

# Providing affordable housing, it's in my nature! (2023 Edition)

## Incentive for the creation of affordable housing 2023-2025 (Non-refundable financial subsidy)

**Objective:** Provide financial assistance to private contractors, not-for-profit organizations or co-operatives for the construction, acquisition, rehabilitation, or conversion of affordable and accessible rental housing projects.

Through this program, the City of Edmundston aims to stimulate investment in affordable and family housing, propose a solution to the housing shortage, help build vibrant, sustainable, and inclusive neighbourhoods and offer support to low-income citizens.

**Eligible Projects:** Projects that meet the eligibility criteria below and are located within the limits of the City of Edmundston.

### Eligibility Criteria:

- The apartment building has a minimum of 4 units.
- The investment related to the construction or renovation of the apartment building results in the creation of more than \$300,000 in property value (based on Service New Brunswick's property assessments). If it is a renovation project, it must have a real impact on the tenant's living environment, and not only be aesthetic in nature, in compliance with minimum property standards.
- The project meets all the requirements of the City of Edmundston's zoning by-law.
- Building code requirements, as determined by the Development Department, are met and a building permit is obtained.
- A minimum of 50% of units are affordable housing. According to Service New Brunswick, 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.

Maximum price for affordable units for 2023 (\$)		
Type of accommodation	Regular rent	Rent w/heat & electricity
1 bedroom	\$525	\$625
2 bedrooms	\$625	\$760
3 bedrooms	\$700	\$880
Service New Brunswick Rent Supplement Program Authorized Monthly Rate – June 2022		

- The developer must sign a lease (rental agreement) with each tenant.
- The developer must agree to not discriminate against tenants.

**Level of contribution:** A pre-determined non-refundable contribution will be paid to the promoter for 3 years following the completion of construction upon presentation of proof of wealth creation and meeting eligibility and repayment criteria. Total maximum contribution of \$150,000 over 3 years.

**Annual contribution formula:**

*(example for year 1 of a project within one of the development hubs)*

Property assessment of the property including the apartment building completed in year "1, 2 or 3" of the project (PID/according to SNB)	\$750,000
(-) property assessment value prior to project start (PID/according to SNB)	- \$100,000
(=) the value of wealth created by the project (min. \$300,000)	= \$650,000
(x) by the portion of the applicable municipal taxes (1,635 for each \$100 of assessment for 2023)	x 1.635
(=) the additional value of the applicable taxes following the project	= \$10,628
(x) by the applicable percentage according to the following table	x 80%
(=) the contribution for year 1 that will be paid to the promoter.	= \$8,502

	Percentage of reimbursement for a project located outside the development hubs	Percentage of reimbursement for a project located within one of the development hubs***
Year 1	40%	80%
Year 2	30%	60%
Year 3	20%	40%
***Bonus reserved for the following hubs: Downtown, Gateway and Faubourg Victoria – Appendix 1		

**Clarification for projects registered with the « PROPERTY ASSESSMENT SERVICES – HOUSING DEVELOPMENT INCENTIVE PROGRAM » offered by Service New Brunswick:** non-refundable contributions will be paid to the promoter for 5 years following the completion of construction upon presentation of proof of wealth creation and meeting eligibility and repayment criteria. Total maximum contribution of \$150,000 over 5 years.

	Percentage of reimbursement for a project located outside the development hubs	Percentage of reimbursement for a project located within one of the development hubs***
Year 1	40 %	80 %
Year 2	30 %	60 %
Year 3	20 %	40 %
Year 4	20 %	40 %
Year 5	20 %	40 %
***Bonus reserved for the following hubs: Downtown, Gateway and Faubourg Victoria – Appendix 1		

**Annual repayment conditions, for each of the 3 years of the program (April) / 5 years for projects registered with the « PROPERTY ASSESSMENT SERVICES – HOUSING DEVELOPMENT INCENTIVE PROGRAM » offered by Service New Brunswick:**

1. Submit a copy of the Service New Brunswick property assessment.
2. Submit a copy of all leases for the building registered with the program to confirm that affordable prices were respected.
3. Avoid any form of housing discrimination. Follow the guidelines on housing discrimination issued by the New Brunswick Human Rights Commission.

Note : Discriminatory treatment in housing covers a wide range and may be segmented under the following stages at which it can occur:

- Discriminatory language in the initial advertisements or signs announcing the availability of a rental unit.
- Adverse treatment at the initial visit or during pre- and post-visit interactions and negotiations.
- Differential treatment during rental, including the following:
  - Discriminatory terms and conditions of the rental, e.g. higher rates of rent, illegal security deposits, assigning of substandard units;
  - Different treatment in the provision of services and facilities, e.g. access to laundry, parking, recreational or common area facilities;
  - Neglect in maintenance and repairs compared to other tenants or units;
  - Negative comments or harassment, including sexual harassment, leading to an unhealthy housing environment;
  - Illegal evictions, reprisals, and other discriminatory practices.

**Guideline regarding housing discrimination**

The New Brunswick Human Rights Commission has issued a Guideline on Housing Discrimination, a publication outlining the rights and responsibilities of tenants and landlords under the New Brunswick Human Rights Act.

<https://www2.gnb.ca/content/dam/gnb/Departments/hrc-cdp/PDF/guidelines-on-housing.pdf>

**Steps to follow:**

1. Make an appointment with the Economic Development Coordinator
2. Meet with the Economic Development Department:
  - Information on applicable municipal requirements
  - Detailed explanation of the program
  - Explanation of the approach
  - Discussion on the proposed business project
3. Complete the online application form before construction/renovation begins.  
(<https://edmundston.ca/en/development/incentive-programs>)

Note: Program criteria may be adjusted annually as needed based on the state of the municipal rental market.

**For more information:**

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# Appendix 1 Development Hubs

Downtown  
(including Petit-Sault Park)



The Regional Gateway  
(Hébert Boulevard)



Faubourg Victoria  
(Victoria Street and Acadie Boulevard)

