

# ANALYSIS: WILL ZONESJ CONTRIBUTE TO POVERTY REDUCTION IN SAINT JOHN?



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# Introduction

## Vibrant Communities Saint John

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Vibrant Communities Saint John (VCSJ) is the steward of the Greater Saint John Poverty Reduction Strategy. Formed in 2004, its multi-sectorial Leadership Round-Table brings together members from the five Priority Neighbourhoods, three levels of government, the business community, and non-profit organizations. VCSJ champions the development, implementation and tracking of the strategy.

In 2011, VCSJ was selected as the Community Inclusion Network (CIN) for Region 2, under the Overcoming Poverty Together action plan of the Government of New Brunswick. The three priority areas in the poverty reduction plan are: children and youth, neighbourhood revitalization and housing, and workforce participation (including transportation access).

Fully twenty percent of our population - one in five Saint John residents – live in poverty. Many of those residents are employed in entry-level or low-wage work (the Working Poor), and are faced with daily barriers to improving their socio-economic status. Education, employment, health and other critical outcomes are often well below what is necessary to achieve a decent quality of life<sup>1</sup>. In addition to significant inequality in our community and its resulting impacts, this situation also creates an unnecessary financial burden on support systems provided by all levels of government<sup>2</sup>. It is in everyone's best interest to constantly seek solutions to this problem.

## ZoneSJ as a Poverty Reduction Tool

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Zoning bylaws dictate the location, function, form and style of the built infrastructure of a community. This single tool has great impact on the development of public spaces, housing, commercial buildings, amenity spaces, transportation infrastructure, etc. Zoning can even impact food security and the ability of residents to access employment. For the purposes of this analysis, we have focused on how ZoneSJ might contribute to long-term poverty reduction through:

- Enabling economic and workforce participation
- Transportation access
- Affordable housing development
- Priority Neighbourhood development

Each section of this analysis identifies strengths of the draft bylaw that should be preserved as the final document is refined, and makes recommendations to strengthen the draft in ways that would achieve a greater impact on poverty reduction in Saint John.

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<sup>1</sup> Senator Hugh Segal (2013). *What Eradicates Poverty is good for the Economy; What's Good for the Economy is Good for Business*, Retrieved from <http://www.hughsegal.ca/p104671/>

<sup>2</sup> Ibid.

# Analysis

## Economic & Workforce Participation

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Home-based businesses are an important avenue for low-income residents to participate in the workforce and economy. ZoneSJ allows for a great variety of home-based occupations, depending on the housing form (i.e. home-based businesses allowed in high-rises differ from single dwelling residential and so on), and this opportunity is fairly evenly distributed across the city. Home-based daycares (caring for up to five children in a home setting) is a particularly helpful addition, as it is a much more affordable form of childcare than larger daycare centres and provides a home-based employment opportunity often attractive to lone-parents.

Items in Section 9 could be interpreted in such a way as to prevent multiple home-based businesses in the same multi-unit building. It appears to disallow the operation of, for example, a home daycare and a business office in the same multi-unit building. We recommend clarifying these statements to ensure that home-based businesses which do not interfere with each other or the ability of other residents to enjoy their personal space are allowed in the same multi-unit building.

### Strengths to Preserve:

- Wide variety of home-based occupations are allowed and are appropriate for the built form of the development.
- Inclusion of Home Daycare services, an attractive form of employment for lone-parents and not only employs the operator but also enables childcare access for low-income residents, particularly the Working Poor.

### Recommendations:

1. Clarify statements throughout Section 9 which seem to prevent the operation of certain key home-occupation if located in the same building as another home-occupation (ex. 9.9.2 (j)).

## Mixed-Use Development

Mixed-use development – typically characterized by street-level commercial units and residential units above – can provide excellent affordable housing opportunities and access to employment for low-income residents, particularly the Working Poor. These developments are typically located in immediate proximity to employment, education, healthcare and community services, and along transit corridors. They are also a very sustainable form of housing and are generally cost-effective for municipalities to service.

Mixed-use development often attracts Key Workers (ex. home care professionals, service sector workers, etc.) due to its affordability and easy access to employment centres. The provision of affordable housing in these zones is not only important from a poverty reduction lens, but also increases workforce participation and economic productivity. Affordable housing development in these zones is desirable and it is recommended that this form of development be highly incentivized in these zones.

## Business Park Commercial (CBP), General Commercial (CG) & Mixed-Commercial (CM) Zones

The CBP, CG and CM Zones are very similar in character; mixed-use development, typically in the form of street-level commercial units and residential units on the upper floors, are common in these zones. These pockets exist across the city and are generally located with excellent access to services and employment centres. Therefore these zones are highly desirable from an employment, active transit and housing affordability standpoint. As many of these zones are adjacent to Priority Neighbourhoods (pockets of concentrated poverty of 25%+), encouraging

mixed-use development that includes affordable housing units in these zones could help low-income residents migrate out of Priority Neighbourhoods, decreasing poverty concentration.

#### Strengths to Preserve:

- Permitted uses include a variety of commercial development, providing neighbourhood-level employment opportunities and a more Complete Community.

#### Recommendations:

1. Provide additional incentives for developers to include Affordable Dwelling units as a portion of the residential component of these developments (see Incentives Section).

## Transportation

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### Public Transit

Public transit is a critical form of affordable transportation in any urban environment. An effective, frequent and affordable system is an absolute necessity for all residents, particularly low-income residents, enabling access to employment, education, healthcare and community services. Built infrastructure is often the determinate in how efficient and effective the service can be; enabling public transit access through zoning and infrastructure standards is a simple and necessary part of supporting the provision of this essential service.

ZoneSJ would be well positioned for future growth with the addition of a Transit Section, something not addressed in the current bylaw draft. This section should include standards for:

- Transit islands required in large-scale commercial developments;
- Transit shelters (siting, drainage and public safety standards);
- Curb standards (materials, height, etc.) appropriate for kneeling-bus equipment.

### Land-locked Commerce

The provision of active transit infrastructure that ensures complete connectivity throughout the community is essential not only to developing a Complete Community, but ensuring that all residents regardless of socio-economic status have access to affordable and effective transportation. This is acknowledged in ZoneSJ with the inclusion of bicycle parking requirements in large-scale (minimum 10,000 square meters) commercial developments and residential developments of twenty-five or more units. The draft also addresses improved standards for parking lot construction, including curbing and islands to control vehicle traffic in larger developments. These changes improve the safety of pedestrians and other active transit users, a form of transportation very important to low-income residents. However, by limiting these requirements to large-scale developments the city runs the risk of a patchwork active transit infrastructure that lacks the continuous corridors required to encourage resident use.

The draft also includes a definition for walkway that prescribes building materials, but stops short of other requirements such as priority siting, linkages to public space infrastructure and public transit, etc. To achieve the most benefit from active transit - the most affordable and healthiest form of transportation, and the most cost-effective for municipalities to maintain – it is critical these standards be enhanced to include:

- Priority siting of pedestrian walkways (vs. personal vehicle throughways), which connect to any adjacent public space (ex. Harbour Passage) or existing public transit infrastructure (ex. transit island at McAllister Mall);
- Bicycle parking in medium-scale commercial and residential development (this could also be presented as an “in lieu of a portion of vehicular parking” option, see Incentives Section);
- Accessibility equipment to ensure the safety of people with disabilities using active transit.

### Strengths to Preserve:

- Improved pedestrian safety through the inclusion of curbing and traffic island requirements in parking lots.

### Recommendations:

1. Consult with Saint John Transit to develop a Transit Section in ZoneSJ, detailing minimum curb construction standards which support transit equipment (i.e. kneeling bus system), transit island standards & bus shelter siting standards.
2. Expand the bicycle parking mandate to include mid- and large-scale commercial developments (Zones CC, CR & CG).
3. Consider a transit fund contribution option, in lieu of % of parking spaces required, for small-scale developments.
4. Enhance the pedestrian walkway standards to include the criteria discussed above, with a focus on creating fully connected active transit corridors.
5. Consult with the Saint John Ability Advisory Committee and the Premiers Council on the Status of Disabled Persons to develop standards for universal accessibility (disability accommodation) devices to improve public safety (ex. chirping signals at high-volume pedestrian crossings).

## Affordable Housing in ZoneSJ

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### Defining Affordable Dwelling

How a municipality defines Affordable Housing can influence how much and in what form affordable housing is developed in the community. Too narrow a description can prevent its development altogether; too broad a definition enables those developers who would do so to take advantage of incentives attached to this form of development, without necessarily achieving an affordable product<sup>3</sup>. Communities across Canada have struggled to find this balance in their planning practices; currently the two most common approaches are:

1. CHMC's accepted definition of 30% of the median gross household income of the community, and;
2. 30% of the Market Basket Measure<sup>4</sup> for the community.

Municipalities that choose the first option generally have a more robust Affordable Housing program, with multi-tiered affordability thresholds that reflect the difference in earnings between a two-income household, a lone-parent family, etc<sup>5</sup>. Communities that opt for the Market Basket Measure approach typically have a single affordability threshold, regardless of family size.

ZoneSJ's definition of Affordable Dwelling is tied to the use of the New Brunswick Affordable Housing Program, a funding program administered by the provincial government. This program is a subsidy for property owners and developers, intended exclusively for the creation and renovation of affordable housing units. The City of Saint John would benefit from this definition in that the administration and enforcement of the affordable housing portfolio in the community is very easily managed through the paper trail associated with the provincial funding program.

We believe this linkage to a funding program is too restrictive to result in any significant gains in affordable housing in Saint John – particularly in private-sector development - and recommend the City adopt one of the two commonly used definitions discussed above. This linkage also leaves affordable housing projects in the city at risk of extremely protracted development windows; the last time the NB Affordable Housing Program was renegotiated (every two years), it took nine months to form the agreement<sup>6</sup>. Taking our climate and limited build season into account that delay translated into a four- to five-month build window for the entire two-year funding cycle of the program.

In the interest of a program that is easier to administer while still using an accurate measurement, we recommend adopting **30% of the most recent Market Basket Measure for Saint John's** definition of Affordable Dwelling. This would provide a more attractive incentive for developers who, for a variety of reasons, choose not to access the NB Affordable Housing Program to incorporate affordable units into their developments.

The administration of an affordable housing program could take any number of forms; it will be important for the City of Saint John to investigate all avenues in this respect to ensure a program that is effective and easy to manage. Possible approaches include, but are not limited to:

- An internally designed database with a periodic, regular confirmation process built-in, where the developer/property manager submits updated rental rates and sale prices on a predictable schedule;

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<sup>3</sup> Katz, Brown, Turner, Cunningham, Sawyer (2003). *Rethinking Local Affordable Housing Strategies: Lessons from 70 Years of Policy and Practice*, Retrieved from

<http://www.brookings.edu/research/reports/2003/12/metropolitanpolicy-katz>

<sup>4</sup> <http://www.statcan.gc.ca/pub/75f0002m/2013002/mbm-mpc-eng.htm>

<sup>5</sup> Planning Department, City of Parksville, BC (2007) *Staff report to Council: Average Median Household Income*, pp. 135

<sup>6</sup> Service New Brunswick, Property Assessment Services

- Partnership with the Rentalsman office of NB in a manner similar to that proposed of the Affordable Housing Program, in the case of rental units. The affordability of the unit would be reconfirmed each time there is tenant turn-over;
- Use of Service New Brunswick's Property Assessment registry to validate that sale values do not exceed affordability thresholds, in the case of property purchase.

No matter what approach is selected, the program should include a timeframe under which the unit is required to remain affordable (typically twenty-five years)<sup>7</sup>. An affordable housing program does not need to be a financial burden to the municipality; financial penalties for non-compliance should be part of the program, ensuring it is at least cost-neutral if not a revenue-stream for the municipality.

### Strengths to Preserve:

- Provisions for Affordable Dwellings exist in all zones where a Dwelling is allowed, creating opportunity for affordable development across the city.
- Development incentives in the form of reduced (by 50%) parking requirements are attached to Affordable Dwellings.
- An additional 20% reduction in parking requirements is an added bonus for affordable developments located within Intensification Areas.

### Recommendations:

1. Redefine Affordable Dwelling as 30% of the most recent Market Basket Measure for the City of Saint John.
2. Establish an administration system for the Affordable Dwelling Program which is based on real data, easy for city staff to administer and easy for developers / property managers to participate in (see above for limited recommendations).
3. Establish an enforcement scheme with financial penalties that, at a minimum, ensure cost-recovery.
4. Create a "menu" of incentives specifically to promote the development of affordable housing (see Incentives Section).

## Secondary & Garden Suites

Secondary suites are a proven form of affordable housing, and have been allowed in many jurisdictions for the last few decades. This form of housing is particularly appropriate for the built form of Saint John; homes too large for one family can be renovated to include a Secondary Suite, creating housing for a family member or rental tenant. This addition to ZoneSJ is particularly beneficial to our aging population and immigrant families (often include three generations of family members all living together)<sup>8</sup>.

Garden Suites are a more progressive form of affordable housing not commonly allowed in Canadian municipalities. Garden Suites are small outbuildings located on a residential property that are self-contained living units, essentially a small apartment in a separate building on the lot. This concept is highly appropriate for the built form of Saint John, with our plethora of Victorian homes where Carriage Houses were common. Like Secondary Suites, Garden Suites provide affordable housing and are a form of urban intensification. Unfortunately this form of

<sup>7</sup> Curran & Wake (2008). *Creating Market and Non-Market Affordable Housing: A Smart Growth Toolkit for BC Municipalities*, Retrieved from [www.smartgrowthbc.ca](http://www.smartgrowthbc.ca)

<sup>8</sup> City of Saint John (2010). *Final Technical Background Report, PlanSJ*, Retrieved from <http://www.saintjohn.ca/en/home/cityhall/developmentgrowth/communityplanning/plansj/backgroundstudies.aspx>



affordable housing is only available to property owners who reside on-site. With Saint John's high proportion of absent landlords<sup>9</sup> this restriction will limit the application of this provision to a select few residents.

Given the potential for these forms of housing to address the affordable housing challenge in Saint John, it is in the community's best interest to:

- Allow as much of this form of development as is practically possible;
- Recognize the relatively high number of "absent landowners" in Saint John, and allow this form of development regardless of whether the property owner lives on-site;
- Actively promote this opportunity to property owners.

#### Strengths to Preserve:

- Secondary and Garden Suites are a very affordable and sustainable form of housing and are included in the bylaw. Garden Suites are particularly appropriate for the built form of the city.

#### Recommendations:

1. Remove the Garden Suite requirement that property owners reside on-site (9.8 (a)).
2. Allow the development of Garden Suites on appropriately sized lots which contain a Converted Dwelling (9.4 (g)).
3. Allow any property with a Garden Suite to also contain a Secondary Suite, where the lot size and neighbourhood servicing is appropriate (9.8 (k)).
4. Remove the requirement to provide additional parking when adding a Secondary Suite (9.13 (g)).

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<sup>9</sup> City of Saint John (2010). *Final Technical Background Report, Fact Sheet 2: Housing*, Retrieved from <http://www.saintjohn.ca/en/home/cityhall/developmentgrowth/communityplanning/plansj/backgroundstudies.aspx>

## Approaches to Affordable Housing Programs

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### Inclusionary Zoning

Approaches to the development of Affordable Housing vary around the world. The favoured approach in Canadian jurisdictions is some form of Inclusionary Zoning<sup>10</sup> – a requirement that a portion of a development meet the municipality’s definition of Affordable Dwelling. This approach is often credited as the most effective way to guarantee affordable housing exists in a community, regardless of the state of the local economy (most importantly so during times of economic strength, when property values rise). Depending on its form, Inclusionary Zoning often contributes to mixed-use and mixed-income developments, currently considered to be the ideal when building Complete Communities<sup>11</sup>.

Inclusionary Zoning can be mandatory or voluntary, and almost always includes some form of incentives for the developers. It is generally accepted that a mandatory approach to Inclusionary Zoning is only effective in periods of economic stability or growth; during slow economic times mandatory Inclusionary Zoning is cited by developers as a deterrent. We believe that Inclusionary Zoning would be an excellent tool to achieve a diverse affordable housing portfolio in Saint John, however given our economic history of flux, we recommend a **voluntary, highly incentivized program**. This approach would effectively:

1. Allow for the development of affordable housing at the discretion of the developer, neither preventing nor requiring it;
2. Ensure the right tools are already in place to encourage this form of development during times of economic prosperity, when the need is greater and affordable housing is more difficult for low-income residents to access;
3. Avoid the time- and resource-consuming process of amending the bylaw in the future to respond to economic pressures.

### Land Banking

Private land-banking is the practice of purchasing land - typically located in the path of future development, intensification or special use – with the intent to sell the land in the future for a profit. In the municipal context, land-banking is frequently used to set aside lots for future transportation corridors, municipal service and utilities infrastructure, parks, etc. It is also a useful but less frequently used urban planning practice that allows cities to pre-determine affordable housing location and form. The banked land parcels can be used by the city for its own affordable housing projects, and / or sold to a developer with conditions that a minimum number of affordable units be included in their development<sup>12</sup>.

The key to effective land-banking is location, location, location. Lots that are of little value today, but are within the path of future development, are ideal to set aside for this purpose. This is also true of parcels with close proximity to centres of employment, education, community services, etc. The potential to gain the most future benefit from this practice is particularly high during slow economic periods, when land is more available and affordable to municipalities with their limited resources. In the Saint John context, land banking could:

1. Ensure a strategic approach to the location and provision of affordable housing across the city, with a variety of forms that span the housing spectrum;

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<sup>10</sup> Drdla (2010). *A Guide to Developing an Inclusionary Housing Program*, Retrieved from <http://www.inclusionaryhousing.ca>

<sup>11</sup> Roseland, M. (2005). *Toward Sustainable Communities*, Gabriola Island, BC: New Society Publishers

<sup>12</sup> Curran & Wake (2008). *Creating Market and Non-Market Affordable Housing: A Smart Growth Toolkit for BC Municipalities*, Retrieved from [www.smartgrowthbc.ca](http://www.smartgrowthbc.ca)

2. Assist in dispersing concentrated poverty in the Priority Neighbourhoods. By strategically locating affordable housing developments in other neighbourhoods, low-income residents would be able to afford daily life in areas of the city that were not previously accessible to them.

## Incentives

A truly effective affordable housing strategy must recognize the economic ups and downs of a community, how those pressures impact the development of affordable housing, and provide a portfolio of options to address the full spectrum of possible futures. Today Saint John's economy is fairly slow; less than five years ago the city was perched on the edge of a possible boom period where affordable housing had become a serious concern<sup>13</sup>. As discussed above, a highly incentivized approach to affordable housing projects would address the current state of our economy while planning for future periods of growth. Given the wide variety of built form across Saint John's many neighbourhoods, it is recommended these incentives be presented in a "menu" style, allowing developers to pick and choose incentives that are most applicable to their development. Contributing to a Land Bank might be most attractive to an upscale multi-unit developer, while relaxed standards such as setback reductions might be more attractive to a small-scale in-fill development. It is in the community's best interest to develop an affordable housing program that is sophisticated and flexible enough to be effective in any economic state.

## Tax Holidays

It is generally accepted that property tax rates in New Brunswick - and some would argue especially in Saint John - are relatively high, and is often pointed to as a deterrent to development. Offering a short-term (2-5yr) municipal property tax holiday is an incentive option for the City to consider in encouraging affordable housing development. Assuming affordable housing units must remain affordable for 20+ years (see Defining Affordable Housing section), a tax holiday incentive may be granted by the municipality in **recognition of the long term economic and social benefits** of the affordable housing units. Theoretically there is no financial loss to the municipality, assuming no development is occurring without the incentive. If the City of Saint John adopts this approach we strongly recommend **only those projects that include affordable housing units are eligible** for this incentive.

## Waived Fees

Waived fees associated with the development application and approval process are now a standard practice across the country, and are used to **encourage various forms of development prioritized by the municipality**. Communities where this practice is not in effect are usually characterized by a long-term period of severe economic depression, resulting in a scarcity mentality<sup>14</sup>. Effectively these communities operate on the premise that they can't afford to sacrifice the already limited revenue earned through the development process. However, given the **long-term tax revenue benefits** associated with smart development, waiving fees is a proven development incentive, and should be considered an investment, not a loss.

## Relaxed Standards

Zoning bylaws include minimum standards on all forms of development. Some communities have found that **relaxing build standards on affordable housing units** is an effective incentive for developers. This is particularly so in mixed-income developments, where market-rate units might have different interior finishes than their affordable counterparts, for example. These relaxed standards can include:

- Reduced setbacks
- Reduced parking requirements

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<sup>13</sup> Hatfield (2013). *We Should Put Housing First*, Retrieved from <http://sjhdc.ca/2013/04/24/we-should-put-housing-first/>

<sup>14</sup> Senate Subcommittee on Cities of the Standing Senate Committee on Social Affairs, Science and Technology (2008). *Poverty, Housing and Homelessness: Issues and Options*, Retrieved from <http://www.parl.gc.ca/Content/SEN/Committee/392/soci/rep/repfinaljun08-e.pdf>

- Alternative building materials
- Smaller lots, etc.

ZoneSJ already includes relaxed standards for affordable unit parking spaces, and an additional parking reduction for any development in the Intensification Areas. We believe additional relaxed standards such as those listed above would produce a more complete portfolio of incentives for developers and could result in the development of additional affordable housing.

### Cash in lieu

Cash in lieu programs are fairly common across Canada, most notably as they are very easy to administer and participate in<sup>15</sup>. They also **tend to be more attractive to small-scale developers**, who find it more expedient to make a cash in lieu contribution instead of meeting a variety of development standards that may be beyond their means. These programs are characterized by a cash or land contribution by the developer, in lieu of meeting development standards such as minimum parking requirements, or providing affordable housing units. These funds take a variety of forms, but are most often directed toward:

- Public transit infrastructure
- Land banks
- Affordable housing funds

### Density Bonuses

Density bonuses are **particularly useful in encouraging mixed-income development**, and are most effective during periods where real estate value is high<sup>16</sup>. In this scenario, the municipality allows a developer to build additional units normally beyond the density standards for the zone in question, as compensation for the provision of affordable units. This trade-off is often most attractive to mixed-income developers, where the additional units allowed by the density bonus may be market-rate and therefore make up for any financial loss associated with the affordable units. This incentive would also dovetail nicely with the City's desire to encourage urban intensification.

## Priority Neighbourhoods

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### Lower South End

One of the primary intensification areas, easily 70%+ of the Lower South End is zoned Urban Centre Residential Zone (RC) with some pockets set aside for already established Community Facilities (CFN) such as schools and nursing homes, parks, and a small Business Park (CBP) at the end of the peninsula. The proposed RC zone opens the way for in-fill residential development and the creation of multi-unit housing, which could help to grow Saint John's inventory of affordable housing. It also provides the most flexibility in the nature of residential developments, allowing for all forms of residential builds with the exceptions of high-rises and mobile home parks (the latter would not be appropriate for the neighbourhood). The Garden Home and Secondary Suites provisions in this zone are other potential avenues to increasing access to affordable housing, allowing owners of single unit dwellings to add a small-scale apartment or residential out-building to their property. That is assuming the definition of Affordable Dwelling is applicable to these units, which is unlikely as long as the definition is tied to the GNB Affordable Housing Program.

This zone also has great flexibility for home-based or cottage industry, an important employment sector for low-income residents (ex. a lone-parent operating a Neighbourhood Daycare; a person with episodic illness running

<sup>15</sup> Curran & Wake (2008). *Creating Market and Non-Market Affordable Housing: A Smart Growth Toolkit for BC Municipalities*, Retrieved from [www.smartgrowthbc.ca](http://www.smartgrowthbc.ca)

<sup>16</sup> Drdla (2010). *A Guide to Developing an Inclusionary Housing Program*, Retrieved from <http://www.inclusionaryhousing.ca>

their own business with flexibility to manage their health, etc.). The proximity of this neighbourhood to the Uptown core and Waterloo Village neighbourhood, where community services, employment and retail services are already established, means the Lower South End neighbourhood can focus on residential development without preventing people without a personal vehicle to access needed services. The addition of a small High-Rise Residential zone, located with easy access to main public transit routes, could promote even more affordable housing development in the area and include other forms of business such as gym and health facilities, restaurants, etc., which would result in a more Complete Community for all residents to enjoy.

## Waterloo Village

The Waterloo Village neighbourhood zoning is an interesting and complicated mixture of Residential intensification areas, small parks, Community Facilities, and various Commercial zones. Similar to the Lower South End, most of the residential zoning is Urban Centre (RC), providing a lot of flexibility in the nature of residential development that can occur. This neighbourhood also includes a High-Rise Residential area along the Crown St. corridor. These residential zones could result in the development of affordable housing, but will likely require supporting tools (i.e. incentives, Inclusionary Zoning, etc.) to be effective in practice.

The Urban Centre Residential zone allows for home occupations, neighbourhood daycares and other ‘cottage industry’ that would enable economic and workforce participation among at-risk residents. The High-Rise Residential zone is more restrictive for home occupations, but allows for other business ventures and services such as restaurants, medical clinics, gyms and health facilities, etc.

## Lower West Side

ZoneSJ reflects the fact that the Lower West Side is an established, long-standing residential neighbourhood with very little diversity in housing form and ever fewer commercial facilities. The majority of this neighbourhood is zoned single- or two-unit residential, which accurately describes the existing housing stock of the neighbourhood. However, much of the housing stock in this area is 40+ years old and therefore it is safe to expect some rebuilding of this neighbourhood in the foreseeable future. With that in mind it would serve the goals of urban intensification and affordable housing development to rezone some parcels in this neighbourhood to allow for denser forms of housing in this neighbourhood. Or, in the interest of building a more Complete Community, adding commercial zones that allow upper-level residential development (ex. CM) would also be appropriate in this neighbourhood, and would have the added bonus of providing employment centres to area residents.

## Old North End

Proposed zoning in the Old North End takes full advantage of the siting and history of the neighbourhood, with higher density residential zoning and adjacent pockets of commercial and community facilities. It appears that all residential parts of this Priority Neighbourhood are zoned Urban Centre Residential, providing broad choice in permitted uses (including various residential development and allowed home occupations), and development types. This neighbourhood also features a large General Commercial zone around Landsdowne Place, enabling easy access to services, employment, etc. for residents. It also contains a number of Community Facilities. If smart development decisions are made this neighbourhood has arguably the greatest potential to develop as a Complete Community, providing excellent opportunities for affordable living and employment access to all residents.

## Crescent Valley / Anglin Drive

Similar to the Lower West Side, this Priority Neighbourhood contains mainly residential zones which reflect the existing built form of the area. Commercial pockets are rare here and tend to reflect what is already established in the neighbourhood. It can be challenging for residents of this neighbourhood to access employment and services at times when public transit is not available and during inclement weather. In the interest of developing a more Complete Community so residents can access basic services within their own neighbourhood, we recommend including neighbourhood-level commercial zones in and around Crescent Valley / Anglin Drive, to provide for

future commercial and employment opportunities. This is also an important consideration given the Government of New Brunswick's desire to rejuvenate this neighbourhood (much of the residential infrastructure is subsidized housing owned by GNB) with a focus on mixed-use development. It therefore seems prudent to consult with the Department of Social Development on their long-term plans for the neighbourhood to ensure that ZoneSJ is compatible.

#### Strengths to Preserve:

- Excellent diversity in housing types permitted in the Lower South End, Old North End and Waterloo Village Priority Neighbourhoods.
- Strong diversity in home occupations permitted in the Lower South End, Old North End and Waterloo Village Priority Neighbourhoods.
- Allowable housing types are appropriate for the existing built form of the neighbourhoods.

#### Recommendations:

1. Consider adding a small high-rise residential zone in the Lower South End, possibly adjacent to the Business Park where this form of development would not interfere with the existing built form of the residential area of the neighbourhood.
2. Alter select zones in the Lower West Side and Crescent Valley / Anglin Drive neighbourhoods to allow denser forms of residential development in the future.
3. Consider adding small, residential scale commercial zones to the Lower West Side and Crescent Valley / Anglin Drive Priority Neighbourhoods.

# Conclusion

PlanSJ – the Municipal Plan and parent document to the zoning bylaw – is a well-rounded, award-winning and aspirational plan that strives to increase the sustainability of Saint John. It recognizes the importance of addressing social issues at a municipal level, and sets out a number of very strong policy statements specific to poverty reduction. ZoneSJ is the practical tool which dictates how the community goes about executing these policy statements, and therefore is conceivably more important than the Municipal Plan.

In its current form ZoneSJ is a serviceable bylaw that will be much easier for developers and residents to understand and comply with than its predecessor. It provides for a wide variety of housing types, home-based occupations, and a strength of particular note is the inclusion of mixed-use development and dedicated areas for this purpose. From a poverty reduction standpoint there is much opportunity for improvement, particularly in the affordable housing context. Although bylaws can be amended to respond to pressures over time, it takes a significant political will to achieve substantive change mid-stream. The existing zoning bylaw for instance has not undergone any substantial amendment for thirty years<sup>17</sup>. For this reason it is critical that important changes such as the inclusion of an Affordable Housing Program, Transit Section and other poverty reduction measures discussed in this analysis be addressed now through this update process.

There is great capacity and knowledge regarding these issues in the community; if more research and investigation of best practices is needed the City would do well to extend the ZoneSJ process to fully explore those options. We have the potential to achieve poverty reduction in Saint John through careful planning and strategic investment; an enhanced form of ZoneSJ could be an exceptional tool in that endeavour.

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<sup>17</sup> City of Saint John, Planning and Development