A PLACE TO LIVE. A COMMUNITY TO BELONG.

MONCTON 1,000

A publicly owned, permanent, affordable housing community designed around dignity, independence, wellbeing and belonging.

1,000 PRIVATE SUITES · 5 PHASES · HOUSING NB OWNERSHIP



PRELIMINARY CONCEPT
12 NOVEMBER 2026

Prepared for consideration by
NEW BRUNSWICK HOUSING CORPORATION

01 / EXECUTIVE DECISION

An investable vision

Build secure, self-contained, income-geared homes rather than a 1,000-bed institution. Deliver them in manageable phases, with genuinely useful shared facilities and sustained public oversight.

PRIVATE HOMES	RESIDENTIAL BLOCKS	CAPITAL TARGET	FIRST AUTHORIZATION
1,000	5	$300M	200
studio-style suites	~200 suites each	CAD concept estimate	homes in phase one

THE DECISION REQUESTED TODAY

Authorize a feasibility study—not a $300 million construction cheque.

Commission site, needs, financial, social-impact and design studies. Compare one campus with several distributed properties before committing to an implementation model.

What it is

- Permanent public rental housing.
- Normal tenancy rights and private living spaces.
- Voluntary, accessible social and health supports.
- Food, recreation, learning and green space.
- Housing NB ownership and accountable management.

What it is not

- An emergency shelter or overnight dormitory.
- A mandated treatment or behavioural program.
- A residence with institutional curfews.
- A privately owned development billed as public housing.
- A project already funded or approved by government.

> “A home should be a foundation for living—not merely a place to survive.”

Status: Independent, unapproved policy concept. All budgets, site sizes, staffing and timelines are preliminary assumptions requiring professional feasibility work.

02 / EVIDENCE & POLICY CONTEXT

Why Moncton, why now?

2024 COUNT
507
people experiencing homelessness [1]

LOW-RENT STOCK
0.3%
units at $750–$999 [1]

NB HOUSING CAPITAL
$78.1M
2026–27 provincial allocation [3]

Moncton's November 20, 2024 point-in-time homelessness count identified 507 people, including some in transitional or temporary arrangements. This is a snapshot of homelessness, **not a count of everyone who needs subsidized housing**. The proposed 1,000 homes would serve a wider population affected by low incomes and housing insecurity. [1]

The City of Moncton reports that rent rose substantially in New Brunswick between 2020 and 2024 and that only 0.3% of Moncton rental units were in the $750–$999 range. These observations reinforce the need for deeply affordable units, but do not by themselves validate a precise target of 1,000 suites. [1]

RELEVANT FUNDING CONTEXT

$300 million federal–provincial housing agreement

In March 2026, New Brunswick announced a $300 million arrangement with Build Canada Homes supporting at least 1,200 affordable homes across the province. Projects had already been identified and priority placed on shovel-ready construction. **No portion of this agreement is assumed to be available for Moncton 1,000.** [2]

Public delivery already exists

Housing NB has a mandate to build, maintain and operate provincially owned housing and coordinate with community partners. [4]

Moncton has received small publicly supported housing developments, including modular construction, offering a local precedent for staged delivery. [5]

What the evidence does not settle

We still need household-level demand, appropriate tenant mix, unit typology, land capacity, operating costs, support-service demand and a rigorous assessment of location concentration.

Socially mixed, smaller developments may outperform a single large campus; this must be evaluated honestly.

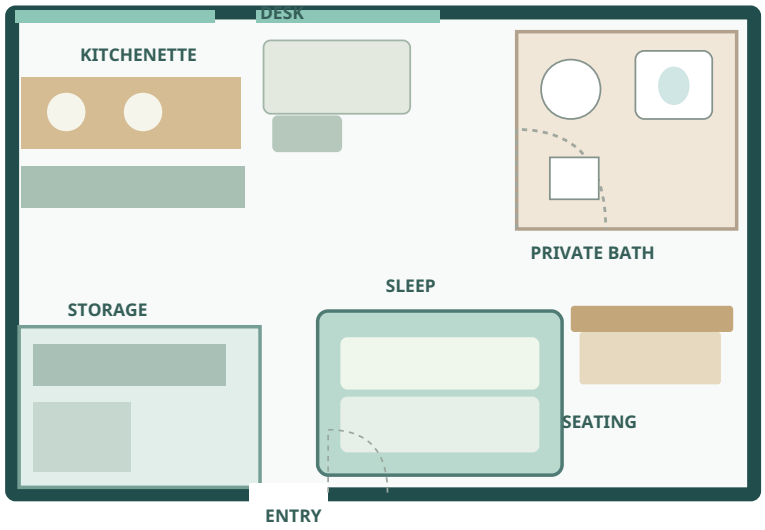
Policy fit: Housing First research, including a two-year Moncton study, supports a housing-and-services approach, rather than requiring treatment compliance as a precondition of housing. [6]

03 / RESIDENTIAL STANDARDS

A private home for every resident

The basic unit is a small, dignified home—not a bunk room. Give people independence, quiet, control over their belongings, and a real address.

ILLUSTRATIVE STUDIO LAYOUT · NOT TO SCALE



Target: 28–35 m² per studio; final dimensions subject to code, accessibility and cost analysis.

MINIMUM STANDARD

- Private bathroom and shower
- Lockable suite door
- Kitchenette and refrigerator
- Bed, storage, seating, desk
- Heating, cooling and ventilation
- Natural light and acoustic privacy
- Basic internet access
- Accessible path to all common areas

ACCESSIBILITY AMBITION

20%

Proposed accessible-suite design target, plus adaptable elements throughout. Exact standards require a code and accessibility review.

Privacy is a necessity, not a luxury.

Resident rooms should be pet-compatible where practical, subject to lawful policies and disability accommodation. Each resident should have a secure mailing address, reasonable guest access, and freedom to personalize their home.

04 / ARCHITECTURE & PLACE

Five buildings. One neighbourhood.

Organize 1,000 suites as five residential buildings of approximately 200 homes each, linked by green space and public-serving amenities—subject to a real site feasibility test.

CONCEPTUAL BLOCK PLAN · DIAGRAM ONLY, NO PARCEL SELECTED

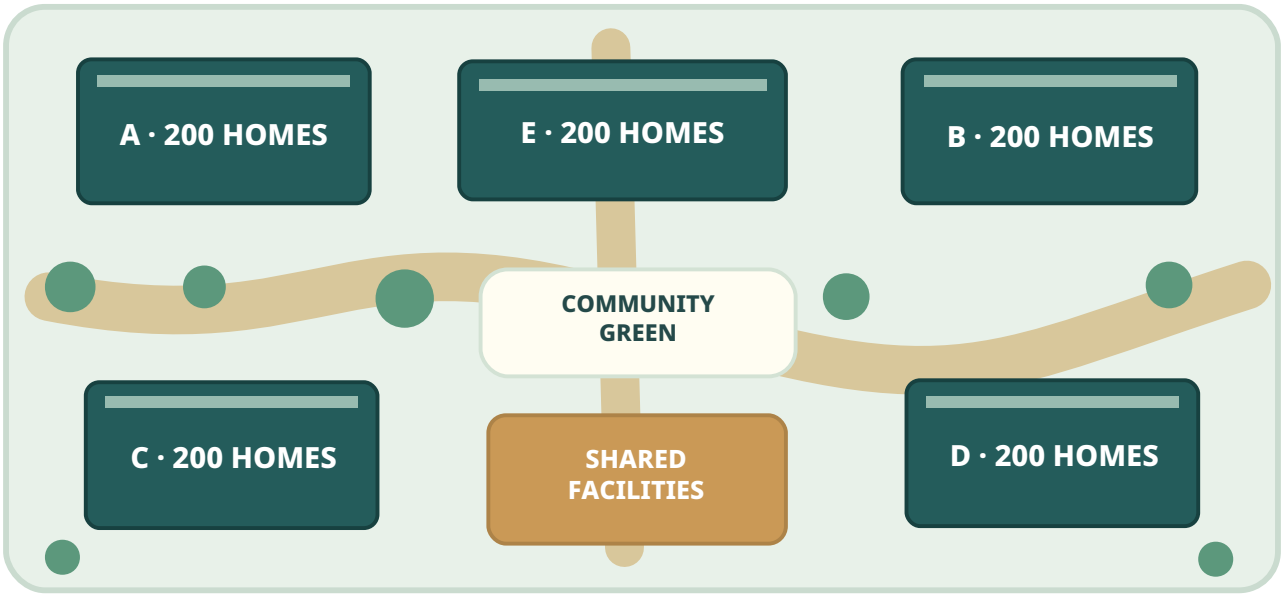


Illustration is only a massing concept. Real layout must meet fire access, daylight, stormwater, traffic, service capacity, open-space and planning requirements.

BUILDING HEIGHT
5–8
storeys, subject to planning

SITE SEARCH
4–7
hectares, unverified target

GROSS AREA
45–55k
m² incl. circulation & services

Essential urban connections

Transit, supermarkets, pharmacy, healthcare, jobs, accessible walking routes and emergency services. A beautiful site without access to daily life is a failed site.

Alternative to test

Five separate 200-suite properties within Moncton, each with its own small hub. This may reduce concentration risk, improve city integration and broaden location choices.

05 / FACILITIES & AMENITIES

The infrastructure of a good life

Amenities are not ornament. They reduce isolation, support autonomy and make low-income housing a place people are proud to call home.

Food & everyday life

- Affordable dining hall and shared kitchen
- Food pantry, community café and meal programs
- Communal kitchens for cooking and baking
- Distributed laundry rooms
- Secure bike and mobility-device storage
- Guest suites for limited family visits

Culture & social belonging

- Flexible event and celebration hall
- Library, quiet rooms and reading lounges
- Art, music and maker workshops
- Games, film and social gathering rooms
- Community-led clubs and festivals
- Private rooms for visiting friends/family

Health & movement

- Accessible fitness and exercise studio
- Walking paths and outdoor seating
- Confidential health consultation rooms
- Voluntary counselling and peer-support rooms
- Quiet meditation or reflection room
- Accessible recreation and indoor winter options

Learning & nature

- Computer lab with internet access
- Classrooms and employment resource centre
- Greenhouse and accessible garden plots
- Landscaped courtyard, trees and pollinator areas
- Skills training, cooking and gardening lessons
- Outdoor pet-friendly spaces where feasible

PHASED AMENITY STANDARD

Open the essentials with the first residents.

Phase 1 must include accessible common space, laundry, basic food facilities, secure access, outdoor seating and service rooms. Expand fitness, cultural, learning and garden infrastructure as the community grows. High-cost amenities require a separate lifetime-cost test.

> The facility list is an aspiration, not a promise of individual service availability. Clinical staffing, meal subsidies, transportation and programs need specific operating agreements.

06 / RESIDENT EXPERIENCE

Design for wellbeing, not control

GUIDING PRINCIPLE

Residents are tenants with homes and rights—not clients confined to a facility.

Dignity is experienced through privacy, choice, respect and consistent services.

Freedom & independence

- No institutional curfews or mandatory group activities
- Independent daily routines, visitor access and personalization
- Participation in community governance by choice
- Confidential complaints and fair dispute resolution
- Access to translation, plain language and bilingual services

Human connection

- Opportunities to build friendships and host visitors
- Affordable events, clubs, meals and celebrations
- Private space for solitude and decompression
- Inclusive design for multiple cultures and ages
- Connections to the wider Moncton community

A typical resident's day could look like this

MORNING
At home

Wake in a private suite, make breakfast, access reliable internet and choose the day's plan.

AFTERNOON
Out in the city

Take transit to work, an appointment or class, with help available if requested.

EVENING
Belonging

Garden, visit friends, cook with neighbours—or enjoy a completely quiet night.

Wellbeing measurement: Ask residents whether they feel safe, autonomous, respected, connected and satisfied with their homes. Never use compulsory social participation as a proxy for happiness.

07 / SERVICES, HEALTH & SAFETY

Support without coercion

Complex needs demand professional, coordinated services. Permanent tenancy should not be contingent on accepting treatment, counselling or employment programs.

Optional on-site and visiting services

- Housing stabilization and benefits navigation
- Social workers and confidential counselling
- Scheduled primary-care and health navigation, subject to healthcare partners
- Disability accommodation and accessible transportation coordination
- Employment services, adult learning and digital literacy
- Peer support, community mediation and resident programming

Harm reduction & recovery

Voluntary treatment referrals, overdose-response protocols, naloxone access, sharps disposal, substance-use education and trauma-informed staff training, according to applicable clinical and legal guidance.

Practical safety architecture

- Code-compliant fire protection and evacuation
- 24-hour emergency response arrangements
- Privacy-preserving controlled building access
- Well-lit routes and accessible exit pathways
- Trained staff, preventive maintenance and incident response
- Independent complaint pathways and anti-discrimination rules

Protecting privacy

No cameras in private homes, bathrooms or intimate spaces. Collect only essential resident data; regulate access and retention, and use proportional safeguards for public shared areas.

OPERATING PRINCIPLE

A housing provider is not a hospital.

Housing NB would manage tenancies and property assets. Clinical and specialist support should be delivered by appropriately mandated, trained and funded providers under separate agreements.

Before occupancy, partners must specify referral pathways, consent rules, crisis coverage, accessibility, infection prevention and staffing responsibilities in enforceable service-level agreements.

08 / RENT, ELIGIBILITY & RIGHTS

Affordability that lasts

RENT POLICY BENCHMARK
30%
of adjusted household income, in relevant NB subsidized programs [8]

ILLUSTRATIVE RENT
$350
average per occupied suite, model assumption

Housing NB's existing rules come first

Housing NB selects applicants based on demonstrated housing need and published eligibility criteria, with some exceptions. An income-geared model should use the approved public housing or rent-supplement framework—not introduce a $200 rent guarantee that lacks government authorization. [7]

Who the project could serve

- People exiting homelessness
- Single adults priced out of private rental housing
- Low-income seniors and adults with disabilities
- Eligible households in unsafe or inadequate housing
- People needing voluntary, community-based supports

Resident protections

- Written tenancy documents
- Transparent rent and utility terms
- Fair intake and appeals processes
- Privacy and reasonable guest access
- Accommodation of disability-related needs
- Access to provincial dispute-resolution mechanisms

FINANCIAL TRUTH

Low rents are possible only when operating subsidies are reliable.

A $200–$350 monthly rent is an illustrative affordability outcome for qualifying low-income households, not a universal rate. Eligibility, household income, utility treatment and program rules determine actual rents.

Tenant mix matters: A serious needs assessment should address the trade-off between deeply targeted supportive housing and broader low-income housing, including how to avoid isolation or overconcentration of people with complex support needs.

09 / OWNERSHIP & OPERATIONS

A public asset with public accountability

Housing NB should own the land and buildings, retain asset and tenancy accountability, and contract specialist service delivery where appropriate.

Housing NB · responsible owner

- Capital asset and land ownership
- Tenancy allocation, rent and dispute procedures
- Property management and preventive maintenance
- Financial, procurement and performance oversight
- Long-term capital planning

Community-service partners

- Health services through authorized providers
- Social work, counselling and housing supports
- Education, employment and food programming
- Community organizations and volunteer coordination

PRELIMINARY STAFFING RANGE

90–130

full-time equivalents

Across housing operations, maintenance, security, food and community support. A service-by-service staffing model must verify the number and who pays.

24/7 EMERGENCY RESPONSE

Property coverage and escalation protocols must be funded and operational before first occupancy.

Resident council

Resident-elected advisory representation on amenities, maintenance priorities, events, accessibility and community standards. Council does not replace staff, tenancy protections or independent oversight.

Three layers of accountability

01 / FINANCIAL
Annual audited financials, lifecycle reserve and procurement controls.

02 / OPERATIONAL
Published occupancy, maintenance, safety and service metrics.

03 / RESIDENT
Independent feedback, complaint options and resident representation.

10 / SITE & ENVIRONMENTAL DESIGN

Build once. Operate responsibly.

Public housing should be exceptionally durable, affordable to heat, easy to maintain and embedded in the city—not isolated at its edge.

Site selection scorecard

CRITERION	WHAT MUST BE VERIFIED
Transit & mobility	Reliable bus access; walkability; accessible connections
Daily essentials	Grocery, pharmacy, health, jobs, schools and services
Land & planning	Ownership, zoning, setbacks, density and height
Infrastructure	Water, wastewater, power, stormwater and broadband
Risk	Floodplain, contamination, ground and traffic impacts
Livability	Daylight, trees, outdoor space and community integration

No site has been selected. A 4–7 hectare target is a concept-stage search assumption, not a land requirement confirmed by planning analysis.

Lifetime-performance features

- ✓ High-performance building envelope
- ✓ Heat pumps and heat-recovery ventilation
- ✓ Moisture resilience and quality indoor air
- ✓ Durable, repairable interior surfaces
- ✓ Low-flow water fixtures and leak detection
- ✓ Solar-readiness and secure bicycle storage
- ✓ Accessible greenhouses and gardens
- ✓ Native trees, shade and stormwater landscaping

Construction innovation

Evaluate modular and prefabricated methods against traditional construction through competitive bids. Experimental materials must meet code and product-approval requirements before any structural use.

TWO MODELS TO COMPARE

Connected campus

Shared amenities and centralized operations; higher concentration and large-site dependency.

Distributed cluster

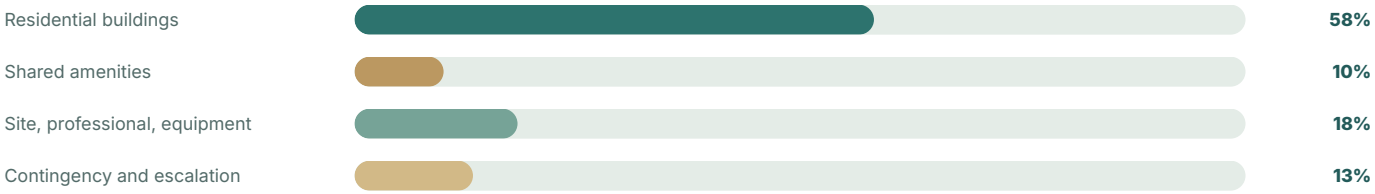
Five smaller properties; more integrated locations but duplicated amenities and operations.

11 / DEVELOPMENT BUDGET

The capital equation

The concept carries a working capital target of **$300 million CAD**, with a broad $250–$400 million feasibility range. No professional estimate has been prepared.

ILLUSTRATIVE COMPONENT	CAD MILLIONS
Five residential buildings	$175
Shared dining, recreation and service facilities	$30
Land, utilities, servicing and landscaping	$20
Design, engineering, approvals and project management	$22
Furnishings, equipment and digital systems	$13
Contingency, escalation and financing allowances	$40
Total capital concept	**$300**



PER-SUITE CAPITAL
$300k
includes common facilities

ORDER-OF-MAGNITUDE RANGE
$250–400M
before professional validation

Critical limitation: The figures are scenario allowances, not quantity-surveyed estimates. They should be replaced with site-specific Class D costing, geotechnical findings, applicable taxes, procurement advice, escalation and financial sensitivity analysis. Figures stated in approximate 2026 dollars.

12 / RECURRING FISCAL COMMITMENT

The operating equation

A public housing campus at deeply affordable rents needs an explicitly funded annual operating plan. Construction funding alone does not make it viable.

ILLUSTRATIVE ANNUAL OPERATING EXPENSE	CAD MILLIONS / YEAR
Building administration and staff	$8
Utilities, cleaning and maintenance	$5
Health, counselling and social services*	$5
Food, recreation and community programming*	$2
Insurance, safety, administration	$3
Lifecycle maintenance reserve	$2
Total, before debt service	**$25**

OCCUPANCY ASSUMPTION
95%
950 paying suites

AVERAGE RENT ASSUMPTION
$350
per occupied suite / month

GROSS TENANT REVENUE
$3.99M
per year

ILLUSTRATIVE RECURRING GAP

$25.3M

Annual public support incl. estimated debt service

$25.0M operating cost
– $3.99M rent revenue
+ ~$4.29M annual debt service

Assumes $80M borrowed, 4% interest, 35-year amortization. No double-counting of other program revenue.

* Health, food and specialist support expenses may be funded or delivered by partner agencies. A consolidated public-sector costing exercise must prevent double counting. The model excludes unusual major repairs, land valuation changes and future escalation.

13 / FINANCING & DELIVERY

Fund prudently. Build in stages.

One possible capital stack—not committed funding

FEDERAL CONTRIBUTION
$90M
illustrative grant/support

PROVINCIAL CONTRIBUTION
$130M
illustrative grant/support

PUBLIC FINANCING
$80M
illustrative long-term debt

These amounts are a scenario for negotiation. They are not commitments from Canada, New Brunswick, the City of Moncton or the existing Build Canada Homes funding envelope.

Illustrative program schedule

2027 · GATE 0
Feasibility and approval
Household needs, consultation, site selection, concept design, service model, Class D estimate, capital and operating commitments.

2028–2030 · PHASE 1
First 200 suites + essentials
Deliver housing and minimum common facilities; test occupancy, costs, service levels and resident outcomes.

2029–2033 · PHASES 2–4
Add up to 600 more suites
Three staged tranches; each conditional on independent performance and financial review.

2032–2034 · PHASE 5
Final 200 suites, if justified
Finish full amenity network; establish mature asset management and annual public reporting.

Go/no-go rule: No construction authorization until land planning, servicing, accessibility, building-code approval, total capital financing and long-term operating support are credible and documented.

14 / RISK, OUTCOMES & PUBLIC VALUE

Measure dignity and durability

Primary risks · managed explicitly

Too much concentration
Compare distributed sites; use smaller internal neighbourhoods and strong city connections.

Construction inflation
Commission independent cost estimates, competitive procurement and staged authorization.

Unfunded services
Secure clinical, social and emergency-service agreements prior to move-in.

Institutional feel
Design private suites, normal tenancy rights, choice and accessible shared spaces.

Asset deterioration
Fund lifecycle reserves, preventive maintenance and regular building-condition reviews.

Annual public outcome dashboard

HOUSING STABILITY
Tenancy retention, returns to homelessness, voluntary moves and affordability burden.

RESIDENT WELLBEING
Safety, privacy, autonomy, social connection, satisfaction and culturally appropriate services.

SERVICE QUALITY
Maintenance times, accessibility requests, confidential complaints and incident response.

PUBLIC VALUE
Operating expense per occupied home, energy performance, capital reserve adequacy and audited finances.

Avoid the wrong KPI

Full occupancy alone is not success. Residents must be safe, well housed, treated respectfully and able to direct their own lives.

FINAL RECOMMENDATION

Approve a feasibility study for a first 200-suite public development.

Retain the 1,000-suite vision only if evidence confirms demand, quality, financing, social integration and long-term value better than alternative delivery models.

15 / SOURCES & DECISION TRAIL

Evidence, assumptions & next steps

Sources below support the public-policy context and local evidence. The proposed building plan, costs, staffing, rent scenario and delivery sequence are **original modelling assumptions** requiring independent validation.

[1] City of Moncton. Social issues; 2024 point-in-time count, local rental affordability
https://www.moncton.ca/en/my-govt-work/social-issues

[2] Government of New Brunswick. Build Canada Homes funding agreement: $300M / at least 1,200 homes
https://www.gnb.ca/en/topic/family-home-community/renting/build-canada-funding.html

[3] Government of New Brunswick. 2026–27 Capital Budget: $78.1M housing allocation
https://www.gnb.ca/en/gov/capital-budget.html

[4] New Brunswick Housing Corporation. Mandate and responsibilities; public housing ownership and operation
https://www.gnb.ca/en/org/housing-corporation/about-us.html

[5] Government of New Brunswick. Moncton modular public housing development, August 7, 2026
https://www.gnb.ca/en/news/n-b.2026.08.six-new-public-housing-units-for-families-open-soon-moncton.html

[6] Mental Health Commission of Canada. Moncton Final Report, At Home/Chez Soi Housing First project (2014)
https://mentalhealthcommission.ca/resource/moncton-final-report-at-home-chez-soi-project/

[7] Government of New Brunswick. Public housing eligibility and rent-supplement policy
https://www.gnb.ca/en/topic/family-home-community/renting/public-housing.html

[8] Government of New Brunswick. Rent Supplement Program; rent geared to 30% of adjusted income
https://www.gnb.ca/en/topic/family-home-community/renting/rent-suppplement.html

[9] Government of New Brunswick. Supportive housing investment in Moncton, August 21, 2026
https://www.gnb.ca/en/news/n-b.2026.08.project-to-create-eight-supportive-housing-units-in-moncton.html

[10] Mental Health Commission of Canada. National At Home/Chez Soi research program and reports
https://mentalhealthcommission.ca/what-we-do/at-home/

[11] City of Moncton. Affordable housing programs and partnerships
https://www.moncton.ca/en/my-govt-work/affordable-housing

[12] Government of New Brunswick. 2026–27 Budget; supportive housing services allocation
https://www.gnb.ca/en/news/n-b.2026.03.budget-2026-27-putting-new-brunswickers-first.html

Assumptions to verify first

Demand for 1,000 studio households · one campus vs distributed sites · land availability · gross floor area · accessibility standards · capital unit costs · 90–130 FTE coverage · operating budget, subsidy and debt terms · community impact · service availability.

Document status: Independent concept proposal, November 12, 2026. No connection, endorsement, approval, or financial commitment by Housing NB is implied. All illustrations are schematic. All figures are Canadian dollars unless stated otherwise.