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with



Town of Woodstock Housing Needs Assessment

Final Report

Town of Woodstock

February 26, 2020





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Prepared for:

Town of Woodstock

Prepared by:

Stantec Consulting Ltd.

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Town of Woodstock Housing Needs Assessment: Executive Summary

Introduction

This housing needs assessment has been prepared for the Town of Woodstock to assess housing needs and determine the means by which the community can encourage the development of appropriate housing types to accommodate current and potential residents. While the study is focused on the town, it also considers development in Carleton County as a whole.

Community Profile

While Woodstock's growth has been moderate, the town has held its own in the challenging demographic environment of Atlantic Canada. The town has a sound and varied economy reflected by its low unemployment rate. Agriculture, Transportation, and Management of Companies are notable sectors. Residents are generally able to find work in the town or nearby communities in Carleton County and Woodstock employers are largely able to staff their operations from within the town and the immediate surrounding area. While incomes of Woodstock residents are below Canadian and New Brunswick averages, the town has a disproportionate number of residents in the highest income bracket recorded by the Census.

While the majority of town residents are members of families that have been in Canada for multiple generations, residents are mobile, changing their housing locations at rates similar to the national average. Although the town has historically drawn moderate numbers of in-migrants, immigration has recently risen with half of the town's 410 immigrant residents recorded as arriving in Canada between 2011 and 2016. The sources of international immigrants have also shifted from Europe to Asia in keeping with national trends.

Housing Profile

Although single-detached housing is the most common type in Woodstock, as it is across Canada, the share of other housing types is high relative to New Brunswick norms. Similarly, while most town residents live in owned accommodations, a relatively high percentage are tenants.

Woodstock housing also tends to be older, although data suggests the town's older units are in better repair than equivalent housing in other areas. Dwelling values are far below the national average and moderately lower than in most areas of the province supporting lower homeownership and rental costs. Despite these lower costs, the percentage of households spending more than the accepted affordability standard of 30% of income on housing (22.0%) is high relative to other areas of New Brunswick and close to the national average (24.1%), which is strongly influenced by pressures in major urban markets.

Demographic Projections

Like most communities in Canada and particularly Atlantic Canada, Woodstock's population has been aging. Between 2001 and 2016 the town saw a decline in the number of young people combined with increasing numbers of elderly residents. Both trends are expected to continue as recent experience shows a clear tendency on the part of younger adults between 20 and 40 years of age to migrate from the town, reducing the capacity of the town's population to reproduce. With fewer people in these critical child-bearing cohorts, we expect the number of children born in Woodstock will continue to decline. At the same time, we expect residents of the town born during the Baby Boom (i.e., 1946 to 1966) will continue to age in place and, with the addition of older in-migrants to the community, swell the local senior population.

Overall, we expect population to begin to decline moderately. Initially, we expect housing demand to increase marginally, as older residents tend to live in smaller households, but, eventually, we calculate that number of dwelling units in the town will also decrease. While seniors tend to downsize to apartments and other alternatives to single-detached housing, their shift to those unit types is likely to be balanced by the reduced number of young people seeking the same type of accommodation. Strategies to increase the retention of young adults in the town and to attract younger immigrants are essential to alter this expected future.

Online Survey

The online survey obtained exactly 300 responses. While it found two-thirds of respondents were satisfied with their housing, satisfaction was heavily weighted to occupants of single-detached homes, of whom 79.1% were satisfied or very satisfied with their housing. By contrast, only 35.8% of occupants in other types said they were satisfied with their housing.

The preference for single-detached housing is strongly correlated with age. Young adults between 18 and 24 aspire to single-detached housing and generally move into it between 25 and 44 years of age, when many raise families. In later age groups, although many retain single-detached homes, there is a growing preference for alternatives, particularly apartments.

Cost is the primary barrier for younger adults to acquire single-detached housing. Reducing costs and responsibilities are the primary reasons that older age groups seek to shift from single-detached homes to other types. More than half of seniors (63% of respondents over 65) expect to move into seniors housing within ten years.

Survey responses indicate housing is affordable for most respondents. Most are not comfortable buying a home for more than \$150,000; median home prices in Woodstock according to the 2016 Census align with this price level. Similarly, prospective tenants indicated they are comfortable with rents that align with the monthly median rent found by the Census. In both cases, however, most respondents said that would not expect to find the type of housing they want in Woodstock.

Consultation

Interviews and public consultations derived overlapping themes that suggest both challenges and opportunities in the town. Unmet or underserved needs include alternatives to single-detached housing for young adults and seniors; transitional and long-term housing for immigrants; affordable and accessible accommodations for a wide range of groups but particularly seniors and the physically challenged; and high-end housing for executives recruited to the area.

Local builders appear to be ready and very willing to address all these needs. Local employers and support agencies are also already active in providing supports for groups-in-need and in developing required housing units. While challenges are not insurmountable, the response, in terms of suitable housing units being added in the town, has been limited. Barriers are difficult to identify given that local businesses have responded.

The main challenge seems to be to generate interest from a broader range of agencies and suppliers. Initiatives are in place and they are working. The town is attracting in-migrants from Canadian and international origins. Local developers are responding to market demands. They told the consultants they would increase production if they could. Private companies and not for profit organizations are assisting new residents to transition into the community by promoting inclusion and developing affordable housing. Provincial programs and funding assistance are available to assist with both initiatives.

As positive as these initiatives are, they appear to be inadequate. While statistics are not available, it appears that relatively few international workers recruited to the area are able to stay. Domestic in-migrants also face barriers from the reliability of local housing investment (i.e., expectations of resale), to lack of accessible units and accessible infrastructure (for seniors as well as the physically challenged), and inadequate quality for higher income recruits to the area. Very simply, while the community is responding, more is needed.

Recommended Actions

The study identified 13 separate issues related to housing in Woodstock. The challenges that the community faces to house current and potential new residents are opportunities for development. They are also critical initiatives if the local economy is to reach its full potential.

The Town's current Municipal Plan supports the provision of varied housing, and basic supports for addressing housing needs are in place. The community nevertheless needs to increase development activity. The Town should encourage the participation of more developers and builders in housing provision with support from other public sector agencies and not-for-profit housing organizations.

The Needs Assessment concludes with ten recommendations for action. We see the Town as a broker between the development community and public sector support agencies in a three-sided model to promote development. This study will conclude with the design and production of promotional material to communicate the opportunities available in Woodstock.

Varied Housing Types Characterize the Town of Woodstock



1. Introduction

This housing needs assessment has been prepared for the Town of Woodstock to assess housing needs and determine the means by which the community can encourage the development of appropriate housing types to accommodate current and potential residents. While the study is focused on the town, it also considers development in Carleton County as a whole.

1.1. Project Purpose

In early June 2019, the Town of Woodstock commissioned Stantec and Trace Planning and Design to prepare a housing needs assessment to increase awareness of market opportunities in the town. While the town has seen moderate growth in its population and housing stock, Town officials believe that Woodstock may lack certain housing types that would better meet the needs of current residents and might draw additional population to the community.

The housing needs assessment describes the current supply available in Woodstock and explores unmet needs among potential buyers. The study profiles housing currently available in the town and surrounding areas and assesses the fit between available housing stock and likely future housing needs and aspirations.

The consulting team has applied well-established economic and demographic models that we have employed for many similar past assignments to develop an overview of trends influencing housing in Woodstock. Among the outputs of these models are population and housing forecasts for the town and other communities within Carleton County based on recent trends in the region. Additional analysis and consultation through a community survey and direct interviewing of businesses and individuals with an interest in the Woodstock community has explored the means by which Woodstock can both meet the challenges created by established trends and influence the direction of those trends for its benefit. The goals of this process are to ensure current residents of the town are properly housed to meet their needs and provide new housing options that will increase the attraction of the town for additional residents.

1.2. Project Team

As noted, Stantec has prepared this Housing Needs Assessment with support from Trace Planning and Design. The two companies have teamed to complete a variety of recreation and municipal planning assignments and have worked separately on many more planning and project feasibility studies.

Past project work by team members who prepared the Housing Needs Assessment includes assessments of proposed recreation facility projects, trails and cycling master plans, recreation facility development projects, and municipal

and regional recreation needs assessments and master plans. In New Brunswick, Stantec and Trace have collaborated on the Town of Oromocto Municipal Plan Review, the Southwest New Brunswick Regional Recreation Master Plan, and the Moncton Downtown Core Community Improvement Plan, which won the 2018 Atlantic Planners Institute (API) Award for Planning Excellence Comprehensive Policies and Plans. Independent of Stantec, Trace recently prepared a downtown improvement plan for the Town of Woodstock. John Heseltine of Stantec, who managed the conduct of the Needs Assessment, has completed many demographic studies to support company projects across Canada as well as housing needs assessments and similar project he has managed in Atlantic Canada.

1.3. Project Process

In a letter to the Town of Woodstock dated May 10, 2019, Stantec outlined a ten-step plan to complete the Housing Needs Assessment:

1. Project Start-up
2. Community Profile
3. Economic & Demographic Modelling
4. Interim Report
5. Strategic Interviewing
6. Community Consultation
7. Online Survey
8. Analysis & Recommendations
9. Needs Assessment Report
10. Promotional Materials & Publicity Launch.

This Final Report represents Step 9 in the process. It consolidates the results of foregoing research and analysis, including content previously presented in our Interim Report submitted on July 31, 2019.

While this Needs Assessment Report summarizes our conclusions and recommendations concerning housing needs in Woodstock, the final step of the project will be to develop promotional materials based on project findings. The Town's objective is to promote the potential for residential development in Woodstock. At the outset of this project, several Town representatives expressed their belief that current and potential residents cannot always find the types of housing they require in Woodstock. Depending on the market segment, they cited affordability, available housing types, and housing quality as perceived barriers to settlement in Woodstock. Our investigations have indeed found that, while the town generally offers good housing stock, a more varied housing typology would be desirable to retain existing residents and attract new members to the community.

2. Community Profile

Woodstock was incorporated on May 1, 1856, as New Brunswick's first town. The community is located on the Saint John River at the junction between the Saint John and its tributary, the Meduxnekeag River. The town is on the Trans-Canada Highway about 100 kms north of Fredericton and about 190 kms south of New Brunswick's border with Quebec. It is also close to the Canada-US Border just 20 kms from the town of Houlton in Maine. From Houlton, it is possible to travel directly to most prominent points on the US Eastern Seaboard. The Trans Canada, similarly, links Woodstock to major population centres across Canada.

Given its strong highway connections, Woodstock is a transportation hub. It is also a service centre for the potato-farming industry in the upper Saint John Valley. Prominent local employers McCains Foods and Day and Ross (a subsidiary of McCains) reflect the importance of both potatoes and transportation to the community. In addition, Franchise Management Inc. manages 250 franchise restaurants across North America through its Business Support Centre in Woodstock. The town is also the site of a New Brunswick Community College (NBCC) campus and has a substantial retail sector that serves Carleton County and other communities to the north of Woodstock along the Trans Canada route.

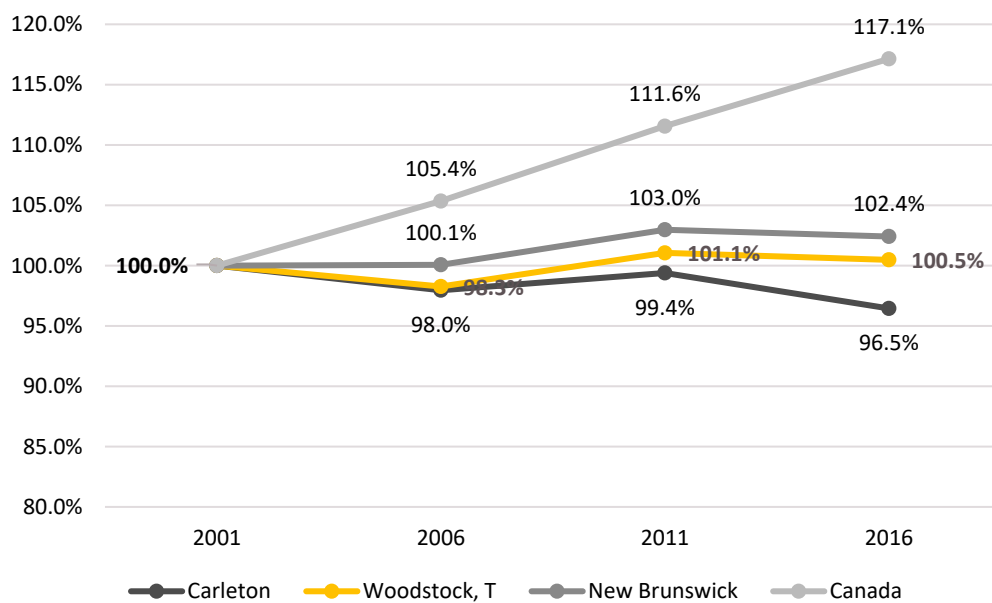
2.1. Population Trends

With a 2016 Census population of 5,228, Woodstock is the eighth largest of 26 towns in New Brunswick. Between the 2011 and 2016 censuses, the town's population decreased by 0.5%. It was, nevertheless, the ninth-fastest "growing" town in the province, as only seven towns increased in size over the period.

New Brunswick as a whole struggled to maintain its population over the period, while Canada's population continued to increase (**Figure 2-1**). Although the province's population increased by 2.4% from 2001 to 2016, it lost 0.5% from 2011 to 2016, the same as Woodstock. It was the only province in Canada that lost population during the latest census period.

Like most provinces, the bulk of New Brunswick's growth has gone to its larger cities, with Moncton, Saint John, and Fredericton collectively increasing in size by 10.9% over the lengthier period from 2001 to 2016, while the balance of the province lost 0.3% of its population. Within Carleton County, the Town of Woodstock has more than held its own since the beginning of the millennium. It has increased its population by 0.5% while the County's population has declined by 3.5%.

Figure 2-1 Population as Percentage of 2001 Population, Town of Woodstock, Carleton County, New Brunswick and Canada, 2001-2016



Census Name	2001	2006	Change 2001-06	2011	Change 2006-11	2016	Change 2011-16
Carleton County	27,185	26,630	-2.0%	27,020	1.5%	26,220	-3.0%
Woodstock, T	5,200	5,110	-1.7%	5,255	2.8%	5,225	-0.6%
New Brunswick	729,495	729,985	0.1%	751,180	2.9%	747,100	-0.5%
Canada	30,007,105	31,612,905	5.4%	33,476,690	5.9%	35,151,730	5.0%

Source: Census of Canada 2001 to 2016

2.2. Comparison to Other Municipalities

Woodstock is classified as a Group C municipality in the annual Provincial publication *Local Government Statistics for New Brunswick*. The nine municipalities in Group C are all towns with 2016 populations ranging from 2,500 to 10,000 (**Table 2-1**). They are also what might be termed “stand alone” towns inasmuch as none has a strong suburban relationship with a larger urban centre.

Local Government Statistics provides many measures by which Woodstock can be compared to the similar communities in its group. Woodstock has the fifth largest population of the nine towns, although it is within about 100 people of the third and fourth largest towns in the group (Sackville and Grand Falls). In terms of dwelling units, Woodstock also has the fifth most but ranks fourth most by occupied dwelling units. The rate of unoccupied housing in Woodstock (6.2%) is the second lowest among the nine towns in the group. Communities like Oromocto and Sackville, which have much more transient populations have much higher vacancy rates (11.2% and 23.2%, respectively).

Woodstock’s land area (14.65 km²) ranks sixth. It is densely developed at 478.3 persons per km² relative to the group average 356.7 persons per km². It is the third most densely developed community in terms of both population per square kilometre and kilometres of road per person.

Table 2-1 Demographic and Tax Base Comparison, New Brunswick Group C Towns, 2016

Town	2016	2011	Change	Private dwellings, 2016	% Unoccupied	Residents/km ²	Tax Base	Base/Capita	Base/road km
Caraquet	4,248	4,169	1.9%	2,075	7.1%	62.10	\$386,549,900	\$90,996	\$3,699,856
Grand Falls	5,326	5,706	-6.7%	2,622	5.9%	294.40	\$549,086,700	\$103,096	6,317,950
Oromocto	9,223	8,932	3.3%	3,900	11.3%	410.90	1,203,101,550	\$130,446	\$13,137,595
Sackville	5,331	5,558	-4.1%	3,010	23.2%	71.90	\$634,635,750	\$119,046	\$5,416,830
Shediac	6,664	6,053	10.1%	3,141	7.8%	123.50	\$682,166,400	\$102,366	\$7,059,279
Shippagan	2,580	2,631	-1.9%	1,225	9.4%	257.60	\$239,196,300	\$92,712	\$7,420,161
St. Stephen	4,415	4,817	-8.3%	2,206	9.3%	326.60	\$338,618,950	\$76,697	\$5,790,239
Sussex	4,282	4,312	-0.7%	2,147	7.4%	478.30	\$415,421,200	\$97,016	\$8,855,518
Woodstock	5,228	5,254	-0.5%	2,470	6.2%	356.70	\$506,937,600	\$96,966	\$8,032,094
Averages	5,255	5,270	-0.8%	2,533	10.2%	264.67	\$4,955,714,350	\$104,779	\$7,104,977
<i>Woodstock Rank</i>	5	5	4	5	8	3	5	6	3

Source: New Brunswick Department of Environment and Local Government, 2019 *Local Government Statistics for New Brunswick*

The Town's financial position appears sound. It has the fifth largest tax base, in line with its population. It ranks sixth by tax base per capita but third by tax base per kilometre of road. On the expenditure side, the Town's budget is the fifth largest but ranks seventh on a per capita basis. The Town's tax rate also ranks seventh (i.e., third lowest) among the nine communities.

Local Government Statistics also breaks down expenditures by standard categories. Among Group C towns, Woodstock spends the least on General Government (i.e., Council and municipal administration) and Transportation but the most on Police.

Table 2-2 Expenditure per Capita Comparison, New Brunswick Group C Towns, 2016

Town	General Government	Police	Fire Protection	Water Cost Transfer	Emergency Measures	Other Protection Services	Transportation	Environmental Health	Environmental Development	Recreation and Cultural	TOTAL
Caraquet	\$381	\$215	\$41	\$16	\$1	\$2	\$351	\$58	\$211	\$231	\$1,730
Grand Falls	\$271	\$380	\$54	\$34	\$0	\$1	\$353	\$61	\$219	\$355	\$2,036
Oromocto	\$309	\$217	\$398	\$46	\$3	\$21	\$320	\$58	\$74	\$203	\$2,013
Sackville	\$304	\$332	\$95	\$63	\$3	\$24	\$364	\$62	\$161	\$252	\$2,062
Shediac	\$272	\$208	\$84	\$31	\$2	\$4	\$330	\$52	\$188	\$309	\$1,889
Shippagan	\$438	\$217	\$87	\$39	\$6	\$2	\$345	\$59	\$54	\$373	\$1,893
St. Stephen	\$240	\$272	\$190	\$28	\$0	\$29	\$475	\$52	\$73	\$458	\$2,095
Sussex	\$185	\$246	\$170	\$34	\$6	\$24	\$380	\$101	\$91	\$282	\$1,657
Woodstock	\$164	\$431	\$134	\$36	\$0	\$5	\$289	\$71	\$72	\$438	\$1,883
All Group C	\$279	\$278	\$163	\$37	\$2	\$13	\$350	\$63	\$129	\$309	\$1,933
<i>Woodstock Rank</i>	9	1	4	4	7	5	9	2	8	2	7

Source: New Brunswick Department of Environment and Local Government, 2019 *Local Government Statistics for New Brunswick*

2.3. Age-Sex Structure

A critical factor in the declining populations of small towns and rural areas across Canada has been population aging. Canada's large urban centres, which have a greater variety of educational and work opportunities, tend to draw young adults from hinterland areas. The direct impact of these losses is enlarged by the fact that young adults pursuing education and seeking jobs are entering the age of family formation when they will have children who augment the population of the locale in which they reside. The communities from which they move, for their part, have diminished ability to increase their populations through this natural increase.

The comparison of Woodstock and Carleton County to the three major urban centres in New Brunswick, and to New Brunswick and Canada highlights the situation (**Table 2-3**). The Moncton and Saint John CMAs, and the Fredericton CA, have reasonably similar proportions of their populations in the age groups compiled in the table. Woodstock, Carleton, and the province of New Brunswick as a whole, on the other hand, all have proportionately fewer individuals in their populations in the child-bearing cohorts from 15 to 44 years of age.

Table 2-3 Population Distribution by Age Group, Comparison of Woodstock, Carleton, Major Urban Centres, New Brunswick and Canada, 2016

Age Cohort	Town of Woodstock	Carleton County	Major NB Urban Centres	New Brunswick	Canada
0-14	15.7%	16.3%	16.0%	14.8%	16.6%
15-24	10.9%	11.5%	12.0%	11.0%	12.1%
25-44	23.3%	22.0%	25.7%	23.2%	26.1%
45-65	28.4%	31.4%	28.9%	31.1%	28.3%
65+	22.0%	18.8%	17.4%	19.9%	16.9%

Source: 2016 Census of Canada

Under-representation in these age groups inhibits the ability of a community to grow. The overall age profile is also an important determinant of housing demand and an influence on the types of dwelling units needed or preferred by residents.

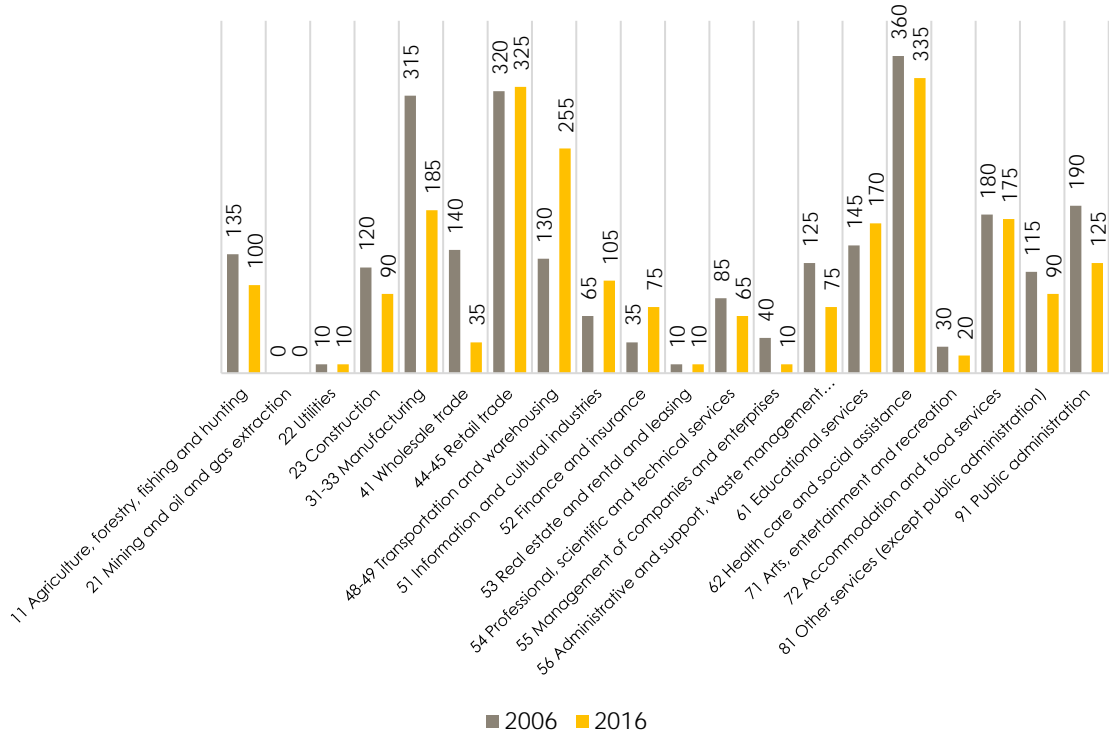
2.4. Local Economy

Woodstock has a sound and surprisingly diverse economy. According to the 2016 Census, the town had an unemployment rate of 8.5%, considerably lower than the New Brunswick rate (11.2%), although it was slightly higher than the national rate (7.7%). It ranked second among Group C towns with which it is most comparable behind only Oromocto, which benefits from a large number of secure military jobs.

Participation in the labour force was, however, low among town residents at 58.3% relative to 65.2% for Canada and 61.5 for New Brunswick. Among the nine Group C towns, Woodstock's participation rate ranked fifth.

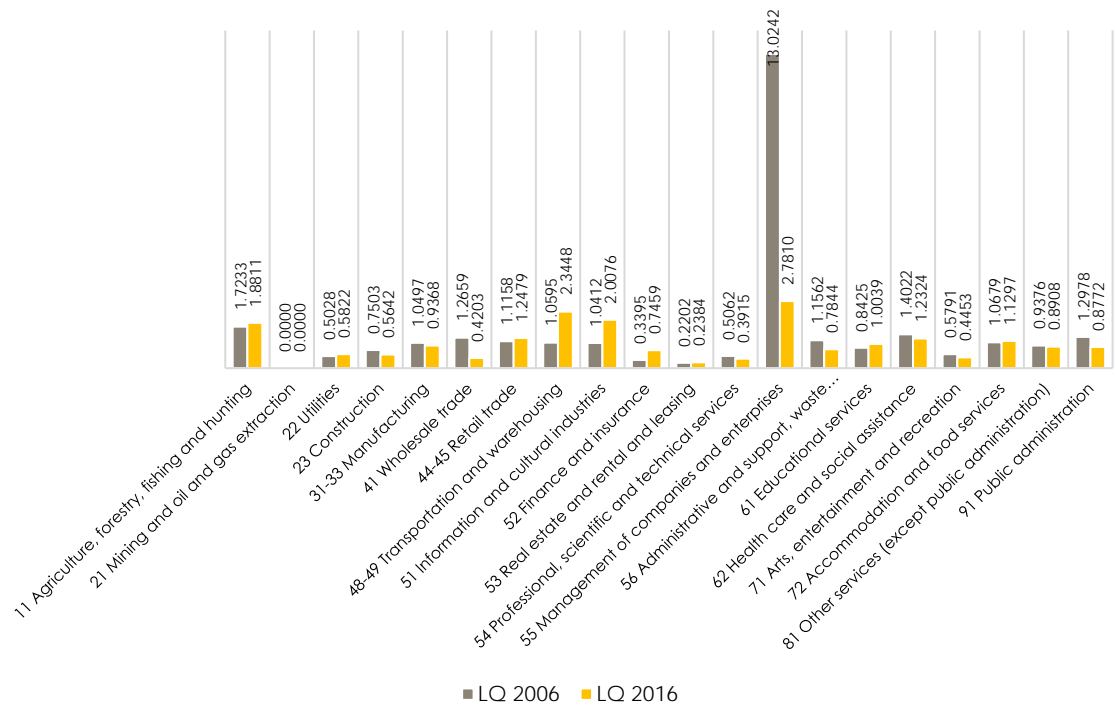
The Census of Canada classifies employment using the North American Industry Classification System (NAICS), which was jointly developed by the statistical agencies of Canada, the United State, and Mexico. As illustrated in **Figure 2-2**, the two leading economic sectors in Woodstock are Health Care and Social Assistance, and Retail Trade. Employment in the former, which is growing strongly at the national level, decreased by 25 (6.9%) in Woodstock between 2006 and 2016. Numbers in retail trade, on the other hand, increased by 5 (1.6%). Manufacturing, the third largest employer in the town in 2006, however, shed 130 jobs (41.3%). Over the ten-year period, it was overtaken by Transportation and Warehousing, which gained 125 jobs (96.1%) to become the third largest employer in Woodstock in 2016.

Figure 2-2 Industry by NAICS Code, Town of Woodstock, 2006 and 2016



Source: Census of Canada 2006 and 2016

Economic growth is relative and is strongly influenced by economic structure by which we mean the distribution of jobs across economic sectors. Regional economists use a standard measure called a location quotient to measure specialization in local economies. Location quotient numbers are calculated by dividing the share of employment in a sector in the local economy by the share of employment in the same sector in the national economy. For example, manufacturing accounted for 12.3% of jobs in Woodstock in 2006 versus 11.9% of all Canadian employment at the same time, which produces a location quotient of 1.0497 (using unrounded percentages). In 2016, the sector provided 8.2% of Woodstock’s employment relative to 8.8% of Canada’s to lower the location quotient to 0.9368 (**Figure 2-3**).

Figure 2-3 Location Quotients by NAICS Code, Town of Woodstock, 2006 and 2016

Source: Census of Canada 2006 and 2016

The numbers reflect a key change in the Woodstock economy. In 2006, a regional economist would say Woodstock was specialized in Manufacturing because it had a larger share of employment in the sector than the Canadian norm, which the location quotient value in excess of 1.0 reflects. By 2016, the town's manufacturing employment fell below the Canadian norm and its location quotient declined to less than 1.0. It is no longer a sector in which Woodstock can consider itself specialized.

Based on the 2016 Census, Woodstock's strongest economic sector is Management of companies and enterprises, which has a location quotient of 2.7810, although the number allocated to the category was very small (10) and had declined significantly from 2006 when 40 employees in the sector generated a location quotient of 13.0242. Other sectors in which the town is currently specialized, in order of their degree of specialization, are:

- Transportation and warehousing
- Information and cultural industries
- Agriculture, forestry, fishing and hunting
- Retail trade
- Health care and social assistance
- Accommodation and food services;
- Educational services.

Educational services grew to be a specialized sector between 2006 and 2016.

Economists use another set of regional measures to assess the nature of employment growth using a technique called shift-share analysis. The method isolates the influences of national economic growth and sectoral growth, so as to better understand the influence of the region itself on local employment change. The method recognizes that local employment is, first of all, influenced by the national economy. If Canada's economy is growing, we would expect, all things being equal, that Woodstock's economy would grow to a similar degree.

The technique also recognizes that growth will be influenced by the local economic profile given that not all economic sectors necessarily grow at the same pace. A community such as Woodstock, which is specialized in Management of companies and enterprises, should, for example, grow more than other communities if the Management sector grows more than the economy as a whole. The model assumes that the balance of growth is attributable to the difference between local and national growth in each sector.

The shift-share method calculates the expected influence of the first effect (National Share) by applying the overall national employment growth rate, which happened to be 0.5% between 2006 and 2016, to local employment in each sector. It then estimates the second factor (Industry Mix) by multiplying the original employment in each sector by the difference between national growth in that sector and overall national employment growth rate.

If we take Woodstock's fastest growing sector, Transportation and warehousing, as an example, the National Share is the product of Woodstock's 2006 employment in the sector (130) and the 0.5% rate of national employment growth or 0.64 (see **Table 2-4**). The Industry Mix effect is calculated by subtracting the 0.5% national growth rate from the Transportation and Warehousing sector growth rate (1.3%) and applying the difference (0.8%) to the 130 Transportation and warehousing workers in 2006 to get 1.07. The third and final factor, which is called the Regional Shift, is the product of the 130 Transportation and warehousing jobs in 2006 multiplied by the difference between growth in the sector in Woodstock (96.2%) and the 1.3% growth in the sector across Canada (94.9%) to get 123.30, which when added to 0.64 and 1.07 equals the actual change in Transportation and warehousing employment in the Town over the 2006 to 2016 period (i.e., 125).

The result can be interpreted to mean that we should have expected Woodstock to gain 1.71 Transportation and warehousing jobs, but the town added 123.3 more than anticipated because of particular attractions it had to employers in the sector during that time period. The results may also reflect the reverse as in the case of the **Health care and social assistance** sector from which Woodstock lost 25 jobs. National employment growth justifies an expected addition of 1.76 jobs, while national growth in the sector, which was among the fastest growing in the Canadian economy over the period, suggests another 73.89. Features of Woodstock, then, accounted for the loss of -100.65 **Health care and social assistance** jobs that result in the net loss of 25 positions.

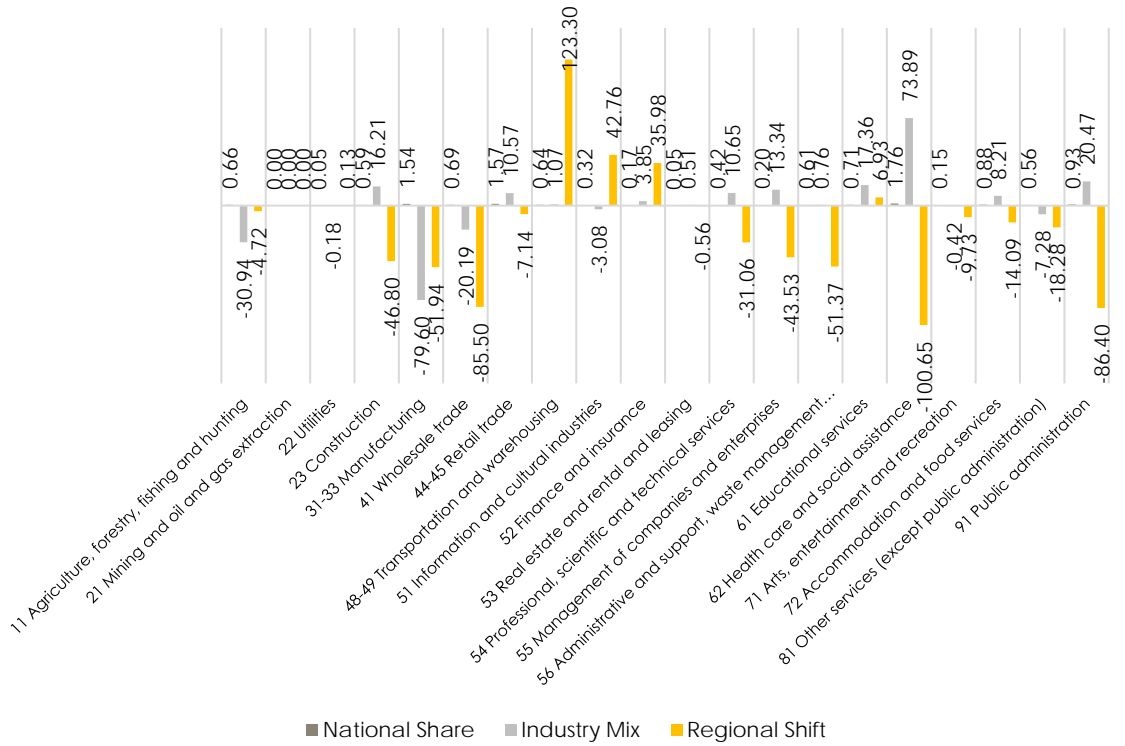
Table 2-4 Shift-Share Breakdown, Town of Woodstock, 2006-2016

NAICS Sector	Change, 2006-2016		National Share	Industry Mix	Regional Shift
	Number	%			
Total labour force	-310	-12.1%			
Industry - Not applicable	-10	-100.0%	0.05	-10.05	0.00
All industries	-300	-11.7%	12.50	43.39	-355.89
11 Agriculture, forestry, fishing and hunting	-35	-25.9%	0.66	-30.94	-4.72
21 Mining and oil and gas extraction	0	0.0%	0.00	0.00	0.00
22 Utilities	0	0.0%	0.05	-0.18	0.13
23 Construction	-30	-25.0%	0.59	16.21	-46.80
31-33 Manufacturing	-130	-41.3%	1.54	-79.60	-51.94
41 Wholesale trade	-105	-75.0%	0.69	-20.19	-85.50
44-45 Retail trade	5	1.6%	1.57	10.57	-7.14
48-49 Transportation and warehousing	125	96.2%	0.64	1.07	123.30
51 Information and cultural industries	40	61.5%	0.32	-3.08	42.76
52 Finance and insurance	40	114.3%	0.17	3.85	35.98
53 Real estate and rental and leasing	0	0.0%	0.05	0.51	-0.56
54 Professional, scientific and technical services	-20	-23.5%	0.42	10.65	-31.06
55 Management of companies and enterprises	-30	-75.0%	0.20	13.34	-43.53
56 Administrative and support, waste management and remediation services	-50	-40.0%	0.61	0.76	-51.37
61 Educational services	25	17.2%	0.71	17.36	6.93
62 Health care and social assistance	-25	-6.9%	1.76	73.89	-100.65
71 Arts, entertainment and recreation	-10	-33.3%	0.15	-0.42	-9.73
72 Accommodation and food services	-5	-2.8%	0.88	8.21	-14.09
81 Other services (except public administration)	-25	-21.7%	0.56	-7.28	-18.28
91 Public administration	-65	-34.2%	0.93	20.47	-86.40
Primary Industries (agriculture, fishing, forestry & mining)	-35	-25.9%	0.66	-22.25	-13.41
Secondary Industries (construction & manufacturing)	-160	-36.8%	2.13	-51.28	-110.85
Tertiary Industries (services)	-110	-5.6%	9.69	73.72	-193.41
TOTAL	-305	-12.0%			

Source: Census of Canada 2006 and 2016

The Regional Shift effect is the most interesting to the local analyst as it is an indicator of local performance. The All Industries line in **Table 2-4**, above, indicates the negative effect of Regional Shift factors reduced employment growth by 355.89 jobs. This local influence was countered by 55.89 jobs attributable to positive national and sectoral growth trends to result in a net decrease of 300 jobs. In addition to Transportation and warehousing, sectors in which the influence of Regional Shift factors was positive were Information and cultural industries (42.76); Finance and insurance (35.98), Utilities (0.13), and Educational services (6.93) (**Figure 2-4**).

Figure 2-4 Shift-Share Results, Town of Woodstock, 2006 and 2016



Source: Census of Canada 2006 and 2016

2.5. Place of Work

More than half of Woodstock residents who worked at the time of the 2016 Census (54.0%) were employed in Woodstock. On the other hand, just over a third of Woodstock’s labour force was residents of the town (**Table 2-5**). Woodstock workers are drawn from throughout Carleton County with the largest proportions coming from the adjacent parishes of Wakefield, Woodstock, Northampton, and Richmond (43.6% of the town’s workforce).

Woodstock residents, likewise, do not often travel outside of Carleton for work. More than a quarter (27.8%) work in the adjacent parishes of Wakefield, Woodstock, Northampton, and Richmond. The only significant work destinations outside of Carleton are Nackawic and Fredericton in York County to which 2.5% of workers living in Woodstock commute. Both of those communities furthermore contribute very similar numbers to Woodstock’s labour force.

Table 2-5 Employment in Woodstock by Place of Residence and Place of Work of Woodstock Residents, 2016

Employed in Woodstock			Reside in Woodstock		
Residence	Number	%	Place of Work	Number	%
Woodstock, T	950	36.3%	Woodstock, T	950	54.0%
Wakefield, P	335	12.8%	Woodstock, P	255	14.5%
Woodstock, P	330	12.6%	Wakefield, P	145	8.2%
Northampton, P	265	10.1%	Hartland, T	115	6.5%
Richmond, P	215	8.2%	Northampton, P	70	4.0%
Brighton, P	80	3.1%	Florenceville-Bristol, T	70	4.0%
Wilmot, P	60	2.3%	Burton, P	45	2.6%
Southampton, P	55	2.1%	Canterbury, P	45	2.6%
Kent, P	55	2.1%	Fredericton, C	25	1.4%
Wicklow, P	50	1.9%	Nackawic, T	20	1.1%
Hartland, T	45	1.7%	Richmond, P	20	1.1%
Peel, P	35	1.3%	TOTAL	1,760	100.0%
Florenceville-Bristol, T	30	1.1%			
Canterbury, VL	25	1.0%			
Millville, VL	25	1.0%			
Nackawic, T	25	1.0%			
Canterbury, P	20	0.8%			
Fredericton, C	20	0.8%			
TOTAL	2,620	100.0%			

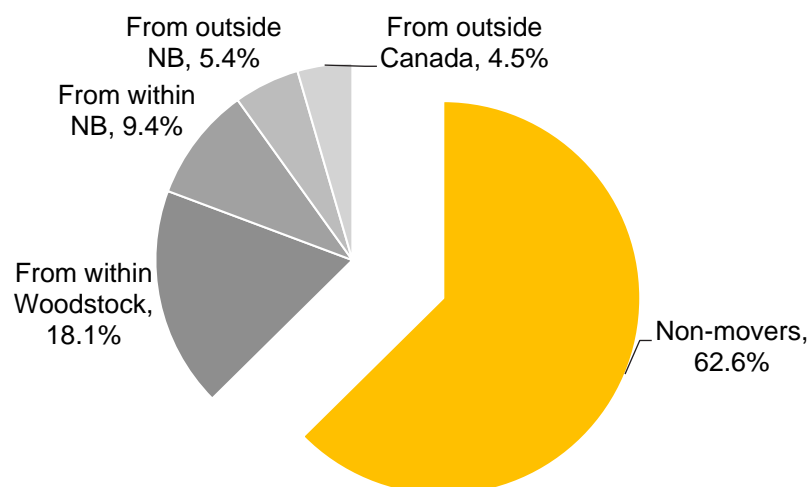
Source: 2016 Census of Canada

2.6. Household Movement

Migration is critical to population growth as discussed in more depth in **Chapter 3**, below. Like residents in most Atlantic Canadian communities, Woodstock citizens have deep roots in the area. According to 2016 Census of Canada data, 81.2% of town residents are members of families that have been in Canada for three or more generations. Only 8.3% are second generation Canadians and 10.5% are in the first generation of their family to live in Canada. By contrast, 23.9% of all Canadians are first generation, 17.7% are second generation, and 58.4% are from families that have been in the country for three or more generations. On the other hand, Woodstock residents are more mobile than New Brunswick residents in general, of whom 88.4% are descended from three or more generations of Canadians, 5.9% are second generation, and just 5.7% are in the first generation in Canada.

While Woodstock residents may predominantly be from families that have been in Canada for multiple generations, they do not necessarily originate in Woodstock nor do those with long ties to the area necessarily live in a historic homestead. From 2011 to 2016, Woodstock residents moved at a rate similar to the national average (37.4% versus 38.2% for Canada) and significantly higher than the provincial norm (30.9%, **Figure 2-5**). Roughly half of the 37.4% of 2016 Woodstock residents that reported to the Census that they moved in the preceding five years were already residents of the town (18.1% of all residents). Of the remainder (19.4% of all residents), about three-quarters originated in Canada (internal migrants) of whom 63.1% originated in New Brunswick (i.e., intraprovincial migrants). About a quarter were external migrants who arrived in Woodstock from outside of Canada.

Figure 2-5 Population Movement, Woodstock and Comparable Geographies, 2011-2016 Household Movement, Town of Woodstock



Structural Type	Town of Woodstock	Carleton County	Canada	New Brunswick	Major NB Urban Centres	Other New Brunswick
Non-movers	62.6%	72.8%	61.8%	69.1%	56.4%	73.6%
Movers	37.4%	27.2%	38.2%	30.9%	43.5%	26.4%
- Non-migrants	18.1%	12.5%	20.7%	16.4%	26.3%	12.8%
- Migrants	19.4%	14.7%	17.4%	14.6%	17.3%	13.6%
· Internal migrants	14.9%	12.9%	13.2%	12.9%	13.3%	12.8%
· Intraprovincial migrants	9.4%	9.5%	10.6%	8.7%	8.3%	8.9%
· Interprovincial migrants	5.4%	3.4%	2.5%	4.2%	5.0%	3.9%
· External migrants	4.5%	1.7%	4.2%	1.7%	4.0%	0.8%

Source: 2016 Census of Canada

Mobility of town residents is high relative to other areas shown in **Figure 2-5**. Only the province's largest urban centres (the Moncton and Saint John CMAs, and the Fredericton CA) have higher percentages of movers than the town. All of the difference, furthermore, is attributable to non-migrant movers who moved within the larger urban regions. Woodstock drew more migrants from other areas in Canada and from other countries than did Canada as a whole or any of the other areas of New Brunswick listed.

International in-migration to Woodstock is particularly interesting as it has increased the diversity of the local population. Of 410 town residents recorded as immigrants by the 2016 Census, 205 or exactly half arrived in Canada between 2011 and 2016. Just 16.1% of Canadian immigrants and 27.6% of New Brunswick's immigrants arrived in the same five years. The origins of immigrants have shifted in recent times as well. Whereas Europe has been the predominant source of immigrants to Woodstock in the long-term (46.3%), the majority of in-migrants between 2011 and 2016 have been from Asia (45.2% as shown in **Table 2-6**). The shift, however, reflects a national trend as 61.8% of all immigration to Canada during the period was from Asia.

Table 2-6 Immigrants in Woodstock by Place of Origin, 2016

All Immigrants			Recent Immigrants (2011-2016)		
Origins	Number	%	Origins	Number	%
ALL	410		ALL	210	
Europe	190	46.3%	Asia	95	45.2%
- Netherlands	40	28.0%	- Philippines	40	19.0%
- Utd. Kingdom	40	25.6%	- India	25	11.9%
- Romania	35	23.2%	- Syria	10	4.8%
- Russia	25	2.4%	- Turkey	10	4.8%
- Croatia	15	2.4%	Europe	90	42.9%
- Germany	15	12.2%	- Romania	25	11.9%
- France	10	6.1%	- Germany	10	4.8%
- Other Europe	10	3.7%	- Russia	10	4.8%
Asia	115	3.7%	- Other Europe	35	16.7%
- Philippines	50	9.8%	Americas	25	11.9%
- India	25	9.8%	- United States	15	7.1%
- Syria	15	8.5%	- Jamaica	10	4.8%
- Other Asia	15	6.1%			
Americas	105	3.7%			
- United States	95	3.7%			
- Jamaica	10	2.4%			
- Other Americas	10	2.4%			

Source: 2016 Census of Canada

2.7. Household Income

The benefit of local economic activity is normally reflected in income. Income is measured in a variety of ways: for individuals and households, from employment, investment, or transfers, and before and after tax. **Table 2-7** presents average annual household income before tax for Woodstock and other New Brunswick Group C towns, as well as for Canada, the Province of New Brunswick, and the cities of Moncton, Saint John, and Fredericton. The table includes a breakdown of the percentages in income groups as well as the average household income in each geography for 2015, the year before the last Census of Canada.

The average 2015 household income in Woodstock (\$68,586) was significantly less than the Canadian average (73.9% of \$92,764) and somewhat less than the New Brunswick average (94.2% of \$72,786). The town ranked sixth by household income among the nine Group C towns in New Brunswick.

The proportion of residents in the lowest income groups (i.e., less than \$10,000) was also high relative to Canada and New Brunswick, and ranked second after St. Stephen among Group C towns. With respect to other income categories, Woodstock generally had higher proportions of residents in income groups from \$10,000 to \$79,000 and ranked in the middle of the Group C towns. It had the highest proportion of population in the \$40,000 to \$59,999 bracket within Group C. The town had proportionately fewer residents and ranked toward the bottom of Group C in the \$80,000 to \$199,000 brackets but ranked third in Group C for households earning \$200,000 or more. While the proportion in the highest income bracket in Woodstock is barely half the Canadian average, it is significantly more than the New Brunswick average.

Table 2-7 Average Household Income, Woodstock and Comparable Geographies, 2015

Geography	Average Annual Income	Under \$5,000	\$5,000-\$9,999	\$10,000-\$14,999	\$15,000-\$39,999	\$40,000-\$59,999	\$60,000-\$79,999	\$80,000-\$99,999	\$100,000-\$124,999	\$125,000-\$149,999	\$150,000-\$199,999	\$200,000 and over
Canada	\$92,764	1.6%	1.4%	2.7%	20.7%	16.1%	13.7%	11.2%	10.4%	7.2%	7.9%	6.8%
New Brunswick	\$72,786	1.2%	2.4%	2.1%	26.6%	18.1%	15.0%	11.1%	9.2%	5.8%	5.3%	3.0%
Saint John	\$65,851	2.0%	3.8%	2.7%	29.3%	18.6%	13.6%	9.9%	8.2%	5.0%	4.5%	2.4%
Moncton	\$70,344	1.7%	3.1%	2.5%	27.2%	18.7%	14.6%	10.3%	8.7%	5.3%	4.7%	2.9%
Fredericton	\$76,366	2.1%	2.8%	2.4%	24.1%	18.1%	14.4%	10.4%	9.1%	6.1%	6.2%	4.3%
Group C Towns												
Caraquet	\$75,894	0.8%	1.8%	1.6%	30.8%	17.4%	12.7%	9.8%	9.6%	6.2%	6.2%	3.6%
Grand Falls	\$63,919	0.8%	2.6%	3.4%	32.7%	19.1%	13.2%	10.3%	7.3%	4.9%	3.4%	2.0%
Oromocto	\$84,505	0.6%	0.4%	0.7%	10.1%	15.8%	25.4%	17.3%	13.4%	8.4%	6.1%	1.6%
Sackville	\$77,734	1.1%	2.2%	2.4%	24.8%	17.5%	15.3%	10.8%	9.1%	6.5%	6.3%	3.9%
Shediac	\$70,811	0.5%	2.1%	2.2%	29.5%	18.3%	13.6%	9.8%	10.5%	5.7%	4.8%	2.8%
Shippagan	\$74,101	0.9%	4.1%	2.3%	34.7%	14.4%	11.7%	9.9%	8.1%	5.9%	6.3%	2.3%
St. Stephen	\$59,199	1.5%	4.5%	3.3%	34.3%	17.8%	13.5%	9.5%	7.0%	3.5%	3.8%	1.5%
Sussex	\$62,095	1.0%	3.0%	3.3%	37.9%	17.3%	12.8%	8.0%	6.0%	3.8%	4.5%	2.3%
Woodstock	\$68,586	1.1%	4.1%	2.6%	31.3%	19.4%	14.5%	9.3%	6.5%	4.1%	3.7%	3.5%
<i>Woodstock Rank - Group C Towns</i>	6	2	2	4	5	1	3	8	8	7	8	3
% of Canada	73.9%	66.4%	288.3%	97.4%	151.1%	120.4%	105.3%	82.6%	62.0%	56.8%	46.3%	50.7%
% of NB	94.2%	87.8%	168.3%	121.3%	117.5%	107.3%	96.5%	83.8%	70.2%	70.5%	68.9%	116.8%

Source: 2016 Census of Canada

2.8. Summary

While Woodstock's growth has been moderate, the town has held its own in the challenging demographic environment of Atlantic Canada. The town has a sound and varied economy reflected by its low unemployment rate. Agriculture, Transportation, and Management of Companies are notable sectors. Residents are generally able to find work in the town or nearby communities in Carleton County and Woodstock employers are largely able to staff their operations from within the town and the immediate surrounding area. While incomes of Woodstock residents are below Canadian and New Brunswick averages, the town has a disproportionate number of residents in the highest income bracket recorded by the Census.

While the majority of town residents are members of families that have been in Canada for multiple generations, residents are mobile, changing their housing locations at rates similar to the national average. Although the town has historically drawn moderate numbers of in-migrants, immigration has recently risen with half of the town's 410 immigrant residents recorded as arriving in Canada between 2011 and 2016. The sources of international immigrants have also shifted from Europe to Asia in keeping with national trends.



3. Housing Profile

Most Woodstock households (64.4%) live in single-detached homes. As such, they reflect the Canadian norm (60.2%). The tendency toward single-detached accommodation is however strongest in small towns and rural areas. In larger urban centres, apartments and attached housing units are more common with their prominence tending to increase the more populous the centre. Denser forms of housing also tend to be more attractive to the young because they are less expensive and more flexible and for older householders for the same reason and because they normally require less maintenance effort from the occupant.

3.1. Structural Type

In the Moncton and Saint John CMAs, and the Fredericton CA, 36.8% of dwelling units are apartments or attached housing units (i.e., exclusive of single-detached and movable dwellings). In the rest of New Brunswick, which includes Woodstock and Carleton County, apartments account for just 17.5% of accommodation (**Table 3-1**). Woodstock does not vary greatly from the province's largest urban centres with 32.4% of dwelling units classified as apartments or attached housing, but the balance of Carleton County is far behind at 12.5%.

Table 3-1 Housing by Structural Type, Woodstock and Comparable Geographies, 2016

Structural Type	Town of Woodstock	Carleton County	Canada	New Brunswick	Major NB Urban Centres	Other New Brunswick
Single-detached	64.4%	83.6%	60.2%	74.5%	58.4%	78.9%
Apartment 5 or more storeys	0.0%	0.2%	7.3%	0.8%	2.3%	0.4%
Other attached dwelling	32.4%	12.3%	31.4%	20.8%	34.5%	17.1%
- Semi-detached	3.6%	1.9%	5.5%	4.0%	5.2%	3.7%
- Row house	3.3%	1.4%	6.7%	2.4%	3.5%	2.1%
- Duplex	3.9%	1.8%	5.6%	4.0%	6.1%	3.4%
- Apartment 5 or less storeys	20.9%	6.9%	13.4%	10.0%	19.3%	7.5%
Other single-attached	0.7%	0.3%	0.2%	0.3%	0.3%	0.3%
Movable dwelling	3.2%	3.9%	1.2%	3.9%	4.8%	3.7%

Source: 2016 Census of Canada

Land value and availability combined with the age and economic circumstances of the population stimulate both supply and demand for alternatives to single-detached housing in larger urban communities. Where large numbers of people concentrate, land supply is stressed. The value of land goes up as a result of this demand pressure and dwelling types requiring less land are an obvious response providing more affordable accommodation for residents and more attractive returns for builders and landlords. Furthermore, urban places, as we noted in **Section 2.3**, tend to attract younger people starting careers and families who

seek more moderate accommodation not just to reduce their costs but also because smaller dwelling units and rental units facilitate flexibility and mobility that younger adults tend to prioritize. Planners and other commentators often argue for such housing because smaller spaces in denser settlements reduce our carbon footprint.

Young and elderly adults tend to favour attached housing and apartments. **Table 3-2**, which presents the percentage breakdown of Woodstock's population by age group and structural type of dwelling, illustrates the basic relationships. Cells highlighted in yellow in the table indicate age groups that are over-represented in specific housing types. For example, although 20 to 24-year olds and 25 to 29-year olds, respectively, account for 5.8% and 5.7% of the town's population they account for 7.6% and 8.1% of apartment residents. Age groups over 70 years also account for greater percentages of apartment dwellers than their share of the population.

Table 3-2 Percentages of Residents by Age by Structural Type of Housing, Town of Woodstock, 2016

Age	Total	Single-detached	Other attached dwelling	Semi-detached	Row house	Duplex	Apartment 5 or less storeys	Other single-attached	Movable dwelling
Percentage by Age									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
0-14	16.2%	15.9%	16.9%	30.6%	21.2%	17.9%	13.8%	14.3%	12.5%
15-19	5.7%	5.9%	5.8%	8.3%	6.1%	5.1%	5.7%	0.0%	3.1%
20-24	5.8%	4.5%	7.7%	5.6%	9.1%	10.3%	7.6%	14.3%	9.4%
25-29	5.7%	4.0%	8.9%	8.3%	12.1%	12.8%	8.1%	14.3%	6.3%
30-34	5.7%	5.3%	6.4%	8.3%	6.1%	7.7%	5.2%	0.0%	6.3%
35-39	6.0%	6.0%	6.1%	5.6%	6.1%	5.1%	6.7%	0.0%	3.1%
40-44	6.7%	7.0%	6.4%	5.6%	6.1%	7.7%	6.7%	0.0%	3.1%
45-49	6.4%	6.2%	6.7%	2.8%	9.1%	10.3%	5.7%	14.3%	9.4%
50-54	7.4%	8.0%	5.8%	0.0%	6.1%	7.7%	6.7%	0.0%	9.4%
55-59	7.1%	7.6%	6.4%	2.8%	3.0%	5.1%	7.1%	0.0%	6.3%
60-64	8.0%	9.3%	4.9%	2.8%	3.0%	5.1%	5.7%	0.0%	9.4%
65-69	7.0%	7.9%	4.9%	2.8%	6.1%	2.6%	5.2%	0.0%	6.3%
70-74	4.2%	4.2%	4.0%	0.0%	6.1%	0.0%	4.3%	14.3%	6.3%
75-79	3.3%	3.2%	3.4%	2.8%	3.0%	2.6%	4.3%	0.0%	3.1%
80-84	2.7%	2.6%	2.8%	2.8%	3.0%	0.0%	3.3%	0.0%	0.0%
85+	2.5%	2.5%	2.8%	2.8%	0.0%	2.6%	2.9%	0.0%	3.1%
Percentage by Structural Type									
Total	100.0%	64.4%	32.4%	3.6%	3.3%	3.9%	20.9%	0.7%	3.2%
0-14	100.0%	63.2%	33.7%	6.7%	4.3%	4.3%	17.8%	0.6%	2.5%
15-19	100.0%	66.7%	33.3%	5.3%	3.5%	3.5%	21.1%	0.0%	1.8%
20-24	100.0%	50.0%	43.1%	3.4%	5.2%	6.9%	27.6%	1.7%	5.2%
25-29	100.0%	45.6%	50.9%	5.3%	7.0%	8.8%	29.8%	1.8%	3.5%
30-34	100.0%	59.6%	36.8%	5.3%	3.5%	5.3%	19.3%	0.0%	3.5%
35-39	100.0%	65.0%	33.3%	3.3%	3.3%	3.3%	23.3%	0.0%	1.7%
40-44	100.0%	67.2%	31.3%	3.0%	3.0%	4.5%	20.9%	0.0%	1.5%
45-49	100.0%	62.5%	34.4%	1.6%	4.7%	6.3%	18.8%	1.6%	4.7%
50-54	100.0%	70.3%	25.7%	0.0%	2.7%	4.1%	18.9%	0.0%	4.1%
55-59	100.0%	69.0%	29.6%	1.4%	1.4%	2.8%	21.1%	0.0%	2.8%
60-64	100.0%	75.0%	20.0%	1.3%	1.3%	2.5%	15.0%	0.0%	3.8%
65-69	100.0%	72.9%	22.9%	1.4%	2.9%	1.4%	15.7%	0.0%	2.9%
70-74	100.0%	64.3%	31.0%	0.0%	4.8%	0.0%	21.4%	2.4%	4.8%
75-79	100.0%	63.6%	33.3%	3.0%	3.0%	3.0%	27.3%	0.0%	3.0%
80-84	100.0%	63.0%	33.3%	3.7%	3.7%	0.0%	25.9%	0.0%	0.0%
85+	100.0%	64.0%	36.0%	4.0%	0.0%	4.0%	24.0%	0.0%	4.0%

Source: Census of Canada 2016 (percentages calculated by Stantec)

3.2.Tenure

Single-detached housing is strongly associated with homeownership. Both nationally and in Woodstock, more than 90% of single-detached units are owner occupied (**Table 3-3**). Renters are more often accommodated in other unit types, although ownership of apartments and attached housing units is more common outside New Brunswick because of the importance of condominium ownership, particularly in major urban markets. Condominiums are not common in New Brunswick, even in the major urban centres. Whereas 13.3% of dwelling units in Canada are classified as condominiums, only 3.3% of New Brunswick's housing is in condos. Only 1.7% of units in Woodstock are in condominiums.

There has been a discernible shift to favour alternatives to single-detached housing in recent years and, consequently, rental housing. In addition to environmental concerns, some commentators have argued that rental accommodation is critical to housing equity since it is the mainstay of the poor, transients, students, and seniors. Housing supports since World War II as well as municipal planning policies have tended to favour single-detached housing. Aging population and concern for the marginalized as well as rising rents caused by inadequate supply in many markets have stimulated calls for increased assistance to encourage the supply of rental accommodation, notwithstanding that effective programs are in place in New Brunswick (see **Section 7.3** below).

Table 3-3 Ownership by Structural Type, Woodstock and Comparable Geographies, 2016

Structural Type	Town of Woodstock	Carleton County	Canada	New Brunswick	Major NB Urban Centres	Other New Brunswick
ALL TYPES	57.7%	76.8%	67.8%	74.4%	70.0%	78.8%
Single-detached	90.2%	89.1%	90.9%	92.1%	94.2%	90.6%
Apartment 5 or more storeys	0.0%	0.0%	29.9%	7.3%	7.6%	3.3%
Other attached dwelling	4.7%	10.2%	42.6%	26.5%	30.0%	19.3%
Semi-detached	0.0%	17.5%	75.3%	59.5%	69.3%	40.1%
Row house	26.7%	12.8%	64.5%	40.3%	59.0%	12.2%
Duplex	11.8%	41.7%	49.2%	49.5%	51.1%	45.4%
Apartment 5 or less storeys	2.5%	2.9%	23.6%	6.9%	7.3%	5.9%
Other single-attached	0.0%	0.0%	48.1%	50.4%	42.2%	55.8%
Movable dwelling	57.9%	81.2%	83.8%	88.5%	90.5%	86.0%

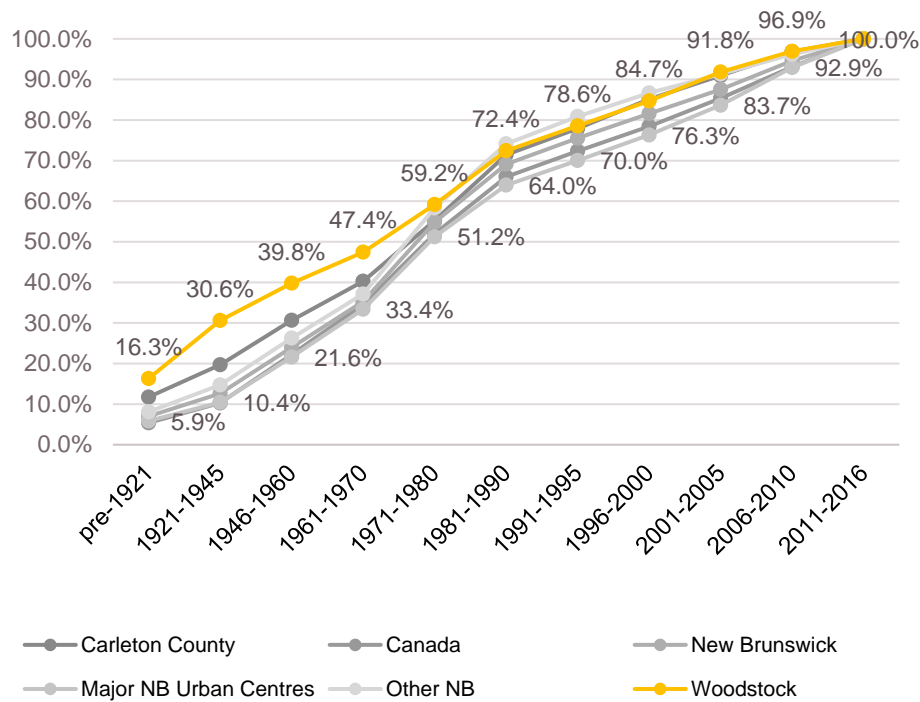
Source: 2016 Census of Canada

In Woodstock, in any case, rental of apartments and attached housing units is more common than in other areas of New Brunswick and much more common than in Canada as a whole. Whereas 42.6% of attached dwellings excluding high-rise apartments, which are not present in Woodstock or anywhere in Carleton County, are owned by their occupants across Canada, only 4.7% of such units are owned in Woodstock. The figure is very low relative to New Brunswick as a whole (26.5%) and even Carleton County (10.2%). Overall, as a result, Woodstock has a much lower percentage of homeownership than any of the other geographies to which we have compared it in **Table 3-3**. Within Carleton County, the town stands out as the primary centre of rental housing accommodation.

3.3.Period of Construction

Housing stock in Woodstock is relatively old. According to 2016 Census of Canada data, 16.3% of dwelling units in the town were built before 1921 and nearly half were built prior to 1971 (47.4%). By contrast, only a third (33.4%) of the dwelling units in the province’s three major urban centres were built by 1970. Whereas a third or more of the current housing stock in other areas of New Brunswick and across Canada documented in **Figure 3-1** was built between 1971 and 1990, the same period accounts for just a quarter of housing in Woodstock. While the gap has not been as large since, the proportion of Woodstock’s housing built since 1991 (27.6%) is less than in Carleton County (28.6%), Canada (28.6%), New Brunswick (30.9%), or larger urban areas of New Brunswick (36.0%).

Figure 3-1 Period of Construction, Woodstock and Comparable Geographies, 2016
Cumulative Percentages:



Period of Construction	Town of Woodstock	Carleton County	Canada	New Brunswick	Major NB Urban Centres	Other New Brunswick
Pre-1921	16.3%	11.8%	5.4%	7.0%	5.9%	8.1%
1921-1945	14.3%	7.9%	4.9%	5.6%	4.6%	6.6%
1946-1960	9.2%	11.0%	11.9%	11.4%	11.2%	11.6%
1961-1970	7.7%	9.6%	12.3%	11.3%	11.8%	10.9%
1971-1980	11.7%	15.0%	17.4%	19.6%	17.9%	21.2%
1981-1990	13.3%	16.2%	14.1%	14.3%	12.7%	15.8%
1991-1995	6.1%	6.5%	6.3%	6.4%	6.1%	6.7%
1996-2000	6.1%	7.2%	6.1%	6.0%	6.3%	5.8%
2001-2005	7.1%	5.8%	6.9%	6.0%	7.3%	4.6%
2006-2010	5.1%	5.9%	7.7%	7.0%	9.3%	4.9%
2011-2016	3.1%	3.2%	6.9%	5.4%	7.1%	3.8%

Source: 2016 Census of Canada

The age of housing in Woodstock is not reflected in upkeep. Notwithstanding that the condition of older housing stock is typically inferior to newer construction, Census data concerning the need for repair suggests the town is in-line with the Canadian norm. Census data for 2016 indicates 33.7% of the town's housing was judged to need major or minor repair compared to 32.0% for Canada as a whole. The percentage is better than New Brunswick as a whole (38.1%) and the province's major urban areas (35.7%), and significantly better than Carleton County (42.5%). Notably, Woodstock's oldest housing (pre-1921) is in better condition than any of the geographies to which we have compared it in **Table 3-4**.

Table 3-4 In Need of Major or Minor Repair by Period of Construction, Woodstock and Comparable Geographies, 2016

Period of Construction	Town of Woodstock	Carleton County	Canada	New Brunswick	Major NB Urban Centres	Other New Brunswick
ALL PERIODS	33.7%	42.5%	32.0%	38.1%	35.7%	40.4%
Pre-1921	43.8%	59.7%	51.6%	56.6%	55.9%	57.2%
1921-1945	53.6%	53.2%	47.6%	53.5%	52.3%	54.3%
1946-1960	50.0%	53.8%	42.5%	47.7%	47.3%	48.0%
1961-1970	46.7%	48.3%	38.3%	43.3%	42.8%	43.9%
1971-1980	43.5%	43.5%	36.7%	42.2%	42.8%	41.8%
1981-1990	26.9%	41.0%	32.2%	39.0%	37.9%	39.8%
1991-1995	41.7%	37.4%	28.6%	34.6%	32.8%	36.2%
1996-2000	16.7%	35.9%	26.3%	33.5%	30.7%	36.3%
2001-2005	0.0%	27.2%	21.3%	24.3%	22.4%	27.2%
2006-2010	0.0%	14.2%	11.8%	13.5%	13.2%	14.0%
2011-2016	0.0%	2.9%	5.5%	6.4%	6.1%	7.1%

Source: 2016 Census of Canada

3.4. Housing Costs

The cost of housing in Woodstock appears to be very reasonable for both homebuyers and tenants. **Table 3-5** summarizes the monthly shelter costs for owners and tenants in all New Brunswick Group C towns.

The value of dwellings in Woodstock is less than half the national average (median 40.9% and average 37.3%) and less than the New Brunswick median and average. The median value of housing in Woodstock, in fact, ranks eighth among the Group C towns, while the average is seventh. Low acquisition costs carry over to overall shelter costs, which in 2016 were 61.9% of the Canadian average and 92.8% of the New Brunswick average for owners, and 68.7% of the national average and 92.8% of the provincial average for renters. These average costs place Woodstock seventh among Group C towns for owners and sixth for renters. At the time of writing this final report, the Multiple Listing Service showed 88 homes for sale in the Woodstock and vicinity with asking prices from \$26,500 to \$439,900. Of the 88 listings, 48 were within the Town Limits and ranged from \$44,000 to \$439,900.

Table 3-5 Monthly Shelter Costs and Value of Dwellings, Woodstock and Comparable Geographies, 2016

Geography	Monthly Shelter Costs Owned Dwellings		Value of Dwellings		Monthly Shelter Costs Rented Dwellings	
	Median	Average	Median	Average	Median	Average
Canada	\$1,130	\$1,313	\$341,556	\$443,058	\$910	\$1,002
New Brunswick	\$741	\$876	\$150,010	\$170,071	\$704	\$741
Saint John	\$965	\$1,040	\$155,191	\$175,139	\$702	\$727
Moncton	\$1,012	\$1,069	\$165,736	\$190,571	\$782	\$804
Fredericton	\$1,027	\$1,115	\$200,510	\$230,626	\$857	\$878
Group C Towns						
Caraquet	\$694	\$889	\$150,425	\$179,813	\$602	\$588
Grand Falls	\$777	\$915	\$149,991	\$169,494	\$628	\$669
Oromocto	\$1,278	\$1,263	\$210,784	\$220,264	\$850	\$867
Sackville	\$774	\$916	\$170,228	\$184,964	\$747	\$826
Shediac	\$947	\$1,067	\$179,645	\$218,488	\$775	\$789
Shippagan	\$576	\$742	\$149,721	\$152,918	\$549	\$585
St. Stephen	\$712	\$806	\$120,228	\$132,882	\$632	\$705
Sussex	\$788	\$853	\$160,446	\$176,167	\$669	\$729
Woodstock	\$701	\$813	\$139,820	\$165,063	\$650	\$688
<i>Woodstock Rank in Group C Towns</i>	7	7	8	7	5	6
<i>% of Canada</i>	62.0%	61.9%	40.9%	37.3%	71.4%	68.7%
<i>% of NB</i>	94.6%	92.8%	93.2%	97.1%	92.3%	92.8%

Source: 2016 Census of Canada

3.5. Affordability

A final critical housing concern is affordability. While residents may be satisfactorily housed or even very well housed in relatively inexpensive accommodations, housing may be an issue if rents or operating and carrying costs are more than local incomes can support. A generally accepted standard of affordability is that the cost of housing should not exceed 30% of the income of household members.

The 2016 Census provides detailed measures of affordability, summarized for the Town of Woodstock in **Table 3-6**. Overall, 22.0% of households within the town are over the 30% threshold. Affordability issues are much more prevalent among renters (39.3%) than owner-occupied households (9.4%). Within both groups, affordability is clearly a much greater challenge for non-census-family households, which are single person households and households formed of individuals with no family relationship (i.e., married, common law, or children). Whereas 10.8% of census families are past the 30% affordability threshold, 40.6% of non-census-families are and more than half (50.2%) of non-census-families that rent.

Table 3-6 Shelter Costs Greater than 30% of Income, Town of Woodstock, 2016

Household Type	ALL	Owner Occupied			Rental		
		All Owners	Mortgage	No Mortgage	All Renters	Sub-sidized	No Subsidy
ALL HOUSEHOLDS	22.0%	9.4%	14.6%	3.8%	39.3%	42.1%	38.2%
Census family households	10.8%	5.5%	8.7%	3.1%	21.1%	0.0%	26.0%
One-census-family households without additional persons	10.8%	5.9%	9.3%	3.3%	22.2%	0.0%	28.1%
- One couple without other persons	9.4%	6.0%	9.2%	3.8%	21.8%	0.0%	22.9%
· Without children	11.7%	5.8%	10.8%	3.0%	32.0%	0.0%	38.1%
· With children	7.4%	6.2%	7.8%	0.0%	10.0%	0.0%	11.1%
- One lone-parent without other persons	15.2%	0.0%	0.0%	0.0%	22.2%	0.0%	43.8%
- Other census family households	10.0%	0.0%	0.0%	0.0%	22.2%	N/A	22.2%
Non-census-family households	40.6%	20.3%	32.4%	8.6%	52.8%	72.7%	47.6%

Source: 2016 Census of Canada

Housing affordability appears to be a more significant challenge in Woodstock than other areas of New Brunswick considered in **Table 3-7**. While 22.0% of Woodstock residents with affordability concerns compares reasonably well to the national average of 24.1%, affordability concerns are moderate in New Brunswick relative to Canada as a whole, which is significantly skewed by housing pressures in major urban markets, most notably Toronto and Vancouver. New Brunswick's urban centres, by contrast, have smaller proportions of households with affordability issues (19.3%) than Woodstock and the balance of the province has considerably less concerns (14.3%). Carleton County has the lowest percentage of residents beyond the 30% standard (13.8%).

Table 3-7 Shelter Costs Greater than 30% of Income, Woodstock and Comparable Geographies, 2016

Tenure	Town of Woodstock	Carleton County	Canada	New Brunswick	Major NB Urban Centres	Other New Brunswick
ALL	22.0%	13.8%	24.1%	16.8%	19.3%	14.3%
- Owner	9.4%	8.8%	16.5%	10.3%	11.1%	9.5%
· Mortgage	14.6%	13.4%	23.0%	14.5%	14.5%	14.5%
· No mortgage	3.8%	4.2%	6.6%	4.9%	5.5%	4.5%
- Renter	39.3%	30.4%	39.9%	36.2%	38.4%	33.1%
· Subsidized	42.1%	45.7%	41.4%	36.4%	37.7%	34.9%
· No subsidy	38.2%	28.0%	39.6%	36.2%	38.4%	32.7%

Source: 2016 Census of Canada

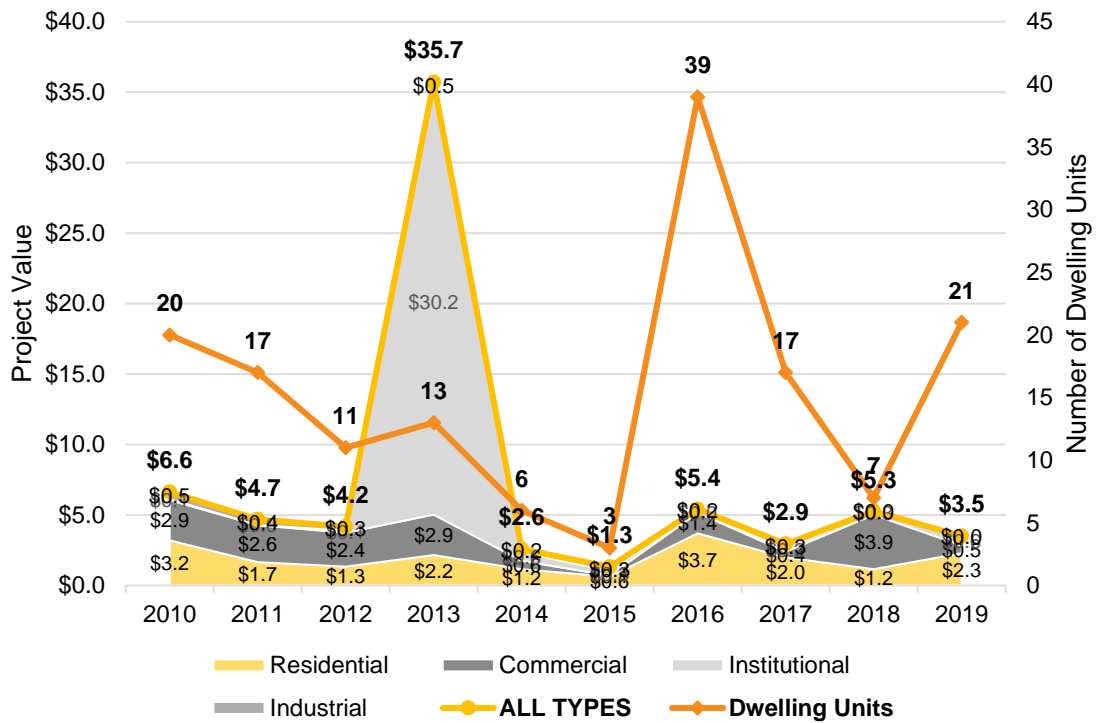
The critical factor for Woodstock appears to be the high proportion of rental housing in the town. Affordability concerns for homeowners in Woodstock are actually less than any other areas shown in **Table 3-7**, except Carleton County, and affordability issues for tenants (39.3%) in the town are in line with urban New Brunswick (38.4%) and national experience (39.9%). In all areas, though, tenants experience more difficulty finding affordable accommodation. Woodstock's low level of ownership, which is 10 to 20 percentage points less than the other areas listed, consequently, unfavourably weights overall affordability.

3.6. Development Activity

Building permit statistics from the Town of Woodstock and the Western Valley Regional Service Commission add substantial detail to Census of Canada data presented above. Building permit statistics are available up to the current year and can be classified in terms of the land use.

Although comments recorded with individual permit records by Town officials indicate dwelling units added, they do not routinely state the type of unit nor are we certain that all dwelling unit additions are necessarily documented. Data on demolitions also does not appear to be available. Statistics from the Service Commission, which are published in the Commission’s Annual Report do not report dwelling unit additions or demolitions.

Figure 3-2 Building Permits by Type with Dwelling Units Applied for, Town of Woodstock, 2010-2019



Year	Development Permits	Building Permits	Dwelling Units	Construction Value				ALL TYPES
				Residential	Commercial	Institutional	Industrial	
2010	26	96	20	\$3.2	\$2.9	\$0.1	\$0.5	\$6.6
2011	27	68	17	\$1.7	\$2.6	\$0.0	\$0.4	\$4.7
2012	32	64	11	\$1.3	\$2.4	\$0.1	\$0.3	\$4.2
2013	20	66	13	\$2.2	\$2.9	\$30.2	\$0.5	\$35.7
2014	24	54	6	\$1.2	\$0.6	\$0.6	\$0.2	\$2.6
2015	13	21	3	\$0.6	\$0.1	\$0.3	\$0.3	\$1.3
2016	23	63	39	\$3.7	\$1.4	\$0.0	\$0.2	\$5.4
2017	20	57	17	\$2.0	\$0.4	\$0.2	\$0.3	\$2.9
2018	15	47	7	\$1.2	\$3.9	\$0.3	\$0.0	\$5.3
2019	9	42	21	\$2.3	\$0.5	\$0.6	\$0.0	\$3.5
TOTALS	209	578	154	\$19.3	\$17.7	\$32.5	\$2.8	\$72.3
Averages	20.9	57.8	15.4	\$1.9	\$1.8	\$3.2	\$0.3	\$7.2

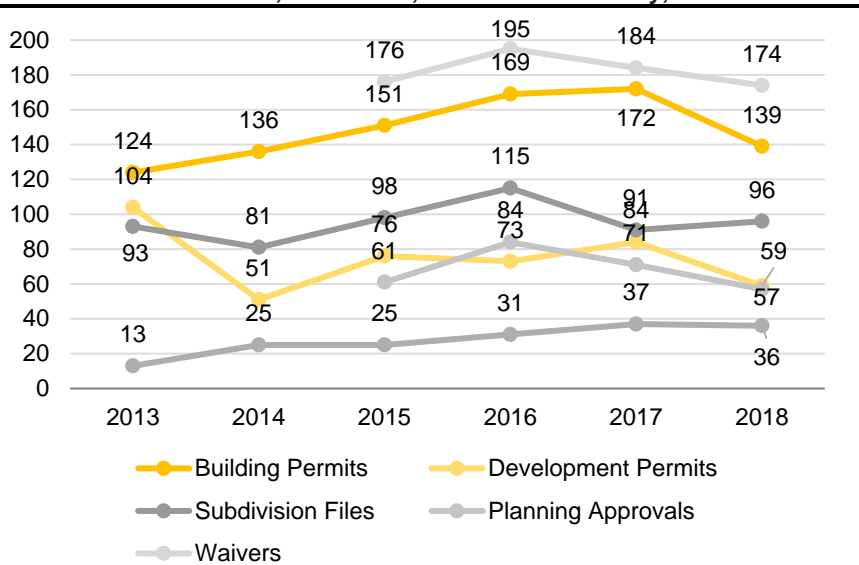
Source: Town of Woodstock

With these reservations, available information suggests development in Woodstock has been steady during the past decade. Between 2010 and June 2019, the annual value of construction in the town has ranged between \$1.3 million (2015) and \$6.6 million (2010), with the exception of 2013 when permits valued at \$35.7 million were issued (**Figure 3-2**). Although 2013 was a relatively good year for the residential, commercial, and industrial sectors, the bulk of activity was institutional projects accounted for by construction of Townsview Elementary School (\$18.1 million), expansion of the Civic Centre (\$8.3 million), and several Town projects. Construction in 2013, constituted 49.4% of all construction value over the course of the ten-year period. The school and Civic Centre expansion comprised 36.5% of the value of construction in the town by themselves.

Residential construction has followed a similar pattern with moderate numbers of additions most years but one substantial peak year (2016). It appears that 2019 will also be a strong year with the second highest number of dwelling unit additions over the period with nearly half the year left. In other years, the town has added between three and 20 units. On average, allowing that some more units may be added this year, the town has added 15.4 dwelling units per year.

The Western Valley Regional Service Commission Annual Report for 2018 includes a summary of "planning statistics" for the Town of Hartland and the Villages of Plaster Rock, Centreville, Bath, and Canterbury reproduced in **Figure 3-3**. The data indicate a moderate upward trend in development activity among Woodstock's neighbours but a drop in 2018, which was not experienced in the town.

Figure 3-3 Permits and Planning Processes, Town of Hartland and the Villages of Plaster Rock, Centreville, Bath and Canterbury, 2013-2018



Process	2013	2014	2015	2016	2017	2018	Average
Building Permits	124	136	151	169	172	139	149
Development Permits	104	51	76	73	84	59	75
Subdivision Files	93	81	98	115	91	96	96
Planning Reports	13	25	25	31	37	36	28
Planning Approvals			61	84	71	57	68
Waivers			176	195	184	174	182

Source: Western Valley Regional Service Commission, 2018 Annual Report, p. 10.

3.7. Summary

Although single-detached homes are the most common housing type in Woodstock, as they are across Canada, the share of other housing types in Woodstock is high relative to New Brunswick norms. Similarly, while most town residents live in owned accommodations, a relatively high percentage are tenants.

Woodstock housing also tends to be older, although data suggests the town's older units are in better repair than equivalent housing in other areas. Dwelling values are far below the national average and moderately lower than in most areas of the province supporting lower homeownership and rental costs. Despite these lower costs, the percentage of households spending more than the accepted affordability standard of 30% of income on housing (22.0%) is high relative to other areas of New Brunswick and close to the national average (24.1%), which is strongly influenced by pressures in major urban markets.



4. Demographic and Housing Projections

The primary determinant of housing need is demographic change. More residents in the Woodstock will require more housing units. As we have noted, changing age may also create demand for different types of housing. Aging and other factors may also lead to division of households so that residents of one dwelling unit may come to require two or three homes as children get jobs and seek to live independently or to start their own families, or when divorce causes a couple to divide assets and move apart. At bottom, though, these shifts are motivated by demographic influences.

4.1. Projection Methodology

Many of the factors that dictate population change and housing need are reasonably predictable. Population change is a function of only three factors. The first two are rates of births and deaths in the population, which are closely tracked in Canada. The trends in both are well-known and can be extrapolated from recent historical data. The third influence is net migration. The Census provides good data on local movement and in-migration for the town, which we have discussed in **Section 2.6** above, but information on out-migration at the local level is limited. Our model, however, can estimate the difference between in-migration and out-migration reasonably accurately with sound estimates of births and deaths.

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

Birth and survival rates are recorded for provinces. Nowadays, birth rates tend to be highest for women in their 20s and 30s. Survival rates are lower for the very young (0-4 years), who are subject to childhood diseases and birth-related challenges, but increase significantly afterward, with the exception of teen and adult years when risky behaviors have an impact. Eventually, however, rates of survival gradually and steadily fall with advancing age. These factors combine to create natural increase in the population or the net difference between births and deaths. Natural increase is maximized where a high proportion of members of the population are in family forming age groups (i.e., 20-39 years). It may also be influenced by high local birth rates, which are most likely to occur in communities

with strong economies (i.e., that provide assurance to couples that they have reliable income to support a family). It is also beneficial to have high survival rates but their variation within most of Canada is generally insufficient to have a significant influence on absolute numbers in one location relative to others.

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

Migration is calculated in our model by estimating natural increase (i.e., births less deaths) in the subject population in isolation for past periods as if all residents were stationary (i.e., assuming no in or out-migration) and then comparing the result to the actual population recorded by the census. The residual or the difference between the population estimated based on natural increase and the actual population counted by the census is an estimate of net migration, which, as we have noted, is the only factor other than natural increase that will influence population). With these estimates from past census periods, the model develops percentage rates of net migration for each five-year age-sex cohort that can be applied with future projections of births and deaths to calculate future population.

4.2. Projected Population Change

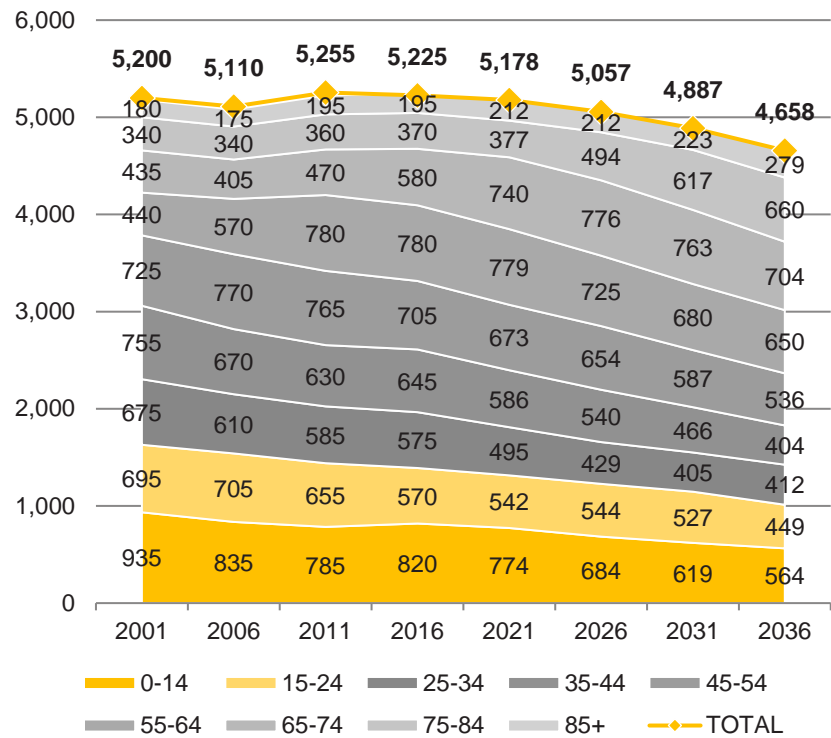
Figure 4-1 illustrates population in Woodstock by age group from 2001 to 2016 with our projection of future population to 2036. The projection is based on trends that shaped population in the 2001 to 2016 period. In addition to the overall decline in population predicted by the model, the most notable trends are the decrease in the numbers of youth and young adults (i.e., 0 to 24 years of age) and the increase of in the senior population (i.e., 65 and over).

Declining numbers of young people and increasing numbers in elderly categories reflect the population aging discussed in **Section 2.3**, above, and are both easily discernible in the 2001 to 2016 counts shown. In 2001, Woodstock had 1,630 residents under the age of 25. By 2016, the number dropped to 1,390 (-14.7%). Over the same period, the number of seniors increased from 955 to 1,145 or by 19.9%.

The increase in the number of seniors can be expected to continue to 2036, when our model indicates 1,643 people will reside in Woodstock (a 43.5% increase from 2016). We project the number of young people under 25, at the same time, will decrease to 1,013 or by 27.1%.

The oldest Baby Boomers, who were born in 1946, reached 65 in 2011, which is discernible in the flare in the 65 to 74-year age cohort band in **Figure 4-1** between 2011 and 2016. That band and the bands depicting the 75 to 84-year and 85+ age groups will continue to expand over the next 20 years, although the 65 to 74-year group will decline moderately after the last Baby Boomers, born in 1966, enter their senior years in 2031.

Figure 4-1 Population by Age Group, Town of Woodstock, 2001-2036



Source: Census of Canada 2001 to 2016, Stantec projections 2021 to 2036

The critical group from 25 to 64 years of age will continue to decline steadily. It presently includes late Baby Boomers born between 1956 and 1966 but will be succeeded by smaller age cohorts born after them from 1966 on. From 2001 to 2016 this group increased from 2,595 to 2,705 (4.2%) as the oldest Baby Boomers replaced the generations born during the late Depression and WWII. In the coming 20 years, we expect their numbers to drop to 2,002 (-26.0%) as the Baby Boom groups age into their senior years.

The youngest in this group, between 25 and 44 years of age, already began to decline between 2001 and 2016, when their numbers fell from 1,430 to 1,220 (-14.7%). They are the portion of the population that is most critical to family-formation and natural increase. Their decrease is a major cause of the falling number of children in the town. The continued decline in numbers to 1,013 we predict in 2036 (-17.0%) will exacerbate the decreasing number of children.

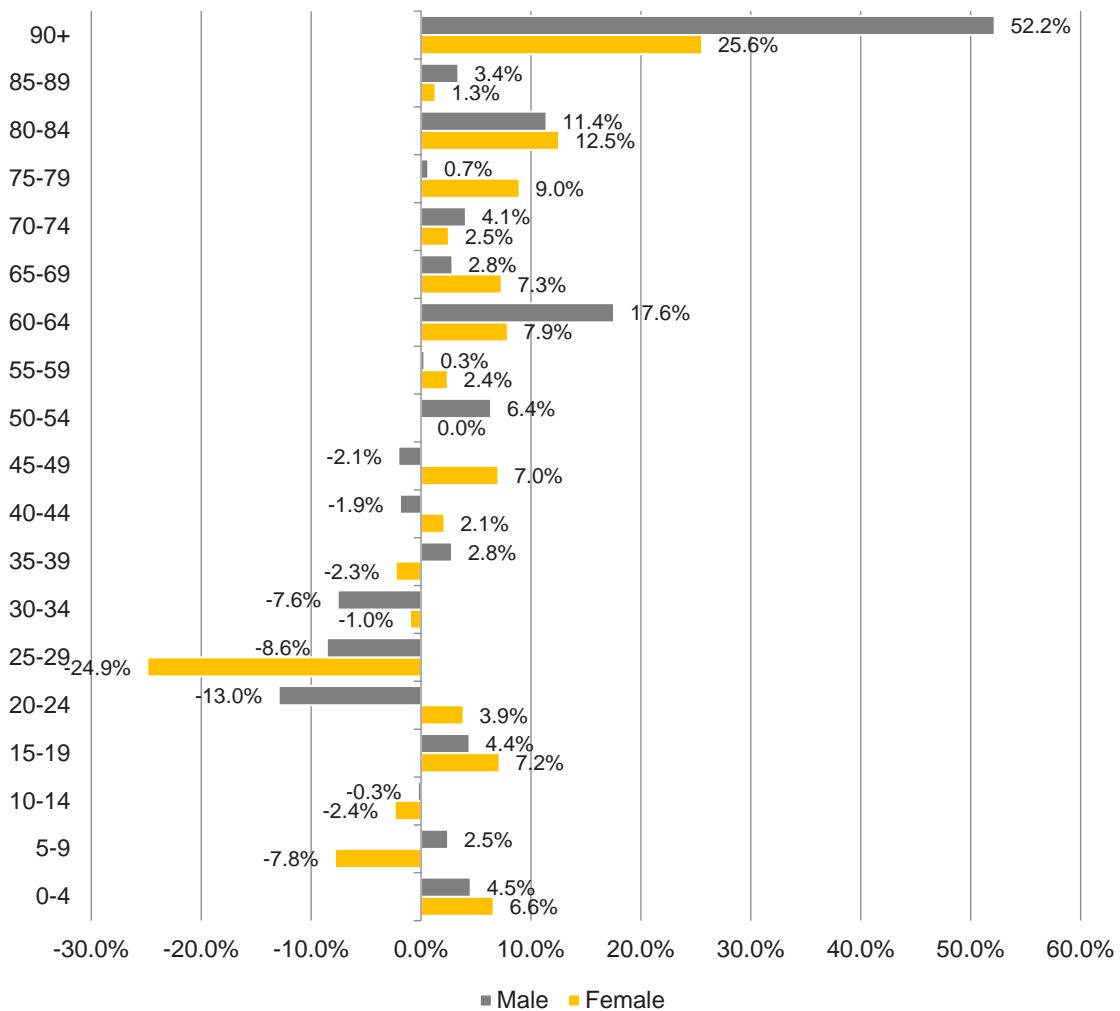
4.3. Migration Influence

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

As noted, migration is a more volatile and variable influence on local populations. In most of Canada's rural areas and many of its small towns, migration has accentuated population aging because of the tendency of young adults to seek jobs or pursue education opportunities in larger centres.

Figure 4-2 depicts migration estimates calculated for males and females by our model based on experience in the Town of Woodstock from 2001 to 2016. Out-migration is almost exclusively confined to young adults from 20 to 39 years of age. The most notable cohort in this group is females between 25 and 29 years of whom we estimate roughly a quarter left per five-year period. Although the rates are more moderate, the town also loses substantial portions of its male population from a broader age range covering 20 to 34 years (-13.0%, -8.6%, and -7.6% across the three five-year groups involved).

Figure 4-2 Migration by Age Group, Town of Woodstock, 2001-2036



Source: Census of Canada 2001 to 2016, Stantec projections 2021 to 2036

As noted, these cohorts are particularly significant because they are within the child-bearing range. As a matter of fact, the town's losses are greatest in cohorts in which fertility is currently the highest in New Brunswick (i.e., 25 to 29 and 30 to 34 years). Modest out-migration from the town in the 5 to 9 and 10 to 14-year cohorts is probably associated with out-migration by parents in their late 20s and early 30s, although, in-migration in the 0 to 4 group contradicts this interpretation. The explanation for the latter feature is likely higher birth rates than New Brunswick averages among those who stay in Woodstock.

In the balance of age-sex cohorts, the town does well, attracting more in-migrants than out-migrants. In-migration in the 15 to 19-year group is probably attributable to the presence of the NBCC campus in Woodstock. From 50 years on, the town draws more residents than it loses in all age groups for both genders. In-migration rates are particularly high for the 60 to 64 and 80 to 84 groups. The rates over 90 years are the highest by far but should be treated with caution given the small numbers involved.

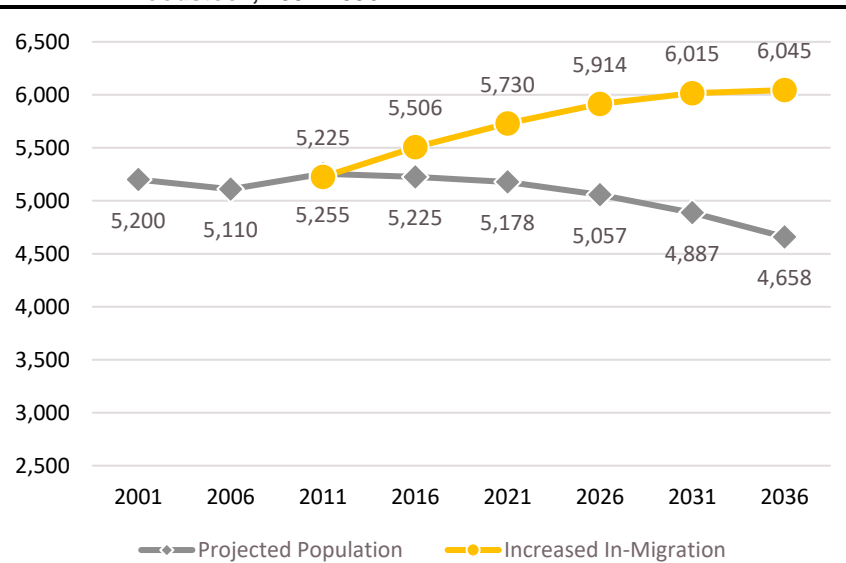
We would speculate that the town's attraction for older age groups is easier access to retail and commercial services for daily needs as well as accommodation available in several seniors facilities and related medical supports. These new residents are likely drawn from rural areas in Carleton County and, perhaps, from more distant locations in Canada.

The already noted volatility of migration is, however, worth returning to before reaching a conclusion on the role of migration in Woodstock. The Province of New Brunswick and the Town of Woodstock have responded to declining population by pursuing policies to encourage in-migration that depart from traditional approaches in Atlantic Canada, which have largely been to ignore its potential benefits and occasionally have been resistant.

Pro-immigration initiatives in New Brunswick and other Atlantic Provinces have already begun to bear fruit with population gains in the three other provinces but not New Brunswick between 2011 and 2016. Woodstock has also attracted domestic and international immigrants as we pointed out in **Section 2.6** above. Keeping young adults in the town will have a similar effect and can likely be achieved if good employment opportunities are available in the area.

Retaining existing residents and drawing more immigrants to the town are likely the only ways for Woodstock to re-establish a growth trend. International immigrants are especially important in this respect as they are usually younger and tend to have larger families.

If, for example, the town had been able to add or retain 250 residents distributed across the 20 and 39 year age groups with 200 children in their families, it would be more than sufficient to reverse the downward trend depicted in **Figure 4-1**, above, and stimulate substantial additional growth. If the same level of additional migration were sustained through 2036, it would increase the town's population by 1,387 (29.8%) over the estimate of our projection.

Figure 4-3 Potential Influence of Additional In-migration, Town of Woodstock, 2001-2036

Source: Census of Canada 2001 to 2016, Stantec projections 2021 to 2036

4.4. Projected Housing Demand

Our detailed projection of population will support estimates of housing based on the age-composition of Woodstock's population. Statistics Canada has provided compilations of individuals classified as primary household maintainer by structural housing type for the last two censuses. Statistics Canada defines the primary household maintainer as the person "who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling." In the case of households with two or more individuals contributing to these costs, Statistics Canada takes the first one recorded on the census form as the primary maintainer.

The primary maintainer is considered to be the person around whom a household is formed. The propensity of individuals to be household maintainers varies with age. Individuals under the age of 20 are rarely the primary maintainers of their households but, as age advances, the propensity to lead a household increases steadily. In Woodstock, according to data from the 2016 Census, the prospect of an individual between 15 and 24 being classified as the primary maintainer was 17.5%. For the 75 to 84-year age group, it was 70.4%.

Relative to national norms, Woodstock residents tend to form households earlier and more often than typical Canadians (**Table 4-1**). Woodstock residents between 18 and 24 years of age are significantly more likely to head a household (17.5%) than their counterparts elsewhere in the country (10.2%). This continues into the 25 to 44-year group of whom 53.0% in Woodstock have formed households compared to the national norm of 43.2%). It falls back somewhat inexplicably for 35 to 44-year olds in the town (51.2% v. 53.2%) but then recovers to almost exactly the national average between 45 and 64 years. In older age groups, Woodstock residents are much more likely than other Canadians to head a household, except for the 85 and over group in the town who are much less likely to do so. Similar relationships hold between the town and the Province of New Brunswick and Carleton County.

Table 4-1 Probability of being a Primary Household Maintainer, Woodstock and Comparable Geographies, 2016

Cohort	Canada		New Brunswick		Carleton County		Town of Woodstock	
	All Housing	Single-detached	All Housing	Single-detached	All Housing	Single-detached	All Housing	Single-detached
15-24	10.2%	2.1%	12.7%	3.7%	10.1%	5.6%	17.5%	5.3%
25-34	43.2%	16.3%	47.8%	26.6%	44.3%	29.8%	53.0%	21.7%
35-44	53.2%	28.4%	53.9%	38.5%	53.6%	44.1%	51.2%	34.1%
45-54	56.8%	33.9%	55.1%	41.1%	53.8%	43.9%	56.7%	34.0%
55-64	58.2%	35.5%	56.9%	42.4%	56.9%	48.1%	58.3%	35.9%
65-74	59.9%	35.0%	60.6%	44.4%	61.2%	50.6%	67.2%	48.3%
75-84	61.2%	32.7%	64.4%	43.8%	67.4%	55.1%	70.4%	47.9%
85+	50.2%	24.3%	54.8%	35.8%	53.2%	39.7%	37.2%	20.9%
TOTAL	40.0%	21.5%	42.8%	29.6%	41.1%	32.9%	44.3%	26.4%

Source: Statistics Canada 2016

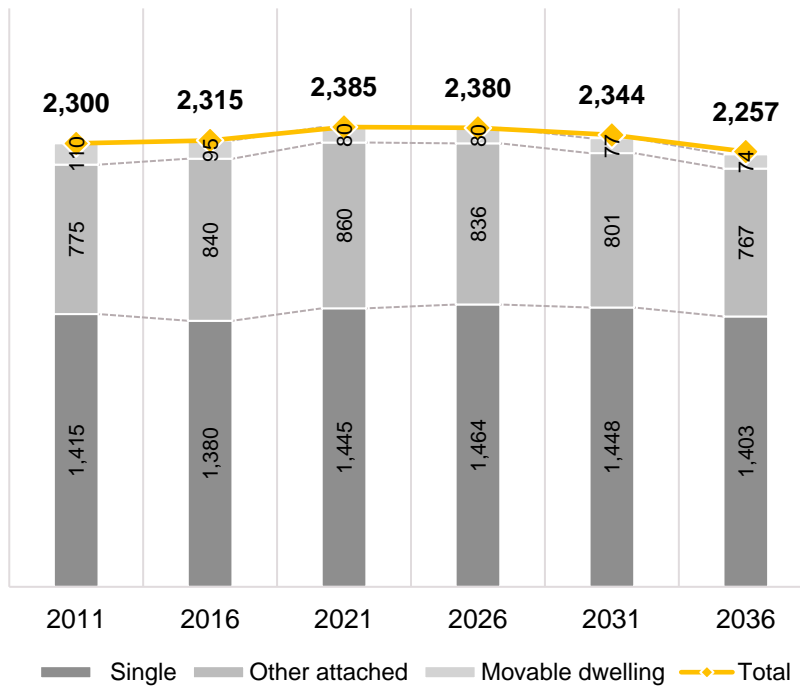
The availability of rental housing in the town appears to be a key factor facilitating household formation and maintenance in the youngest and oldest age groups. Across all age groups other than the over 85 group, town residents are more likely than Canadians as a whole to maintain a single-detached home but less likely than other residents of Carleton County and New Brunswick. The relatively low proportion of elderly residents in single-detached homes within the town is likely attributable to the presence of several large facilities for seniors whose residents are not defined as household maintainers. Carleton Manor in the town accommodates 109 residents and the Womens Institute Home has 19. Riverside Court Retirement Residence and Laskey Special Care Home provide special care to 20 and two residents, respectively, to bring the total of resident places in seniors accommodation to 150 or 26.3% of the town's population over 75 years of age as recorded by the 2016 Census.

As population ages and household formation increases, the type of housing tends to change. In 2016, for example, 30.0% of 15 to 24-year olds who were primary maintainers lived in single-detached dwellings. By contrast, 71.8% of primary maintainers between 65 and 74 were in single-detached accommodation. Above 74, the percentage in single-detached homes tends to decline, with 68.0% of 75 to 84-year olds in single-detached homes and 56.3% in the 85 years and over group.

Local data is insufficient to project age group propensities to lead households and comparison of 2011 and 2016 data does not suggest major shifts in any case, so our projections are based on applying 2016 propensities to future population projections by age group. **Figure 4-4** illustrates our estimates.

The numbers suggest an increase in dwelling units in the town by 2021 but slight decreases in 2026 and 2031, followed by a larger but still modest decrease in 2036. In the first three future census years, our model calculates that increased household formation associated with population aging will counter the small population losses we expect. In 2036, however, increases in the number of seniors will be confined to the cohorts over 75 in which household formation declines. The distribution of households by type is not predicted to change greatly as the tendency of the oldest age groups to shift to attached housing will be balanced by declining numbers of young adults, the other demographic group that tends toward alternatives to single-detached accommodation.

Figure 4-4 Dwelling Units by Structural Type, Town of Woodstock, 2011-2036



Source: Census of Canada 2001 to 2016, Stantec projections 2021 to 2036

4.5. Summary

Like most communities in Canada and particularly Atlantic Canada, Woodstock's population has been aging. Between 2001 and 2016, the town saw a decline in the number of young people combined with increasing numbers of elderly residents. Both trends are expected to continue as recent experience shows a clear tendency on the part of younger adults between 20 and 40 years of age to migrate from the town, reducing the capacity of the town's population to reproduce. With fewer people in these critical child-bearing cohorts, we expect the number of children born in the Woodstock will continue to decline. At the same time, we expect residents of the town born during the Baby Boom (i.e., 1946 to 1966) will continue to age in place and, with the addition of older in-migrants to the community, swell the local senior population.

Overall, we expect population to begin to decline moderately. Initially, we expect housing demand to increase marginally, as older residents tend to live in smaller households, but, eventually, we calculate that number of dwelling units in the town will decrease with the falling population. While seniors tend to downsize to apartments and other alternatives to single-detached housing, their shift to those unit types is likely to be balanced by the reduced number of young people seeking the same type of accommodation. Strategies to increase the retention of young adults in the town and to attract younger immigrants are essential to alter this expected future.

5. Online Survey

Stantec initiated an online survey on August 18, 2019 and kept it open until the end of October. The survey link was emailed to a stakeholder list maintained by the Town and was also posted on the Town of Woodstock web site. It was open to all interested individuals who became aware of it through these notifications. Advertising targeted residents of the Town of Woodstock and Carleton County but individuals from outside the area were welcome to respond and a small number did so. Over the roughly three-month period that the survey was open, it drew exactly 300 responses.

Appendix C contains a copy of the survey questionnaire and detailed results from all 23 survey questions. The sections following immediately below summarize the same results with observations and correlations of interest under the headings employed in the survey instrument.

5.1. Where You Live

According to 298 responses to **Question 1**, the survey gathered responses from throughout Carleton County as well as outside the county (7.7%). The largest group, by a wide margin, was residents of the town, who accounted for 60.7% of responses. The second and third largest groups from Carleton County were, respectively, the surrounding parish of Woodstock (7.4%) and Wakefield Parish (6.4%), which abuts the north border of Woodstock Parish.

Based on **Question 2**, which also obtained 298 responses, survey respondents predominantly live in single-detached homes (75.5%). The second and third most common housing types, duplexes and three and four-unit apartment buildings, both trailed significantly (6.0% in both cases). The distribution of housing types falls between the norms for the Town of Woodstock and Carleton County, relatively close to the distribution for the province as a whole (**Table 5-1**).

In keeping with the preponderance of single-detached housing, the majority of respondents own their homes (297 responding to **Question 3**). With 69.4% of respondents in owned units the survey falls between the Town of Woodstock (57.7%) and Carleton County (76.8%). As noted in our profile of local housing, condominium ownership is rare in Woodstock (1.7%). With rural areas of Carleton County included in the survey, it is not surprising that only 0.3% of respondents live in condos. Remaining respondents consist of renters (27.9%) and other arrangements (2.4%).

Table 5-1 Housing by Structural Type, Woodstock Housing Needs Assessment Online Survey Respondents compared to Woodstock and Related Geographies, 2016

Structural Type	Survey Respondents	Town of Woodstock	Carleton County	New Brunswick
Single-detached	75.5%	64.4%	83.6%	74.5%
Apartment 5 or more storeys	0.0%	0.0%	0.2%	0.8%
Other attached dwelling	18.7%	32.4%	12.3%	20.8%
- Semi-detached	2.0%	3.6%	1.9%	4.0%
- Row house		3.3%	1.4%	2.4%
- Duplex	6.0%	3.9%	1.8%	4.0%
- Apartment 5 or less storeys	10.7%	20.9%	6.9%	10.0%
Other single-attached		0.7%	0.3%	0.3%
Movable dwelling	3.7%	3.2%	3.9%	3.9%
Other	2.0%			

Source: Stantec Consulting and 2016 Census of Canada

Survey respondents were somewhat more mobile than typical Woodstock residents (298 responding to **Question 4**). Whereas 44.3% of survey respondents stated they moved within the past five years, only 37.4% of Woodstock residents and just 27.2% of Carleton County residents moved during the 2011 to 2016 Census period. The survey question provided more refined information on longer term residence, indicating that 19.5% of respondents have lived in their current residence for five to ten years and 36.3% for more than ten years. Very few of the final group (2.7% of all respondents), have not moved in the course of their lives.

Of 293 respondents to **Question 5**, more than half (53.9%) work in the Town of Woodstock. Roughly one-quarter (23.9%) work in other locations in Carleton County and just less than a quarter (22.2%) work outside the county.

Just over two-thirds of respondents are satisfied with their current housing (67.7%) according to 297 answers to **Question 6**. They are split roughly in half between 34.0% who are very satisfied and 33.7% who are satisfied. The remaining third (32.4%) is further split between 15.2% who say they are neither satisfied nor dissatisfied, 11.8% who are dissatisfied, and 5.4% who are very dissatisfied.

Residents of single-detached homes recorded by **Question 6** expressed the highest level of satisfaction (79.1% very satisfied or satisfied) (**Table 5-2**). Only 10.3% stated they were dissatisfied or very dissatisfied. While numbers of respondents for other housing types were smaller and should therefore be interpreted with care, they reflected significantly higher levels of dissatisfaction ranging from 16.7% (semi-detached) to 50.0% (three or four-unit apartment buildings). Of 47 respondents who expressed dissatisfaction, 48.9% were in units other than single-detached homes, although the latter types accounted for just 22.9% of respondents (i.e., 35.8% of respondents who live in those unit types).

Table 5-2 Satisfaction with Housing by Structural Type, Woodstock Housing Needs Assessment Online Survey, 2019

Current Housing Type	Very Satisfied	Satisfied	Neither Satisfied nor Dissatisfied	Dissatisfied	Very Dissatisfied	TOTAL
Single-detached home (%)	43.1%	36.0%	10.7%	6.7%	3.6%	77.1%
- Number of Respondents	97	81	24	15	8	225
Duplex (i.e., house divided into two apartments) (%)	16.7%	27.8%	27.8%	16.7%	11.1%	6.2%
- Number of Respondents	3	5	5	3	2	18
Semi-detached (i.e., two houses joined together by a common vertical wall) (%)	0.0%	33.3%	50.0%	16.7%	0.0%	2.1%
- Number of Respondents	0	2	3	1	0	6
Three or four-unit apartment building (%)	0.0%	22.2%	27.8%	38.9%	11.1%	6.2%
- Number of Respondents	0	4	5	7	2	18
Apartment building with five or more units (%)	7.1%	21.4%	35.7%	35.7%	0.0%	4.8%
- Number of Respondents	1	3	5	5	0	14
Movable dwelling/mobile home (%)	9.1%	45.5%	9.1%	27.3%	9.1%	3.8%
- Number of Respondents	1	5	1	3	1	11
TOTAL %	34.9%	34.2%	14.7%	11.6%	4.5%	100.0%
- Number of Respondents	102	100	43	34	13	292

Source: Stantec Consulting and 2016 Census of Canada

5.2. Your Housing Needs

Reasons selected for living in the Woodstock area were surprisingly evenly distributed according to 248 respondents to **Question 7**. Respondents most often live in the area because it is close to work (22.2%), but similar proportions indicated growing up in the area (19.4%) or the lifestyle it provides (19.4%) are their main motives. Housing choice (14.7%) and affordability (11.7%) were also cited by substantial groups.

Given responses to **Question 6** concerning satisfaction with current housing, it is not surprising that most residents who would like to change their housing would prefer to move to a single-detached home (65.3%) (**Table 5-3**). All but one duplex resident responding to **Question 8** would prefer to live in a single-detached home. Substantial proportions of respondents residing in other types have similar aspirations. The second most popular type was a smaller apartment structure with three or four units.

Table 5-3 Interest in Changing Housing by Structural Type, Woodstock Housing Needs Assessment Online Survey, 2019

Current Housing Type	Single	Duplex	Semi	3 or 4-Unit Apt.	Low-rise Apt.	High-rise Apt.	Movable/Mobile	Other	Total
Single-detached home	69.2%	0.5%	5.3%	9.6%	7.5%	2.1%	2.1%	3.7%	75.8%
Number of respondents	130	1	10	18	14	4	4	7	188
Duplex (i.e., house divided into two apartments)	93.3%	0.0%	0.0%	0.0%	0.0%	0.0%	6.7%	0.0%	6.1%
Number of respondents	14	0	0	0	0	0	1	0	15
Semi-detached (i.e., two houses joined by a common wall)	50.0%	0.0%	16.7%	0.0%	0.0%	0.0%	0.0%	33.3%	2.4%
Number of respondents	3	0	1	0	0	0	0	2	6
Three or four-unit apartment building	43.8%	12.5%	12.5%	18.8%	0.0%	12.5%	0.0%	0.0%	6.5%
Number of respondents	7	2	2	3	0	2	0	0	16
Apartment building with five or more units	8.33%	8.33%	8.33%	50.00%	0.00%	8.33%	8.33%	8.33%	4.84%
Number of respondents	1	1	1	6	0	1	1	1	12
Movable/mobile dwelling	63.6%	9.1%	9.1%	9.1%	0.0%	0.0%	9.1%	0.0%	4.4%
Number of respondents	7	1	1	1	0	0	1	0	11
TOTAL	65.3%	2.0%	6.0%	11.3%	5.6%	2.8%	2.8%	4.0%	100.0%
Number of respondents	162	5	15	28	14	7	7	10	248

Source: Stantec Consulting and 2016 Census of Canada

Responses by age group add detail to expressed preferences. Interest in living in a single-detached home is strongest from 18 to 44 years of age when people are normally considering having a family or are raising a family (**Table 5-4**). Although only 22% of respondents in the 18 to 24-year age group live in single-detached homes, 78% would prefer to. Although 74% are in single-detached units between 25 and 44, 80% would prefer to be. The need for space to accommodate a family is an important driver of preference for detached homes. Cost is the likeliest reason that many in these ages are not in the type of housing they would prefer.

Table 5-4 Interest in Changing Housing by Structural Type by Age Group, Woodstock Housing Needs Assessment Online Survey, 2019

Housing Type		Age Group			
		18-24	25-44	45-64	65+
Single-detached home	Current	22%	74%	77%	89%
	Preferred	78%	80%	63%	26%
Duplex (i.e., house divided into two apartments)	Current	22%	6%	7%	0%
	Preferred	11%	3%	1%	0%
Semi-detached (i.e., two houses joined by a common vertical wall)	Current	0%	4%	1%	0%
	Preferred	11%	3%	8%	9%
Three or four-unit apartment building	Current	22%	8%	5%	0%
	Preferred	0%	3%	16%	31%
Apartment building with five+ units, <5 storeys	Current	11%	3%	4%	9%
	Preferred	0%	3%	3%	20%
Apartment building with five+ units, >5 storeys	Current	0%	0%	0%	0%
	Preferred	0%	3%	4%	3%
Movable dwelling/mobile home	Current	11%	4%	3%	3%
	Preferred	0%	3%	3%	6%

Source: Stantec Consulting

Desire for single-detached housing begins to shift in mid-life, however. Although 77% of respondents between 45 and 64 years live in single-detached homes, only 63% prefer that option. Of 37% who would like an alternative, the largest group would prefer a small apartment building with three or four units (16% of all respondents in the age group and 43.2% of that group who would like to move). The next largest group would prefer a semi unit (8% of all and 21.6% interested in moving).

The numbers are even stronger for the 65 to 84-year age group (there were no respondents older than 84). Although 89% live in single-detached units, just 26% prefer their current accommodation. Most (51% of all senior respondents and 73.9% of those interested in moving) would prefer to live in a small (three or four-unit) or low-rise (more than four units and up to four storeys) apartment unit.

Shaded cells in the table above highlight the most critical discrepancies between current and preferred housing types in the town. Green shaded cells indicate strong unmet demand for the housing type in question. The cell indicating the preference of 18 to 24-year olds for single-detached housing, for example, is dark green to highlight the strong unsatisfied demand in that age group. The cell indicating the preference of seniors for units in small apartments is, likewise, dark green. On the other hand, the cell showing the proportion of seniors who prefer to live in single-detached housing is dark red because a very high percentage would prefer another form of accommodation, as discussed.

The direction of demand in the town, therefore, is from red cells to green ones. Young adults would generally like to move from their current forms of accommodation (pink or red cells) to single-detached homes (dark green). Older adults and seniors would prefer to shift in the opposite direction from single-detached houses to a variety of alternatives (mostly light green) but especially apartments (dark green). Grey cells indicate reasonable balance between the numbers in an age group in the housing type and the desire of age group members to be in that type.

Reasons for preferring specific housing types were varied according to 230 responses to Question 9. Many who wish to move to a single-detached home identified privacy as a key motive. Others cited children, pets, and family living. Another group, however, expressed personal preferences for apartments citing convenience, reduced work/responsibility, and suitability for seniors. Finally, some cited the affordability of the housing type they prefer.

Most respondents to Question 10 (71.4%) stated they are not considering housing designed for seniors but 19.5% are. Only 2.0% of all respondents to the question have an immediate interest but 17.5% see it as a possibility within ten years (Table 5-5). Interest, understandably, increases with age. No respondents

Table 5-5 Interest in Seniors Housing by Age Group, Woodstock Housing Needs Assessment Online Survey, 2019

Age Group	Yes, Now	Yes, Within 10 Years
45-65	1.0%	29.0%
65-84	9.0%	54.0%
ALL	2.0%	17.5%

Source Stantec Consulting Limited

under the age of 45 expressed an immediate or long-term interest in seniors' accommodation. In the 45 to 64 group, on the other hand, 1% indicated an immediate interest and 29% suggested they see it as a likely need within the next ten years. For seniors, 9% have an immediate need and 54% expect senior housing will become a need within the coming decade.

Potential movers were evenly distributed across age groups in the survey sample. Of 214 household members cited by respondents to **Question 11** as likely to move in the next five years, the largest group was household members currently under 18 years (22.9%) but they were only slightly ahead of the 65 to 84-year group (22.0%) and the 25 to 44 group (20.6%). Only the 85 years and over group was notably unlikely to move (1.9%).

Respondents to **Question 12** preferred freehold ownership to alternatives in rough proportion to their current breakdown of tenure determined through **Question 3**, with 65.1% choosing it as their preferred option. A notable discrepancy was condominium ownership, which 7.6% consider their preference. Respondents preferring freehold or condominium ownership comprised 72.7% of respondents to **Question 12** in contrast to 69.7% of respondents to **Question 3** who stated their current form of tenure. The results suggest that a portion of both freehold owners and tenants would be interested in condominium living.

5.3. Buying in Woodstock

Most respondents are only comfortable affording a home valued at \$150,000 or less according to **Question 13**. Of 175 who answered the question, 110 (62.9%) would like to stay under \$150,000. The aspiration is realistic given a median house price in the town of \$139,820 according to the 2016 Census even allowing for likely escalation since the Census was taken. A significant proportion of respondents feel they could afford \$150,001 to \$250,000 (28.0%) but less than 10% are comfortable with a price above \$250,000.

Only 83 of 181 respondents who indicated a desire for ownership answered **Question 14** concerning reasons for their preference. The question asked respondents to rank five factors identified in the survey. The factor with the highest rated score indicating the best overall ranking was “more control over property, which scored 3.37. It marginally edged out “lower cost overall” (3.26), which was ranked first by the largest proportion of respondents (32.9%). Although control only garnered the fourth most first-place rankings (18.2%), it was by far the most dominant choice for second and third and was ranked fifth by very few. The remaining three factors offered in order of the overall score of their ranking were “type of accommodation,” “ability to build equity,” and “ability to upgrade property.”

Only a third (34.3%) of 175 respondents to **Question 15** believe they can find and afford the type of housing they want in the Town of Woodstock. A quarter (25.7%) believe housing in the town is too expensive and 22.9% do not think the type of housing they want is available. Another 13.7% do not want to live in the town.

5.4. Renting in Woodstock

Prospective tenants are generally comfortable with rents plus utilities between \$500 and \$1,000 per month (77.4%) according to 62 responses to **Question 16** from of 64 respondents stating a preference for renting. More than a third (35.5%) see themselves in the \$751 to \$1,000 bracket. Only 12.9% are comfortable with more than \$1,000 and none consider more than \$1,500 to be reasonable for them. As with ownership, expectations appear to be in line with the market given reported median tenant costs of \$650 per month according to the 2016 Census.

Question 17 asked respondents who prefer to rent to rank the importance of five key factors to their rental preference like **Question 14** concerning home ownership. Lower cost was the highest ranked based on an overall score of 3.52 from 61 respondents. Unlike **Question 14**, the leading factor gained the most first place rankings. The second most important factor with a score of 3.32 was avoidance of ownership responsibilities. It was followed in order by concerns with property maintenance, lack of equity for purchase, and suitability of housing available for ownership.

According to 62 responses to **Question 18**, renters are considerably more pessimistic about obtaining the type of accommodation within the Town of Woodstock. Only 22.6% believe they can find the type of housing they want at an affordable price inside the Town Limits. For most, the town does not offer the right housing type (41.9%) or they expect it is too expensive (29.0%). Very few are not interested in living in the town (1.9%).

5.5. Why Not Woodstock

Only 25 respondents answered **Question 19**, which asked why they were not interested in living in Woodstock. The leading answer was preference for a more rural location (44.9%), although 24.0% said the town lacks amenities and 12.0% indicated that they prefer a larger community. Just 8% feel that other communities provide better housing value than Woodstock.

5.6. You and Your Household

Survey respondents were predominantly female (80.1%) (**Question 20**). Roughly half (50.2%) were between 25 and 44 years of age and 31.6% were from 45 to 64 (**Question 21**). No respondents were under 18 years or over 85 years. Based on 233 responses to **Question 22**, they represented households with a total of 563 members roughly evenly divided between males (50.3%) and females (49.7%). Assuming the 66 questionnaire respondents have similar households to the 233 who answered **Question 22**, it would be reasonable to estimate that the survey covered 722 residents consisting of 363 males and 359 females. Among respondents to the question, one-third (33.1%) of household members were under 18 years of age, 29.6% were between 25 and 44, and 20.2% were 45 to 64. Only 11.5% were seniors of which the over 85 group constituted just 0.5% of the sample.

Question 23 wrapped up the survey by providing an opportunity for respondents to add thoughts on housing in the town. Many comments addressed affordability and housing costs. Concerns with affordability most often referred to rental units and sometimes raised issues with the quality of rental accommodations. Other comments referenced the lack of housing for professionals, the need for condominium developments, and the lack of higher end housing options.

5.7. Summary

The online survey obtained exactly 300 responses. While it found two-thirds of respondents were satisfied with their housing, satisfaction was heavily weighted to occupants of single-detached homes of whom 79.1% were satisfied or very satisfied with their housing. By contrast, only 35.8% of occupants in other types said they were satisfied with their housing.

The preference for single-detached housing is strongly correlated with age. Young adults between 18 and 24 aspire to single-detached housing and generally move into it between 25 and 44 years of age, when many raise families. In later age groups, although many retain single-detached homes, there is a growing preference for alternatives, particularly apartments.

Cost is the primary barrier for younger adults to acquire single-detached housing. Reducing costs and responsibilities are the primary reasons that older age groups seek to shift from single-detached homes to other types. More than half of seniors (63% of respondents over 65) expect to move into seniors housing within ten years.

Survey responses indicate housing is affordable for most respondents. Most are not comfortable buying a home for more than \$150,000; median home prices in Woodstock according to the 2016 Census align with this price level. Similarly, prospective tenants indicated they are comfortable with rents that align with the monthly median rent found by the Census. In both cases, however, most respondents said that would not expect to find the type of housing they want in Woodstock.



6. Consultation

Consultation for the housing needs assessment took several forms. In addition to the survey summarized in preceding **Chapter 5**, Stantec and Trace discussed housing issues with Town representatives through several meetings, interviewed key stakeholders identified in consultation with Town representatives, and conducted a public open house.

6.1. Focus Group Session

Team members from Trace conducted a focus group with invited stakeholders in Woodstock on September 3, 2019. The session drew 23 people, including developers or companies related to developers, and several Town Councillors. J. D. Irving sent their Immigration Officer and a senior staff member from McCain's also attended.

The session began with a 15-minute presentation at 8:00 am and finished at 10:30 am after extensive discussions. The session was intended to scope issues to be further investigated by the consultants. Discussions identified several themes. One was affordable housing, which was a leading concern of at least one Councillor. Developers attending said they can build affordable housing; however, administration of affordable housing tenants is challenging (i.e., collecting rent, dealing with damage, etc.). At the other end of the spectrum, the larger business operators said the lack of higher end housing options in the region made it difficult for them to hold on to executive recruits. They also cited challenges to retain workers who need small apartments in the area while they transition to traditional housing. In the absence of suitable intermediate housing options, workers more often than not move on to larger centres.

6.2. Stakeholder Interviews

Trace with assistance from Stantec completed interviews with a wide range of stakeholders during September and October 2019. Interview subjects included Town staff and Council members, real estate agents, residential builders/ developers, leaders with several major employers in the area, and representatives of immigrant groups.

6.2.1. Builder/Developers

Trace and Stantec interviewed two prominent local developers. One is responsible for major new residential development in the town, particularly in the area flanking Deakin Road to the north of the Atlantic SuperStore. The other is focused on acquisition and renovation of older homes to create apartments. Both indicated they are doing well in Woodstock and are optimistic for the future. A major issue for both is the recruitment and retention of workers. Both suggested they could expand their operations if they could find suitable employees to build and manage their projects. One is looking overseas to find employees.

Both are finding a ready market for the new and renovated housing they create. They indicated that they are seeing a growing interest in higher density residential developments. They apparently have little trouble renting apartments to suitable tenants and new garden homes and townhouses sell well.

The second developer is working on a smaller scale but is equally positive about the local market. He is focusing on homes built in the 1950s and 60s, which he is renovating into two to three-unit structures. His oldest building may be 100 years old. He is seeking middle-level rents (\$600 to \$650 per month) and has no trouble finding tenants.

Both individuals stated they would be willing to undertake affordable housing projects. The smaller developer said he went through the entire process for an affordable project, but the Province pulled the funding at the end in favour of a project in Fredericton. The only significant challenge with affordable housing cited by both is the reliability of some lower income tenants. The administrative overhead can apparently be significant. Accommodating seniors is more attractive as they are stable and reliable. One suggested that it would be more effective if the Province would pay rents for tenants as opposed to subsidizing construction as rent collection is a major burden.

6.2.2. Business Community

Leading Woodstock employers stated that they are regularly recruiting employees within Canada and abroad. They also confirmed the statements of Town representatives early in the project that housing was a critical factor in employee retention, at both the worker and executive levels. Companies actively try to transition overseas workers they hope to retain to long-term accommodation in Woodstock and other communities in the area.

After initial accommodation in company facilities, at least one company supplies employees in whom they are interested with a vehicle, pays for gas, and assists with finding housing. The short supply of rental units in the Woodstock area, however, drives 80% to Fredericton where employers can arrange appropriate accommodation with large landlords. Unfortunately, according the company representative, many employees are not able to find suitable long-term housing near their work in New Brunswick and either move to a larger urban centre or return to their home country.

Executive and administrative support staff face similar challenges. For higher salaried employees, the issue is largely finding accommodation in Woodstock that suits their lifestyle. Many seek housing that requires less maintenance or that can be resold reasonably easily while they “get used” to Woodstock. The scarcity of condominium units and higher quality rental units, as well as lack of confidence in the resale market for detached homes, all discourage commitment to the area.

6.2.3. Support Agencies

Celeste Roberts, Executive Director of the Woodstock Multicultural Society, said that her organization dealt with 530 clients in 2017-18 and 545 in 2018-19. She categorized one-third of her organization’s clients as low income and the remainder as middle income. A small portion (16 currently) are international students. She believes the community needs approximately 60 affordable units and 110 middle income units per year to meet immigrant needs. Units should be multi-generational recognizing that most immigrants have families that often include extended relationships (e.g., grandparents).

The largest group of immigrants requires housing with monthly costs in the \$900 to \$1,200 range, which should appeal strongly to local landlords and developers. Many immigrant needs are not economic. Many require day care services given the frequent presence of young children. Employment for many may also be limited by barriers to qualification created by Canadian professional associations (which normally license members through provincial level organizations). Finally, while immigrants appreciate the efforts of communities to welcome them, many also want to connect with fellow members of their national or ethnic communities or with other immigrants in general who are struggling with similar issues. Immigrant oriented events within their communities and with the larger community can be valuable tools to increase the comfort-level of newcomers and encourage them to develop connections that will keep them in Woodstock.

The consultants also interviewed representatives from a local community group that has worked to provide affordable housing in Woodstock for 30 years. The group has developed 21 units, including two accessible and three detached units for households earning \$36,000 or less per year that meet Province of New Brunswick guidelines for access to assisted housing. Rent for the units is set at 30% of income.

The organization wants to continue to offer housing assistance to households in need. Rents produce a surplus that is contributed to the organization. The units currently within their portfolio will soon be paid for and they are considering selling them off and buying additional units for immigrants and seniors. They have already engaged with the Multicultural Society to address immigrant needs and look forward to formalizing relationships with the Society and the Town to provide housing for new residents.

6.3. Public Open House

Stantec and Trace conducted an Open House to obtain public feedback on the Housing Needs Assessment on Tuesday, November 19, 2019. The meeting was organized in conjunction with the first public meeting held by Dillon Consulting to begin the Town's Municipal Plan Review process.

6.3.1. Open House Organization

The Housing Needs Assessment and Municipal Plan Review sessions were held simultaneously in the AYR Centre in Woodstock from 4:00 pm to 8:00 pm. The timeframe allowed community members to drop in on the way home from work or, if they preferred, come out after their evening meal. Attendance was good with 40 to 50 residents attending in addition to some municipal staff and political representatives.

Both the Trace and Stantec group, and Dillon produced display panels to explain their respective projects, providing key information relevant to each, and soliciting feedback. Panels created by Trace staff drew significantly on results from the online survey, which was completed shortly before preparations for the session began. Trace and Stantec also set up a table with a map of the Town and its vicinity on which attendees were invited to place Lego pieces symbolizing different housing types so as to develop a "community map" of a preferred housing arrangement.

Display materials including the map table were put out to stimulate conversations concerning each topic. As the subject matter of the Needs Assessment and the Municipal Plan Review overlap, the joint session made efficient use of community time as well as encouraging attendance.

Figure 6-1 Open House Panel and Map Table, Woodstock Open House, November 19, 2109



Source: Stantec Consulting

6.3.2. Open House Conversations

Stantec and Trace consultants spoke to many residents and obtained many insights. Individuals included young residents starting families, businesspeople, recent immigrants, and seniors among others. They relayed many stories concerning their experiences with housing in Woodstock often adding anecdotes concerning relatives and friends. Most reinforced information gained from the survey and stakeholder interviewing.

One young couple with whom we spoke stated that they had bought a large home close to the Downtown for less than \$50,000 through a repossession. They spent a similar amount to restore the dwelling but were very pleased with their neighbourhood and the convenience of their central location.

Others noted that homes can be obtained very inexpensively within the town. One contact with a background in local real estate said that many of the “century homes” (i.e., 100 years and older) sell for 50 to 60% less than they would have commanded 20 years ago. Apparently, the fashion of young people restoring older homes that was a feature of the 1970 to 2000 period has waned. Contemporary young people appear to be more reluctant to invest sweat equity into an older home perhaps because they are less confident of a long-term payoff or because the commitment to that type of project reduces their flexibility to move or travel.

The common purchasers of older residential buildings in Woodstock are investors who divide them into multiple dwelling units and, by all reports, obtain a good return through currently available rents. Several individuals with whom we talked have invested in this type of project or know individuals who have. One noted a son who works in a larger centre but has maintained an interest in the community where he grew up by buying and upgrading a rental property.

Resale of residential properties is a critical concern to many with whom we spoke. We talked with several newcomers to the area, who said that people in the town recommended against buying when they arrived because of the perceived difficulty of selling. A real estate broker with whom we discussed the issue at the Open House acknowledged that it can take several years to sell a house in Woodstock but reinforced that it is not a phenomenon unique to the town and is often strongly influenced by the price pursued by a seller. Homes priced over market are unlikely to sell even in major city markets.

One elderly couple who moved to Woodstock from Southern Ontario and rent in a location just beyond the Town Limits, cited resale as one reason they did not buy. They also noted that while Downtown Woodstock is attractive to them, they do not consider it accessible. While one member of the couple can drive, which allows them to visit Downtown Woodstock regularly, the other has ambulatory challenges that make stairs and sidewalk curbs a challenge. They said they could not find a condominium or apartment building with elevators in or near the Downtown and found movement within the area difficult in any case.

They cited a friend, who while slightly younger, has more severe health limitations and economic challenges, who they drive to medical appointments every week. They said it is very difficult for their friend with very limited transit available in Woodstock. They added that while their friend owns a house, her physical and economic limitations have restricted her ability to maintain it and, consequently, reduce her ability to obtain a reasonable return on a sale even if she could find a buyer. In some respects, the situation bears out the caution of those who counsel against purchase.

The opposing view was well-represented by a doctor who immigrated from the Far East to a major Canadian city and then moved to Woodstock to pursue a more even-paced lifestyle. He postponed buying in the town on the advice of locals but after four years has now bought a home. He said that he eventually felt purchase was necessary to accommodate his four-member family and because he is now committed to the area. He noted that the arrangement of a job for his wife, who is also a medical professional, was an important contributing factor to his decision to stay and invest.

We had a final important conversation with a very experienced businessowner, who moved to Woodstock because his wife is from the area. Having operated multiple restaurants in several major cities, he purchased an attractive building with restaurant equipment and two apartments at the edge of Downtown Woodstock for what he considered a good price and has established a successful restaurant there. He has connections to other communities including New York City and noted that a major benefit of the town is its easy access to highway routes. He noted that he could get on the I-95 immediately across the border in Houlton and travel at high speed to New York. Similar benefits are available to town residents wishing to reach major centres in the Maritimes or in Quebec and Ontario via the TransCanada.

In addition to concerns with accessibility, meeting participants with whom we talked, expressed moderate criticisms of the Town organization. We heard strong criticisms of the Town's tax structure, which one contact contended weighs to heavily on business versus residential properties. Another expressed concerns with the plan review and development approval process required to build in the Downtown.

6.3.3. Open House Development Concepts

The map table set up by Trace facilitated a healthy discussion of the geography of housing development within the town broken down to the following four residential areas:

- Deakin Drive
- Downtown
- Broadway
- Houlton Street.

Following is the summary vision for each area developed through the Open House consultation:

Deakin Drive (area east of Connell Street commercial area)

The lands flanking Deakin Drive are the most recently developed residential area within the town offering a mix of single-detached houses, garden homes, townhouses, low-rise apartments, seniors' accommodations. The area offers many amenities for active seniors including trail and sidewalk connections to shopping facilities on Connell Street and in the Downtown.

Open House attendees supported continued growth to provide housing for mature residents and professionals who want to live close the AYR Motor Centre and the regional shopping district along Connell Street. Future projects within the heart of the development should explore four-unit townhouse buildings with single-car garages, as well as multi-level flats in buildings not exceeding eight units (2-bedroom units renting for approximately \$1,200 to \$1,800/month). Apartment buildings ranging from 24 to 48 units should be considered for sites close to Connell Street offering quick access to the regional road network, shopping, and the AYR Motor Centre. Expected two-bedroom rents in such structures might fall between \$750 and \$1,100/month.

Downtown (lands adjacent to the confluence of the Meduxnekeag and St. John Rivers)

This Downtown offers cultural and retail services at a traditional, walkable scale. Specific project locations include the Market-Dooley's and areas on Connell Street where water views are possible. Projects at these locations should be developed for mature and professional residents drawn to social and cultural living in a tight-knit downtown community.

Two-bedroom units in new downtown structures should be deliverable at \$1,200 to \$2,000 per month. All new downtown residential projects should be mixed-use with ground floor services and upper floor residential that capitalizes on the water views. A downtown market-style grocery store, a high-quality pub, and similar uses oriented to active residents are necessary complementary uses to ensure an engaging environment in which residents can easily interact.

Broadway (area south of Downtown on south side of the Meduxnekeag River)

The Broadway area offers older housing stock that is rich in character. It is well-located with the NBCC Campus on its northern edge, a fringe portion of the Downtown extending on to lands adjacent to the campus, and riverfront exposure on three of its four edges. It is an ideal location for redevelopment of older homes and infill of new housing addressing affordable housing needs with rent for two to three-bedroom units below \$1,000/month.

Houlton Road (area north of Broadway)

Houlton Road extends from its intersection with Broadway along the south side of the Meduxnekeag River. The area is an ideal gateway for those wishing to 'take root' in Woodstock and raise a family in the community. Renovations or new builds should deliver two and three-unit rentals below \$1,200/month. These projects should be integrated with parks and neighbourhood-level retail that provides services for one-vehicle families. The area should expand along Broadway to create a strong community with trail and street connections into the Downtown. Houlton Street provides linkages to schools and the highway for family and employee convenience.

6.4. Summary

Interviews and public consultations derived overlapping themes that suggest both challenges and opportunities in the town. Unmet or underserved needs include alternatives to single-detached housing for young adults and seniors; transitional and long-term housing for immigrants; affordable and accessible accommodations for a wide range of groups but particularly seniors and the physically challenged; and high-end housing for executives recruited to the area.

Local builders appear to be ready and very willing to address all these needs. Local employers and support agencies are also already active in providing supports for groups-in-need and in developing required housing units. While challenges are not insurmountable, the response, in terms of suitable housing units being added in the town, has been limited. Barriers are difficult to identify given that local businesses have responded.

The main challenge seems to be to generate interest from a broader range of agencies and suppliers. Initiatives are in place and they are working. The town is attracting in-migrants from Canadian and international origins. Local developers are responding to market demands. They told the consultants they would increase production of housing units if they could. Private companies and not for profit organizations are assisting new residents to transition into the community by promoting inclusion and developing affordable housing. Provincial programs and funding assistance are available to assist with both initiatives.

As positive as these initiatives are, they appear to be inadequate. While statistics are not available, it appears that relatively few international workers recruited to the area are able to stay. Domestic in-migrants also face barriers from the reliability of local housing investment (i.e., expectations of resale), to lack of accessible units and accessible infrastructure (for seniors as well as the physically challenged), and inadequate quality for higher income recruits to the area. Very simply, while the community is responding, more is needed.



7. Recommended Actions

Like most towns in Atlantic Canada, Woodstock is not dealing with significant pressures from growth. The Town, in fact, is interested in stimulating growth by building on its clear strengths. The Town, as outlined above, has a sound and stable economy with diverse sources of employment. The housing challenge, as described by the Steering Committee and other contacts interviewed in Woodstock in early June, is to address specific unmet needs and to make the most of available opportunities.

7.1. Issues and Opportunities

Stakeholders have expressed concern with the range of housing options available in Woodstock. The following lists some key themes we have identified from research and analysis as well as initial discussions with stakeholders in Woodstock:

- *Declining Population* – Like many small towns in Atlantic Canada, Woodstock is struggling to maintain its population. Our projection presented in **Chapter 4** of this report suggests this challenge will increase soon. Finding opportunities to grow the local economy and accommodate households that are interested in living in the town will be critical to preventing or, at least, mitigating population decline.
- *Aging Population* – Population aging is closely tied to the issue of population loss. As we have explained, out-migration of young adults is critical for all communities because it reduces the capacity of the local population to reproduce. Depending on birth rate trends, it will lead to successive reductions in the youth population as smaller numbers of young adults in the population produce successively smaller future generations of children.

While the youth population can be expected to decline, other population groups may increase. Given the dominance of the Baby Boom generation, born between 1946 and 1966 in Canada, the number of seniors over 65 years of age can be expected to rise steadily, creating new housing needs. While behaviors vary, many older people seek to downsize housing as their families shed members, and they look to reduce operation and maintenance responsibilities. Many may downsize or seek out lower-priced markets to reduce costs in retirement.

- *Low-cost Market* – As documented in **Section 3.4**, above, Woodstock is a low-cost housing market in the national context and reasonably priced relative to other areas of New Brunswick. Lower cost housing has obvious attractions. As noted, retirees are often drawn to less expensive markets because of their reduced incomes. Current residents of higher cost nearby markets, such as Fredericton, in the case of Woodstock, may also see benefits, particularly if it allows them to have features or

amenities they could not afford in the larger centre. On the other hand, low values suggest a weaker market in which homes are difficult to re-sell, as we have heard frequently from Woodstock residents, and that may discourage housing investments.

- *Community Character* – Woodstock has a long history as a community and is characterized by many positive features associated with traditional small towns. A traditional, accessible, pedestrian-friendly downtown is a prominent attraction, as is the town's location on the Saint John River. The town's traditional housing stock is also attractive to many buyers.
- *Community Amenities* – Woodstock offers a rich variety of amenities. The town has excellent public and private recreation facilities, most notably the AYR Motor Centre and the L. P. Fisher Public Library. The community also offers excellent boating opportunities on the river. Other important features are traditional retail and service businesses in the downtown and more modern retail opportunities on the commercial strip along Connell Street.
- *Regional Role* – The regional role of Woodstock is reflected in its character and amenities. Given its separation from Fredericton, Woodstock is the primary service centre within Carleton County and, to some extent, adjacent sub-areas of York and Victoria Counties. The attraction of Woodstock for a substantial market area supports its retail and service sector, providing employment and additional amenities in the community for current and potential residents.
- *Range of Housing Options* – Although contacts in Woodstock have expressed concerns that a variety of housing needs are not met in the town, it is clear from data presented in **Sections 3.1** and **3.2** that the Town offers a considerable range of housing types and tenure options. It is, in fact, the primary location in Carleton County to find alternatives to single-detached housing. It is also the primary location for rental housing, which is critical to accommodating students, seniors, and low income households.
- *Compatible Density* – Notwithstanding the previous point, Woodstock may be an ideal location to explore additional housing possibilities. The profile of structural types in the town is already comparable to much larger urban centres (see **Table 3-1**, above), and services and amenities in the community complement its housing profile. Construction of additional attached unit types will be in keeping with the town's character and compatible with existing amenities.
- *Affordable Retirement* – Real estate agents interviewed during our first visit to Woodstock noted clients from central Canada who have purchased in the area. We met some of these older in-migrants through subsequent consultation initiatives. Many have apparently been attracted by rural properties on the fringes of Woodstock, where they can obtain space at a reasonable cost.
- *Retaining Young Residents and In-migrants* – As we detailed in **Section 4.3** above, the addition of 250 family-aged residents either through retention of existing community members or attraction of in-migrants would support healthy demographic growth in Woodstock. Business contacts have made it clear that the local economy can support these

individuals with good, long-term employment. Creating a welcoming environment for immigrants and providing support to ease their transition into the Woodstock community is critical to attract and hold overseas migrants. We believe a vibrant community and expanding population should hold many residents who currently leave as young adults in search of education, employment, and social opportunities.

- *High-end Housing* – Contacts through various consultation initiatives in Woodstock also pointed out that executives recruited to the area have difficulty finding housing that meets their expectations. As noted in **Section 2.7**, Woodstock has a disproportionate share of residents in the highest household income bracket. These individuals and families expect and can afford higher quality housing than is currently available in the community.
- *Re-sale Market* – A prominent challenge for high-end homebuyers in Woodstock and purchasers at all levels of the local housing market is re-sale. Many potential residents are not confident that homes can be sold if they wish to move, upgrade to better housing, or downsize to a less expensive option.
- *Local Building Capacity* – Several contacts have suggested that local builders are uncomfortable with projects involving more complex construction or, perhaps, more elaborate financing. Some suggested that outside builders and investors may be needed to deliver multi-unit projects and high-end new built housing. Builders interviewed, on the other hand, have stated that their major challenge to providing housing product has been the availability of required tradespeople.

Many of the foregoing challenges are also opportunities. As noted with respect to population aging, the increasing proportion of seniors in the community is negative for population growth because it reduces the potential for births; however, seniors often have substantial accumulated wealth, and depending on health and personal priorities may want to live in new housing forms. Whether motivated by a desire for better quality housing, need to reduce costs, or a desire for more flexible living arrangements, the demands of this group are a market opportunity. Local entrepreneurs have successfully responded, although they see more demand and would like to satisfy it with more construction. Similarly, immigrants to the area – whether workers brought in by J. D. Irving or McCain's, or executives recruited by one of these companies or a public sector organization in the area, often have distinct housing requirements to which local developers can respond.

7.2. Municipal Planning

Municipal planning will provide the framework for the Town's response to housing needs. Woodstock's current Municipal Plan was adopted in 2008. As noted in **Subsection 6.3.1** above, the Town initiated a plan review process as Stantec and Trace completed the public consultation process for this Needs Assessment.

The Community Vision contained in the current Municipal Plan is:

“The Town of Woodstock strives to be a safe, healthy, growing, family-oriented community, proud of its heritage and acting as the service centre for the Carleton Region.”

The Plan directly addresses housing in its third section dealing with residential land use. The goal statement at the outset of the section, while clearly high level, responds well to the issues identified by this housing assessment. The Objectives that follow immediately detail the Goal:

3.1 Goal

To provide a range of housing options within Woodstock that meets the needs of the community.

3.2 Objectives

1. To promote a mix of housing types and additional forms of housing in new developments.
2. To encourage affordable housing (dwellings affordable to households of low, moderate and middle incomes. (For housing to be affordable, shelter costs should not exceed 30% of gross annual income of a household.)
3. To promote infilling and new residential development in areas of Woodstock where water and sewer services exist.
4. To consider forms of higher density housing in acceptable locations.
5. To preserve the character of existing neighbourhoods.
6. To provide areas for the as-of-right development of alternate housing forms such as row houses, semi-detached dwellings and multiple unit buildings.
7. To provide design criteria to address the impacts of multiple unit buildings on adjacent land uses.

The seven objectives clearly establish the Town's intention to provide varied housing types and more intensive residential development to meet the full range of housing needs.

Following from this, Municipal Plan policies, in brief, establish the intention of Woodstock Council to:

1. Encourage residential development in the Downtown and on the south side of the Meduxnekeag River meeting the requirements of the R-2 zone.
2. Permit multiple unit dwellings with up to 40 units as a conditional use in R-2 zones.
3. Protect R-1 areas outside the central area of the town.
4. Establish an RM Zone permitting single, two-unit, and semi-detached dwellings as-of-right and boarding houses as a conditional use.
5. Permit townhouses, multiple-unit residential buildings, and multiple-structure, clustered developments, in RM Zones through an amendment to the Zoning By-Law.
6. Consider amendments to the Zoning By-Law to permit development of moderate density residential uses, in excess of 12 units within R-3 zones
7. Create a Mobile Home Zone to apply to existing mobile home parks and permit new mobile home parks by amendment to the Zoning By-Law.

8. Permit residential subdivisions compliant with the requirements of the Subdivision By-Law encouraging a high standard of design (e.g., trails, diverse housing types, varied lot and house designs, and roadways designed for cyclists and pedestrians as well as vehicles).
9. Encourage the construction of affordable housing and a mix of housing densities.
10. Control the location of boarding and rooming houses within the Town.
11. Permit Home Occupations in residential zones.
12. Encourage alternative approaches to subdivision design that focus on conservation of the natural environment and a more efficient use of land.

While we anticipate changes to the Municipal Plan through its current review, its residential Goal, Objectives, and Policies provide a suitable framework and direction to address housing needs. Little in the Plan's policies limits the Town's ability to encourage wide-ranging residential development.

We recommend changing the Plan's Goal, shown above, to recognize the importance of providing accommodation for in-migrants by adding the following words in **bolded** text:

To provide a range of housing options within Woodstock that meets the needs of the community **and accommodates potential new residents.**

One additional area for improvement we would point out is accessibility, which is not mentioned in the current version of the Plan. Contacts interviewed for this project have noted it as an issue, particularly in the Downtown. Policies should be incorporated to require commercial buildings and certain residential types (i.e., apartment buildings) to be accessible as well as adding a commitment by the town to provide accessible infrastructure in all locations.

The Woodstock Plan, in fact, is more open to residential intensification than most small-town municipal plans in Atlantic Canada. While requirements for Zoning Bylaw amendments to permit larger residential buildings and developments should be reviewed to determine if more sensitive instruments can be implemented, review of large-scale proposals is essential to ensure proper attention to impacts on traffic and municipal infrastructure, as well as compatibility with existing developed and natural areas. In considering new housing types we would also encourage the Town to consider the place of cooperative housing and the potential of tiny homes to meet needs within the community.

The Municipal Plan and Zoning Bylaw are, however, passive instruments in their current form. Plan policies and zoning regulations establish what the Town will allow within its jurisdiction. More active initiatives are possible and are addressed in the following Recommendations. Some of these initiatives have been previously proposed in the Woodstock Downtown Planning Concept submitted to the Town by Trace Planning and Design in April of this year.

7.3. Provincial Support

The Province of New Brunswick currently sponsors 15 programs intended to support housing. Programs are organized under Rental Assistance; Rental Construction, Acquisition, and Repair; and Home Repair, Completion, and Purchase. **Appendix D** provides a summary of each program with detailed summaries of eligibility requirements and program benefits.

Rental Assistance

Rental Assistance programs include public housing through which low-income residents are provided with accommodation in government built and operated residential buildings, and additional programs through which individuals are assisted to afford rental accommodation. The latter group consists of the Rent Supplement Assistance Program, through which the government subsidizes rents for designated units in privately owned buildings; the Rural and Native/Basic Shelter Rental Program, which offers similar assistance targeted to off-reserve natives and non-native rural households; and the Non-Profit Housing Program, through which the government assists non-profit organizations to provide housing for low-income groups in accordance with criteria set by the non-profit organization.

While criteria may vary, particularly under the Non-Profit Housing Program, the general rule is that subsidies are provided to households spending more than 30% of their income on housing and housing-related costs. Subsidies are normally calculated to bring these costs down to the 30% benchmark.

Rental Construction, Acquisition and Repair

Seven programs fall under the heading Rental Construction, Acquisition and Repairs. They include three separate programs that assist with the repair of low-income housing units, rooming houses, and emergency shelters. They also include the Rental Conversion Program, which provides forgivable loans for the conversion of non-residential properties to affordable rental accommodation and the Affordable Housing Program, which provides similar loans for a broader range of projects providing affordable units, including new construction, rehabilitation, and conversion. The Housing Assistance for Persons with Disabilities Program provides forgivable loans to homeowners and landlords modifying accommodations to improve accessibility, including the creation of secondary or garden suites for adults with disabilities.

Forgivable loans are subject to a maximum value per unit where they are granted under any of these programs. The amounts vary from \$10,000 under Housing Assistance for Persons with Disabilities to \$40,000 under the Affordable Housing Program.

Home Repair, Completion and Purchase

Home Repair, Completion and Purchase programs are aimed at homeowners as opposed to tenants. They include the Homeowner Ownership Program, which provides repayable loans to households wishing to acquire or build a home for the first time; the Homeowner Repair Program, which provides forgivable loans to low-income homeowners for home repairs and accessibility upgrades; and the Home Completion Loan Program, which provides repayable loans to low-income homeowners to complete partially constructed homes. The Housing Assistance for Persons with Disabilities program provides forgivable loans to homeowners and landlords to make accessibility improvements or to create a secondary/garden suite.

Forgivable loans are limited to \$5,000 for seniors making “minor adaptations to facilitate independent living.” Remaining forgivable loans cover the same \$10,000 to \$40,000 range as Rental Construction, Acquisition and Repair programs. Repayable loans for new construction under the Homeowner Ownership Program may be as high as \$75,000 provided they do not exceed 50% of total house costs.

7.4. Recommendations

The objectives of this Housing Needs Assessment integrate demographic, economic, and social priorities. The three are inextricably linked. The most easily measured is the town’s demographic trend. The population of Woodstock has been static, and the Town would like to see it increase. The state of the local economy is a leading factor in retaining and attracting residents, although other influences are at play. The Town has correctly identified housing as a key factor. Local businesses and residents have reinforced the importance of suitable housing to decisions to settle in the area and remain for the long-term. Other factors clearly include available amenities and the openness of the community.

Notwithstanding Woodstock’s demographic trend, research and consultation indicate that the economy of the town is on a sound footing. Good jobs are available in the community, and local employers are, in fact, recruiting internationally to fill staffing needs. The town also has a strong retail and service sector serving the surrounding region. The availability of commercial services and access to amenities such as the Saint John and Meduxnekeag Rivers is also a draw for potential residents, as is the relatively low cost of housing.

Optimally, the Town would like to attract in-migrants between 20 and 45 years of age who have or plan to have families. Attracting older residents will also be beneficial. Empty nesters and retirees generally bring solid incomes to the community. They will support the local housing market as purchasers and tenants and should generate employment in the town as consumers of local goods and services.

7.4.1. Housing Options

Woodstock’s current position is not weak. The town has the most diverse housing stock of any municipality in the region. The current Municipal Plan supports the provision of “a range of housing options” within the town and we trust that the recently initiated Plan Review will reinforce this commitment. Existing and potential residents of Woodstock are interested in further widening housing options to fit with not only age but lifestyle requirements. Rental housing is particularly important to meet the needs of new residents moving to the community.

Recommendation 1

Continue to encourage a range of housing options in Woodstock, particularly single-storey attached units and apartments suited to the needs of young adults, seniors, and immigrants to the community.

7.4.2. Downtown Housing

Planners have become strong advocates of residential development in traditional core areas of towns and cities. Downtowns that are strictly locations for commerce tend to lose vitality. They “die” at the end of the business day, and the expensive infrastructure required to support businesses gets little use overnight or at other times when businesses are closed.

Downtowns, we have come to appreciate, have many virtues for residents. Most downtowns, including Woodstock's, were developed before automobiles were the predominant mode of transportation and are consequently oriented to pedestrian needs, with sidewalks and walkable distances to varied services. As such, they are ideal locations for young adults, who often cannot afford a car, and for seniors and the elderly, who may not be able to operate a vehicle because of physical impairments. These two groups, furthermore, tend to prefer higher density accommodation, which fits well with the typically denser pattern of commercial development found in downtown areas.

Residential intensification has been the key to revitalizing numerous North American downtowns. Residential infill adds customers for shops and restaurants. Full-day activity also increases safety and security and reduces potential vandalism by increasing informal surveillance. More positively, it enlivens the downtown environment and draws people from surrounding areas who further add to the positive bustle and support for business.

Attached housing and apartment buildings will deliver the greatest residential benefit and should be encouraged by the Town. The objective should be to create a mixed-use area in which occupants in compatibly designed residential structures augment business activity. Residential and commercial activities can also be blended with buildings, in new structures and through additions and conversions to commercial structures. Conversions are particularly beneficial where they facilitate preservation of the Town's architectural heritage, which is a key attractor that draws people to the area.

Recommendation 2

Encourage residential development in the Downtown, particularly housing types that will increase population density in Woodstock's core.

7.4.3. Downtown Waterfront

Trace's Woodstock Downtown Planning Concept submitted in Spring 2019 suggests that the waterfront within the Downtown is under-utilized. It advocates mixed residential-commercial development on King Street on the north side of the Meduxnekeag River, where it enters the Saint John River. The site offers highly valued access to the water's edge and tremendous views, particularly across the Saint John River.

As the Trace study states, the site has the potential to become a focal point for the community where residents and visitors can gather to enjoy a unique town asset.

Recommendation 3

Encourage housing development on the waterfront in Downtown Woodstock.

7.4.4. Community College

The New Brunswick Community College Campus at the intersection of Main Street and Broadway near the bridge on the south side of the Meduxnekeag River is an important asset to the town. It allows some young residents of Woodstock to continue their education in town, to prepare for a trade, or prepare themselves for further education, and draws other young people from across the province to the town.

Accommodating students within the town is as beneficial to the town as it is to the students and the college. As noted, students are logical downtown residents (the Woodstock campus brochure suggests students should focus on the area "If

you intend to walk to college”). They can walk to the campus easily from the Downtown or the Broadway neighbourhood immediately south of the campus. They can also satisfy most of their day-to-day needs there as well.

The student body provides further customers for local businesses and adds to the energy in the Downtown. Some students may, however, prefer other areas of the town or even locations outside the Town Limits. Ensuring they find places to live that meet their needs and preferences will enhance the attraction of the Woodstock campus and maximize the benefits that the Town can derive from its presence.

Town initiatives that would benefit NBCC include encouragement of alternative, affordable housing in the Downtown; working with the campus administration to increase awareness of housing opportunities available in the town; and supporting NBCC proposals to provide housing for its students within the town. Location of a food store in the Downtown would also be helpful to students as it will be to all residents who choose the Downtown to avoid automobile dependence.

Recommendation 4

Work with NBCC to develop housing options and supports for its Woodstock campus students.

7.4.5. Local Employers

Woodstock and the surrounding region benefit greatly from several large employers with significant interests in the area. McCain’s, J. D. Irving, Franchise Management Inc., and associated companies provide substantial employment and enhance local incomes. They are key drivers of the strong local economy described in **Section 2.4** above.

As also noted above, these large local employers actively recruit workers and managers to the area from across Canada and abroad. Smaller companies in the area are also bringing in workers to address local labour supply shortages.

All employers are interested in holding onto good employees; however, housing, has been cited as a leading reason for lack of retention by businesses contacted through this Needs Assessment Study. While employers make considerable effort to assist employees with long-term residences, consultation suggests they have had limited success.

While the issue requires broad-based action, the Town’s role should be to collaborate with local employers and support their initiatives. Most directly, the Town should maintain open lines of communication with employers concerning the housing needs of their employees. Connecting employees with suitable accommodations in Woodstock is critical in the short-term, but long-term needs are only likely to be satisfied through new construction. The Town may be able to broker partnerships between employers and developers/builders, but its most obvious role is to publicize needs.

Recommendation 5

Work with major local employers to identify the housing requirements of employees recruited to the Woodstock area.

7.4.6. Support Agencies

The relationship of the Town to support groups interested in the housing needs of new and disadvantaged residents is similar to its role in relation to local employers. The relationship, in fact, is triangular, with each group sharing the objective of appropriately housing current and new residents.

As with business, the Town's role should be to cultivate strong relationships with not-for-profits that work with immigrants. As such, it can contribute as an intermediary to bring the two groups together. It can also facilitate not-for-profit initiatives in its role as the primary coordinator of development in the community.

Recommendation 6

Work with government and non-profit organizations representing immigrants to encourage additional immigration to Woodstock and assist new residents in settling and continuing to live in Woodstock.

7.4.7. Accessing Funding

The Province of New Brunswick has an array of housing programs as outlined in **Section 7.3** above and documented in **Appendix D**. Programs are targeted to low-income households and provision of affordable housing, which will not answer all needs in Woodstock, but do address critical groups whose needs are unlikely to be met in the conventional housing market.

The Town should have particular interest in projects providing affordable units through private developers and non-profit organizations. The Town can assist organizations and individuals preparing applications for funding, directing them to the most suitable program, and providing guidance with completion of forms and related guidance. It can also coordinate and support major applications for multi-unit developments.

Recommendation 7

Work with government, the development/building community, and non-profit organizations encouraging housing development to identify and access financial support for the development of affordable and special needs housing within Woodstock.

7.4.8. Housing and Economic Development

Our investigations indicate that meeting housing needs is closely related to economic development. Companies have difficulty recruiting and retaining employees if suitable housing is not available. Housing, consequently, should be recognized as a critical tool for economic development.

A case could be made for the Town to form a housing committee or housing office but, we feel creation of a separate entity would be challenging for a municipal unit Woodstock's size. Assigning explicit responsibility for the promotion of housing development to the Town's existing Economic Development Committee will recognize the close connection between the two within the Town's established committee structure.

The Economic Development and Housing Committee should have a mandate to increase the quantity, quality, and variety of housing in Woodstock. It should be charged with the responsibility to implement the recommendations of this study. It should also be called upon to advise Planning Advisory Committee on major residential development proposals.

Recommendation 8

Add housing to the mandate of the Economic Development Committee and encourage the appointment of members with interests in housing development.

7.4.9. Community Involvement

Woodstock's housing initiatives are primarily addressed at newcomers to the community and others who are not typically involved in municipal government processes. Engagement of individuals drawn from these groups will assist effective Implementation of municipal housing initiatives. Appointment of recent immigrants, young people (including NBCC students), seniors, and others with direct experience of housing challenges in the community will add critical perspectives and insights.

Recommendation 9

Encourage the appointment of youth/student, senior, and immigrant representatives on the Planning Advisory and Economic Development and Housing Committees.

7.4.10. Communications Initiatives

The final step of the housing needs assessment is the preparation of publicity materials to increase awareness of housing opportunities in the Town. The intent when the Housing Needs Assessment was commissioned was to attract developers and builders to meet housing needs. Research has found a wide range of housing requirements that should support profitable projects for private developers and productive initiatives for not-for-profit and public sector housing agencies.

Trace has produced a colourful and attractive brochure suitable for circulation by the Town. It draws on the statistical story outlined in this report and reinforces the opportunities in Woodstock for both potential residents and investors interested in satisfying local housing needs with specific ideas for development within the town drawn from **Section 6.3.3** above.

Appropriate Town staff should implement Communications. In addition to circulating this report and related materials to the public at the Town Hall and online, the Town should distribute materials by the most appropriate means to developers, builders, and not-for-profit organizations with interests in housing, immigrant support, and community living. It should be the Town's goal to publicize the community's willingness to facilitate good housing development, welcome newcomers, and ensure quality housing for all its residents.

Recommendation 10

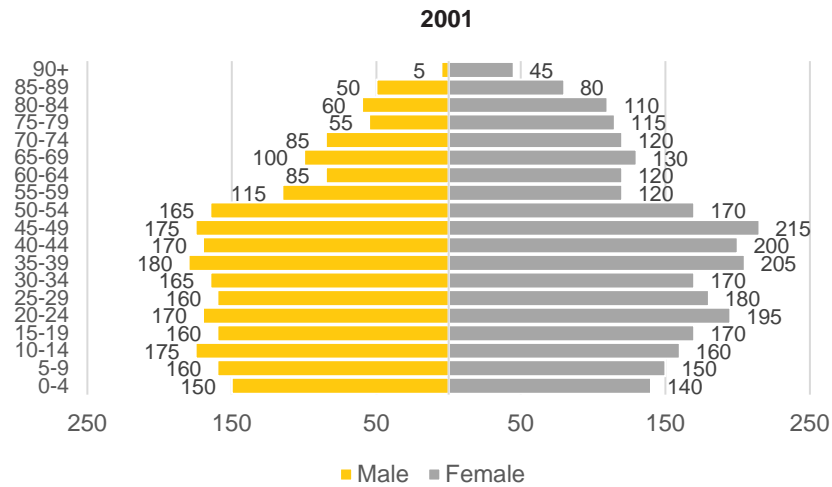
Promote Woodstock and the surrounding area to developers, builders, and potential residents.



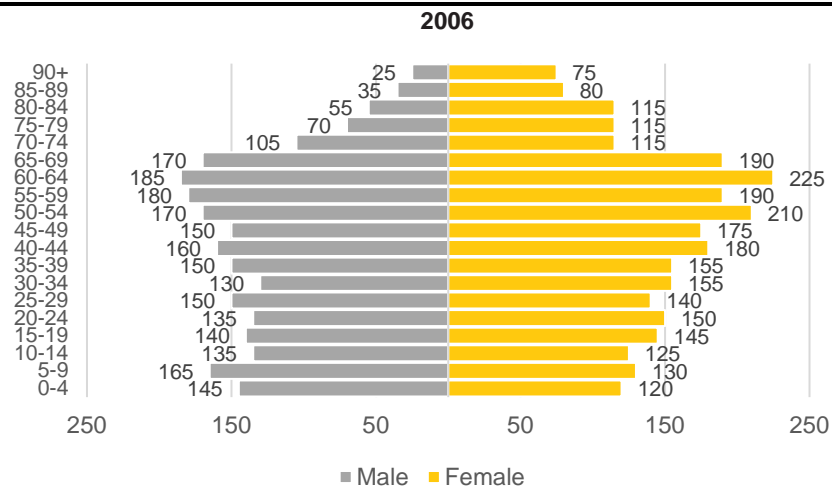
Appendix A

Population by Age and Sex, Town of
Woodstock, 2001-2036

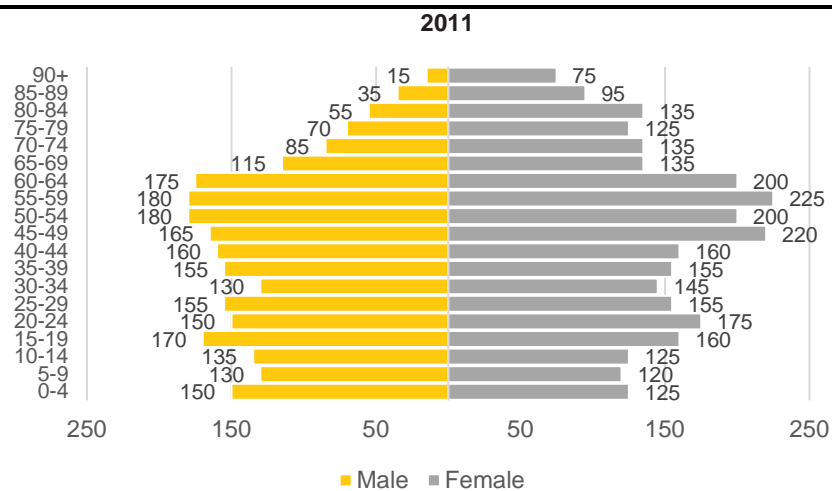
Cohort	Male	Female
0-4	150	140
5-9	160	150
10-14	175	160
15-19	160	170
20-24	170	195
25-29	160	180
30-34	165	170
35-39	180	205
40-44	170	200
45-49	175	215
50-54	165	170
55-59	115	120
60-64	85	120
65-69	100	130
70-74	85	120
75-79	100	160
80-84	175	170
85-89	160	150
90+	150	140
TOTAL	2,390	2,810



0-4	115	150
5-9	135	135
10-14	155	145
15-19	180	165
20-24	165	195
25-29	140	140
30-34	160	170
35-39	160	155
40-44	165	190
45-49	165	200
50-54	180	225
55-59	155	180
60-64	120	115
65-69	75	125
70-74	80	125
75-79	65	135
80-84	50	110
85-89	30	75
90+	20	70
TOTAL	2,320	2,790

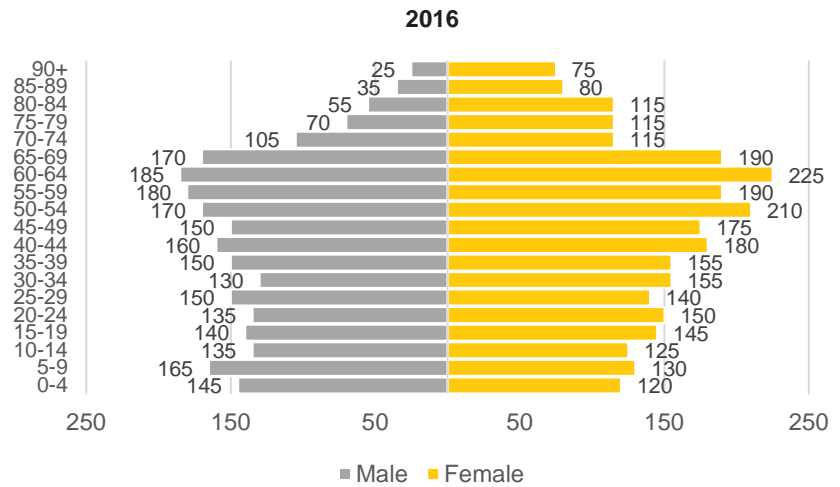


0-4	150	125
5-9	130	120
10-14	135	125
15-19	170	160
20-24	150	175
25-29	155	155
30-34	130	145
35-39	155	155
40-44	160	160
45-49	165	220
50-54	180	200
55-59	180	225
60-64	175	200
65-69	115	135
70-74	85	135
75-79	70	125
80-84	55	135
85-89	35	95
90+	15	75
TOTAL	2,410	2,845

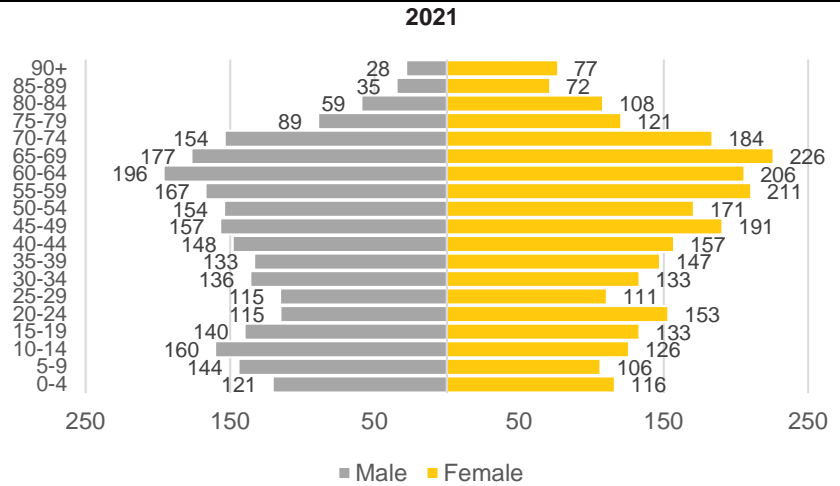


Source: Census of Canada 2001, 2006, and 2011

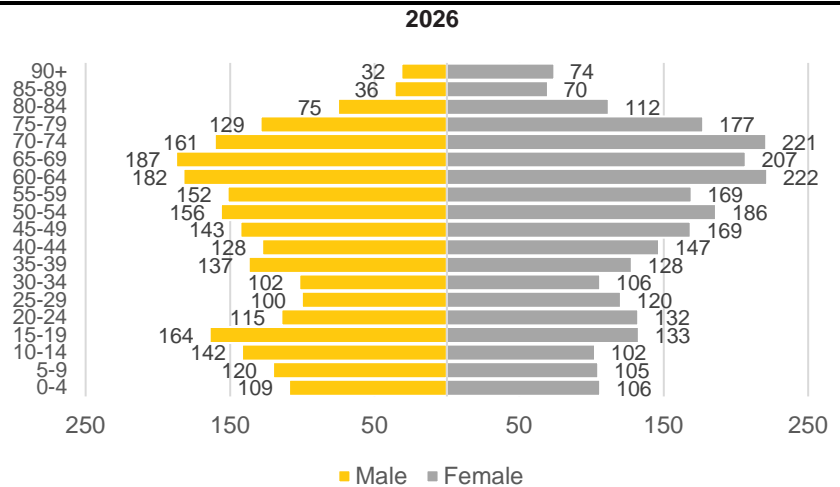
Cohort	Male	Female
0-4	145	120
5-9	165	130
10-14	135	125
15-19	140	145
20-24	135	150
25-29	150	140
30-34	130	155
35-39	150	155
40-44	160	180
45-49	150	175
50-54	170	210
55-59	180	190
60-64	185	225
65-69	170	190
70-74	105	115
75-79	70	115
80-84	55	115
85-89	35	80
90+	25	75
TOTAL	2,445	2,780



0-4	121	116
5-9	144	106
10-14	160	126
15-19	140	133
20-24	115	153
25-29	115	111
30-34	136	133
35-39	133	147
40-44	148	157
45-49	157	191
50-54	154	171
55-59	167	211
60-64	196	206
65-69	177	226
70-74	154	184
75-79	89	121
80-84	59	108
85-89	35	72
90+	28	77
TOTAL	2,429	2,748

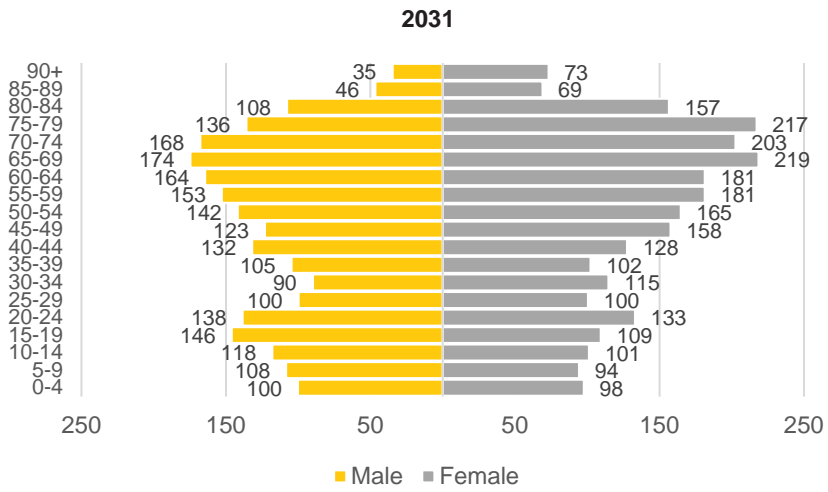


0-4	109	106
5-9	120	105
10-14	142	102
15-19	164	133
20-24	115	132
25-29	100	120
30-34	102	106
35-39	137	128
40-44	128	147
45-49	143	169
50-54	156	186
55-59	152	169
60-64	182	222
65-69	187	207
70-74	161	221
75-79	129	177
80-84	75	112
85-89	36	70
90+	32	74
TOTAL	2,370	2,687

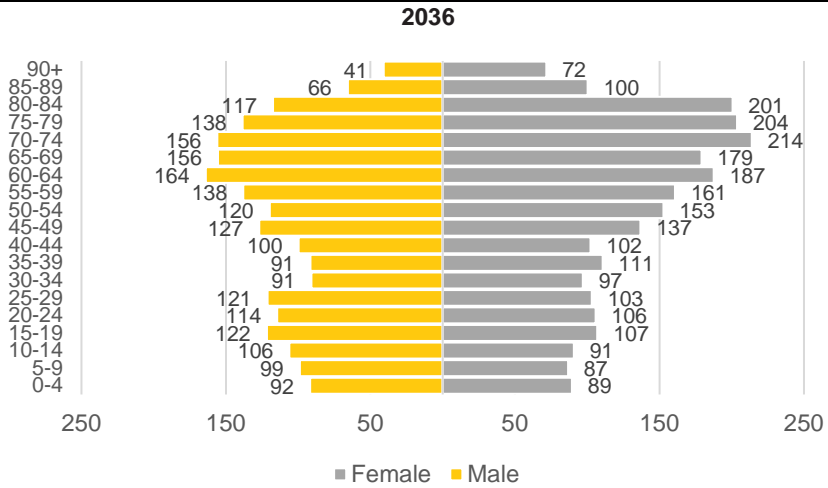


Source: Census of Canada 2016, Stantec projections to 2021 and 2026

Cohort	Male	Female
0-4	100	98
5-9	108	94
10-14	118	101
15-19	146	109
20-24	138	133
25-29	100	100
30-34	90	115
35-39	105	102
40-44	132	128
45-49	123	158
50-54	142	165
55-59	153	181
60-64	164	181
65-69	174	219
70-74	168	203
75-79	136	217
80-84	108	157
85-89	46	69
90+	35	73
TOTAL	2,285	2,602



0-4	92	89
5-9	99	87
10-14	106	91
15-19	122	107
20-24	114	106
25-29	121	103
30-34	91	97
35-39	91	111
40-44	100	102
45-49	127	137
50-54	120	153
55-59	138	161
60-64	164	187
65-69	156	179
70-74	156	214
75-79	138	204
80-84	117	201
85-89	66	100
90+	41	72
TOTAL	2,158	2,500

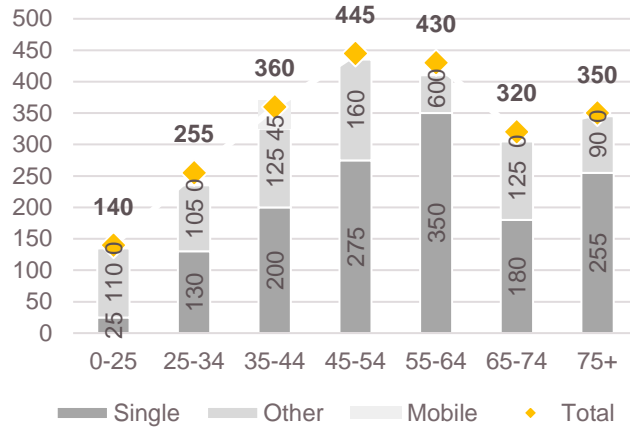


Source: Stantec projections to 2031 and 2036

Appendix B

Housing by Structural Type, Town of Woodstock,
2011-2036

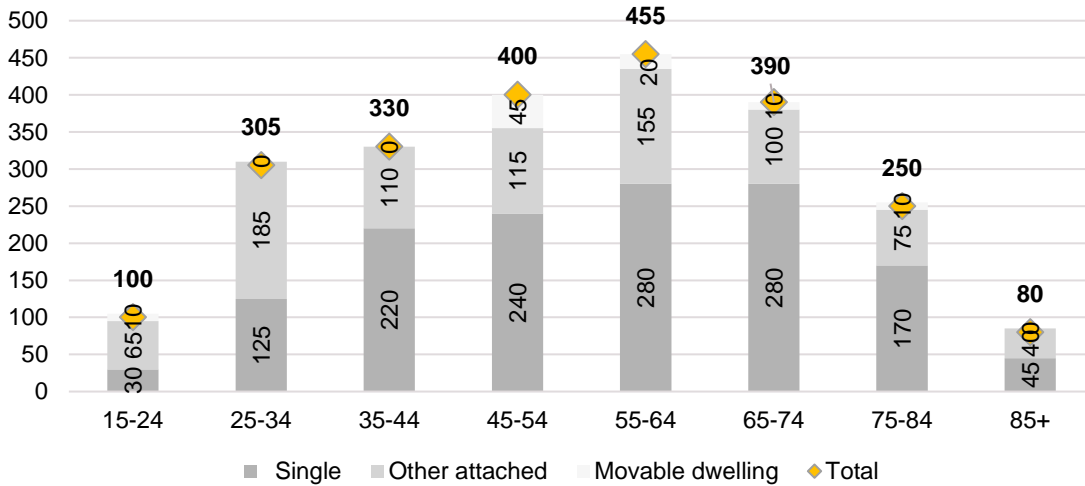
Housing by Structural Type, Town of Woodstock, 2011



Cohort	Total	Single	Apartment 5+ storeys	Other attached	Semi-detached
0-25	140	25	0	0	110
25-34	255	130	0	0	105
35-44	360	200	0	45	125
45-54	445	275	0	0	160
55-64	430	350	0	0	60
65-74	320	180	0	0	125
75+	350	255	0	0	90
TOTAL	2,300	1,415	0	110	775

Source: Census of Canada 2011

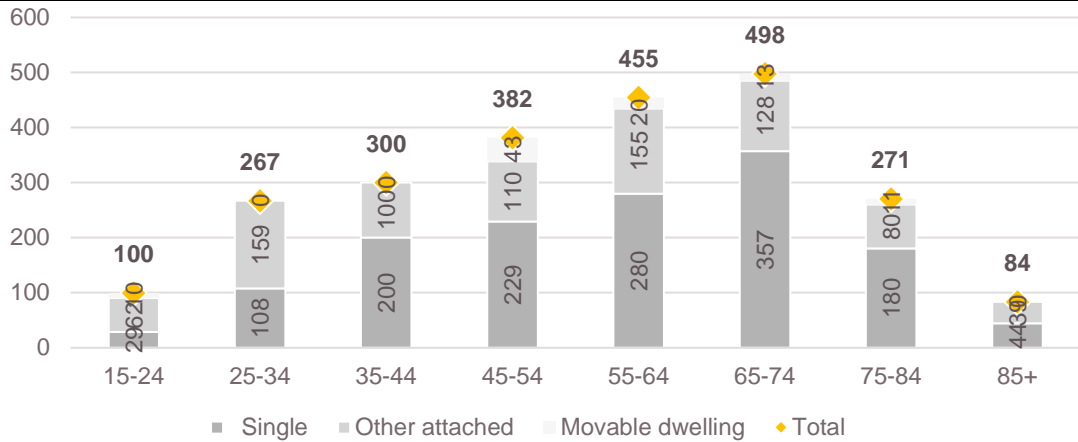
Housing by Structural Type, Town of Woodstock, 2016



Cohort	Total	Single	Apartment 5+ storeys	Other attached	Semi-detached	Rowhouse	Apartment in duplex	Apartment less than 5 storeys	Other Attached	Movable dwelling
15-24	100	30	0	65	0	10	0	55	0	10
25-34	305	125	0	185	25	15	25	115	0	0
35-44	330	220	0	110	15	0	25	70	0	0
45-54	400	240	0	115	0	20	10	85	0	45
55-64	455	280	0	155	0	10	15	125	0	20
65-74	390	280	0	100	0	10	0	80	10	10
75-84	250	170	0	75	15	0	0	50	10	10
85+	80	45	0	40	10	0	0	25	0	0
TOTAL	2,315	1,380	0	840	65	70	80	600	20	95

Source: Census of Canada 2016

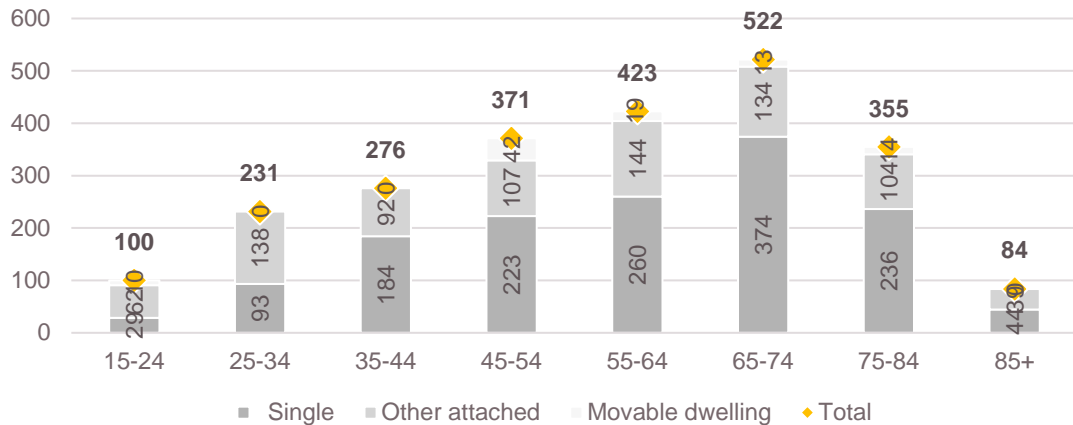
Projected Housing by Structural Type, Town of Woodstock, 2021



Cohort	Total	Single	Apartment 5+ storeys	Other attached	Semi-detached	Rowhouse	Apartment in duplex	Apartment less than 5 storeys	Other Attached	Movable dwelling
15-24	96	30	0	58	0	9	0	39	0	9
25-34	289	109	0	181	25	19	12	104	0	0
35-44	292	201	0	91	17	0	9	44	0	0
45-54	375	233	0	106	0	30	4	66	0	36
55-64	457	284	0	154	0	10	7	103	0	19
65-74	508	357	0	142	0	14	0	101	13	9
75-84	278	188	0	83	22	0	0	59	0	7
85+	88	43	0	45	11	0	0	27	0	0
TOTAL	2,385	1,445	0	860	76	82	32	541	13	80

Source: Stantec Consulting Ltd.

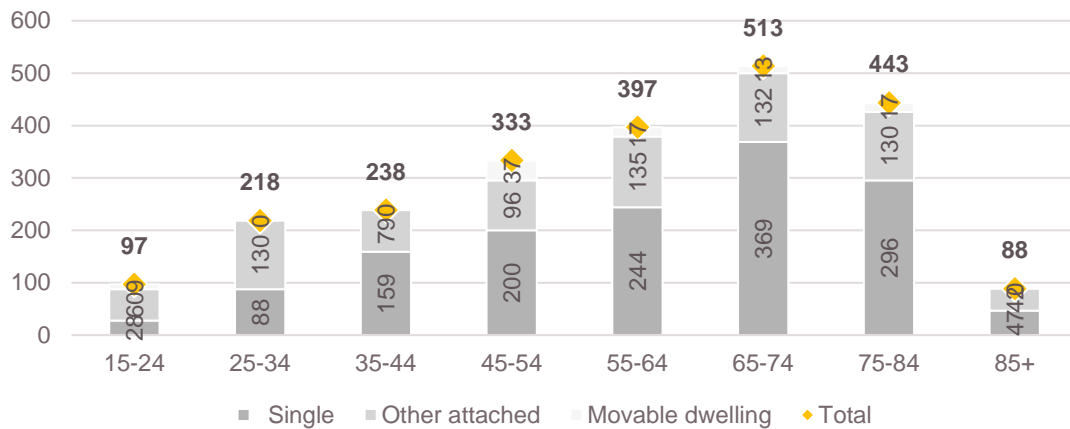
Projected Housing by Structural Type, Town of Woodstock, 2026



Cohort	Total	Single	Apartment 5+ storeys	Other attached	Semi-detached	Rowhouse	Apartment in duplex	Apartment less than 5 storeys	Other Attached	Movable dwelling
15-24	90	31	0	53	0	8	0	37	0	7
25-34	250	95	0	155	23	15	10	89	0	0
35-44	267	186	0	81	16	0	7	38	0	0
45-54	357	229	0	93	0	26	4	58	0	36
55-64	424	263	0	142	0	9	7	94	0	18
65-74	528	374	0	144	0	14	0	103	14	10
75-84	369	245	0	115	30	0	0	80	0	9
85+	94	41	0	53	12	0	0	30	0	0
TOTAL	2,380	1,464	0	836	82	73	28	529	14	80

Source: Stantec Consulting Ltd.

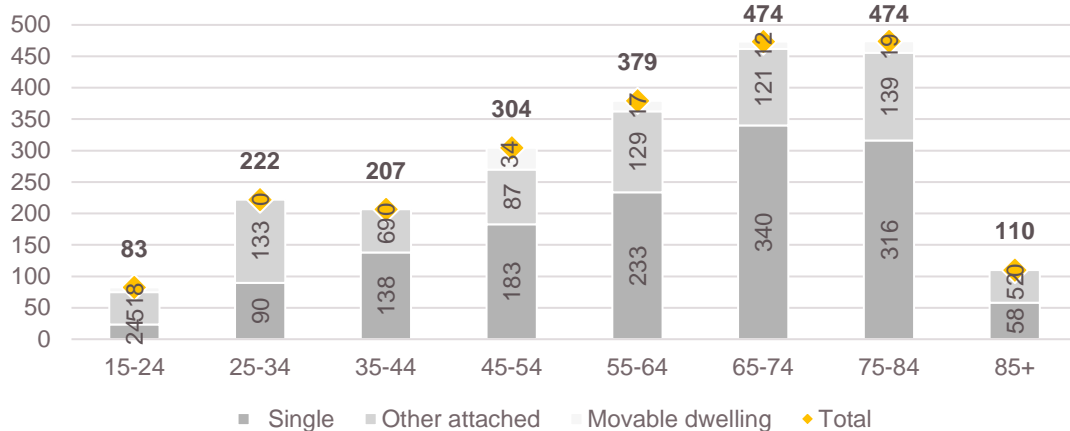
Projected Housing by Structural Type, Town of Woodstock, 2031



Cohort	Total	Single	Apartment 5+ storeys	Other attached	Semi-detached	Rowhouse	Apartment in duplex	Apartment less than 5 storeys	Other Attached	Movable dwelling
15-24	105	29	0	52	0	7	0	37	0	5
25-34	217	89	0	136	20	13	9	80	0	0
35-44	237	160	0	71	14	0	7	33	0	0
45-54	341	209	0	79	0	23	3	48	0	32
55-64	386	246	0	127	0	8	7	86	0	18
65-74	513	367	0	135	0	13	0	99	14	10
75-84	459	304	0	144	38	0	0	98	0	11
85+	85	45	0	58	13	0	0	32	0	0
TOTAL	2,344	1,448	0	801	85	65	25	514	14	77

Source: Stantec Consulting Ltd.

Projected Housing by Structural Type, Town of Woodstock, 2036



Cohort	Total	Single	Apartment 5+ storeys	Other attached	Semi-detached	Rowhouse	Apartment in duplex	Apartment less than 5 storeys	Other Attached	Movable dwelling
15-24	90	25	0	44	0	6	0	30	0	4
25-34	221	90	0	133	18	13	8	81	0	0
35-44	204	138	0	62	12	0	6	30	0	0
45-54	311	191	0	70	0	20	2	42	0	31
55-64	365	236	0	112	0	8	6	77	0	18
65-74	463	337	0	120	0	11	0	90	12	10
75-84	496	331	0	145	41	0	0	100	0	11
85+	107	54	0	79	17	0	0	44	0	0
TOTAL	2,257	1,403	0	767	89	59	22	493	12	74

Source: Stantec Consulting Ltd.

Appendix C

Woodstock Housing Needs Assessment Online
Survey Results



WOODSTOCK HOUSING NEEDS ASSESSMENT SURVEY

The Town of Woodstock has engaged Stantec Consulting Limited and Trace Planning and Design to prepare a Housing Needs Assessment for the Town. The purpose of the project is to assess current housing with Woodstock and the surrounding area to determine how well it meets the needs of current and potential residents.

The Town's objectives in commissioning the study are to determine how to encourage the development of housing suitable for residents so that they can continue to live in Woodstock and to address the potential needs of individuals now living outside the area who might choose it to be their home if appropriate housing is available here.

For everyone interested in the Town of Woodstock, the survey is an opportunity to help shape the community to make it a better place for current and future residents. It is open to anyone interested in its subject matter. We expect most respondents will be from Woodstock and nearby communities but we are equally interested in the views of others now living outside the area. All responses will be anonymous.

Where You Live

To help us understand your housing needs, we need to know something about your current accommodations.

1. Where is your current primary residence?

- Within the Town of Woodstock
- Woodstock Parish
- Woodstock 23 Reserve
- Northampton Parish
- Richmond Parish
- Other (please specify community)
- Wakefield Parish
- Town of Hartland
- Brighton Parish
- Elsewhere in Carleton County

2. Which of the following best describes the type of building in which you currently live?

- Single-detached home
- Duplex (i.e., house divided into two apartments)
- Semi-detached (i.e., two houses joined together by a common vertical wall)
- Other (please specify)
- Three or four-unit apartment building
- Apartment building with five or more units
- Movable dwelling/mobile home

3. Do you own or rent your current dwelling unit, or is your household's current accommodation secured through another type of arrangement (e.g., condominium, Band housing)?

- Own (freehold)
- Own (condo)
- Other (please specify)
- Rent
- Band housing

4. How long have you lived in your current residence?

- Less than one year
- 1 to 5 years
- 5 to 10 years
- More than 10 years
- My whole life

5. Where is the location of your work?

- Within the Town of Woodstock
- Woodstock Parish
- Woodstock 23 Reserve
- Northampton Parish
- Richmond Parish
- Other (please specify community)
- Wakefield Parish
- Town of Hartland
- Brighton Parish
- Elsewhere in Carleton County

6. Overall, how do you feel about your current housing situation?

- Very satisfied
- Satisfied
- Neither satisfied nor dissatisfied
- Dissatisfied
- Very dissatisfied

Your Housing Needs

We want to know what type of housing you would like to live in and whether you believe you can find it at an affordable price within the Town of Woodstock.

7. If you live in the Woodstock area, what is the main reason you live at your current residence?

- I grew up in the area
- Close to my job or another household member's job
- Good schools, recreation facilities, or other amenities available in the area
- Other (please specify)
- The type of housing I need or want is affordable for me in my current location
- I like the lifestyle where my current home is located

8. If you were to move from the building in which you currently live, in what type of building would you prefer to live?

- Single-detached home
- Duplex (i.e., house divided into two apartments)
- Semi-detached (i.e., two houses joined together by a common vertical wall)
- Three or four-unit apartment building
- Other (please specify)
- Apartment building with five or more units and less than five storeys (low-rise)
- Apartment building with five or more units and more than five storeys (high-rise)
- Movable dwelling/mobile home

9. Why would you prefer to live in the type of building you have specified in your response to Question 8?

10. Do you need or want to live in seniors' housing currently or within the next ten years? (i.e., housing with supportive services available such as meals, housekeeping, and social activities)

- Yes, I'm interested in seniors' accommodation now
 No, I don't expect to be interested in seniors housing in the next ten years
- Yes, I expect to be interested in seniors' housing within ten years
 Don't know/not sure

11. If you expect any current members of your household (including yourself) to move to separate accommodation within the next five years, please indicate the number of current household members in each age group whom you expect to leave for the following reasons? (PLEASE SELECT THE MAIN REASON)

	Under 18 yrs	18 to 24 yrs	25 to 44 yrs	45 to 64 yrs	65 to 84 yrs	85 yrs or more
Moving to another community for work or school						
Desire to live independently/separately						
Moving to accommodation that does not require involvement in maintenance (e.g., condo or rental)						
Moving to accommodation providing some degree of care and support						

12. If you could obtain the type of dwelling unit you would like, what type of tenure would prefer?

- Own (freehold)
 Rent
- Own (condo)
 Band housing
- Other (please specify)

Buying in Woodstock

13. How much would you be comfortable paying to buy a home considering current prices in Woodstock?

- \$100,000 or less
- \$100,001 to \$150,000
- \$151,001 to \$250,000
- \$250,001 to \$500,000
- More than \$500,000

14. Please rank the importance of the following factors to your preference for owning your accommodation?

<input type="checkbox"/>	<input type="checkbox"/>	Lower cost overall	<input type="checkbox"/>	N/A
<input type="checkbox"/>	<input type="checkbox"/>	Want to build equity (i.e., as an investment)	<input type="checkbox"/>	N/A
<input type="checkbox"/>	<input type="checkbox"/>	More control over property	<input type="checkbox"/>	N/A
<input type="checkbox"/>	<input type="checkbox"/>	Ability to upgrade property	<input type="checkbox"/>	N/A
<input type="checkbox"/>	<input type="checkbox"/>	More likely to get the type of accommodation my household needs/wants	<input type="checkbox"/>	N/A

15. Do you think you could buy housing satisfactory to your requirements within the Town of Woodstock?

- Yes, I could find and afford the type of housing that I want to buy in the Town of Woodstock
- No, the type of housing unit I would want is too expensive in Woodstock
- No, the type of housing unit I would want is not likely to be available in Woodstock
- I would prefer not to live in Woodstock
- Other (please specify)

Renting in Woodstock

16. How much would you be comfortable paying per month for rent plus utilities considering current rents in Woodstock?

- \$500 or less
- \$501 to \$650
- \$651 to \$750
- \$751 to \$1,000
- \$1,001 to \$1,500
- More than \$1,500

17. Please rank the importance of the following factors to your preference for renting your accommodation?

<input type="checkbox"/>	<input type="checkbox"/>	Lower cost overall	<input type="checkbox"/>	N/A
<input type="checkbox"/>	<input type="checkbox"/>	Don't have the equity (down payment, etc.) needed to buy	<input type="checkbox"/>	N/A
<input type="checkbox"/>	<input type="checkbox"/>	Avoid homeownership responsibilities	<input type="checkbox"/>	N/A
<input type="checkbox"/>	<input type="checkbox"/>	Would not be able to maintain property (i.e., don't have skills, interest, or physical capacity)	<input type="checkbox"/>	N/A
<input type="checkbox"/>	<input type="checkbox"/>	More likely to get the type of accommodation my household needs/wants	<input type="checkbox"/>	N/A

18. Do you think you could rent housing satisfactory to your requirements within the Town of Woodstock?

- Yes, I could find and afford the type of housing that I would like to rent in the Town of Woodstock
- No, the type of housing unit I would want is too expensive in Woodstock
- No, the type of housing unit I would want is not likely to be available in Woodstock
- I would prefer not to live in Woodstock
- Other (please specify)

Why not Woodstock?

19. Why are you not interested in living in the Town of Woodstock?

- Woodstock is too far from my employment
- Other communities provide better housing value
- I prefer a more rural location
- Woodstock lacks amenities (e.g., parks, theatre, shopping, activities)
- I prefer a larger community
- Other (please specify)

You and Your Household

We would like to know a few more things about you and the composition of your household to help us analyze the information we get from this survey.

20. What is your gender?

Male

Female

Other

21. To which age group do you belong?

Under 18 years

25 to 44 years

65 to 84 years

18 to 24 years

45 to 64 years

85 years or more

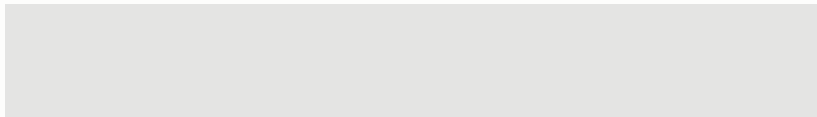
22. How many people in your household (including yourself) are in the following age and gender categories?

	Male	Female	Other
Under 18 years	<input type="text"/>	<input type="text"/>	<input type="text"/>
18 to 24 years	<input type="text"/>	<input type="text"/>	<input type="text"/>
25 to 44 years	<input type="text"/>	<input type="text"/>	<input type="text"/>
45 to 64 years	<input type="text"/>	<input type="text"/>	<input type="text"/>
65 to 84 years	<input type="text"/>	<input type="text"/>	<input type="text"/>
85 years or more	<input type="text"/>	<input type="text"/>	<input type="text"/>

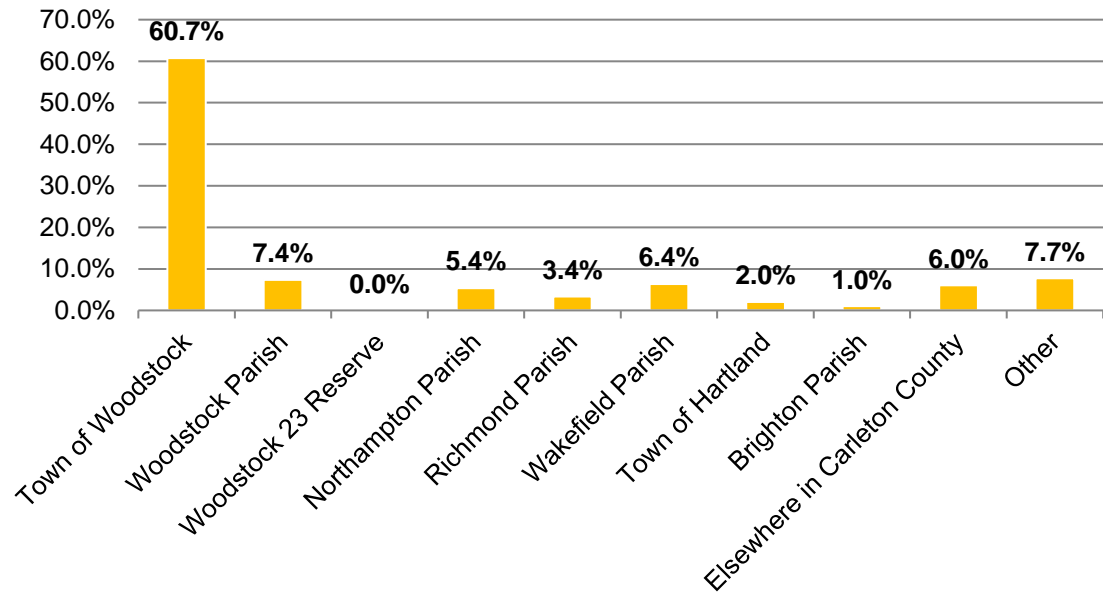
Thank You for Your Help

If there is anything about housing in the Town of Woodstock and surrounding communities that we haven't covered, or any detail you would like to add to the answers you have provided, please let us know.

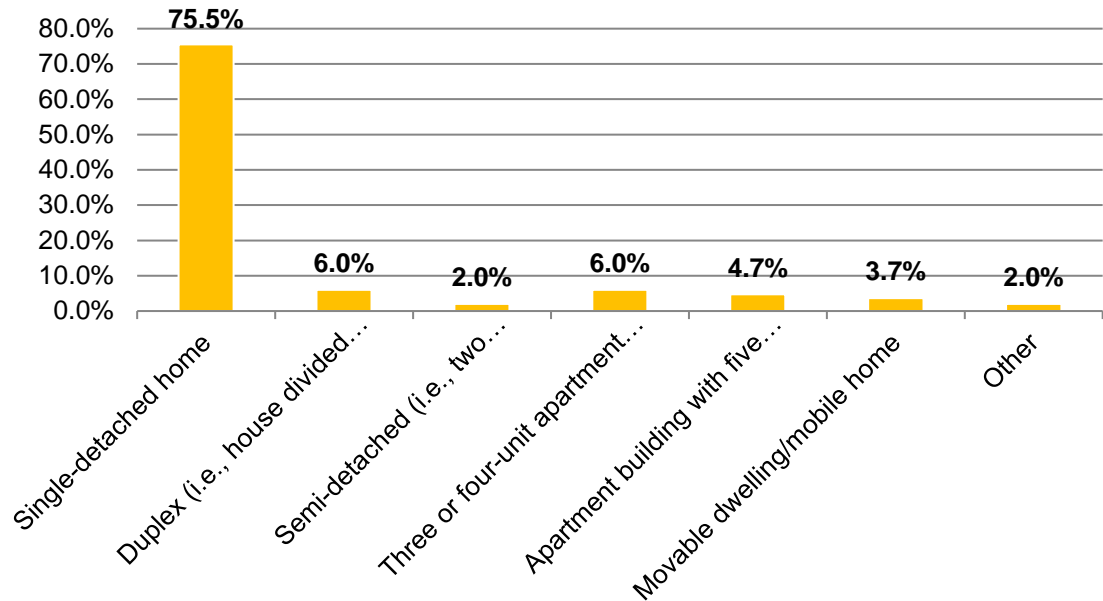
23. Do you have any additional comments concerning your housing needs or the housing situation in the Town of Woodstock and surrounding area that you would like to share with us?



1 Where is your current primary residence?	
Location	Responses
Town of Woodstock	181
Woodstock Parish	22
Woodstock 23 Reserve	0
Northampton Parish	16
Richmond Parish	10
Wakefield Parish	19
Town of Hartland	6
Brighton Parish	3
Elsewhere in Carleton County	18
Other	23
TOTAL	298

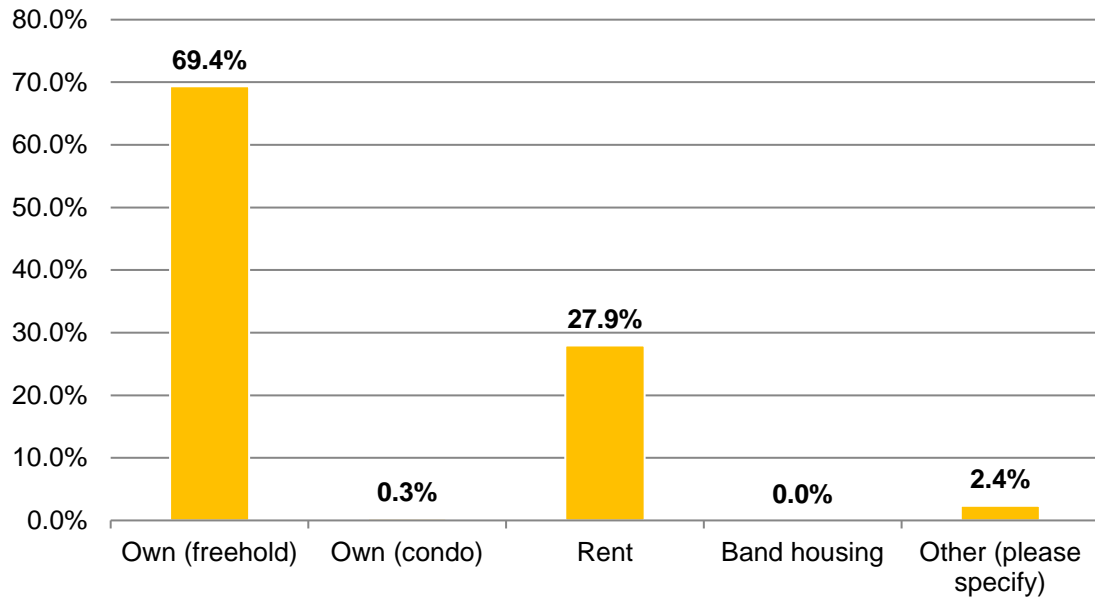


2 Which of the following best describes the type of building in which you currently live?	
Type	Responses
Single-detached home	225
Duplex (i.e., house divided into two apartments)	18
Semi-detached (i.e., two houses joined together by a common vertical wall)	6
Three or four-unit apartment building	18
Apartment building with five or more units	14
Movable dwelling/mobile home	11
Other	6
TOTAL	298



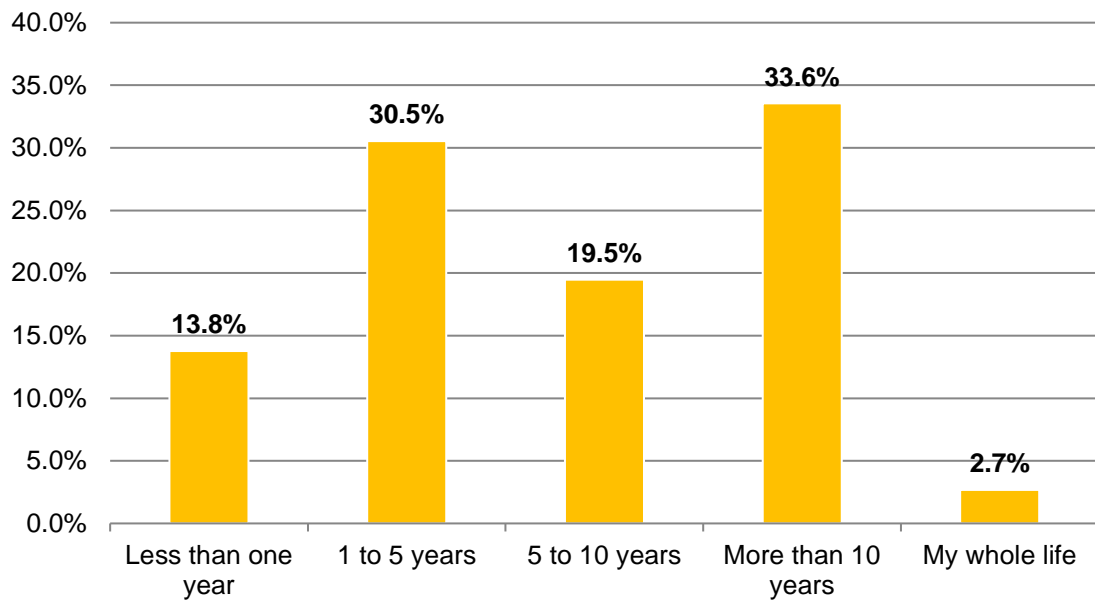
3 Do you own or rent your current dwelling unit, or is your household's current accommodation secured through another type of arrangement (e.g., condominium, Band housing)?

Tenure	Responses
Own (freehold)	206
Own (condo)	1
Rent	83
Band housing	0
Other	7
TOTAL	297

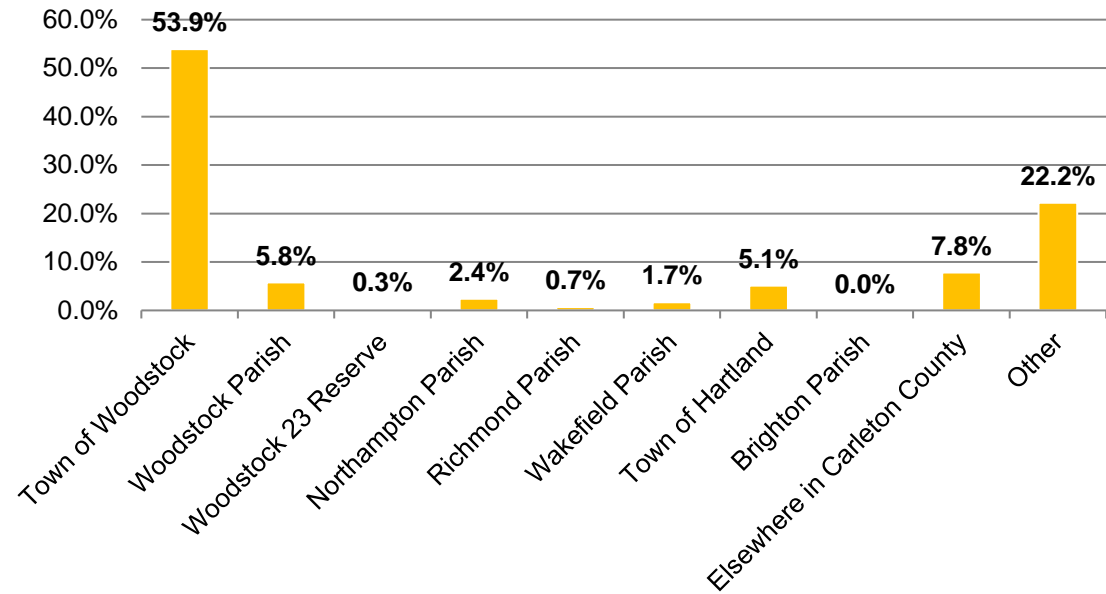


4 How long have you lived in your current residence?

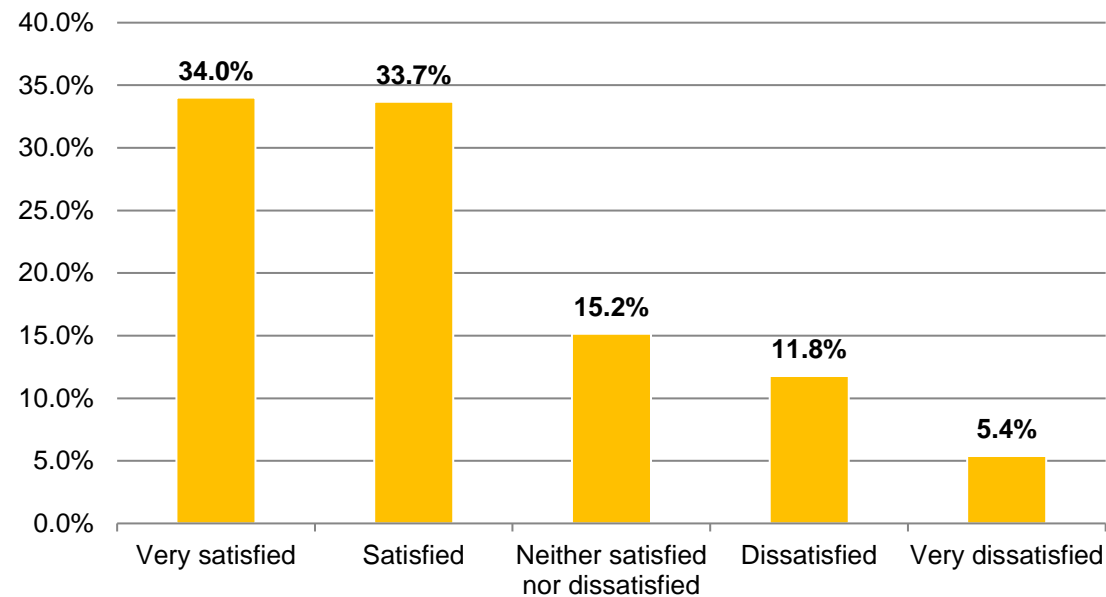
Duration	Responses
Less than one year	41
1 to 5 years	91
5 to 10 years	58
More than 10 years	100
My whole life	8
TOTAL	298



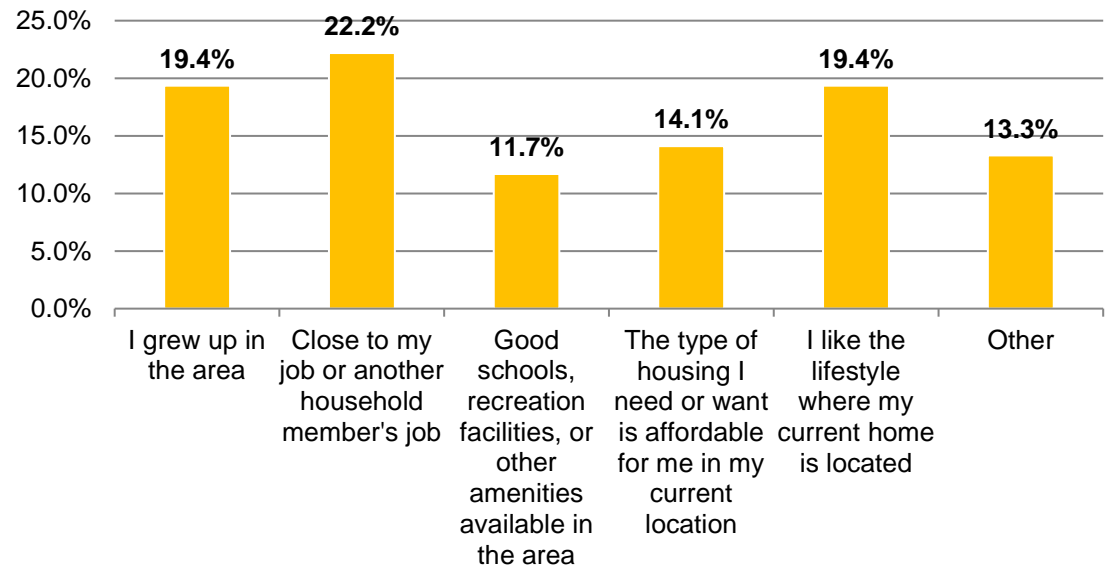
5 Where is the location of your work?	
Work Place	Responses
Town of Woodstock	158
Woodstock Parish	17
Woodstock 23 Reserve	1
Northampton Parish	7
Richmond Parish	2
Wakefield Parish	5
Town of Hartland	15
Brighton Parish	0
Elsewhere in Carleton County	23
Other	65
TOTAL	293



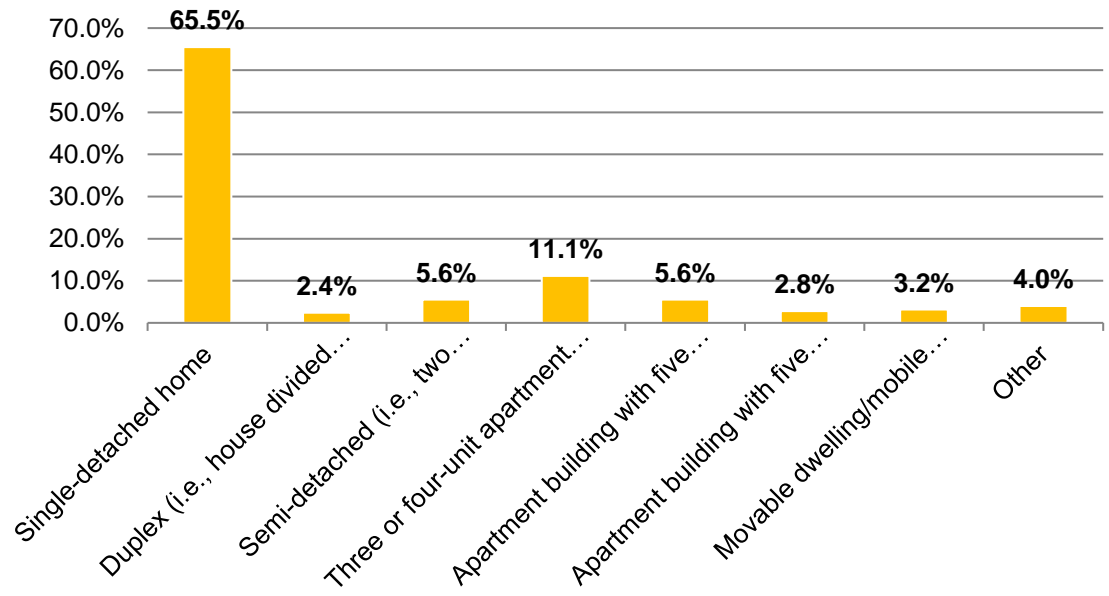
6 Overall, how do you feel about your current housing situation?	
Satisfaction	Responses
Very satisfied	101
Satisfied	100
Neither satisfied nor dissatisfied	45
Dissatisfied	35
Very dissatisfied	16
TOTAL	297



7 If you live in the Woodstock area, what is the main reason you live at your current residence?	
Reason	Responses
I grew up in the area	48
Close to my job or another household member's job	55
Good schools, recreation facilities, or other amenities available in the area	29
The type of housing I need or want is affordable for me in my current location	35
I like the lifestyle where my current home is located	48
Other	33
TOTAL	248



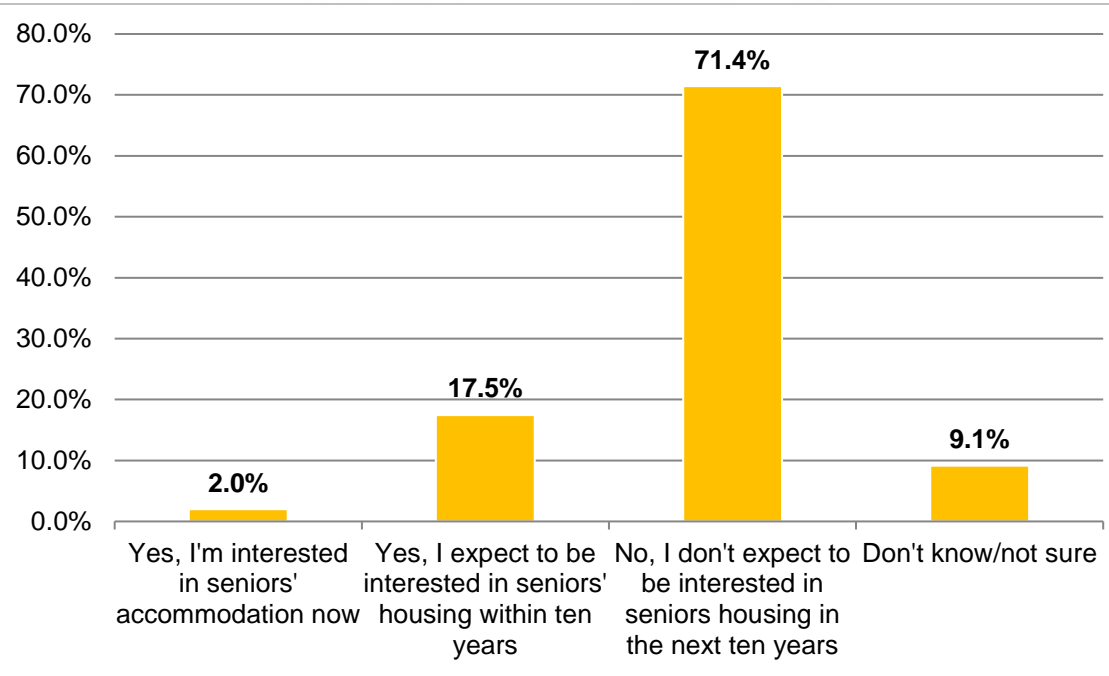
8 If you were to move from the building in which you currently live, in what type of building would you prefer to live?	
Preferred Type	Responses
Single-detached home	165
Duplex (i.e., house divided into two apartments)	6
Semi-detached (i.e., two houses joined together by a common vertical wall)	14
Three or four-unit apartment building	28
Apartment building with five or more units and less than five storeys (low-rise)	14
Apartment building with five or more units and more than five storeys (high-rise)	7
Movable dwelling/mobile home	8
Other	10
TOTAL	252



9 Why would you prefer to live in the type of building you have specified in your response to Question 8?		Responses
Answered		230
Skipped		69
	TOTAL	299

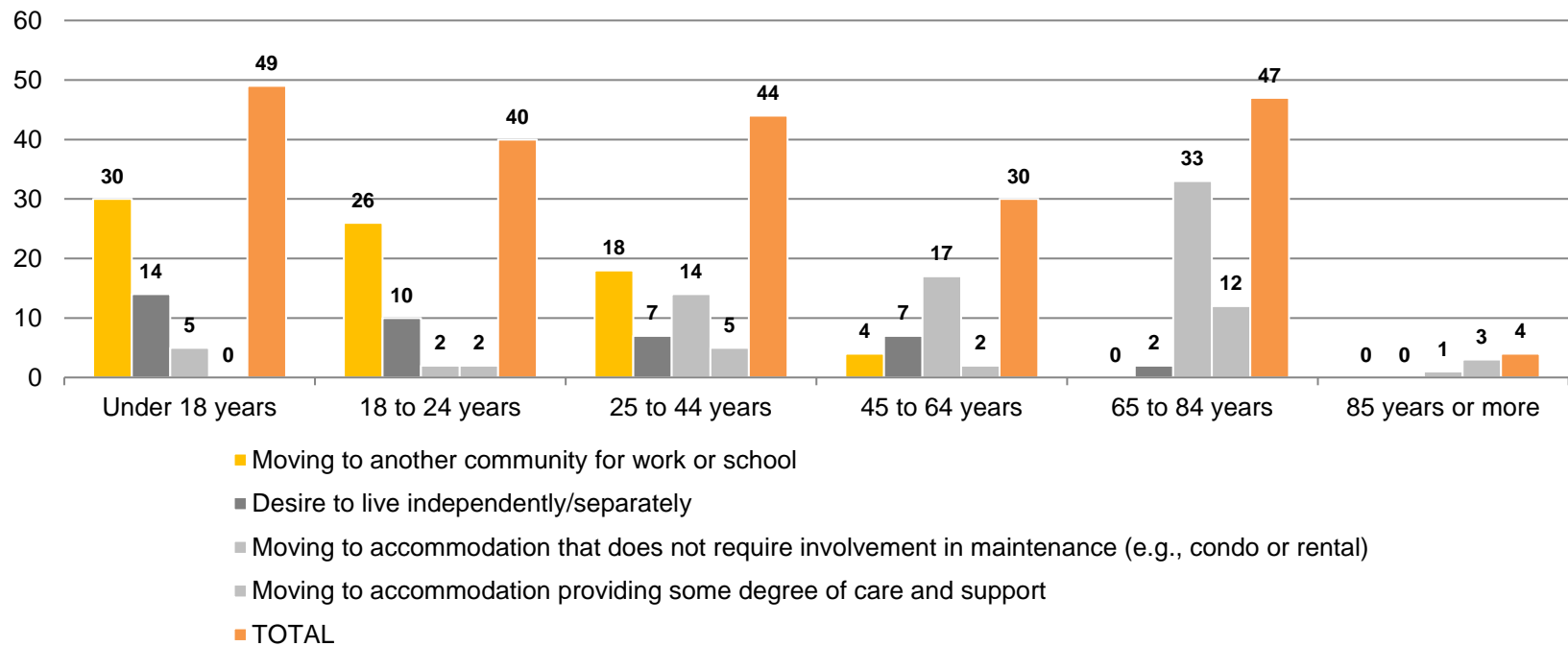


10 Do you need or want to live in seniors' housing currently or within the next ten years? (i.e., housing with supportive services available such as meals, housekeeping, and social activities)		Responses
Interest		
Yes, I'm interested in seniors' accommodation now		5
Yes, I expect to be interested in seniors' housing within ten years		44
No, I don't expect to be interested in seniors housing in the next ten years		180
Don't know/not sure		23
	TOTAL	252



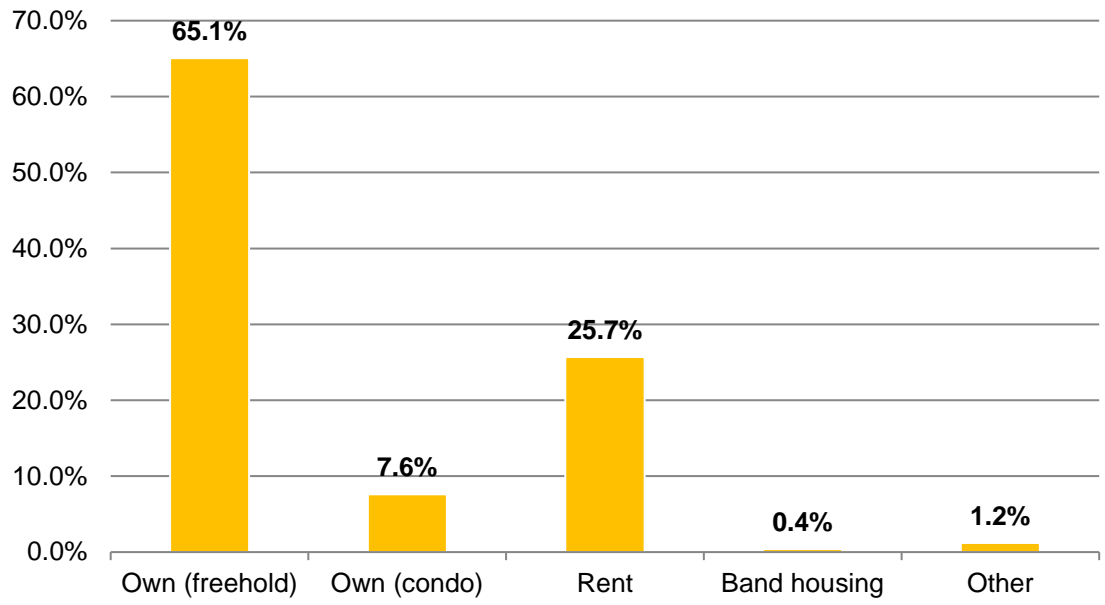
11 If you expect any current members of your household (including yourself) to move to separate accommodation within the next five years, please indicate the number of current household members in each age group whom you expect to leave for the following reasons (PLEASE SELECT THE MAIN REASON)?

Age Group	Moving to another community for work or school	Desire to live independently/separately	Moving to accommodation that does not require involvement in maintenance (e.g., condo or rental)	Moving to accommodation providing some degree of care and support	TOTAL	
Under 18 years	30	14	5	0	49	22.9%
18 to 24 years	26	10	2	2	40	18.7%
25 to 44 years	18	7	14	5	44	20.6%
45 to 64 years	4	7	17	2	30	14.0%
65 to 84 years	0	2	33	12	47	22.0%
85 years or more	0	0	1	3	4	1.9%
TOTAL	78	40	72	24	214	100.0%



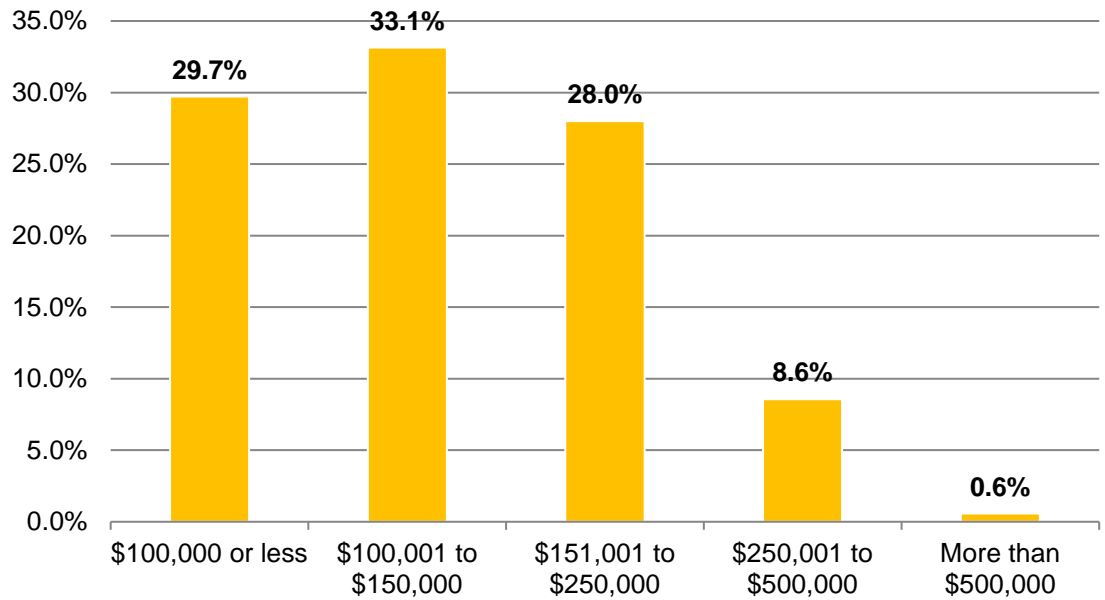
12 If you could obtain the type of dwelling unit you would like, what type of tenure would prefer?

Preferred Tenure	Responses
Own (freehold)	162
Own (condo)	19
Rent	64
Band housing	1
Other	3
TOTAL	249



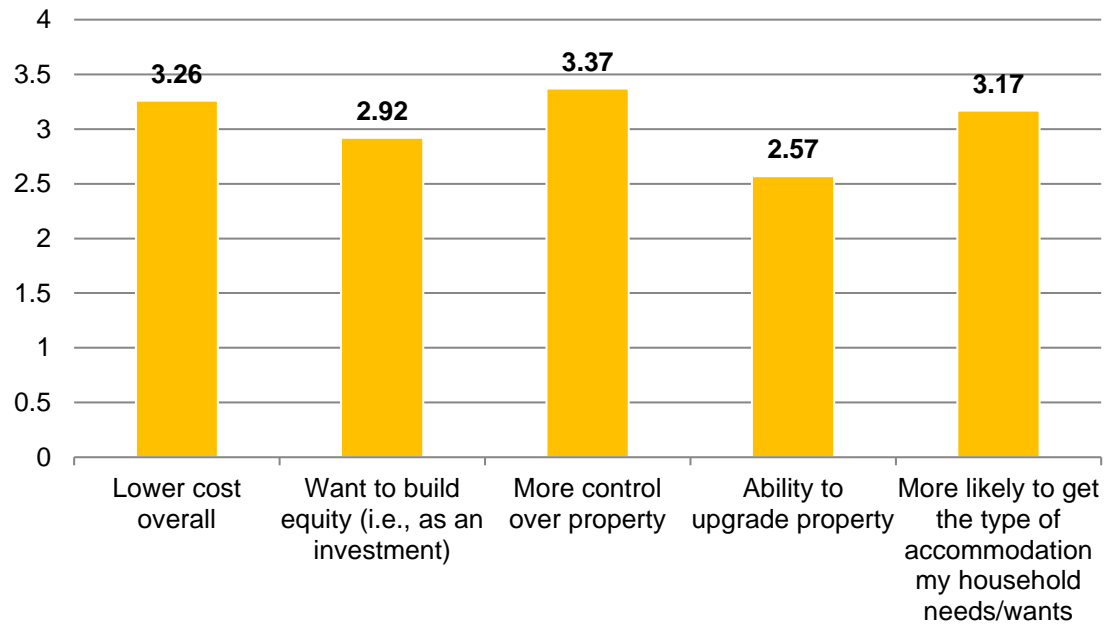
13 How much would you be comfortable paying to buy a home considering current prices in Woodstock?

Home Price	Responses
\$100,000 or less	52
\$100,001 to \$150,000	58
\$151,001 to \$250,000	49
\$250,001 to \$500,000	15
More than \$500,000	1
TOTAL	175



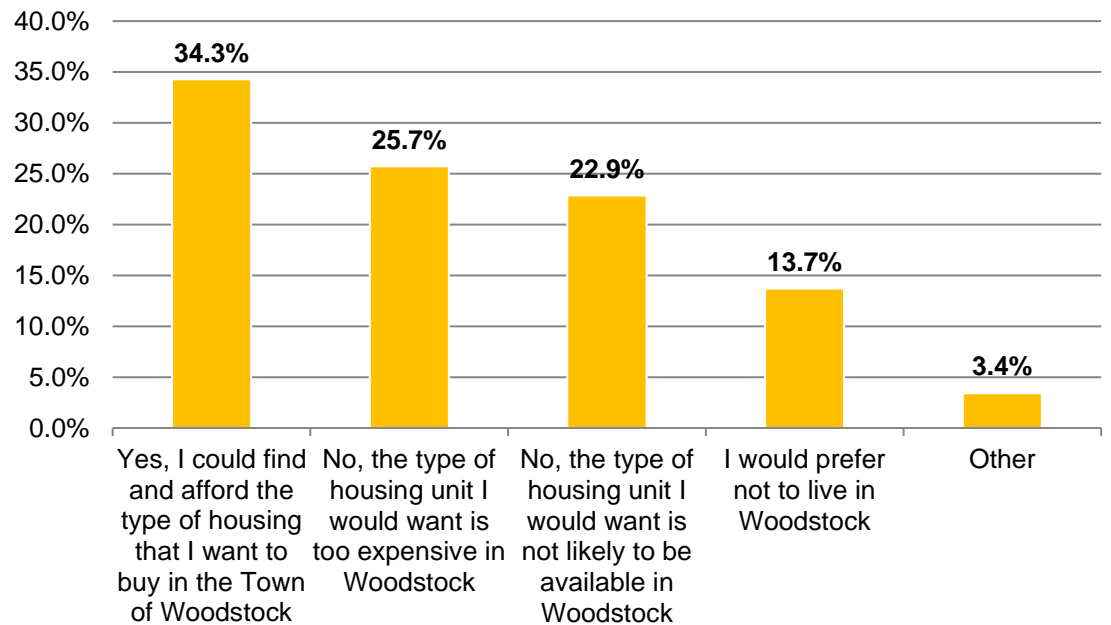
14 Please rank the importance of the following factors to your preference for owning your accommodation?

Factor	Responses
Lower cost overall	79
Want to build equity (i.e., as an investment)	78
More control over property	77
Ability to upgrade property	77
More likely to get the type of accommodation my household needs/wants	81
TOTAL	83



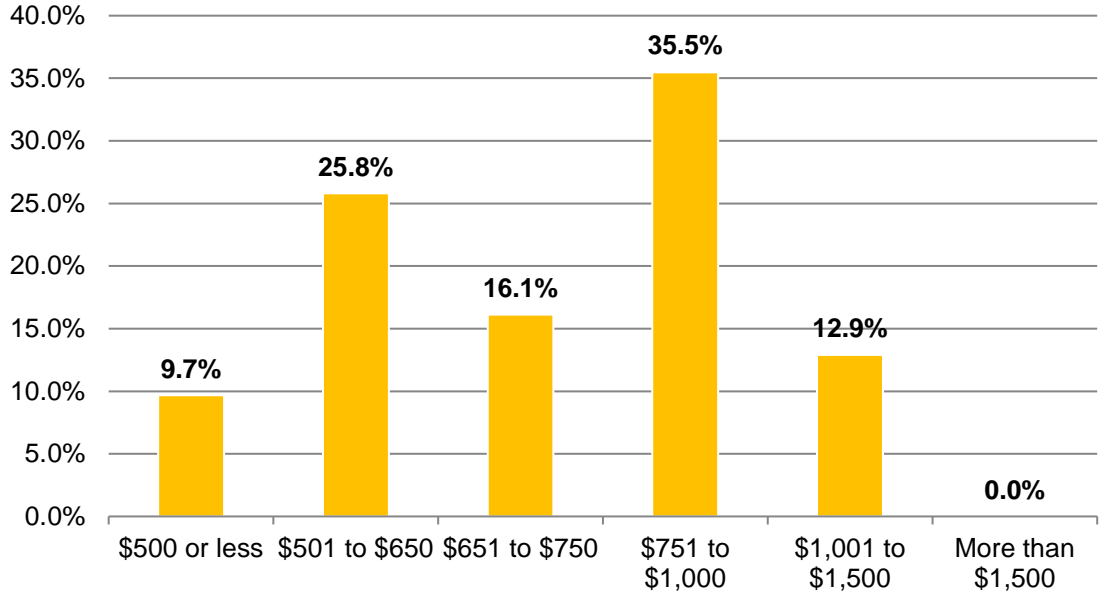
15 Do you think you could buy housing satisfactory to your requirements within the Town of Woodstock?

Housing Suitability	Responses
Yes, I could find and afford the type of housing that I want to buy in the Town of Woodstock	60
No, the type of housing unit I would want is too expensive in Woodstock	45
No, the type of housing unit I would want is not likely to be available in Woodstock	40
I would prefer not to live in Woodstock	24
Other	6
TOTAL	175



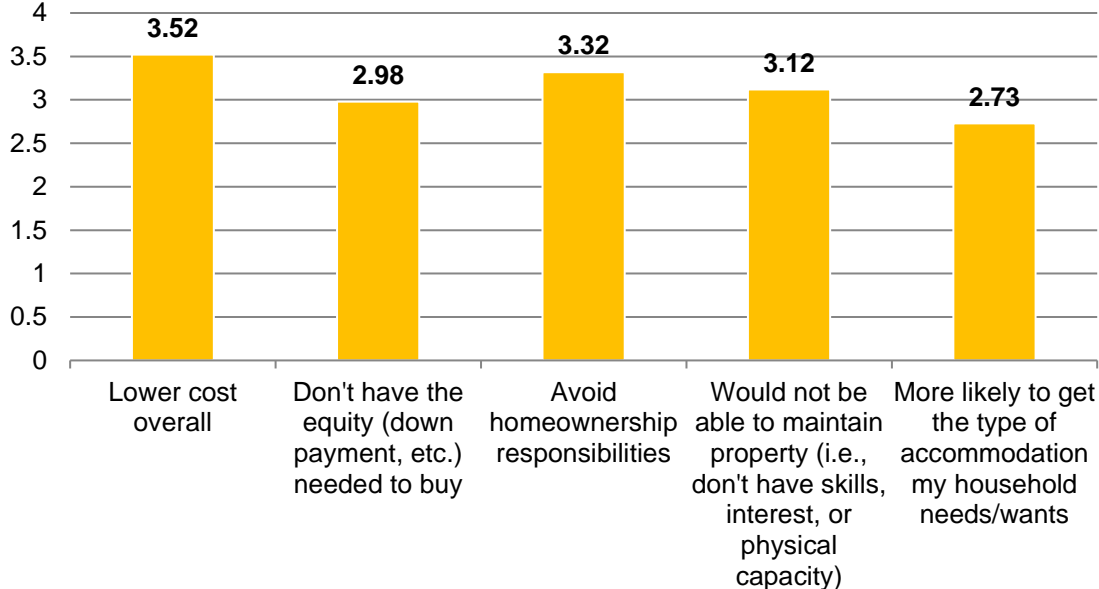
16 How much would you be comfortable paying per month for rent plus utilities considering current rents in Woodstock?

Tenant Costs	Responses
\$500 or less	6
\$501 to \$650	16
\$651 to \$750	10
\$751 to \$1,000	22
\$1,001 to \$1,500	8
More than \$1,500	0
TOTAL	62

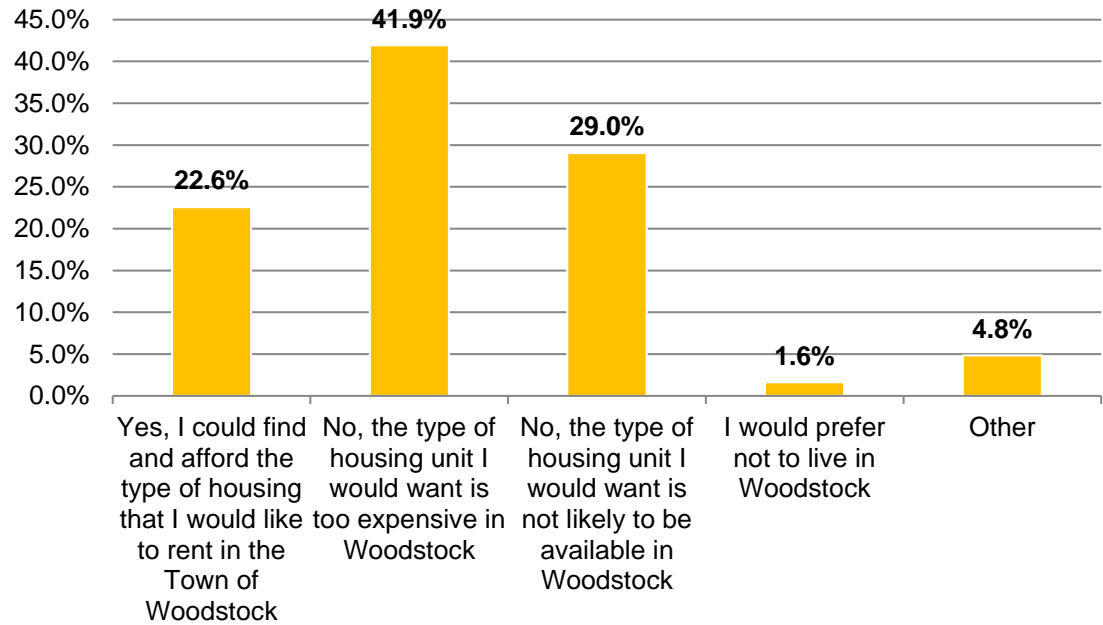


17 Please rank the importance of the following factors to your preference for renting your accommodation?

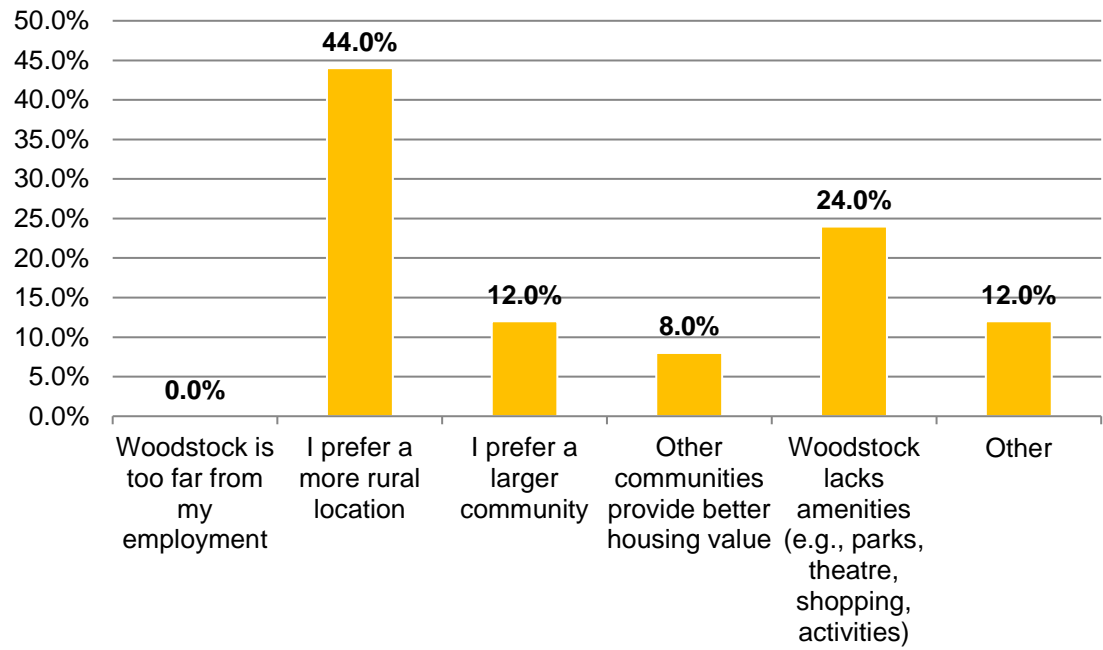
Factor	Responses
Lower cost overall	50
Don't have the equity (down payment, etc.) needed to buy	42
Avoid homeownership responsibilities	47
Would not be able to maintain property (i.e., don't have skills, interest, or physical capacity)	51
More likely to get the type of accommodation my household needs/wants	49
TOTAL	61



18 Do you think you could rent housing satisfactory to your requirements within the Town of Woodstock?	
Expectation	Responses
Yes, I could find and afford the type of housing that I would like to rent in the Town of Woodstock	14
No, the type of housing unit I would want is too expensive in Woodstock	26
No, the type of housing unit I would want is not likely to be available in Woodstock	18
I would prefer not to live in Woodstock	1
Other	3
TOTAL	62

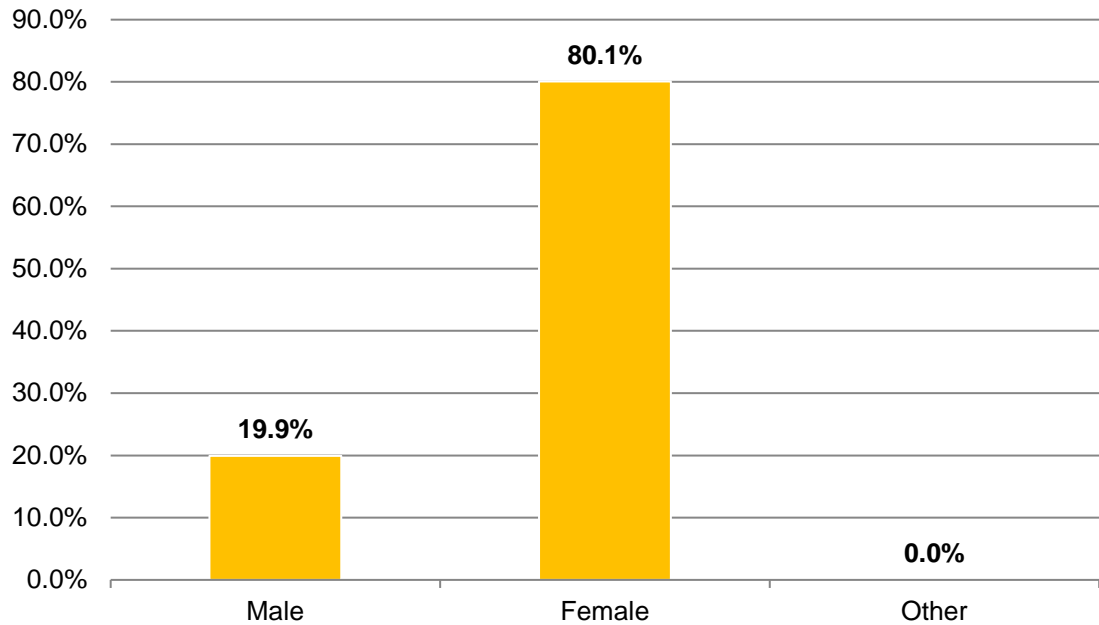


19 Why are you not interested in living in the Town of Woodstock?	
Reason	Responses
Woodstock is too far from my employment	0
I prefer a more rural location	11
I prefer a larger community	3
Other communities provide better housing value	2
Woodstock lacks amenities (e.g., parks, theatre, shopping, activities)	6
Other	3
TOTAL	25



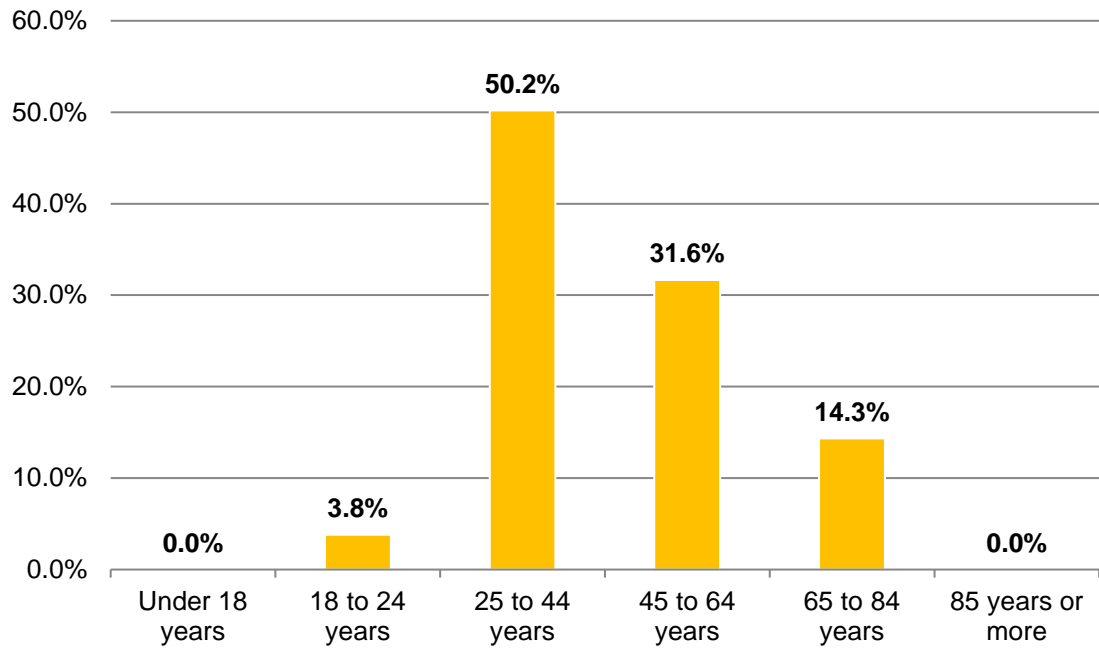
20 What is your gender?

Gender	Responses
Male	47
Female	189
Other	0
TOTAL	236



21 To which age group do you belong?

Age Group	Responses
Under 18 years	0
18 to 24 years	9
25 to 44 years	119
45 to 64 years	75
65 to 84 years	34
85 years or more	0
TOTAL	237



Appendix D

Current Province of New Brunswick
Housing Programs

Program	Overview	Eligibility	Description
Rental Assistance Programs			
Public Housing	This program provides subsidized rental accommodation for families and senior citizens who, because of low income, experience difficulty in obtaining adequate and affordable housing in the private sector.	Accommodations are provided to low income households whose income is below the established income ceilings which are based on both the household size and whether the units are located in rural or urban areas.	Tenants qualifying for assistance through this program will have their rents reduced to 30% of the adjusted household income.
Rent Supplement Assistance Program	Provides assistance to households in need so that they may obtain affordable, adequate and suitable rental accommodation by subsidizing rents in eligible rental dwellings.	<p>To be eligible for assistance a household must first be in at least one of the following situations:</p> <ul style="list-style-type: none"> - They occupy a crowded or inadequate dwelling and they currently pay less than 30% of their income for shelter, but basic shelter costs for an adequate and suitable dwelling available in their market would consume 30% or more of their income. - They pay 30% or more of their income for shelter and an adequate and suitable dwelling available in their market area would consume 30% or more of their income. - They have a need for special purpose accommodation. <p>In addition, where the household does not have a special purpose housing need, the total household income must be at or below the Housing Income Limit which vary by household size and area of the province.</p>	<p>Tenants qualifying for assistance through this program will have their rents reduced to 30% of the adjusted household income (for rent, heat, hot water, fridge & stove). Landlords will receive the difference between the rent paid by the tenant and the agreed upon market rent. To make this assistance available, this department and the owner sign an agreement, designating a number of housing units to be subsidized (agreements can be renewed). All units selected will comply with property standards acceptable to this department. Annually, during the tenure of the agreement market rents may be adjusted upward to reflect any increase in market rents for similar accommodations in the area.</p> <p>The department selects households in need to be occupants of the units. Other than for the payment of the supplement by this department the full normal relationship between landlord and tenant will exist between the owner and the eligible tenant(s).</p>
Non-Profit Housing Program	This program provides assistance to private non-profit organizations, including cooperative groups, to assist households who are in need to obtain affordable, adequate and suitable rental accommodations.	Eligibility is determined by the criteria established by the individual non-profit/cooperative agreements.	Not all units are subsidized; however, subsidized rental accommodations are available in some locations to low income rental household tenants [who] qualify for assistance through the individual Non-Profit group or cooperative.
Rural and Native/Basic Shelter Rental Program	<p>Assists households in need obtain affordable, adequate and suitable rental housing in rural communities.</p> <p>Assists eligible off-reserve native and non-native households to obtain affordable, adequate and suitable housing in rural communities with less than 2,500 residents.</p>	Subsidized rental accommodations are provided to low income rental households whose income is below the established "income ceilings" which vary by household size and by areas within the province.	Tenants qualifying for assistance through the Rural and Native/Basic Shelter Rental Program will have their rents reduced to 30% of the adjusted household income.

Program	Overview	Eligibility	Description
Rental Construction, Acquisition and Repair Programs			
Rental Residential Rehabilitation Assistance Program	Provides financial assistance to owners / landlords for mandatory repairs to self-contained units that are substandard and rented to low income households.	<p>A property is eligible if it meets the following requirements:</p> <ul style="list-style-type: none"> - It is owned by a private entrepreneur, or by a non-profit corporation or housing co-operative that is not receiving any government housing assistance. - It contains one or more self-contained units, rented or intended to be rented to occupants with incomes below the established "income ceilings" set by the Province (this Department) and Canada Mortgage and Housing (CMHC) - The post - RRAP rent charge will be at or below levels established by this Department and CMHC. <p>The property is at least five years old and lacks basic facilities or requires major repair in one of the following areas:</p> <ul style="list-style-type: none"> - structural - heating - electrical - fire safety - plumbing <p>Properties which do not operate as bona fide rental enterprises are not eligible for rental RRAP funding (i.e. nursing homes, care facilities, special purpose housing).</p>	<p>The amount you may receive is based on the cost of mandatory repairs and the number of eligible self-contained units in the project. The assistance is in the form of a forgivable loan. The maximum amount you may receive for each self-contained unit is \$24,000. With the exception of non-profit organizations owners must contribute 25% of the total cost of mandatory repairs. All approved applicants must enter into a rental agreement to ensure that rents remain affordable to low-income occupants during the earning period of the loan.</p> <p>If mandatory repairs cost more than the maximum amount available, you must provide the difference. All mandatory health and safety repairs must be completed.</p>
Rooming House Rehabilitation Assistance Program	Provides financial assistance to owners/landlords for mandatory repairs to rooming houses with bed units that are affordable to low income occupants.	<p>A property is eligible if it meets the following requirements:</p> <ul style="list-style-type: none"> - it is owned by a private entrepreneur or a non-profit corporation or a housing co-operative that is not receiving any government assistance; - it is a rooming house or hostel containing more than three bed units which are rented to people not related to the owner; - it is intended to serve as permanent accommodation; - rents charged will be at or below levels established by the Province (this Departments) and Canada Mortgage and Housing (CMHC); <p>The property is at least five years old and lacks basic facilities or requires major</p>	<p>The amount you may receive is based on the cost of the mandatory repairs and the number of eligible beds in your rooming house or hostel. The assistance is in the form of a forgivable loan. The maximum amount you may receive for each bed unit is \$16,000. With the exception of non-profit organizations owners must contribute 25% of the total cost of mandatory repairs. All approved applicants must enter into a rental agreement to ensure that rents remain affordable to low-income occupants during the earning period of the loan.</p> <p>If mandatory repairs cost more than the maximum amount available, you must provide the difference. All mandatory health and safety repairs must be completed.</p>

Program	Overview	Eligibility	Description
		repair in one of the following areas: - structural - heating - electrical - fire safety - plumbing Properties which do not operate as a bona fide rental property are not eligible for rooming house RRAP funding (i.e. nursing homes, care facilities, special purpose housing).	
Rental Conversion Program	Provides financial assistance to owners/landlords to convert non-residential properties into affordable self-contained rental housing units and/or bed-units to be occupied by low income households.	A property is eligible if it meets the following requirements: - Properties owned by private entrepreneurs, non-profit corporations, co-operatives or Municipalities who wish to convert non-residential properties into bona fide affordable permanent rental accommodations are eligible. A legitimate landlord tenant relationship must exist. - The newly converted property will have to contain more than 3 bed units or one or more self-contained units to be rented to occupants with incomes at or below the applicable income threshold. - The post-RRAP rent charge will be at or below levels established by this Department. The project must be financially viable based upon the agreed upon post-RRAP rents. Properties which do not operate as bona fide rental enterprises are not eligible for RRAP conversion assistance (i.e. nursing homes, care facilities, special purpose housing).	The amount you may receive is based on the cost of eligible work and the number of eligible units within the project. The assistance is in the form of a forgivable loan. The maximum amount you may receive for each self-contained unit is \$24,000. The maximum forgivable loan per bed unit is \$16,000. With the exception of non-profit organizations, owners must contribute 25% of the total mandatory repairs. All approved applicants must enter into a rental agreement to ensure that rents remain affordable to low-income occupants during the earning period of the loan. If mandatory repairs cost more than the maximum amount available, you must provide the difference. All mandatory health and safety repairs must be completed.
Shelter Enhancement Program	Provides financial assistance: - To repair/rehabilitate emergency shelters and second stage housing for victims of family violence to an acceptable standard of health, safety and security for occupants and accessibility for persons with disabilities. - To increase the number of emergency shelters and second stage housing units available to women and children or youth who are victims of family violence.	Non-profit corporations or charities which have the operation of housing for abused women and their children as a principal objective.	Assistance is in the form of a forgivable loan and is based on the cost of the Eligible Work. The maximum forgivable loan per unit is \$24,000. Assistance for a new project is in the form of a fully forgivable loan. Eligible sponsor groups may receive funding for up to 100% of the project capital costs. Emergency Shelters or Second Stage housing projects in need of renovations

Program	Overview	Eligibility	Description
			<p>must be substandard or deficient and require major repair or be lacking in basic facilities in at least one of the following categories:</p> <ul style="list-style-type: none"> - structural - heating - electrical - fire safety - plumbing - building security - accessibility - children's area <p>All mandatory repairs necessary to bring the property up to minimum levels of health and safety must be completed.</p> <ul style="list-style-type: none"> - Eligible new project costs may include: Land acquisition; Municipal servicing; Landscaping; Construction, Acquisition and rehabilitation, or conversion; Hard furnishing; Soft costs; and Appropriate building security provisions.
Affordable Housing Program	<p>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.</p>	<p>A development proposal is eligible if it meets the following requirements:</p> <ul style="list-style-type: none"> - 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>Assistance is in the form of a forgivable loan and is based on the cost of eligible work and the number of eligible self-contained units or bed units within a project. The maximum forgivable contribution for projects sponsored by non-profit groups is \$40,000 per unit and may include 100% of the units within a project. Private entrepreneurs are eligible for a maximum forgivable contribution of \$40,000 per unit, limited to no more than 50% of the total units within a project. Borrowers will enter into a Mortgage Agreement with this department to ensure that units remain affordable to low- and moderate-income households.</p> <p>Interest free personal development funding loans are provided to assist eligible non-profit & co-operative sponsors of projects to carry out the activities required to develop a project proposal to the point where a commitment of assistance can be made.</p> <p>Where situations warrant rental subsidies (Rent Supplements) may be provided to ensure units are affordable to low-income</p>

Program	Overview	Eligibility	Description
		<p>A proposal is to contain the following specific information:</p> <ul style="list-style-type: none"> - information on sponsoring group - development plans - target group - site selection consideration - concept proposal - additional cost effectiveness considerations - development schedule 	<p>households. Tenants qualifying for assistance through the Rent Supplement Program will have their rents reduced to 30% of the adjusted household income. Landlords will receive the difference between the rent paid by the tenant and the market rent agreed to under a rental agreement.</p>
<p>Canada/New Brunswick Affordable Housing Projects</p>	<p>In 2011, the Governments of Canada and New Brunswick announced a \$46.8 million funding agreement to help address New Brunswick's housing needs and improve its housing stock.</p> <p>Under the agreement, both levels of government will provide matching contributions of \$23.4 million each to fund programs that support a range of housing needs for low-income individuals, families, seniors and persons with disabilities.</p>		<p>Under the 2014-2019 Extension Agreement, both levels of government will provide matching contributions of \$39 million each to fund programs that support a range of housing needs for low-income individuals, families, seniors and persons with disabilities.</p>
<p>Housing Assistance for Persons with Disabilities</p>	<p>Programs are offered by this department and provide financial assistance for:</p> <ul style="list-style-type: none"> - Homeowners with total household income at or below the applicable Housing Income Limit undertaking accessibility work to modify a dwelling occupied or intended to be occupied by persons with disabilities. - Homeowners modifying their property to create a secondary/garden suite for adult persons with disabilities. - Landlords undertaking accessibility work to modify rental properties with self-contained units having rents that are acceptable to this department and occupied or intended to be occupied by tenants with disabilities with income at or below the applicable Housing Income Limits. - Landlords undertaking accessibility work to modify rooming houses with bed unit rents acceptable to this department and occupied or intended to be occupied by tenants with disabilities. 	<p>Any individual who is restricted or lacks the ability (resulting from an impairment) to perform an activity in the manner or within the range considered normal may be eligible.</p> <p>Other Conditions:</p> <ul style="list-style-type: none"> - Modifications to existing dwellings must be housing related and/or provide access to permanently install, basic facilities within the dwelling. - All work shall conform to the requirements of the most current National Building Code. <p>Eligible Properties:</p> <ul style="list-style-type: none"> - Any residential property where: work will be undertaken to improve accessibility for a disabled occupant/tenant. - Secondary/garden suites can only be created on existing family housing residential properties. The applicant must be able to demonstrate that the property can feasibly be converted to include a secondary or garden suite which will meet this department's requirements. Units created shall be modest in size and amenities. 	<p>For homeowners in need of disabled accessible modifications assistance is in the form of a forgivable loan up to a maximum of \$10,000. Additional assistance may be available in the form of a repayable loan based on a household's ability to repay.</p> <p>Landlords are eligible for a forgivable loan for disabled modifications to a maximum of \$10,000.</p> <p>The maximum forgivable loan for the creation of a secondary/garden suite or an extension to an existing dwelling is \$24,000. The applicant is required to produce equity or provide proof of other sources of financing to cover the cost of creating a secondary/garden suite or an extension which exceed the maximum forgivable loan available.</p> <p>The housing response to an applicant's particular situation is based on the needs of the applicant(s) and the most cost-effective solution to address his/her current housing situation.</p>

Program	Overview	Eligibility	Description
		<ul style="list-style-type: none"> - Additions to existing dwellings may also be eligible as long as they meet this department's requirements. - Only properties that meet acceptable standards of health and safety are eligible 	
Home Repair, Completion and Purchase Programs			
Homeowner Ownership Program	Provides financial assistance to low- and modest-income families to help them buy or build a modest first home.	<p>Families or individuals with total household incomes below \$40,000, and who can obtain private financing such that when combined with our funding would result in the total acquisition/construction of the unit.</p> <p>You must also:</p> <ul style="list-style-type: none"> - Be a first-time homeowner or be living in a substandard housing unit. - Be a resident of New Brunswick and have been living here for at least one year. - Have a good credit rating and meet all financial institution lending requirements for obtaining a first mortgage. Applicants are not required to have a down payment. - Any type of modest housing which qualifies for a 25-year conventional mortgage, or a 20-year mortgage in the case of a manufactured home, may be eligible. 	<p>If purchasing an existing unit:</p> <ul style="list-style-type: none"> - The department will provide assistance in the form of a repayable loan for 40% of the purchase price of the unit. - Eligible applicants must meet all lending requirements of their financial institution (bank, credit union, caisse populaire, trust company). <p>If building a house:</p> <ul style="list-style-type: none"> - The department will provide basic assistance in the form of a repayable loan to a maximum of \$75,000. The Department's financial contribution is not to exceed 50% of the total house costs. The applicant would have to provide proof of private financing of a sufficient amount that when combined with our assistance would ensure completion of the house. The Total Debt Service Ratio for new construction loans should not exceed 42%. - Whether you are purchasing or building a house, the loan will be repaid at 0% interest for those households with incomes less than \$30,000. For each \$1,000 of adjusted income above \$30,000, the interest rate will increase by 0.5% until it equals the provincial borrowing rate. - Loans will be amortized over a period not to exceed 25 years and will be subject to terms of one year.
Homeowner Repair Program	<p>Provides financial assistance for:</p> <ul style="list-style-type: none"> - Low income homeowners occupying existing substandard housing to repair, rehabilitate or improve their dwellings. - Modifications to low income homeowner and rental units to improve the accessibility of the dwelling for occupants with disabilities. - Adaptations for low income seniors who have difficulty with daily living activities in the home. 	<p>To qualify:</p> <ul style="list-style-type: none"> - the household income must be below the established "housing income limits" which vary by household size and by geographical areas within the province. - you must own the home and live in it - your home must require major repairs or lack basic facilities. - modifications are required for people with disabilities must be housing related and/or provide access to 	<p>For homeowners in need of major repairs and or disabled accessible modifications assistance is in the form of a loan a portion of which may not have to be repaid. The maximum forgivable loan per housing unit is \$20,000 for regular repairs and \$10,000 for disabled accessible items. The amount of forgivable loan is based upon a sliding income scale and the amount of required repairs. The loan amount is at the provincial borrowing interest rate and</p>

Program	Overview	Eligibility	Description
	<p>- Provides assistance for limited modifications to eligible households to accommodate an aging parent.</p>	<p>permanently installed, basic facilities within the dwelling. - adaptations required for seniors must facilitate and prolong independent living (i.e. using the kitchen & getting around hallways)</p>	<p>can be repaid over a period of up to 15 years.</p> <p>Homeowner households may be eligible for a forgivable loan for both disabled accessible modifications and other major repair items (i.e. structural, electrical) to a maximum of \$20,000.</p> <p>Seniors are eligible for a forgivable loan for minor adaptations to facilitate independent living to a maximum of \$5,000</p> <p>Landlords are eligible for a forgivable loan for disabled modifications to a maximum of \$10,000.</p>
<p>Home Completion Loan Program</p>	<p>Provides financial assistance to low- and modest-income families to help them complete their partially constructed homes.</p>	<p>Families or individuals with total household incomes below \$40,000, and who are occupying or will be occupying a partially finished home requiring at least one major repair item.</p> <p>You must also be a resident of New Brunswick and have been living there for at least one year.</p>	<p>The department will provide financial assistance in the form of a repayable loan, sufficient to complete the home, to a maximum allowable amount of \$40,000.</p> <p>The loan will be repaid at an interest rate of 0% for those households with an adjusted income less than \$30,000. For each \$1,000 of adjusted income above \$30,000, the interest rate will increase by one half of 1% until it reaches the provincial borrowing rate.</p> <p>Loans will be amortized over a period not to exceed 25 years and will be subject to terms of one year.</p> <p>The Total Debt Service Ratio of the household including the Home Completion Loan must not exceed 42%.</p>
<p>Housing Assistance for Persons with Disabilities</p>	<p>Programs are offered by this department and provide financial assistance for:</p> <ul style="list-style-type: none"> - Homeowners with total household income at or below the applicable Housing Income Limit undertaking accessibility work to modify a dwelling occupied or intended to be occupied by persons with disabilities. - Homeowners modifying their property to create a secondary/garden suite for adult persons with disabilities. - Landlords undertaking accessibility work to modify rental properties with self-contained units having rents that are acceptable to this department and occupied or 	<p>Any individual who is restricted or lacks the ability (resulting from an impairment) to perform an activity in the manner or within the range considered normal may be eligible.</p> <p>Other Conditions:</p> <ul style="list-style-type: none"> - Modifications to existing dwellings must be housing related and/or provide access to permanently install, basic facilities within the dwelling. - All work shall conform to the requirements of the most current National Building Code. <p>Eligible Properties:</p>	<p>For homeowners in need of disabled accessible modifications assistance is in the form of a forgivable loan up to a maximum of \$10,000. Additional assistance may be available in the form of a repayable loan based on a household's ability to repay.</p> <p>Landlords are eligible for a forgivable loan for disabled modifications to a maximum of \$10,000.</p> <p>The maximum forgivable loan for the creation of a secondary/garden suite or an extension to an existing dwelling is \$24,000. The applicant is required to</p>

Program	Overview	Eligibility	Description
	<p>intended to be occupied by tenants with disabilities with income at or below the applicable Housing Income Limits.</p> <p>- Landlords undertaking accessibility work to modify rooming houses with bed unit rents acceptable to this department and occupied or intended to be occupied by tenants with disabilities.</p> <p>Eligibility</p>	<p>- Any residential property where: work will be undertaken to improve accessibility for a disabled occupant/tenant.</p> <p>- Secondary/garden suites can only be created on existing family housing residential properties. The applicant must be able to demonstrate that the property can feasibly be converted to include a secondary or garden suite which will meet this department's requirements. Units created shall be modest in size and amenities.</p> <p>- Additions to existing dwellings may also be eligible as long as they meet this department's requirements.</p> <p>- Only properties that meet acceptable standards of health and safety are eligible.</p>	<p>produce equity or provide proof of other sources of financing to cover the cost of creating a secondary/garden suite or an extension which exceed the maximum forgivable loan available.</p> <p>The housing response to an applicant's particular situation is based on the needs of the applicant(s) and the most cost-effective solution to address his/her current housing situation.</p>

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