



To: John Jarvie, Town Manager
From: Brian L. White, MCIP, RPP
Director of Planning and Development Services
Date: Thursday, February 07, 2013
Subject: Affordable Housing in Rothesay (**for discussion only**)

CONTEXT

“Unlike the federal and provincial governments, municipalities are not a level of government. They are institutions of the Province. The Province could operate without municipalities, but this would prove ineffective.”¹ So, to maintain effective local services and democracy, the Province lets communities establish a municipal corporation and, to ensure its appropriate oversight of these institutions, it enacts legislation and regulations.

In New Brunswick, the major focus of municipalities is service delivery however, the extent to which municipal governments have the capacity to act autonomously, is determined by the Municipalities Act. The Municipalities Act governs the services that Council shall deliver such as policing and defines those services that Council can choose to deliver, that list of services includes the following:

- a) drainage;
- b) fire protection;
- c) non-fire related rescue;
- d) garbage and refuse collection and disposal;
- e) sewerage;
- f) sidewalks, roads and streets;
- g) regulation of traffic
- h) street lighting;
- i) water;
- j) community services;
- k) tourist promotion and development;
- l) industrial development and promotion;
- m) urban redevelopment and urban renewal;
- n) housing;**
- o) land assembly;
- p) parks, recreational and sports facilities;
- q) recreational and sports programs;
- r) first aid and ambulance services;
- s) sale of gas and customer services.

Housing and therefore “affordable housing” is one of the many services that a New Brunswick municipality may and can choose to deliver to its residents.

¹ Daniel Bourgeois, PhD. Executive Director, Beaubassin Institute, Moncton, New Brunswick.



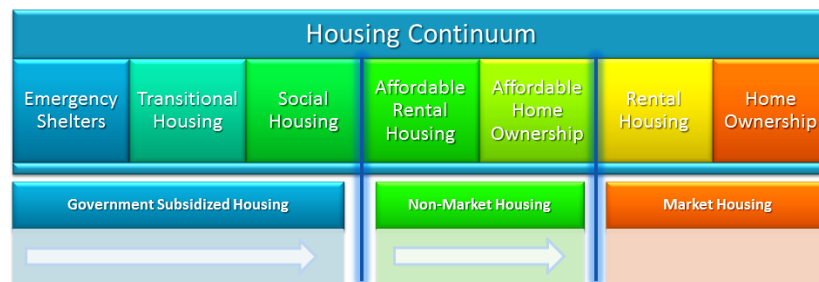
INTRODUCTION

Ideally, affordable, appropriate, and adequate housing should be available for people of all abilities, incomes, lifestyles and household sizes. In addition, housing should be close to everyday needs such as jobs, shops, schools and recreation - this helps to lower household costs by reducing the need to rely on private cars to get around.

Housing is also the central building block for a healthy, sustainable community. On a larger scale housing affordability plays an important role in supporting a competitive regional economy and in promoting the social well-being of families and individuals. Notwithstanding, that there are areas of concern² within Greater Saint John, the majority of households in Rothesay have access to housing that is in good condition, appropriate in size and affordable in relation to their income.

Delivering a sustainable affordable housing strategy for Rothesay means ensuring that there is an adequate supply of housing to respond to the full range of incomes and needs in our community. This includes balancing community values while increasing opportunities for non-traditional forms of housing that can increase the supply of affordable units at key points along the housing continuum.

The term “Housing Continuum” is commonly used as a model to understand housing affordability. It shows a range of housing and tenures, understanding that there are options for people to move along a continuum of housing types ranging from Government-Subsidized Housing toward Market Housing.



WHAT IS AFFORDABLE HOUSING?

The generally accepted benchmark for “Housing” to be considered "affordable" is when the cost of ownership or rental is less than 30% of the before-tax household income. Housing is not affordable when it costs so much that individuals and families have trouble paying for other necessities such as food, health and transportation.

For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services (Canada Housing and Mortgage Corporation).

² Saint John’s neighbourhood poverty is highest in five priority neighbourhoods; Crescent Valley, South End, Waterloo Village, Old North End, and the Lower West Side. These neighbourhoods are considered a priority because of their high poverty rates and percentage of single parents, and their low levels of education and labour force participation.



However, consumers, housing providers and advocacy organizations tend to use a broader definition of affordability. For example in New Brunswick’s bi-lateral Federal Provincial Affordable Housing agreement the term “Affordable Housing” is defined as...“Housing which is modest in terms of floor area and amenities, based on household needs and community norms, is **priced at or below average market housing rents or prices** for comparable housing in a community or area, and is for the benefit of and affordable to households who are on, or eligible to be on, a waiting list for social housing, in a manner approved by NBHC.”³

AFFORDABLE HOUSING – NATIONAL PERSPECTIVE

Since the end of the Second World War the Federal Government through Canada's national housing agency Canada Mortgage and Housing Corporation (CMHC) has delivered mortgage loan insurance, mortgage-backed securities, housing policy and programs, housing research and affordable housing solutions. The Federal Government also recognizes that provinces and territories have responsibility for the design and delivery of affordable housing programs. Across Canada Provinces have entered into funding agreements with CMHC that allow each Province to address specific housing needs and priorities in their jurisdiction.

Under such agreements, provinces and territories have the flexibility to invest in a range of programs and initiatives designed to achieve the overall intended outcome: to reduce the number of Canadians in need of housing by improving access to affordable housing that is sound, suitable and sustainable. Programs and funding is provided for new construction, renovation, homeownership assistance, rent supplements, shelter allowances, and accommodations for victims of family violence.

Overall, housing in Canada is **moderately unaffordable** with a Median Multiple⁴ of 3.6, a slight worsening from the 2011 score of 3.5. Housing had been affordable overall in Canada as late as 2000 where we were generally the most affordable nation.



FIGURE 1 - MEDIAN MULTIPLE HOUSING AFFORDABILITY SCORE RANGES

³ CMHC - New Brunswick Agreement for Investment in Affordable Housing 2011 – 2014, An Agreement Between Canada Mortgage And Housing Corporation (CMHC) and New Brunswick Housing Corporation (NBHC) April 1, 2011

⁴ “Median Multiple,” is the annual pre-tax median house price divided by the median household income.



However, Canada now ranks 3rd, behind the United States and Ireland. Canada had 8 affordable markets, 17 moderately unaffordable markets, 4 seriously unaffordable markets and 6 severely unaffordable markets.

“Canada's most affordable markets were Fredericton (NB), Moncton (NB), both with Median Multiple of 2.3. Saint John (NB) and Windsor (ON) had a Median Multiple of 2.5. Thunder Bay (ON), Charlottetown (PEI), Saguenay (QC) and Trois-Rivieres (QC) were also rated affordable.”⁵

FEDERAL / PROVINCIAL INVESTMENT IN AFFORDABLE HOUSING

On November 9, 2011 the Government of Canada and the Province of New Brunswick announced a combined investment of \$47 million under an affordable housing agreement. That agreement gives the province more flexibility to design and deliver housing programs that will address our housing needs and improve our housing stock by providing quality, affordable housing options for low-income individuals, families and seniors.

Under the agreement, the Province of New Brunswick provides funds for new construction and rental subsidies. The intent of the agreement is to reduce the number of households in need by improving access to Affordable Housing that is sound, suitable and sustainable for households in need.

CMHC funding and contributions by others such as Municipalities and private partners must be used in accordance with at least one of the following four spending categories in order to be recognized:

1. **Increase the supply of Affordable Housing:** This may include new construction of or conversion to Affordable Housing, and homeownership or rental, all targeted to households in need.
2. **Improve Housing affordability for vulnerable households:** This may include rent supplements or shelter allowances to address Affordable Housing needs, and homeownership assistance, all targeted to households in need.
3. **Improve and preserve the quality of Affordable Housing:** This may include renovation, rehabilitation and repair of existing Affordable Housing for households in need.
4. **Foster safe independent living:** This may include support for new construction of, and modifications and renovations to Affordable Housing, that provide accommodations for victims of family violence or extend independent living for households in need being seniors and persons with disabilities.

GOVERNMENT SUBSIDIZED HOUSING

Social housing provides affordable housing to low-income families, individuals and seniors. This is accomplished by subsidizing rental accommodations; tenants pay rent based on their income.

⁵ **9th Annual Demographia International Housing Affordability Survey:** 2013 Ratings for Metropolitan Markets; Australia, Canada China, (Hong Kong), Ireland, New Zealand, United Kingdom, United States. Wendell Cox (Demographia) & Hugh Pavletich (Performance Urban Planning) with Introduction by Hon. Bill English, Deputy Prime Minister of New Zealand, (Data for 3rd Quarter 2012)



The NB Department of Social Development delivers an Affordable Rental Housing Program that provides assistance to private entrepreneurs, private non-profit corporations (includes off-reserve native population), and co-operatives for the construction, acquisition & rehabilitation, conversion and operation of rental housing projects. Social Housing Programs in New Brunswick, delivered with the assistance of CMHC, covers four program areas:

- 1) Public Housing;
- 2) Rural and Native Housing;
- 3) Non-Profit Housing; and
- 4) Rent Supplements.

These programs are described as follows.

Public Housing	This program provides safe and affordable housing to low-income New Brunswick families, individuals and seniors living in cities and towns by subsidizing public housing rental accommodations. Tenants accepted into public housing will pay 30% of their income for accommodations.
Rural and Native Housing	The Rural and Native Housing Program provides safe, adequate and affordable rental housing to low income New Brunswickers living in rural areas with a population of fewer than 2,500 people. The Province owns and manages the rural rental units. Tenants qualifying for assistance will have their rents reduced to 30% of the adjusted household income.
Non-Profit Housing	The Non-Profit Housing Program provides subsidies to private non-profit organizations, including cooperative groups, to maintain their social housing portfolios. Assisting the non-profit organizations to maintain their social housing portfolios allows the Department to expand the number of affordable and adequate housing units available for rent by low-income households. Eligibility is determined by the criteria established by the individual non-profit/cooperative agreements.
Rent Supplements	This program helps households obtain affordable, adequate and suitable rental housing by subsidizing eligible rental dwellings in the private sector. The amount of assistance is based on the difference between the agreed-upon market rent and the tenant's ability to pay.

Throughout Canada and here in New Brunswick there are non-profit housing associations such as the Canadian Housing & Renewal Association (CHRA) and the New Brunswick Non Profit Housing Association that work with government and community advocacy groups to promote affordable housing agenda and development proposals. Within the Greater Saint John area there are no less than 43 different non-profit housing groups that are currently developing or managing affordable housing development proposals. A development proposal is eligible for provincial/federal funding if it meets the following requirements:

- Eligible projects must create basic affordable rental units that would rent at or below the average market housing rents or prices for comparable housing in a community or area.
- Projects may be developed through new construction, the purchase of existing housing with or without subsequent rehabilitation and the conversion of existing buildings.
- Eligible tenants include families, seniors, non-elderly singles, disabled households, persons with special needs. Supportive housing programs may also be used to assist vulnerable seniors and adults to help them maintain or resume independent living in their own home.



- All new construction projects must conform to current design & building standards. Existing buildings must conform to acceptable standards, as determined by this department.
- Private non-profit organizations must incorporate under provincial or federal legislation.

<p>Fast facts about Social Housing in New Brunswick:</p> <ul style="list-style-type: none"> • New Brunswick currently has 13,157 social housing units throughout the Province • The current federal contribution to New Brunswick for social housing is \$35 million annually, by 2017; this will decline to \$25 million. • The social housing stock is aging; the average age of the units owned and managed by the Province is 40 years. • There are approximately 4,200 people on the wait list for social housing in New Brunswick. • Social housing agreements, which have funding attached to them, have already begun to expire in New Brunswick.
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AFFORDABLE HOUSING IN ROTHESAY

For most residents of Rothesay the housing “market” works well and enables our citizens to enjoy affordable, suitable housing in pleasant, stable neighbourhoods. On a national basis (see Appendix A) Rothesay ranks among the most affordable communities in Canada. However, for a small percentage of Rothesay residents access to affordable housing is not readily obtainable. Additionally, there are only few well established methods that NB Municipalities can follow to participate in the housing continuum. The lack of established and formal methods for small towns to follow places a burden on small municipalities. The lack of trained staff and financial resources to address affordable housing means that the bulk of support is provided by the Provincial and the Federal government.

ROTHESAY HOUSING STATISTICS	Rothesay	New Brunswick
Number of owned dwellings	3640	223375
Number of rented dwellings	675	71235
Number of dwellings constructed before 1986	2945	211225
Number of dwellings constructed between 1986 and 2006	1370	84730
Dwellings requiring major repair - as a % of total occupied private dwellings	5.3	9.7
Average number of rooms per dwelling	8	6.7
Dwellings with more than one person per room - as a % of total occupied private dwellings	0.3	0.4
Average value of owned dwelling (\$)	202744	119549

Source: Statistics Canada, Census Community Profiles 2006 (2011 National Housing Survey to be released August 2013, (Income, Earnings, Housing, Shelter costs))

The Median Multiple indicator, recommended by the World Bank and the United Nations, rates affordability of housing by dividing the median house price (Rothesay \$202,744⁶) by gross [before tax] annual median household income (Rothesay \$80,820⁷).

⁶ Statistics Canada. 2007. Rothesay, New Brunswick (Code1305045) (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007.



This formula results in a 2.5 score for Rothesay on a scale of 0 to 5 of housing affordability. Grades in this scale of 3 and under are deemed affordable. Grades from 3 to 5 the categories are rated as moderate (3.1 to 4.0), serious (4.1 to 5.0) and severe unaffordability (5.1 and over).



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The scope of an “affordable housing” discussion presents a fundamental challenge in that the subject area is **vast** bridging poverty reduction, social programs and the open housing market. These areas, poverty reduction, social programs, are typically areas where limited municipal intervention can occur.

HOUSING MIX AND OWNERSHIP

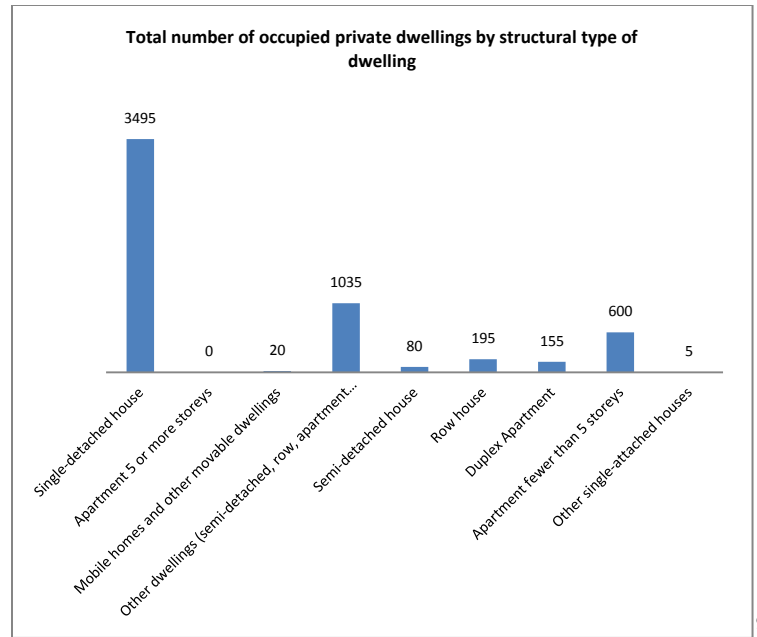
Rothesay has 4540 individual private households, unfortunately there are no specific professional planning standards that can be used to benchmark or measure whether or not any particular community has the “right mix” or range of housing types. In Rothesay 63% of the entire housing stock is comprised of traditional single family detached dwellings and ownership rates at 84% exceeding the Provincial average.

	Rothesay	New Brunswick
Owned Dwellings	84% (3640 units)	76% (223375 units)
Rented Dwellings	16% (675 units)	24% (71235 units)

Source: Statistics Canada, *Census Community Profiles 2006 (2011 National Housing Survey to be released August 2013, (Income, Earnings, Housing, Shelter costs))*

⁷ Statistics Canada. 2007. Rothesay, New Brunswick (Code1305045) (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007.

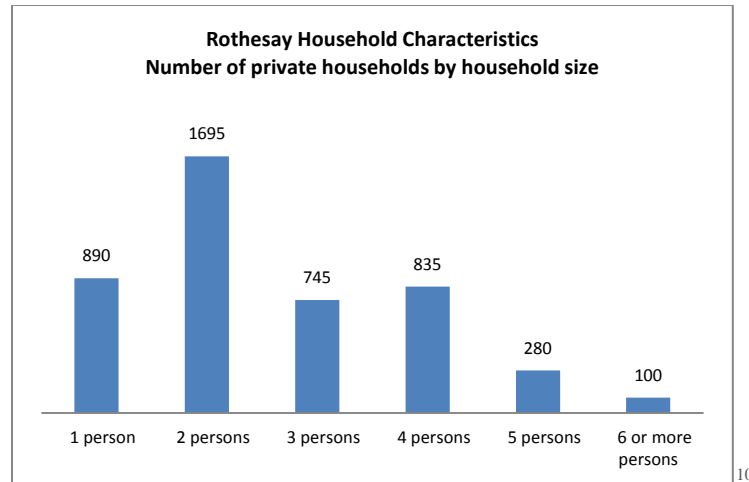
⁸ **9th Annual Demographia International Housing Affordability Survey: 2013 Ratings for Metropolitan Markets; Australia, Canada China, (Hong Kong), Ireland, New Zealand, United Kingdom, United States.** Wendell Cox (Demographia) & Hugh Pavletich (Performance Urban Planning) with Introduction by Hon. Bill English, Deputy Prime Minister of New Zealand, (Data for 3rd Quarter 2012)



On the other hand Rothesay has lower rates of rental housing 16% then the rest of New Brunswick. However, since only 7.6% of Rothesay's population falls into a low income category it would seem reasonable to suggest that the rental housing market (16%) is reasonably adequate to service this lower income population in Rothesay. Town Staff spoke with NB Social Development and learned that Rothesay only has 5 provincially subsidized (NB Affordable Rental Housing Program) units. This total of just 5 subsidized units appears to be low in comparison to Quispamsis which has 31 subsidized units including units developed by faith-based housing organizations.

According the NB Department of Social Development, demand for subsidized affordable housing units in Rothesay/Valley is particularly strong. That demand is especially strong in meeting the need for young single parents with children and that have family ties to the area. However, according to NB Social Development staff, fulfilling the demand and need for housing units, especially apartment units in Rothesay is apparently relatively difficult.

⁹ Statistics Canada. 2012. Rothesay, New Brunswick (Code 1305045) and Kings, New Brunswick (Code 1305) (table). Census Profile. 2011 Census. Statistics Canada Catalogue no. 98-316-XWE. Ottawa. Released October 24, 2012.



PRIVATE SECTOR ROLE AND RESPONSIBILITY

Ongoing communication about the benefits of affordable housing with both residents and the development community helps to cultivate an understanding of the affordable housing program and the components of creating a livable community. As part of the affordable housing strategy local governments can identify continuous education and communication initiatives. This can include developing a package of information for developers and non-profit housing providers on how to meet housing affordability objectives, such as inclusionary zoning. That said the private sector does and can play a significant role in addressing the need for affordable housing.

What is the role of builders and developers in developing affordable housing?

- Educate themselves regarding building affordable housing, green building and green building incentives.
- Take a cooperative role with Rothesay, the Province and CMHC as affordable housing incentives and regulations are being developed.
- Be a source of information for Rothesay regarding construction costs, economic challenges and other issues affecting affordable housing.
- Participate with Rothesay to build working relationships to address the issue.
- Design houses to fit the site and land to reduce building and operating costs.
- Consider viable business models regarding building affordable housing.
- Suggest housing options to clients to increase affordability.
- Share best practices to reduce building costs within the industry.

MOVING FORWARD

Rothesay currently does not have a specific mandate or policy that directs the Town to address affordable housing. Indeed the Town's Municipal Plan only contains a single

¹⁰ Statistics Canada. 2012. Rothesay, New Brunswick (Code 1305045) and Kings, New Brunswick (Code 1305) (table). Census Profile. 2011 Census. Statistics Canada Catalogue no. 98-316-XWE. Ottawa. Released October 24, 2012.



policy statement that directs Staff, “To consider the potential for affordable housing in association with large scale new development.”

While the success of an affordable housing strategy depends on the actions of others including support from senior levels of government, the actions set out by the Town can focus on strategies which can be adopted to support an expanded range of choices at key points along the housing continuum including:

- Fiscal actions designed to improve the economics of housing production and/or create a source of equity for generating additional affordable housing units. This could include the use of municipal assets or financial incentives to leverage funds from other sources to expand the supply of affordable housing.
- Regulatory actions which rely on the municipal planning and development control processes to encourage an increase in the supply and diversity of housing at key points along the continuum thereby helping to provide an expanded range of housing choices and increased affordability over the longer term.
- Education and advocacy designed to build community awareness and support for affordable housing and to advocate for solutions to respond to needs which are not currently being met through existing government programs.
- Planning measures such as the Hillside Development Area Strategy and other Municipal Plan housing policies, neighbourhood/area planning, and identifying suitable affordable housing sites in neighbourhood and area planning processes.
- Approval process measures such as fast-tracking affordable housing projects and providing staff assistance throughout the process.

PLANNING AND DEVELOPMENT SERVICES

Rothesay’s Planning and Development Services provides enforcement of the zoning by-law and direct liaison with developers regarding new housing in Rothesay. Staff also are aware that there are a multitude of regulations and incentives that could be developed and utilized to promote affordable housing through policy direction, by-laws and regulations. This report only highlights some of the more recognized methods:

- **Enabling Development Controls.** Enabling policy and by-laws would allow Rothesay to increase its stock of non-traditional single-family dwellings while still retaining the character of established neighbourhoods. Enabling development controls includes enabling Municipal Plan policy and zoning, modifying development standards, relaxing the building code and providing density bonusing for new projects. Regulations/Incentives include:
 - 1) Provide incentives to increase density.
 - 2) Require a mandatory mix of housing in new developments.
 - 3) Establish incentives such as waived fees and reduced development cost charges on small affordable and/or green housing.
- **Enabling Policy and Zoning.** Enabling policy and zoning includes zoning bylaw changes to allow for more duplexes, multi-unit conversions, and modular homes, secondary suites and detached secondary suites (such as granny suites or garage conversions). For example the retention of existing large “estate” homes and buildings re-purposed for affordable units is a method of creating affordable rental housing without building new dwellings. This approach protects the built



character of a neighbourhood and the re-purposing can reduce project capital costs. However, such methods need to balance the impact of higher density on low density neighbourhoods to ensure that such projects are compatible and respectful of the values of the community. Regulations/Incentives include:

- 1) Create tax incentives for affordable housing.
 - 2) Establish incentives to home-based businesses and mixed-use commercial.
 - 3) Establish incentives for secondary suites (i.e. reduced municipal fees/taxes).
- **Modifying Development Standards.** Modifying development standards includes allowing for alternative or flexible development standards including alternative lot sizes, pavement and right-of-way widths, frontages, parking requirements, and setbacks. These standards can be set just for affordable housing to reduce costs and in other jurisdictions have reduced market costs of units. Examples of modifying development standards include:
 - 1) Promoting New Types of Houses;
 - 2) Smaller houses on smaller lots;
 - 3) Ensure smaller houses are better designed with convertible rooms and flexibility in layouts;
 - 4) Promote and increase modular and manufactured homes;
 - 5) Develop white box housing – bare bones houses that owners can finish over time;
 - 6) Promote houses with reduced operating costs due to lower electricity requirements or limited requirements for a vehicle;
 - 7) Increase the number of rental units; and
 - 8) Promote and increase the number of secondary suites.
 - **Density Bonus.** Density bonusing is a voluntary program for developers in which developers are allowed to build additional units in exchange for providing a certain number of affordable ones, or other amenities (or cash in lieu). Density bonuses work best in areas of higher density where clustering is possible. Examples of density bonusing include the developer leasing the affordable units to a non-profit agency who manages them and collects below market rent. Development agreements are required to keep the units affordable in perpetuity.

NEXT STEPS & ACTION ITEMS

This paper has outlined only a quick snapshot of an intricate and particularly significant subject area. In Staff's opinion the starting point for any community is to create an affordable housing committee that would ultimately prepare a strategy that determines the demographics and the housing needs for the community taking into account the **entire affordable housing continuum**. The best practice approach to a healthy housing market is to establishing a 10 year housing strategy that addresses both affordable housing needs and market housing demands. An affordable housing strategy recommends a series of community specific approaches and actions. A fully comprehensive affordable housing strategy would do the following:

1. Assesses housing needs that are unmet;



2. Assesses future housing needs based on expected population, household composition, housing type, land supply, servicing, market factors and growth management objectives;
3. Defines the scope of the Rothesay's participation in affordable housing and identifies future needs for involvement;
4. Establishes a well-supported set of guiding principles;
5. Adopts objectives and actions or targets designed to achieve them;
6. Sets out an ongoing process for identifying land banking and public private partnership opportunities; and
7. Sets up a monitoring and reporting system for tracking progress on the implementation of the strategy.

The success of an affordable housing strategy and an affordable housing program over the long term depends on broad public support. The first step in creating a strategy is to convene a series of participatory public meetings to engage a community discussion about affordable housing. These meetings focus on helping the community to understand the extent of the housing affordability problem and some options for addressing it, as well as receiving citizens' ideas about how to create and maintain a range of housing that is affordable enough to keep the community diverse.

These meetings can include discussion based on local priorities for housing, what resources are available locally, which tools are best suited to Rothesay, and which organization could take the lead. If there is no organization that can lead the program then a new organization is needed.

After these community meetings Rothesay can finalize an affordable housing strategy that assigns tasks and responsibilities to Staff, Council, housing organizations, and the development community. Specific targets, such as number of units per year of affordable housing units as a percent of total units constructed, are important for measuring progress.

It is important to note that Rothesay has, if Council chooses, the responsibility to ensure that an affordable housing strategy is implemented. This means assuring the commitment of staff time and other resources to identify opportunities, work with project proponents, build staff capacity, and to regularly monitor the strategy.

ATTACHMENTS:

Appendix A - National Housing Affordability Rankings

Appendix B- Demographic Background

Report Prepared by: Brian L. White, MCIP, RPP

Date: Thursday, February 07, 2013



APPENDIX A - NATIONAL HOUSING AFFORDABILITY RANKINGS¹¹

National Housing Affordability Rankings (Canada) Using Median Multiple (Median House Price/Median Household Income) 2012 – 3rd Quarter (September Quarter)				
Community	Province	Median Multiple	Median Price	Median Household Income
Fredericton	NB	2.3	\$150,400	\$65,000
Moncton	NB	2.3	\$141,800	\$61,900
Rochesay	NB	2.5	\$202,744*	\$80,820*
Saint John	NB	2.5	\$150,500	\$61,300
Windsor	ON	2.5	\$154,100	\$62,000
Thunder Bay	ON	2.8	\$176,400	\$62,500
Trois-Rivieres	QC	2.8	\$134,000	\$48,400
Saguenay	QC	2.9	\$165,800	\$56,400
Charlottetown	PEI	2.9	\$175,000	\$59,600
Sudbury	ON	3.2	\$211,500	\$65,900
London	ON	3.4	\$211,200	\$63,000
Brantford	ON	3.4	\$219,600	\$64,800
Halifax	NS	3.5	\$232,200	\$66,000
Kingston	ON	3.5	\$234,500	\$66,600
Ottawa-Gatineau	ON-QC	3.5	\$287,100	\$81,100
St. Catherines-Niagara	ON	3.5	\$212,500	\$59,900
Barrie	ON	3.5	\$263,300	\$75,400
St. John's	NL	3.6	\$255,000	\$70,800
Winnipeg	MB	3.6	\$220,400	\$61,900
Edmonton	AB	3.7	\$294,400	\$78,700
Oshawa	ON	3.7	\$296,900	\$80,500
Guelph	ON	3.8	\$284,100	\$74,200
Regina	SK	3.8	\$266,000	\$70,900
Kitchener	ON	3.9	\$282,000	\$71,900
Quebec	QC	3.9	\$232,800	\$60,300
Sherbrooke	QC	3.9	\$192,100	\$49,400
Peterborough	ON	4.1	\$242,800	\$58,600
Saskatoon	SK	4.3	\$283,200	\$66,500
Calgary	AB	4.3	\$358,400	\$83,900
Hamilton	ON	4.6	\$315,400	\$69,300
Montréal	QC	5.1	\$287,300	\$56,700
Toronto	ON	5.9	\$430,200	\$73,300
Victoria	BC	6.3	\$405,500	\$64,000
Abbotsford	BC	6.8	\$429,300	\$63,200
Kelowna	BC	6.9	\$394,200	\$56,800
Vancouver	BC	9.5	\$621,300	\$65,200

*2006 Statistics Canada Data – 2011 Data to be released August, 2013

¹¹ 9th Annual Demographia International Housing Affordability Survey: 2013 Ratings for Metropolitan Markets; Australia, Canada China, (Hong Kong), Ireland, New Zealand, United Kingdom, United States. Wendell Cox (Demographia) & Hugh Pavletich (Performance Urban Planning) with Introduction by Hon. Bill English, Deputy Prime Minister of New Zealand, (Data for 3rd Quarter 2012)



APPENDIX B- DEMOGRAPHIC BACKGROUND¹²

POPULATION

The Town of Rothesay is primarily a residential community, with a population of approximately 12,000 people. Rothesay is located between the City of Saint John, a city of 70,000 and the Town of Quispamsis, a fast growing residential community of roughly 18,000. Rothesay is a stable community and has experienced population growth of 4.1% from 2001 to 2011.

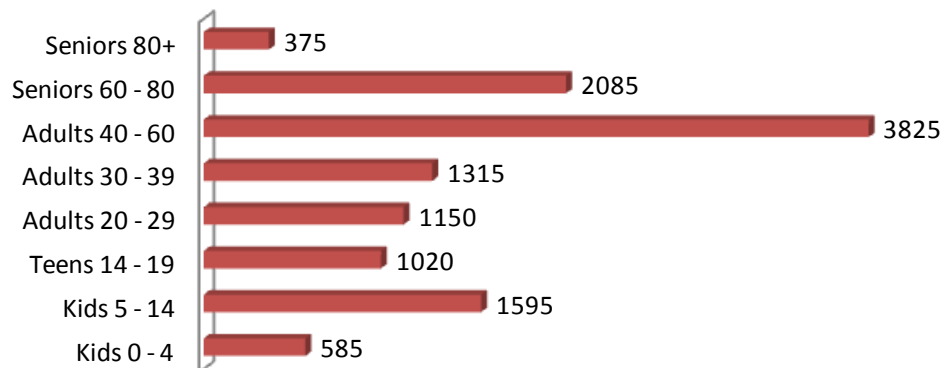
TABLE 1 – DEMOGRAPHIC AND GEOGRAPHIC CHARACTERISTICS (2011)

	Rothesay	Quispamsis	Saint John	Hampton	Grand Bay Westfield
Population	11,950	17,886	70,063	4,292	5,117
Occupied Private Dwellings	4,542	6,174	30,757	1,621	1,894
Land Area Sq. KM	34.77	57.06	221.8	21	59.86
Population per Sq. KM	343.6	313.5	315.82	204.3	85.5
Population per Private Dwelling	2.6	2.9	2.3	2.6	2.7
Median Age	41.8	39.1	42.3	41.6	42.4

Source: Statistics Canada, Census Community Profiles 2011

As highlighted in **Table 1**, the Town of Rothesay, similar to the other surrounding residential communities in the region, has a higher number of people per private dwelling (2.6), than the City of Saint John (2.3) and the provincial average (2.2). This indicates that the Town of Rothesay is a community with a high proportion of families. Similarly, the adjacent Town of Quispamsis has the highest number of people per private dwelling (2.9), indicating that the Kennebecasis Valley contains an above average proportion of families with children.

As depicted in **Figure 2**, 18% of the population in Rothesay are children aged 0-14, while an additional 8.5% are in their teen years, aged 14-19. Comparatively, only 14.8% of Saint John and 15.1% of New Brunswick's population are aged 0-14.



¹² Rothesay Active Transportation Plan, EXP Services Inc., Town of Rothesay, New Brunswick, 2012



FIGURE 21 – POPULATION AGE DISTRIBUTION (2011)

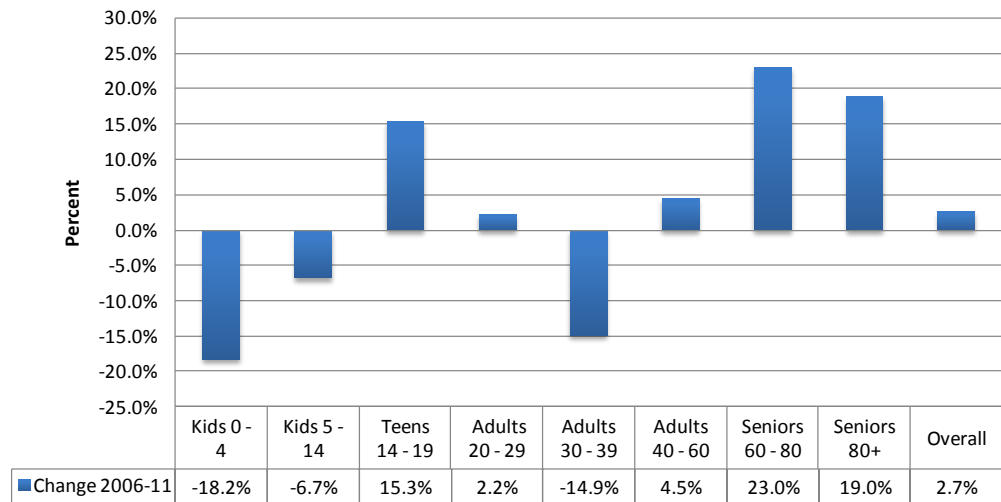


FIGURE 32 – ROTHESAY POPULATION CHANGE BY AGE GROUP (2006-2011)

While Rothesay is largely a community of families with children, the low level of population growth suggests that in recent years a lower proportion of young families have moved to the area than the neighbouring Town of Quispamsis. Therefore, Rothesay has a slightly higher proportion of older families with teenage children.

Another important consideration for Active Transportation is that Rothesay, like most communities is aging. The baby boom cohorts represent the single largest generation and are approaching their senior years. More than 50% of the population of the Town is now aged 40 and older. The median age of 41.8 reflects this and has increased since 2001, when it was 37.1. Despite this, Rothesay is still below the median age for the Saint John CMA (41.9) and the Province of New Brunswick (43.7).

In addition to age, the density of a community has a significant influence on population levels using active transportation. The higher the level of population and the more destinations concentrated in that same area, the more likely it is that commutes for work, personal errands and leisure are easily accessible on foot or by bicycle. At 34.77 square kilometres, Town of Rothesay is one of the more compact municipalities in the Saint John region.

INCOME AND EDUCATION

In the past decade, researchers have identified income and education levels as being significant predictors of participation levels for physical activity. Communities with high



income, education and social capital levels often provide supportive environments for engaging in physical activity¹³.

As **Table 2** outlines, in 2006, average household income in the Town of Rothesay was approximately 60% higher than the New Brunswick average. Rothesay also had nearly twice the proportion of residents with a university degree and a low income rate of only 7.6%.

As these statistics indicate, Rothesay has both high levels of income and education, which are often associated with higher levels of community social capital and higher participation rate in physical activity.

TABLE 2 – INCOME AND EDUCATION LEVELS (2006)

	Median Household Income	University Degree (25 and older)	Low Income rate
Rothesay	\$71,186	27.2%	7.6%
NB Average	\$45,194	14.2%	13.5%
Canada Average	\$53,634	20.4%	15.3%

Source: Statistics Canada, Census Community Profiles 2006

EMPLOYMENT

The Town of Rothesay is primarily a residential community, with a mix of some commercial and light industry geared towards the servicing of the local residents. While Rothesay is not the centre of employment for the region, it is still a location of employment for some local residents and residents of neighbouring municipalities.

In 2007, employers in the region reported providing 2,579 jobs. Of these jobs, approximately 760 are filled by people from Rothesay and the rest by people from the neighbouring municipalities of Quispamsis and Saint John. The jobs located in Rothesay are largely in the service industry and primarily provide services locally to area residents.

¹³ Trina Rickert; Joan Higgins. 2005 Exploring the Factors Associated with Sustaining Physical Activity in Individuals At-Risk for Type II Diabetes. *Canadian Association for Leisure Studies*