	+4%	+12%	-5%	+11%	-3%	0%	+47%
2041 population	8,250	1,035	715	2,135	1,875	2,195	295
% change ('36-'41)	+3%	+11%	+4%	+6%	-1%	-2%	+18%

Source: derived from 2016 & 2021 Census data and Statistics Canada migration data

## 14.2 Household formation

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following table summarizes Miramichi River Valley's historical and anticipated households who live and may live in the area permanently (more than half of the year). The data is disaggregated by specific primary maintainer age cohorts and household family types.

- Between 2016 and 2021 Miramichi River Valley's total households decreased by less than 1%. Again, growth was mostly among seniors and senior-led households.
- Miramichi River Valley's total anticipated households by 2031 could be 3,415, a 4% increase from the 2021 total, led by potential growth among 25- to 44-year old-led households – mirroring population trends.

Table 14-2: Estimated 2023 and anticipated 2033 households by scenario and age cohort

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical households by primary maintainer age						
2016 households	3,095	25	625	1,380	955	110
2021 households	3,090	0	565	1,300	1,105	115
% change ('16-'21)	0%	-100%	-10%	-6%	+16%	+5%
Anticipated households by primary maintainer age						
2026 households	3,290	25	620	1,245	1,300	100
% change ('21-'26)	+6%	n.a.	+10%	-4%	+18%	-13%
2031 households	3,415	20	740	1,085	1,465	105
% change ('26-'31)	+4%	-20%	+19%	-13%	+13%	+5%
2036 households	3,520	20	830	1,050	1,460	160
% change ('31-'36)	+3%	0%	+12%	-3%	0%	+52%
2041 households	3,575	20	890	1,045	1,435	185
% change ('36-'41)	+2%	0%	+7%	0%	-2%	+16%

Source: derived from 2016 & 2021 Census data and population projections

Table 14-3: Past & future households by defined household family types

	Total	Couple w/o child	Couple w/ child	Lone parent	Non- census	Other
Historical households by household type						
2016 households	3,095	1,010	820	320	800	145
2021 households	3,090	995	720	275	945	155
% change ('16-'21)	0%	-1%	-12%	-14%	+18%	+7%
Anticipated households by household type						
2026 households	3,290	1,065	720	275	1,070	165
% change ('21-'26)	+6%	+7%	0%	0%	+13%	+6%
2031 households	3,415	1,095	690	275	1,190	170
% change ('26-'31)	+4%	+3%	-4%	0%	+11%	+3%
2036 households	3,520	1,075	685	290	1,295	175
% change ('31-'36)	+3%	-2%	-1%	+5%	+9%	+3%
2041 households	3,575	1,030	680	305	1,370	190
% change ('36-'41)	+2%	-4%	-1%	+5%	+6%	+9%

Source: derived from 2016 & 2021 Census data and population projections

- Between 2016 and 2021, non-census households (i.e., single persons or roommate households) experienced the largest increase at 18%.
- Equally notable is the 12% decrease in couples with children, given their relatively high share of total households.
- Miramichi River Valley could expect growth in non-census and lone parent households through 2041.

### 14.3 Income

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District			

### 14.3.1 Median before-tax household incomes

The table below presents the median income for various household categories within Miramichi River Valley. The overall median income for the community is \$69,500.

**Important note:** a “-” in the table denotes where data is suppressed for confidentiality by Statistics Canada.

Table 14-4: Median before-tax household income by tenure & Indigenous identity, 2021

	Total	Owner	Renter	Subsidized Renter	Indigenous
Total	\$69,500	\$73,500	\$42,400	\$43,600	\$70,000
Household size					
1 person	\$32,400	\$33,200	\$27,600	-	-
2 persons	\$70,500	\$73,500	\$60,800	-	-
3 persons	\$99,000	\$99,000	\$80,000	-	-
4 persons	\$118,000	\$120,000	-	-	-
5+ persons	\$119,000	\$121,000	-	-	-
Household type					
Couple w/o child	\$73,000	\$77,000	\$62,000	-	-
Couple w/ child(ren)	\$118,000	\$120,000	-	-	-
Lone parent	\$66,000	\$66,000	-	-	-
Single person	\$32,400	\$33,200	\$27,600	-	-
2+ persons	\$60,800	-	-	-	-
Household maintainer age					
15 to 24 years	-	-	-	-	-
25 to 34 years	\$83,000	\$84,000	\$60,800	-	-
35 to 44 years	\$88,000	\$101,000	\$37,600	-	-
45 to 54 years	\$104,000	\$113,000	\$66,500	-	-
55 to 64 years	\$81,000	\$82,000	\$30,600	-	-
65 to 74 years	\$54,000	\$55,600	\$34,000	-	-
75 to 84 years	\$36,400	\$36,800	-	-	-
85+ years	\$27,400	\$30,800	-	-	-

Source: Statistics Canada 2021 Census custom tabulations

### 14.3.2 Income categories

The following table presents Miramichi River Valley's income distribution as a portion of the overall population using the same categories as found in **Section 4.3**.

- About 16% of local households may have been very low or low income earning (with total incomes below \$30,000) based on estimates using 2021 Census data.

Table 14-5: Estimated households by income category and related affordable shelter cost

Income category	Annual household income	Affordable shelter cost	Estimated share of total households
Very low income	≤\$10,000	< \$190	1%
Low income	\$10,001 to \$30,000	\$190 to \$565	15%
Moderate income	\$30,001 to \$60,000	\$565 to \$1,125	26%
Median income	\$60,001 to \$80,000	\$1,125 to \$1,500	16%
High income	\$80,001 +	\$1,500 +	43%

Source: Statistics Canada 2021 Census custom tabulations, HART

## 14.4 Housing profile

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

### 14.4.1 Overall housing inventory

The following table summarizes the 2021 distribution of dwellings (occupied by usual residents) by their structural type and the tenure splits of each.

- Miramichi River Valley's overall housing inventory occupied by a usual resident is 3,090 dwellings.
- Single detached dwellings are the most popular dwelling type with 91% share of the total, followed by mobile homes at 6% and apartments at 2%.
- Miramichi River Valley's tenure split, as of 2021, is 93% owners and 7% renters.

Table 14-6: Dwellings occupied by total usual residents by structural type and tenure, 2021

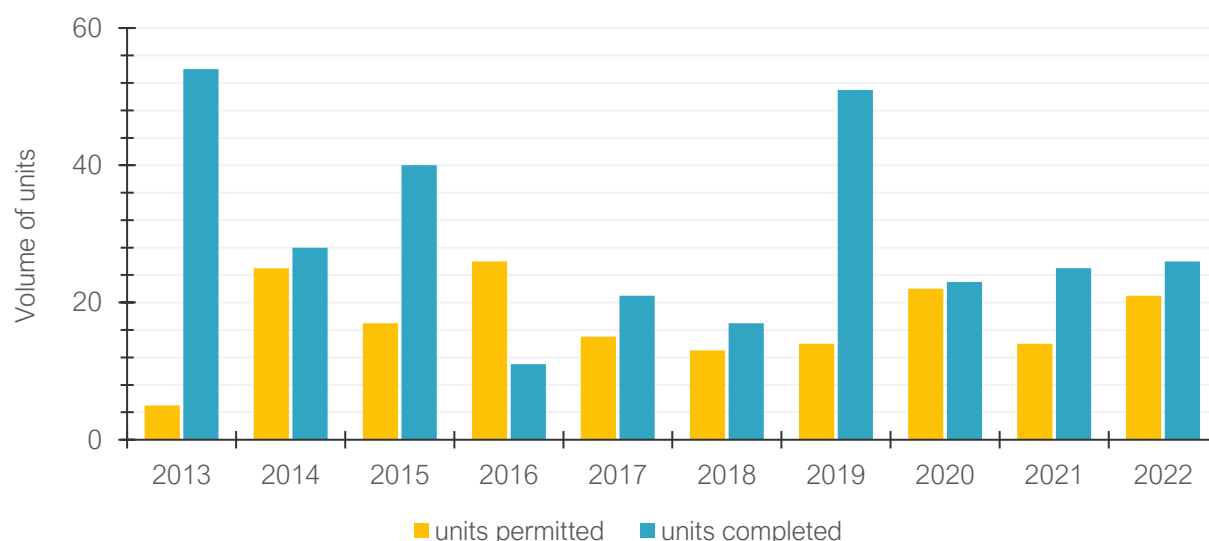
	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	3,090	2,810	0	0	0	70	0	185
Share	100%	91%	0%	0%	0%	2%	0%	6%
Owner	91%	93%	-	-	-	23%	-	100%
Renter	9%	7%	-	-	-	77%	-	0%

Source: Statistics Canada

The figure below illustrates the approximate annual construction activity occurring within the community, categorized as either a permit (the initiating of construction) or a completion (the end of construction).

- Annual units permitted and completed has averaged about 17 and 30 dwellings, respectively, with notable fluctuations. Note that the higher average completed could be due to either the different data sources, or that the highest volume of completions occurred in 2013, suggesting a high for permitting would have been prior to the figure's reported years.
- Estimated completions were below average by consistent from 2020 to 2021, after notable activity in 2019.

Figure 14-1: Volume of units completed versus units permitted



Source: derived from GeoNB and GMRSC

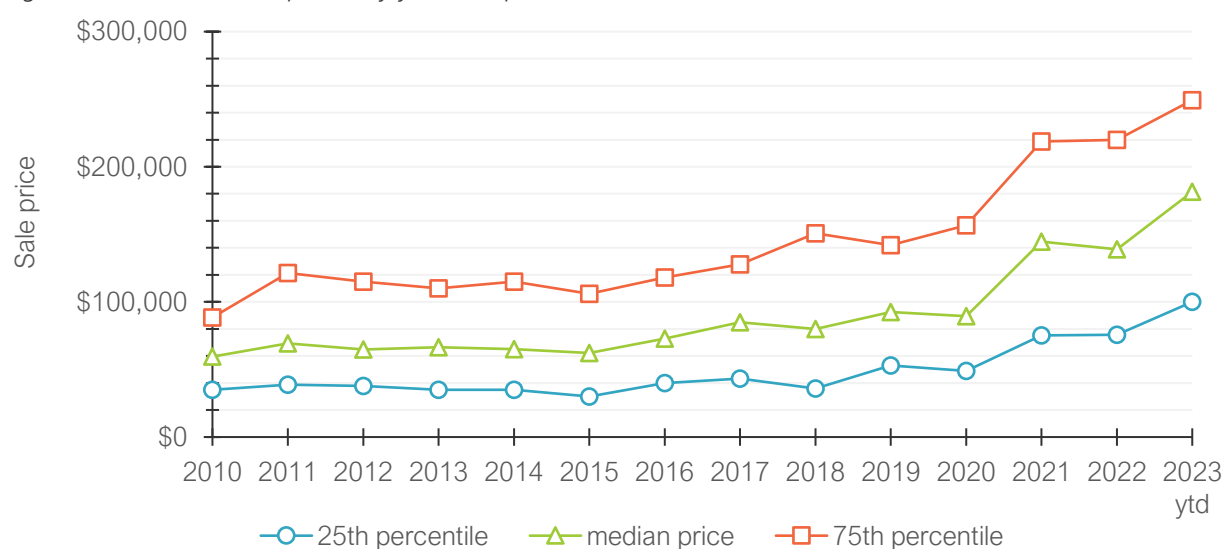
Permit data from 2023 indicates that the number of building permits issued potentially reached 9 over that year, which is below the Miramichi River Valley's historical average permit output of 18 annually over the last decade.

## 14.4.2 Market housing activity

### 14.4.2.1 Homeownership

The following figure and table present four descriptive statistics for home sale prices in Miramichi River Valley, namely the 25<sup>th</sup> percentile price (i.e., 25% of sales are lower than this price), the median price, the 75<sup>th</sup> percentile price (i.e., 75% of sales are lower than this price), and the maximum price for 2010 to 2023.

Figure 14-2: Annual sale prices by year and percentile



Source: derived from GeoNB and GMRSC

Table 14-7: Sale price percentile and percent change by select years

	Sales price				Percent change		
	2010	2016	2019	2023*	'10-'16	'16-'19	'19-'23
25th percentile	\$35,000	\$40,000	\$53,000	\$100,000	+14%	+33%	+89%
Median price	\$59,500	\$72,900	\$92,600	\$181,500	+23%	+27%	+96%
75th percentile	\$88,500	\$118,000	\$142,000	\$249,300	+33%	+20%	+76%
Maximum price	\$279,000	\$257,500	\$375,000	\$418,800	-8%	+46%	+12%
Sales volume	68	101	117	64			

\* 2023 is based on data up to August 2023

Source: derived from GeoNB and GMRSC

- Sale prices, overall, remained relatively consistent, with minor appreciation, between 2010 and 2020. Since then, prices have noticeably increased.
- In 2023 (as of August), the median sale price was \$181,500, up considerably since 2019. The 75<sup>th</sup> percentile sale price was \$249,300 in the 2023 (meaning, 75% of sales were below this price).

## 14.5 Gap analysis

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esogenôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

### 14.5.1 Housing attainability

The following table details the affordable monthly mortgage or rental payment for each combination of household characteristics based on their respective 2021 before-tax household incomes. The data in this table directly informs the following rental and homeownership attainability tables (without consideration for subsidized renter households).

Table 14-8: Attainable monthly mortgage or rent based on median income of each household characteristic, 2021 estimates

	Total	Owner	Renter	Indigenous
Total	\$1,305	\$1,380	\$795	\$1,315
Household size				
1 person	\$610	\$625	\$520	-
2 persons	\$1,320	\$1,380	\$1,140	-
3 persons	\$1,855	\$1,855	\$1,500	-
4 persons	\$2,215	\$2,250	-	-
5+ persons	\$2,230	\$2,270	-	-
Household type				
Couple w/o child	\$1,370	\$1,445	\$1,165	-
Couple w/ child(ren)	\$2,215	\$2,250	-	-
Lone parent	\$1,240	\$1,240	-	-



	Total	Owner	Renter	Indigenous
Single person	\$610	\$625	\$520	-
2+ persons	\$1,140	-	-	-
Household maintainer age				
15 to 24 years	-	-	-	-
25 to 34 years	\$1,555	\$1,575	\$1,140	-
35 to 44 years	\$1,650	\$1,895	\$705	-
45 to 54 years	\$1,950	\$2,120	\$1,245	-
55 to 64 years	\$1,520	\$1,540	\$575	-
65 to 74 years	\$1,015	\$1,045	\$640	-
75 to 84 years	\$685	\$690	-	-
85+ years	\$515	\$580	-	-

Source : derived from custom Statistics Canada tables

### 14.5.2 Balance of supply & demand

The following table estimates the existing housing shortage using the methods as described in the **Methodology** section.

- As of 2023, the Miramichi River Valley is estimated to have housing supply exceed demand (i.e., a surplus) of 65 dwelling units.
- At the current rate of construction, this surplus is anticipated to shrink to 35 units by 2041, led by higher increases to demand from 2026 to 2036.

Table 14-9: Estimated and projected balance between supply and demand

	2023	2026	2031	2036	2041
A: Anticipated supply	3,860	3,930	4,045	4,160	4,275
B: Anticipated demand	3,795	3,900	4,055	4,180	4,240
Balance (A - B)	65	30	-10	-20	35

#### 14.5.2.1 Demand by dwelling size

The following table summarises possible guides for the construction of new units by size over the next two decades for Miramichi River Valley. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Over the next two decades, roughly 380 additional units could be required in the Miramichi Rivey Valley to meet anticipated demand, most of which could be for 2-bedroom dwellings.

Table 14-10: Anticipated demand by dwelling size (number of bedrooms) and year

	Total net demand + existing balance	Studio / 1- bedroom	2-bedroom	3+ bedroom
2026	40	10	15	10
2031	195	60	80	50
2036	320	100	135	85
2041	380	120	160	100

#### 14.5.2.2 Demand by structure type

The following table summarises possible guides for the construction of new units by dwelling type over the next two decades for Miramichi River Valley. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Relationships between unit sizes and associated structure types suggest that low-density housing is likely to remain the predominant typology in demand.
- There are opportunities to decrease the construction of single-detached homes in favour of denser alternatives such as semi-detached and rowhouse dwellings, if servicing capacity exists.

Table 14-11: Anticipated demand by dwelling structure type and year

	Total net demand + existing balance	Single / semi / row	Apartment	Other
2026	40	25	5	0
2031	195	135	40	15
2036	320	230	70	25
2041	380	265	85	25

#### 14.5.2.3 Demand by tenure

The following table summarises possible guides for the construction of new units by tenure over the next two decades for Miramichi River Valley. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Relationships between unit sizes and dwelling tenure suggests that the demand for owned and rented units should both increase, with homeownership demand roughly doubling rentership.
- The outputs indicate that renting should continue to be an important housing option and thus should continue to be promoted.

Table 14-12: Anticipated demand by dwelling tenure and year

	Total net demand + existing balance	Owner	Renter	Other (i.e., gov't or First Nation's housing)
2026	40	20	10	0
2031	195	120	65	5
2036	320	200	110	10
2041	380	235	130	15

### 14.5.3 Affordable housing deficit

The following table summarises the net-demand for affordable housing in Miramichi River Valley. This estimate uses the total persons in each income category the prevalence of core housing need in each category, and the distribution of core need by household size to determine the existing affordable housing deficit.

- Estimates in the table suggest that there existed a net demand of 115 affordable housing units, with the greatest share attributed to demand from low income households (80).

Table 14-13: Estimate of local affordable housing deficit

	Total	1-person	2-persons	3-persons	4-persons	5+ persons
Total households	115	75	35	5	0	0
Very low income	15	15	0	0	0	0
Low income	80	55	20	5	0	0
Moderate income	20	5	15	0	0	0
Median income	0	0	0	0	0	0
High income	0	0	0	0	0	0

Source: derived from HART, Statistics Canada 2021 Census custom tabulations

### 14.5.4 Interpretation of deficit analysis

Table 14-14 combines the results of the housing balance and affordable housing deficit analyses to offer a rough target for the community currently, and over the two decades, in

relation to total demand. Table 14-15 provides a similar summary as the aforementioned. However, instead of showing total demand, it illustrates the additional unit volumes needed **above historical construction levels** to meet future demand.

*Table 14-14: Community housing targets above total net new demand*

	2023	2026	2031	2036	2041
New demand since 2023 + existing market balance – shortage (+) / surplus (-)	-65	40	195	320	380
	+				
Existing affordable housing deficit	115				
	=				
Potential dwellings required to meet total demand	50	155	310	435	495

The community may require about 50 dwellings as of 2023, increasing to 80 (above anticipated construction activity) or 495 (total demand) by 2041.

*Table 14-15: Community housing targets above anticipated construction levels*

	2023	2026	2031	2036	2041
Estimated market balance – shortage (+) / surplus (-)	-65	-30	10	20	-35
	+				
Existing affordable housing deficit	115				
	=				
Potential dwellings required above historical construction	50	85	125	135	80

Alternatively, this means that 4 dwelling units may need be built annually (above historical construction trends) to meet 2041 targets – or about 25 units total annually. While the demand projections suggest a particular distribution of structure types, these required range could be satisfied by a variety of development styles, densities, and locations.



*Photos courtesy of the MRHA*

Profile:  
**GREATER MIRAMICHI RURAL DISTRICT**



## 15.1 Population

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following table summarizes the Greater Miramichi Rural District's historical and anticipated populations, disaggregated by specific age cohorts.

- Between 2016 and 2021 the Greater Miramichi Rural District's population decreased by 1%. Growth was predominantly among senior (65+) populations, though there was marginal growth among youth (0 to 14 years old).
- The Greater Miramichi Rural District's anticipated population by 2031 could be 5,220, an about 9% increase from 2021. Growth will come again from seniors, but should also be supported growth among younger adult populations.

Table 15-1: Historical and anticipated population by defined age cohort

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical population							
2016 population	4,855	675	495	955	1,680	950	90
2021 population	4,790	690	425	890	1,620	1,075	90
% change ('16-'21)	-1%	+2%	-14%	-7%	-4%	+13%	0%
Anticipated population							
2026 population	5,005	655	525	915	1,535	1,305	70
% change ('21-'26)	+4%	-5%	+24%	+3%	-5%	+21%	-22%
2031 population	5,220	600	625	1,010	1,380	1,495	110
% change ('26-'31)	+4%	-8%	+19%	+10%	-10%	+15%	+57%
2036 population	5,390	575	650	1,200	1,290	1,505	170
% change ('31-'36)	+3%	-4%	+4%	+19%	-7%	+1%	+55%
2041 population	5,565	665	560	1,440	1,240	1,460	200
% change ('36-'41)	+3%	+16%	-14%	+20%	-4%	-3%	+18%

Source: derived from 2016 & 2021 Census data and Statistics Canada migration data

## 15.2 Household formation

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following tables summarize the Greater Miramichi Rural District's historical and anticipated households who live and may live in the area permanently (more than half of the year). The data is disaggregated by maintainer age cohorts and household family types.

Table 15-2: Estimated 2023 and anticipated 2033 households by scenario and age cohort

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical households by primary maintainer age						
2016 households	1,980	25	405	885	575	85
2021 households	2,090	25	390	925	675	75
% change ('16-'21)	+6%	0%	-4%	+5%	+17%	-12%
Anticipated households by primary maintainer age						
2026 households	2,070	25	370	820	790	65
% change ('21-'26)	-1%	0%	-5%	-11%	+17%	-13%
2031 households	2,170	30	395	735	905	105
% change ('26-'31)	+5%	+20%	+7%	-10%	+15%	+62%
2036 households	2,265	35	470	685	915	160
% change ('31-'36)	+4%	+17%	+19%	-7%	+1%	+52%
2041 households	2,325	30	560	655	890	190
% change ('36-'41)	+3%	-14%	+19%	-4%	-3%	+19%

Source: derived from 2016 & 2021 Census data and population projections

- Even with population decline, the rural district's total households increased by 6%, marked by growth in senior-led households. Generally, an aging population means that fewer people live in a household, bringing the average household size down and conversely increasing the number of households per capita.

- The rural district's total anticipated households by 2031 could be 2,170, a further 5% increase from 2021, again largely due to growth among senior-led households.
- Between 2016 and 2021, households classified as “other” saw the largest increase with 69%, stemming from a small original total in 2021. Other households are most often multi-generational or multi-family households.
- Equally notable is the 11% increase in non-census households (i.e., single persons or roommates), given their considerable share of total households.
- The Greater Miramichi Rural District could expect continued growth in all but couples with children households through 2041, even if there is an increase to 25- to 44-year old-led households.

Table 15-3: Past & future households by defined household family types

	Total	Couple w/o child	Couple w/ child	Lone parent	Non- census	Other
Historical households by household type						
2016 households	1,980	760	470	190	495	65
2021 households	2,090	780	440	210	550	110
% change ('16-'21)	+6%	+3%	-6%	+11%	+11%	+69%
Anticipated households by household type						
2026 households	2,070	795	400	195	575	100
% change ('21-'26)	-1%	+2%	-9%	-7%	+5%	-9%
2031 households	2,170	825	405	220	630	100
% change ('26-'31)	+5%	+4%	+1%	+13%	+10%	0%
2036 households	2,265	810	425	265	660	105
% change ('31-'36)	+4%	-2%	+5%	+20%	+5%	+5%
2041 households	2,325	760	455	305	680	115
% change ('36-'41)	+3%	-6%	+7%	+15%	+3%	+10%

Source: derived from 2016 & 2021 Census data and population projections

## 15.3 Income

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick



Community Navigation (click name)				
Miramichi River Valley	Greater Miramichi Rural District			

### 15.3.1 Median before-tax household incomes

The table below presents the median income for various household categories within the Greater Miramichi Rural District. The overall median income for the rural district is \$70,000.

**Important note:** a “-” in the table denotes where data is suppressed for confidentiality by Statistics Canada.

Table 15-4: Median before-tax household income by tenure & Indigenous identity, 2021

	Total	Owner	Renter	Subsidized Renter	Indigenous
Total	\$70,000	\$71,500	\$56,000	-	\$75,000
Household size					
1 person	\$34,400	\$33,600	\$37,600	-	-
2 persons	\$68,000	\$68,000	\$68,000	-	\$38,000
3 persons	\$94,000	\$102,000	\$53,600	-	-
4 persons	\$124,000	\$127,000	-	-	-
5+ persons	\$125,000	\$125,000	-	-	-
Household type					
Couple w/o child	\$70,500	\$70,500	-	-	-
Couple w/ child(ren)	\$113,000	\$114,000	-	-	-
Lone parent	\$56,400	\$57,200	\$53,600	-	-
Single person	\$34,400	\$33,600	\$37,600	-	-
2+ persons	\$67,000	-	-	-	-
Household maintainer age					
15 to 24 years	-	-	-	-	-
25 to 34 years	\$71,500	\$83,000	\$60,400	-	-
35 to 44 years	\$103,000	\$108,000	-	-	-
45 to 54 years	\$93,000	\$103,000	\$54,400	-	-
55 to 64 years	\$76,000	\$77,500	-	-	\$73,000

	Total	Owner	Renter	Subsidized Renter	Indigenous
65 to 74 years	\$55,600	\$55,600	-	-	-
75 to 84 years	\$40,800	\$40,800	-	-	-
85+ years	\$35,200	\$38,800	-	-	-

Source: Statistics Canada 2021 Census custom tabulations

### 15.3.2 Income categories

The following table presents the Greater Miramichi Rural District's income distribution as a portion of the overall population using the same categories as found in **Section 4.3**.

- About 23% of local households may have been very low or low income earning (with total incomes below \$40,000) based on estimates using 2021 Census data.

Table 15-5: Estimated households by income category and related affordable shelter cost

Income category	Annual household income	Affordable shelter cost	Estimated share of total households
Very low income	≤\$10,000	< \$190	1%
Low income	\$10,001 to \$40,000	\$190 to \$750	22%
Moderate income	\$40,001 to \$60,000	\$750 to \$1,125	19%
Median income	\$60,001 to \$80,000	\$1,125 to \$1,500	17%
High income	\$80,001 +	\$1,500 +	41%

Source: Statistics Canada 2021 Census custom tabulations, HART

## 15.4 Housing profile

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

### 15.4.1 Overall housing inventory

The following table summarizes the 2021 distribution of dwellings (occupied by usual residents) by their structural type and the tenure splits of each.

- The Greater Miramichi Rural District's overall housing inventory occupied by a usual resident is 2,090 dwellings.
- Single detached dwellings are the most popular dwelling type with 90% share of the total, followed by mobile homes at 7%.
- The rural district's tenure split, as of 2021, is 94% owners and 6% renters.

Table 15-6: Dwellings occupied by total usual residents by structural type and tenure, 2021

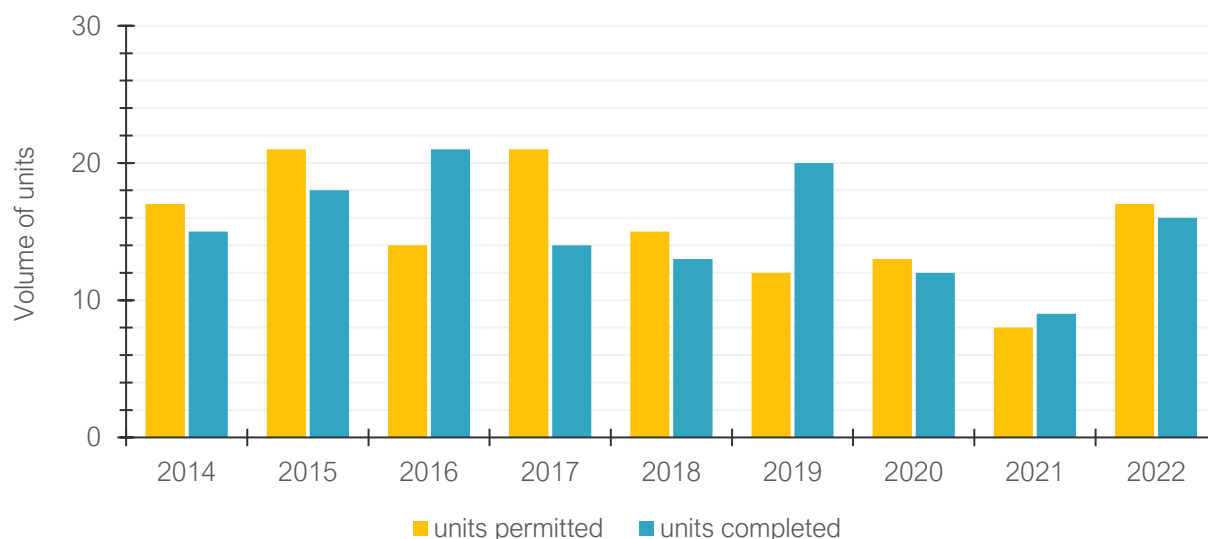
	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	2,090	1,875	0	35	0	15	0	155
Share	100%	90%	0%	2%	0%	1%	0%	7%
Owner	91%	94%	-	0%	-	0%	-	87%
Renter	9%	6%	-	100%	-	100%	-	13%

Source: Statistics Canada

The figure below illustrates the approximate annual construction activity occurring within the community, categorized as either a permit (the initiating of construction) or a completion (the end of construction).

- Annual units permitted and completed has averaged about 15 dwellings each, with notable fluctuations.
- Estimated completions were about average in 2022 (16), following a noticeable low in 2020 and 2021.

Figure 15-1: Volume of units completed versus units permitted



Source: derived from GeoNB and GMRSC

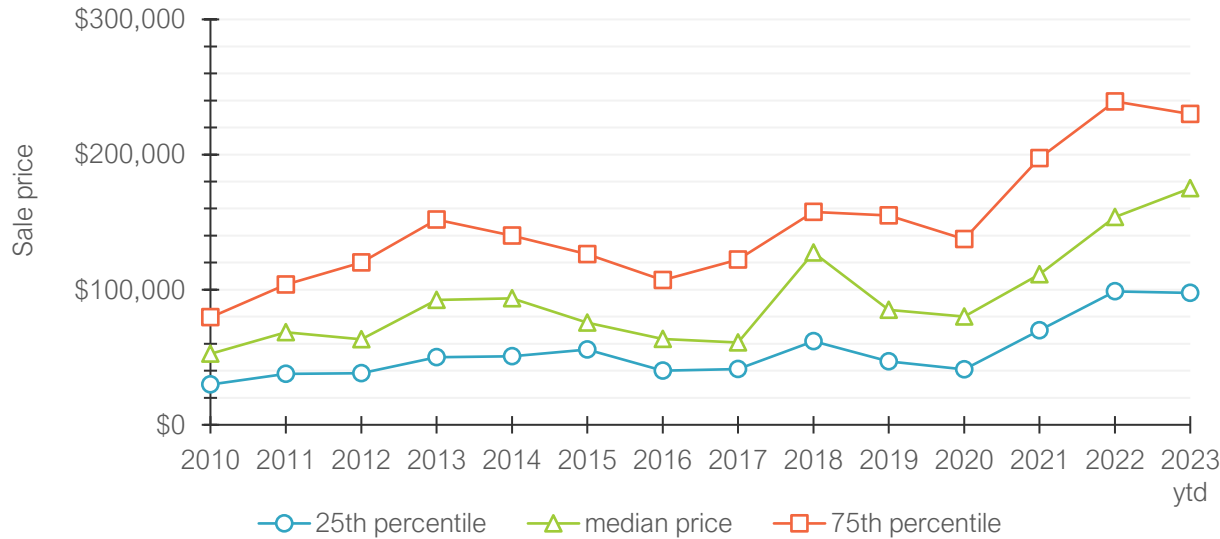
Permit data from 2023 indicates that the number of building permits issued potentially reached 10 over that year, which is below the Rural District’s historical average permit output of 15 annually over the last decade.

15.4.2 Market housing activity

15.4.2.1 Homeownership

The following figure and table present four descriptive statistics for home sale prices in the Greater Miramichi Rural District, namely the 25<sup>th</sup> percentile price (i.e., 25% of sales are lower than this price), the median price, the 75<sup>th</sup> percentile price (i.e., 75% of sales are lower than this price), and the maximum price for 2010 to 2023.

Figure 15-2: Annual sale prices by year and percentile



Source: derived from GeoNB and GMRSC

- Sale prices, overall, remained relatively consistent, with minor appreciation, between 2010 and 2020. Since then, prices have noticeably increased.
- In 2023 (as of August), the median sale price was \$175,000, up considerably since 2019. The 75<sup>th</sup> percentile sale price was \$230,000 in the 2023 (meaning, 75% of sales were below this price).

Table 15-7: Sale price percentile and percent change by select years

	Sales price				Percent change		
	2010	2016	2019	2023*	'10-'16	'16-'19	'19-'23
25th percentile	\$29,800	\$40,000	\$47,000	\$97,500	+34%	+18%	+107%
Median price	\$52,500	\$63,500	\$85,000	\$175,000	+21%	+34%	+106%
75th percentile	\$79,500	\$107,000	\$155,000	\$230,000	+35%	+45%	+48%
Maximum price	\$169,500	\$320,000	\$400,000	\$940,000	+89%	+25%	+135%
Sales volume	59	60	63	40			

\* 2023 is based on data up to August 2023  
Source: derived from GeoNB and GMRSC

## 15.5 Gap analysis

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

### 15.5.1 Housing attainability

The following table details the affordable monthly mortgage or rental payment for each combination of household characteristics based on their respective 2021 before-tax household incomes. The data in this table directly informs the following rental and homeownership attainability tables (without consideration for subsidized renter households).

Table 15-8: Attainable monthly mortgage or rent based on median income of each household characteristic, 2021 estimates

	Total	Owner	Renter	Indigenous
Total	\$1,315	\$1,340	\$1,050	\$1,405
Household size				
1 person	\$645	\$630	\$705	-
2 persons	\$1,275	\$1,275	\$1,275	\$715

	Total	Owner	Renter	Indigenous
3 persons	\$1,765	\$1,915	\$1,005	-
4 persons	\$2,325	\$2,380	-	-
5+ persons	\$2,345	\$2,345	-	-
Household type				
Couple w/o child	\$1,320	\$1,320	-	-
Couple w/ child(ren)	\$2,120	\$2,140	-	-
Lone parent	\$1,060	\$1,075	\$1,005	-
Single person	\$645	\$630	\$705	-
2+ persons	\$1,255	-	-	-
Household maintainer age				
15 to 24 years	-	-	-	-
25 to 34 years	\$1,340	\$1,555	\$1,135	-
35 to 44 years	\$1,930	\$2,025	-	-
45 to 54 years	\$1,745	\$1,930	\$1,020	-
55 to 64 years	\$1,425	\$1,455	-	\$1,370
65 to 74 years	\$1,045	\$1,045	-	-
75 to 84 years	\$765	\$765	-	-
85+ years	\$660	\$730	-	-

Source : derived from custom Statistics Canada tables

### 15.5.2 Balance of supply & demand

The following table estimates the existing housing shortage using the methods as described in the **Methodology** section.

- As of 2023, the Greater Miramichi Rural District is estimated to have housing supply exceed demand (i.e., a surplus) of 55 dwelling units.
- At the current rate of construction, this surplus is anticipated to become a shortage of 40 units by 2041, due to notable increases to demand between 2026 and 2036.

Table 15-9: Estimated and projected balance between supply and demand

	2023	2026	2031	2036	2041
A: Anticipated supply	2,295	2,335	2,400	2,465	2,530
B: Anticipated demand	2,240	2,295	2,415	2,510	2,570

	2023	2026	2031	2036	2041
Balance (A - B)	55	40	-15	-45	-40

### 15.5.2.1 Demand by dwelling size

The following table summarises possible guides for the construction of new units by size over the next two decades for the Greater Miramichi Rural District. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Over the next two decades, roughly 275 additional units could be required in the Greater Miramichi Rural District to meet anticipated demand, most of which could be for 2-bedroom dwellings.

Table 15-10: Anticipated demand by dwelling size (number of bedrooms) and year

	Total net demand + existing balance	Studio / 1- bedroom	2-bedroom	3+ bedroom
2026	0	0	0	0
2031	120	40	50	30
2036	215	65	90	60
2041	275	80	110	80

### 15.5.2.2 Demand by structure type

The following table summarises possible guides for the construction of new units by dwelling type over the next two decades for the Greater Miramichi Rural District. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Relationships between unit sizes and associated structure types suggest that low-density housing is likely to remain the predominant typology in demand.
- There are opportunities to decrease the construction of single-detached homes in favour of denser alternatives such as semi-detached and rowhouse dwellings, if servicing capacity exists.

Table 15-11: Anticipated demand by dwelling structure type and year

	Total net demand + existing balance	Single / semi / row	Apartment	Other
2026	0	0	0	0
2031	120	85	25	10
2036	215	155	45	15

	Total net demand + existing balance	Single / semi / row	Apartment	Other
2041	275	190	55	20

### 15.5.2.3 Demand by tenure

The following table summarises possible guides for the construction of new units by tenure over the next two decades for the Greater Miramichi Rural District. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Relationships between unit sizes and dwelling tenure suggests that the demand for owned and rented units should increase, with homeownership demand roughly doubling rentership.
- The outputs indicate that renting should continue to be an important housing option and thus should continue to be promoted.

Table 15-12: Anticipated demand by dwelling tenure and year

	Total net demand + existing balance	Owner	Renter	Other (i.e., gov't or First Nation's housing)
2026	0	0	0	0
2031	120	75	40	5
2036	215	135	75	10
2041	275	170	90	10

### 15.5.3 Affordable housing deficit

The following table summarises the net-demand for affordable housing in the Greater Miramichi Rural District. This estimate uses the total persons in each income category the prevalence of core housing need in each category, and the distribution of core need by household size to determine the existing affordable housing deficit.

- Estimates in the table suggest that there existed a net demand of 115 affordable housing units, with the greatest share attributed to demand from low income households (85).

Table 15-13: Estimate of local affordable housing deficit

	Total	1-person	2-persons	3-persons	4-persons	5+ persons
Total households	115	85	25	5	0	0



	Total	1-person	2-persons	3-persons	4-persons	5+ persons
Very low income	20	20	0	0	0	0
Low income	85	60	20	5	0	0
Moderate income	10	5	5	0	0	0
Median income	0	0	0	0	0	0
High income	0	0	0	0	0	0

Source: derived from HART, Statistics Canada 2021 Census custom tabulations

#### 15.5.4 Interpretation of deficit analysis

Table 15-14 combines the results of the housing balance and affordable housing deficit analyses to offer a rough target for the community currently, and over the two decades, in relation to total demand. Table 15-15 provides a similar summary as the aforementioned. However, instead of showing total demand, it illustrates the additional unit volumes needed **above historical construction levels** to meet future demand.

Table 15-14: Community housing targets above total net new demand

	2023	2026	2031	2036	2041
New demand since 2023 + existing market balance – shortage (+) / surplus (-)	-65	0	120	215	275
	+				
Existing affordable housing deficit	115				
	=				
Potential dwellings required to meet total demand	60	115	235	330	390

The community may require about 60 dwellings as of 2023, increasing to 155 (above anticipated construction activity) or 390 (total demand) by 2041.

Table 15-15: Community housing targets above anticipated construction levels

	2023	2026	2031	2036	2041
Estimated market balance – shortage (+) / surplus (-)	-65	-30	10	20	-35
	+				
Existing affordable housing deficit	115				
	=				

	2023	2026	2031	2036	2041
Potential dwellings required above historical construction	60	75	130	160	155

Alternatively, this means that about 8 dwelling units may need be built annually (above historical construction trends) to meet 2041 targets – or about 20 units total annually. While the demand projections suggest a particular distribution of structure types, these required range could be satisfied by a variety of development styles, densities, and locations.

Profile:

**FIRST NATION COMMUNITY OF ESGENOÔPETITJ**

## 16.1 Population

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esogenôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following table summarizes Esogenôpetit's historical and anticipated populations, disaggregated by specific age cohorts.

- Between 2016 and 2021 Esogenôpetit's population increased by 4%. Growth was noticeable among 45- to 64-year olds.
- Esogenôpetit's anticipated population by 2031 could be 1,340, an about 9% increase from 2021. Growth could come mostly from 25- to 44-year olds.

Table 16-1: Historical and anticipated population by defined age cohort

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 74	75+
Historical population							
2016 population	1,180	290	200	350	275	45	20
2021 population	1,225	260	210	335	335	70	20
% change ('16-'21)	+4%	-10%	+5%	-4%	+22%	+56%	0%
Anticipated population							
2026 population	1,290	235	225	365	340	95	30
% change ('21-'26)	+5%	-10%	+7%	+9%	+1%	+36%	+50%
2031 population	1,340	225	220	390	355	110	40
% change ('26-'31)	+4%	-4%	-2%	+7%	+4%	+16%	+33%
2036 population	1,390	230	190	415	385	115	55
% change ('31-'36)	+4%	+2%	-14%	+6%	+8%	+5%	+38%
2041 population	1,450	235	175	415	435	120	70
% change ('36-'41)	+4%	+2%	-8%	0%	+13%	+4%	+27%

Source: derived from 2016 & 2021 Census data and Statistics Canada migration data

## 16.2 Household formation

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following tables summarize Esgenoôpetit's historical and anticipated households who live and may live in the area permanently (more than half of the year). The data is disaggregated by maintainer age cohorts and household family types.

- Esgenoôpetit's total households increased by 20%, markedly higher than historical population growth.
- The total anticipated households by 2031 could be 590, a further 20% increase from 2021, with growth potentially occurring across age groups.

Table 16-2: Estimated 2023 and anticipated 2033 households by scenario and age cohort

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical households by primary maintainer age						
2016 households	380	10	165	160	30	10
2021 households	455	25	160	215	45	15
% change ('16-'21)	+20%	+150%	-3%	+34%	+50%	+50%
Anticipated households by primary maintainer age						
2026 households	505	25	175	220	60	25
% change ('21-'26)	+11%	0%	+9%	+2%	+33%	+67%
2031 households	545	25	185	230	70	35
% change ('26-'31)	+8%	0%	+6%	+5%	+17%	+40%
2036 households	590	20	195	250	75	50
% change ('31-'36)	+8%	-20%	+5%	+9%	+7%	+43%
2041 households	645	20	200	280	80	65
% change ('36-'41)	+9%	0%	+3%	+12%	+7%	+30%

Source: derived from 2016 & 2021 Census data and population projections

Table 16-3: Past & future households by defined household family types

	Total	Couple w/o child	Couple w/ child	Lone parent	Non- census	Other
Historical households by household type						
2016 households	380	35	85	85	100	75
2021 households	455	60	80	120	135	65
% change ('16-'21)	+20%	+71%	-6%	+41%	+35%	-13%
Anticipated households by household type						
2026 households	505	70	75	130	150	80
% change ('21-'26)	+11%	+17%	-6%	+8%	+11%	+23%
2031 households	545	75	75	140	165	85
% change ('26-'31)	+8%	+7%	0%	+8%	+10%	+6%
2036 households	590	80	80	155	180	95
% change ('31-'36)	+8%	+7%	+7%	+11%	+9%	+12%
2041 households	645	85	85	170	200	100
% change ('36-'41)	+9%	+6%	+6%	+10%	+11%	+5%

Source: derived from 2016 & 2021 Census data and population projections

- Between 2016 and 2021, the greatest absolute growth in households occurred among lone parents and non-census households (i.e., single persons or roommate households), increasing by 35 between Census periods.
- Esgenoôpetit could expect continued growth in all household types through 2041.

### 16.3 Housing profile

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following table summarizes the 2021 distribution of dwellings (occupied by usual residents) by their structural type and the tenure splits of each.

- Esgenoôpetit's overall housing inventory occupied by a usual resident is 455 dwellings.
- Single detached dwellings are the most popular dwelling type with 81% share of the total, followed by mobile / movable homes at 11%.

Table 16-4: Dwellings occupied by total usual residents by structural type and tenure, 2021

	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	455	370	10	0	0	20	10	50
Share	100%	81%	2%	0%	0%	4%	2%	11%

Source: Statistics Canada

## 16.4 Gap analysis

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

### 16.4.1 Balance of supply & demand

The following table estimates the existing housing shortage using the methods as described in the **Methodology** section.

- As of 2023 Esgenoôpetit is estimated to have housing demand exceed supply (i.e., a shortage) of 20 dwelling units.
- At the current rate of construction (based on historical Census data), this deficit is anticipated contract to 5 units by 2041.

Table 16-5: Estimated and projected balance between supply and demand

	2023	2026	2031	2036	2041
A: Anticipated supply	480	510	565	620	675
B: Anticipated demand	500	535	575	625	680
Balance (A - B)	-20	-25	-10	-5	-5

### 16.4.2 Demand by dwelling size

The following table summarises possible guides for the construction of new units by size over the next two decades for Esgenoôpetit. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Over the next two decades, roughly 205 units could be required in the Esgenoôpetit to meet anticipated demand, most of which could be for 3+ bedroom dwellings.

Table 16-6: Anticipated demand by dwelling size (number of bedrooms) and year

	Total net demand + existing balance	Studio / 1- bedroom	2-bedroom	3+ bedroom
2026	55	10	20	25
2031	95	20	30	45
2036	145	25	50	70
2041	205	40	70	100

### 16.4.3 Demand by structure type

The following table summarises possible guides for the construction of new units by dwelling type over the next two decades for Esgenoôpetit. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Relationships between unit sizes and associated structure types suggest that low-density housing is likely to remain the predominant typology in demand.

Table 16-7: Anticipated demand by dwelling structure type and year

	Total net demand + existing balance	Single / semi / row	Apartment	Other
2026	55	40	5	10
2031	95	75	5	15
2036	145	110	10	20
2041	205	165	15	30

### 16.4.4 Demand by tenure

The following table summarises possible guides for the construction of new units by tenure over the next two decades for Esgenoôpetit. Note that this table does not consider historical inventory, only the distribution of future unit demand.



- Relationships between unit sizes and dwelling tenure suggests that First Nation housing should remain in greatest demand.

*Table 16-8: Anticipated demand by dwelling tenure and year*

	Total net demand + existing balance	Owner	Renter	First Nation provided housing
2026	55	0	5	50
2031	95	5	10	85
2036	145	5	10	130
2041	205	10	15	185

Profile:

**FIRST NATION COMMUNITY OF NATOAGANEG**

## 17.1 Population

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following table summarizes Natoaganeg's historical and anticipated populations, disaggregated by specific age cohorts.

- Between 2016 and 2021 Natoaganeg's population increased by 2%. Growth was noticeable among 25- to 44-year olds.
- Natoaganeg's anticipated population by 2031 could be 590, an about 8% increase from 2021. Growth could again come mostly from 25- to 44-year olds.

Table 17-1: Historical and anticipated population by defined age cohort

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 74	75+
Historical population							
2016 population	535	130	85	130	135	30	15
2021 population	545	100	90	150	145	40	10
% change ('16-'21)	+2%	-23%	+6%	+15%	+7%	+33%	-33%
Anticipated population							
2026 population	565	90	95	160	150	55	15
% change ('21-'26)	+4%	-10%	+6%	+7%	+3%	+38%	+50%
2031 population	590	85	95	170	155	65	20
% change ('26-'31)	+4%	-6%	0%	+6%	+3%	+18%	+33%
2036 population	615	85	85	180	165	70	30
% change ('31-'36)	+4%	0%	-11%	+6%	+6%	+8%	+50%
2041 population	635	85	80	175	185	70	40
% change ('36-'41)	+3%	0%	-6%	-3%	+12%	0%	+33%

Source: derived from 2016 & 2021 Census data and Statistics Canada migration data

## 17.2 Household formation

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esogenôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following tables summarize Natoaganeg's historical and anticipated households who live and may live in the area permanently (more than half of the year). The data is disaggregated by maintainer age cohorts and household family types.

- Natoaganeg's total households increased by 7%, markedly higher than historical population growth.
- The total anticipated households by 2031 could be 265, a further 13% increase from 2021, with growth potentially occurring across age groups.

Table 17-2: Estimated 2023 and anticipated 2033 households by scenario and age cohort

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical households by primary maintainer age						
2016 households	220	10	85	95	20	10
2021 households	235	15	70	95	40	0
% change ('16-'21)	+7%	+50%	-18%	0%	+100%	-100%
Anticipated households by primary maintainer age						
2026 households	245	15	75	100	55	0
% change ('21-'26)	+4%	0%	+7%	+5%	+38%	-
2031 households	265	15	80	105	65	0
% change ('26-'31)	+8%	0%	+7%	+5%	+18%	-
2036 households	285	15	85	115	70	0
% change ('31-'36)	+8%	0%	+6%	+10%	+8%	-
2041 households	300	15	85	130	70	0
% change ('36-'41)	+5%	0%	0%	+13%	0%	-

Source: derived from 2016 & 2021 Census data and population projections

Table 17-3: Past & future households by defined household family types

	Total	Couple w/o child	Couple w/ child	Lone parent	Non- census	Other
Historical households by household type						
2016 households	220	20	50	50	60	45
2021 households	235	30	40	60	70	35
% change ('16-'21)	+7%	+50%	-20%	+20%	+17%	-22%
Anticipated households by household type						
2026 households	245	40	35	60	70	40
% change ('21-'26)	+4%	+33%	-13%	0%	0%	+14%
2031 households	265	40	35	65	75	45
% change ('26-'31)	+8%	0%	0%	+8%	+7%	+13%
2036 households	285	45	40	70	85	50
% change ('31-'36)	+8%	+13%	+14%	+8%	+13%	+11%
2041 households	300	45	40	70	90	50
% change ('36-'41)	+5%	0%	0%	0%	+6%	0%

Source: derived from 2016 & 2021 Census data and population projections

- Between 2016 and 2021, the greatest absolute growth in households occurred among lone parents, couples without children, and non-census households (i.e., single persons or roommate households), increasing by 10 each between periods.
- Natoaganeg could expect continued growth in most household types through 2041.

### 17.3 Housing profile

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following table summarizes the 2021 distribution of dwellings (occupied by usual residents) by their structural type and the tenure splits of each.

- Natoaganeg's overall housing inventory occupied by a usual resident is 230 dwellings.
- Single detached dwellings are the most popular dwelling type with 91% share of the total, followed by mobile homes and apartments at 4% each.

Table 17-4: Dwellings occupied by total usual residents by structural type and tenure, 2021

	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	230	210	0	0	0	10	0	10
Share	100%	91%	0%	0%	0%	4%	0%	4%

Source: Statistics Canada

## 17.4 Gap analysis

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

### 17.4.1 Balance of supply & demand

The following table estimates the existing housing shortage using the methods as described in the **Methodology** section.

- As of 2023 Natoaganeg is estimated to have housing demand exceed supply (i.e., a shortage) of 25 dwelling units.
- At the current rate of construction (based on historical Census data), this shortage is anticipated to increase to 90 units by 2041.

Table 17-5: Estimated and projected balance between supply and demand

	2023	2026	2031	2036	2041
A: Anticipated supply	230	230	230	230	230
B: Anticipated demand	255	260	280	305	320
Balance (A - B)	-25	-30	-50	-75	-90

### 17.4.2 Demand by dwelling size

The following table summarises possible guides for the construction of new units by size over the next two decades for Natoaganeg. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Over the next two decades, roughly 90 units could be required in the Natoaganeg to meet anticipated demand, most of which could be for 2- or 3+ bedroom dwellings.

Table 17-6: Anticipated demand by dwelling size (number of bedrooms) and year

	Total net demand + existing balance	Studio / 1- bedroom	2-bedroom	3+ bedroom
2026	30	5	10	10
2031	50	10	20	20
2036	70	15	25	30
2041	90	20	35	35

### 17.4.3 Demand by structure type

The following table summarises possible guides for the construction of new units by dwelling type over the next two decades for Natoaganeg. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Relationships between unit sizes and associated structure types suggest that low-density housing is likely to remain the predominant typology in demand.

Table 17-7: Anticipated demand by dwelling structure type and year

	Total net demand + existing balance	Single / semi / row	Apartment	Other
2026	30	25	0	0
2031	50	45	0	5
2036	70	65	0	5
2041	90	85	0	5

### 17.4.4 Demand by tenure

The following table summarises possible guides for the construction of new units by tenure over the next two decades for Natoaganeg. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Relationships between unit sizes and dwelling tenure suggests that First Nation housing should remain in greatest demand.

*Table 17-8: Anticipated demand by dwelling tenure and year*

	Total net demand + existing balance	Owner	Renter	First Nation provided housing
2026	30	5	0	20
2031	50	10	0	40
2036	70	15	0	55
2041	90	15	0	75



Profile:

**FIRST NATION COMMUNITY OF METEPENAGIAG**

## 18.1 Population

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esogenôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following table summarizes Metepenagiag's historical and anticipated populations, disaggregated by specific age cohorts.

- Between 2016 and 2021 Metepenagiag's population increased by 31%. Growth was noticeable among most age groups.
- Metepenagiag's anticipated population by 2031 could be 435, an about 9% increase from 2021. Growth could come mostly from 25- to 44-year olds.

Table 18-1: Historical and anticipated population by defined age cohort

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 74	75+
Historical population							
2016 population	305	55	40	105	85	25	5
2021 population	400	85	60	100	115	25	10
% change ('16-'21)	+31%	+55%	+50%	-5%	+35%	0%	+100%
Anticipated population							
2026 population	415	75	65	110	115	35	15
% change ('21-'26)	+4%	-12%	+8%	+10%	0%	+40%	+50%
2031 population	435	70	65	120	120	40	20
% change ('26-'31)	+5%	-7%	0%	+9%	+4%	+14%	+33%
2036 population	455	70	55	130	130	40	30
% change ('31-'36)	+5%	0%	-15%	+8%	+8%	0%	+50%
2041 population	475	70	50	130	145	40	40
% change ('36-'41)	+4%	0%	-9%	0%	+12%	0%	+33%

Source: derived from 2016 & 2021 Census data and Statistics Canada migration data

## 18.2 Household formation

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following tables summarize Metepenagiag's historical and anticipated households who live and may live in the area permanently (more than half of the year). The data is disaggregated by maintainer age cohorts and household family types.

- Metepenagiag's total households increased by 9% between 2016 and 2021.
- The total anticipated households by 2031 could be 210, a further 11% increase from 2021, with growth potentially occurring across age groups.

Table 18-2: Estimated 2023 and anticipated 2033 households by scenario and age cohort

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical households by primary maintainer age						
2016 households	175	15	80	65	15	0
2021 households	190	10	60	85	20	0
% change ('16-'21)	+9%	-33%	-25%	+31%	+33%	-
Anticipated households by primary maintainer age						
2026 households	195	10	70	85	30	0
% change ('21-'26)	+3%	0%	+17%	0%	+50%	-
2031 households	210	10	75	90	35	0
% change ('26-'31)	+8%	0%	+7%	+6%	+17%	-
2036 households	225	10	85	95	35	0
% change ('31-'36)	+7%	0%	+13%	+6%	0%	-
2041 households	235	10	85	105	35	0
% change ('36-'41)	+4%	0%	0%	+11%	0%	-

Source: derived from 2016 & 2021 Census data and population projections

Table 18-3: Past & future households by defined household family types

	Total	Couple w/o child	Couple w/ child	Lone parent	Non- census	Other
Historical households by household type						
2016 households	175	15	40	40	45	35
2021 households	190	25	35	50	55	25
% change ('16-'21)	+9%	+67%	-13%	+25%	+22%	-29%
Anticipated households by household type						
2026 households	195	30	30	50	55	35
% change ('21-'26)	+3%	+20%	-14%	0%	0%	+40%
2031 households	210	30	30	50	60	35
% change ('26-'31)	+8%	0%	0%	0%	+9%	0%
2036 households	225	35	35	55	65	40
% change ('31-'36)	+7%	+17%	+17%	+10%	+8%	+14%
2041 households	235	35	35	55	65	40
% change ('36-'41)	+4%	0%	0%	0%	0%	0%

Source: derived from 2016 & 2021 Census data and population projections

- Between 2016 and 2021, the greatest absolute growth in households occurred among lone parents, couples without children, and non-census households (i.e., single persons or roommate households), increasing by 10 each between periods.
- Metepenagiag could expect continued growth in all household types through 2041,

### 18.3 Housing profile

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

The following table summarizes the 2021 distribution of dwellings (occupied by usual residents) by their structural type and the tenure splits of each.

- Metepenagiag's overall housing inventory occupied by a usual resident is 190 dwellings.
- Single detached dwellings are the most popular dwelling type with 87% share of the total, followed by mobile / movable homes at 8%.

Table 18-4: Dwellings occupied by total usual residents by structural type and tenure, 2021

	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	190	165	0	0	0	10	0	15
Share	100%	87%	0%	0%	0%	5%	0%	8%

Source: Statistics Canada

## 18.4 Gap analysis

Community Navigation (click name)				
Greater Miramichi Region	City of Miramichi	Rural Community of Upper Miramichi	Village of Doaktown	Rural Community of Alnwick
Miramichi River Valley	Greater Miramichi Rural District	First Nation community of Esgenoôpetitj	First Nation community of Natoaganeg	First Nation community of Metepenagiag

### 18.4.1 Balance of supply & demand

The following table estimates the existing housing shortage using the methods as described in the **Methodology** section.

- As of 2023 Metepenagiag is estimated to have housing supply exceed demand (i.e., a surplus) of 10 dwelling units.
- At the current rate of construction (based on historical Census data), this surplus is anticipated to potentially increase by 2041.

Table 18-5: Estimated and projected balance between supply and demand

	2023	2026	2031	2036	2041
A: Anticipated supply	205	215	230	245	265
B: Anticipated demand	195	200	215	230	240
Balance (A - B)	10	15	15	15	25

### 18.4.2 Demand by dwelling size

The following table summarises possible guides for the construction of new units by size over the next two decades for Metepenagiag. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Over the next two decades, roughly 35 units could be required in the Metepenagiag to meet anticipated demand, most of which could be for 2- or 3+ bedroom dwellings.

Table 18-6: Anticipated demand by dwelling size (number of bedrooms) and year

	Total net demand + existing balance	Studio / 1- bedroom	2-bedroom	3+ bedroom
2026	-5	0	0	0
2031	10	0	5	5
2036	25	5	10	10
2041	35	5	15	15

### 18.4.3 Demand by structure type

The following table summarises possible guides for the construction of new units by dwelling type over the next two decades for Metepenagiag. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Relationships between unit sizes and associated structure types suggest that low-density housing is likely to remain the predominant typology in demand.

Table 18-7: Anticipated demand by dwelling structure type and year

	Total net demand + existing balance	Single / semi / row	Apartment	Other
2026	-5	0	0	0
2031	10	10	0	0
2036	25	20	0	0
2041	35	35	0	5

### 18.4.4 Demand by tenure

The following table summarises possible guides for the construction of new units by tenure over the next two decades for Metepenagiag. Note that this table does not consider historical inventory, only the distribution of future unit demand.

- Relationships between unit sizes and dwelling tenure suggests that First Nation housing should remain in greatest demand.

*Table 18-8: Anticipated demand by dwelling tenure and year*

	Total net demand + existing balance	Owner	Renter	First Nation provided housing
2026	-5	0	0	0
2031	10	0	0	10
2036	25	0	0	25
2041	35	0	0	35