

# Cost of Living Challenges

Southeastern NB has faced notable cost of living challenges driven by rapid population growth, rising housing costs, and stagnant wages. Housing affordability became a significant concern:

## HOME PRICES

Since 2019, housing prices in New Brunswick have nearly doubled, marking the highest percentage increase among Canadian provinces.

## RENT INCREASES

Landlords were able to raise rents by up to 4.7% annually starting in July 2024, exceeding the current inflation rate.

## HOMELESSNESS

Between March 2021 and mid 2025, homelessness in the cities of Fredericton, Saint John and Moncton increased by approximately 210% to 250%.<sup>2</sup>

<sup>2</sup> Source: Human Development Council – Point-in-time count.



# Housing instability

United Way has long been committed to supporting individuals in our community who are marginally housed or experiencing homelessness. As an active member and Co-Chair of **the Greater Moncton Homelessness Steering Committee** (or GMHSC which is the Community Advisory Board under the Federal Government's Reaching Home initiative), United Way continues to play a key role in collaborative efforts to address housing instability. The focus in 2024 and which will continue over the next two years are on advocacy, communications, and workforce. In 2024 the GMHSC has strengthened their unified voice toward overcoming the barriers those experiencing homelessness in our community are facing. There is equally much work to be done to support the individuals working within the sector itself. This is critical, because as was noted in the initial challenges facing our community, the capacity of the community sector was paramount: we need to safeguard those on the frontlines doing meaningful but extremely challenging work.

United Way is also a founding and active member of **Rising Tide Community Initiatives Inc.** a non-profit charity established in 2019 to support the City of Moncton Implementation Plan for Affordable Housing with the objective of creating affordable housing units for low-income residents and the most vulnerable members of the community. In doing so, Rising Tide would contribute to the City's goal of a 50% reduction in the number of people experiencing chronic homelessness. Rising Tide's original plan called for creating 153 units of housing over a three-year period. At the beginning of 2024, the number of completed units stood at 117 and the remaining 36 units will be finished in 2025. In addition, Rising Tide has an agreement with NB Housing to build 40 additional supportive housing units . This will lead to a total of 193 housing units.

Tackling housing issues requires a comprehensive strategy that addresses various gaps along the continuum, and **United Way**, in partnership with the **Salvus Clinic**, is involved with those highest acuity individuals through Peer Supported Housing Program. In 2024-2025, the Peer Supported Housing Program continues to be a place of transformation, stability, and hope for individuals who have experienced chronic homelessness and the complex realities of mental health challenges, substance use, and trauma. This program is grounded in the belief that housing is more than a roof overhead; it is a foundation for healing, dignity, and the rebuilding of lives.



In the 2024-2025 year, 29 unique individuals were assigned to caseloads for Intensive Case Management services, with 1,660 unique engagements and interventions from Intensive Case Management staff. Additionally, 93% of clients are registered on the Homeless Individuals and Families Information System (HIFIS), tracking 99 unique case plan goals across 12 unique goal areas, and 93% of individuals have made significant progress in their case planning and have achieved a key milestone in their self-identified goals.

**The Peer Supported Housing** team has been following and serving a number of participants through the years, and can report:

- 3/29 have remained housed after 10+ years
- 3/29 have remained housed after 5+ years
- 6/29 have remained housed after 3-5 years
- 11/29 have remained housed after 1-3 years
- 2/29 have been housed under 3 months but are on track for a healthy and successful tenancy
- 4/29 have been housed under 1 year

Each success, no matter the size, is a testament to what's possible when people are met with compassion, consistency, and community.



United Way