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The NB Housing Summit: Solutions to Promote Housing Affordability in the Mid-sized City of Saint John, New Brunswick

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Abstract
Canada is in the midst of a national housing crisis that renders households vulnerable to unstable and unaffordable housing, and various forms of homelessness. New Brunswick is a largely rural Canadian province with three mid-sized cities that have lower housing values than larger Canadian centres. However, affordability is eroding in the province's housing market, and the rental market offers few options for low-to-moderate-income renters. Simultaneously, visible homelessness and encampments are on the rise. Saint John, one of the mid-sized cities, is a relatively new destination for housing market investment and interprovincial migration, which is leading to higher rents and housing purchase prices. Through an analysis of World Café data collected with 85 individuals (representatives from government, people with lived experience of housing instability, non-profit agencies, housing developers, etc.) in Saint John, New Brunswick, this paper presents locally driven, on-the-ground solutions to the housing and homelessness crises in a mid-sized city.

Keywords
Affordable housing, homelessness, solutions, world café, mid-sized cities

Introduction

Housing unaffordability, once discussed as a problem of large urban centres within the Canadian context, is now a growing concern for households and individuals in smaller locales and mid-sized cities (Federation of Canadian Municipalities, 2018; Waegemakers Schiff et al., 2015). Although scholars understand these areas as distinct from larger urban regions (Gkartzios & Ziebarth, 2016), they are often overlooked in traditional housing and homelessness research. These smaller locales have unique needs that are shaped by their social, economic, political, and cultural contexts (Gkartzios & Ziebarth, 2016; Ryser et al., 2021), such as smaller tax bases (Slack et al., 2003), less ethnic and racial diversity, and more commuters (van der Merwe & Doucet, 2021). These dynamics are especially evident throughout Canada's understudied Atlantic Region, where diverse histories and cultural contexts are critical to discussions of poverty, homelessness, and housing affordability (Beaton, 2004). Despite this reality, the academic exploration of housing affordability, homelessness, and poverty in Atlantic Canada is still in its infancy, dominated by a small group of locally based scholars who seek to understand and eradicate the impacts of years of locational

inequity and poverty in rural and small to mid-sized Eastern Canadian jurisdictions.

Although research that focuses on specific local contexts risks dismissal in international volumes for having limited generalizability, place and context are fundamentally important to housing scholarship (Sturtevant, 2015; Pin & Haley, 2022). Further, research that does not acknowledge the value of local and lived expertise risks alienating households and communities that are often the recipients of housing solutions (Allen, 2009). Sturtevant (2015: 809) argues that housing solutions should "be designed by local people with local knowledge." They elaborate through a description of the importance of unique local social, economic, and political contexts to housing realities, which benefit from solutions that can be shaped by local imaginaries and expertise. Although most housing solutions require federal and provincial investment, ultimately, housing is built at the local level (Sturtevant, 2015) for use by local actors. The local levels at which housing exists are important for solutions, particularly in times of heightened local crisis. However, these solutions do not always create enduring structural change (Aitken, 2021; Schwartz, 2011), despite their potential immense benefits within the local context.

This paper presents an analysis of World Café data collected through a full-day housing summit hosted in Saint John, New Brunswick, Canada. In doing so, the authors contribute to the literature on solutions to housing unaffordability and homelessness in mid-sized cities, while presenting local knowledge in an understudied region. This paper also contributes to the understanding of housing in a period of crisis, while demonstrating the use of the World Café method as a vehicle for understanding local housing imaginaries. The objective of this paper is to examine locally driven, proposed solutions to the current iteration of the housing and homelessness crises in Saint John, New Brunswick.

Background

Defining the Problem: Understanding Homelessness and Housing Unaffordability as Distinct, Yet Related Issues

Homelessness and housing unaffordability are two distinct, yet interrelated, concerns. The Canadian definition of homelessness (Canadian Observatory on Homelessness, 2017) refers to homelessness as "the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it" (p1). This definition is intentionally broad and encompasses a variety of living arrangements wherein security of tenure does not exist. This differs from housing unaffordability, which refers to a lack of affordable housing that meets the needs of households (Canada Mortgage and Housing Corporation [CMHC], 2018). In the Canadian context, housing affordability is measured using an expenditure-to-income ratio. Specifically, housing is considered affordable if a household spends less than 30% of their before-tax (gross) income on shelter costs. Shelter costs encompass not only mortgage payments or rent, but also utilities, as well as property taxes or condominium fees for owner households (Statistics Canada, 2022).

Households and individuals who are unaffordably housed, and individuals who experience homelessness, are largely explored by researchers as two distinct populations, with a lack of affordable housing identified as a contributing factor to homelessness (Pin & Haley, 2022; Pomeroy, 2001). However, these populations can experience similar types of challenges, such as poor mental and physical health, poverty, underemployment or unemployment, discrimination, and high rates of disability (Pin & Haley, 2022). Ultimately, members of both groups require access to affordable housing, and policy initiatives to achieve this are desperately needed if governments are to meet their responsibility to ensure the human right to adequate housing, which is now recognized in Canada's *National Housing Strategy Act* (2019).

The present study explores solutions to homelessness and a lack of affordable housing in tandem. This is partly related to the need for affordable housing in both populations, but it is also related to the pragmatic reality that policymakers lack a shared understanding of the problem, which adequately specifies the crisis to which they are responding. In the context of rural

Ontario, Buck-McFadyen (2021) identified 'competing perspectives' on homelessness that impaired effective responses, divided between "individualist and conservative ideologies" that attributed homelessness to "poor choices," and approaches that prioritized "structural factors and gaps in the social safety net" (p. e2008). Put another way, partnerships to address housing require "a shared vision," anchored in "shared values, interests, and goals" (Sixsmith et al., 2017, p. 42). To tackle housing challenges, whether they represent being unhoused or unaffordably housed, local actors need to agree on a common understanding of the issues to develop viable solutions. A lack of appropriate housing underpins both housing unaffordability and homelessness.

Locally Driven Solutions in the Context of Mid-Sized Cities

To begin, we provide background on locally driven solutions to housing needs and homelessness across Canada. Providing sufficient background is particularly challenging in the mid-sized city context, as there is relatively little research outside of major urban areas in Canada. This is particularly problematic within the Atlantic Canada region. Specifically on the issue of homelessness, most studies highlight solutions and interventions that are implemented in large urban contexts (Marshall et al., 2022; van der Merwe & Doucet, 2021), although research that focuses on smaller jurisdictions has begun to emerge within the last decade (Buck-McFadyen, 2021; Howse & Breen, 2022; Marshall et al., 2022; Waegemakers Schiff et al., 2016). More specifically, there is a lack of research on local housing solutions in mid-sized city contexts (Brown & Teixeira, 2015; van der Merwe & Doucet, 2021), which leaves policymakers and other vested groups to employ non-evidence-based interventions that are often poorly understood, or to adapt solutions and housing models from large cities that may or may not meet the needs of local residents.

During the height of the coronavirus disease of 2019 (COVID-19), when outmigration from large metropolitan areas to Atlantic Canada was regularly featured in the media, New Brunswick was presented as a relatively affordable place to live. While single family homes are less expensive in the province and rents are slightly below the national average, unaffordable housing has been an enduring problem in Saint John. For example, in 2016, 22.5% of renter households in Saint John experienced core housing need (CMHC, 2020). Housing affordability for renters in Saint John is currently threatened by rent increases, with average increases exceeding 6% in each of the last two years, and low rental vacancy rates (1.6% in Saint John, and 1.9% for New Brunswick as a whole) (CMHC, 2022a).

In New Brunswick's three mid-sized cities, visible signs of the housing crisis, such as the presence of tent encampments, are increasing (Cave, 2022), and provide local communities with more insight into the intensity of the housing crisis. People are often inclined to ignore issues that do not affect them or their immediate contacts (Buck-McFayden, 2022), and as more individuals are impacted by the lack of affordable housing and as homelessness enters public spaces in New Brunswick in new ways, awareness of and concern about the housing crisis grows. These dynamics may have particular relevance to smaller communities, where decision-makers, who have not previously had to address these issues, have limited access to local expertise. Moreover, in smaller places where decision makers come into more frequent, everyday contact with the public, it is possible they are more aware of expressions of local concern, although status quo bias and "perceptions of an idealized community" may otherwise hinder meaningful action (Osinubi et al., 2022, p.204).

While solutions to the housing crisis should certainly be rooted in the specificities of local spatial contexts, to date few solutions have emerged that address the need for affordable housing and responses to homelessness in the context of mid-sized cities (Marshall et al., 2022). In the absence of specific housing models designed for or well-adapted to mid-sized cities, local politicians and policymakers may rush solutions for housing under the shared panic of crisis and mounting public pressure for response. These solutions often consider the needs of housing developers and economic actors, with little attention paid to consultations with lived experts and community leaders (Howse & Breen, 2022).

This dynamic is documented in the case of Deer Lake in Newfoundland, wherein stakeholders decided to develop a village of mini homes for seniors (Walker & Tchoukaleyska, 2020). This solution was implemented rapidly to meet the demands of developers who perceived a need for this type of housing to promote aging-in-place (see Wiles et al., 2012). However, older adults were not consulted on their actual needs prior to the enactment of this solution. The reliance on developers and economic actors to propose solutions results in policies that are quite often designed from a market perspective, under which the housing crisis is viewed as primarily an issue of supply and demand (Howse & Breen, 2022). This is problematic as addressing complex social problems requires innovative, dynamic, and multifaceted solutions (Worton, 2020), alongside radical systems change that involve prioritizing human rights over capital accumulation (Madden & Marcuse, 2016). Further, developer-led solutions often ignore lived expertise – a positive factor that is needed to build successful and meaningful local housing strategies that can address the concerns and realities experienced by residents (Ansloos et al., 2021; Buck-McFadyen, 2021; Fang et al., 2016; Sixsmith et al., 2017).

Some scholars suggest cross-sectoral collaboration as a promising mechanism to generate housing solutions that meet local needs (Buck-McFadyen, 2021; Sixsmith et al., 2017; Woolrych et al., 2015). Cross-sectoral collaboration provides a mechanism through which policy actors can view a problem as existing within broader social contexts (Sixsmith et al., 2017; Woolrych et al., 2015). Herein, the aim is to investigate barriers outside of housing that contribute to housing unaffordability and homelessness. For example, to find solutions to rural homelessness, some authors recommend improved access to public transportation and community services for mental health concerns and substance use (MacDonald & Gaulin, 2019; Marshall et al., 2022). These approaches bring together multiple stakeholders with the goal of meeting other fundamental needs, alongside housing, to support healthy and stable tenancies. Solutions that emerge from cross-sectoral collaboration can help municipalities achieve healthier and more accessible cities (Phipps et al., 2021). However, cross-sectoral collaboration can be criticized for contributing to diffuse responsibility for the widespread creation of affordable housing from one dedicated state body to others, which can result in less willingness to contribute financially to solutions.

At present, many municipalities across Canada, regardless of size, operate in crisis mode in thinking about, and seeking to respond to, housing needs. Gaetz (2020) argues that there is a need to think beyond an emergency or crisis context to develop solutions which have significant long-term impacts. Some housing solutions, especially those implemented by an individual or a group in the midst of a crisis, are temporary or transitional solutions that are difficult to sustain over time. Such is the case with the Edmonton Bridge Healing Program, a project that deploys tiny homes to attempt to reduce homelessness (Wong et al., 2020). These tiny homes are meant as a temporary solution consisting of units built near the local hospital's emergency department, which house patients who are experiencing homelessness for a maximum of 28 days, with the goal of finding permanent housing. This solution is an emergency response, but in highly constrained rental markets with long waitlists for publicly subsidized housing, it is challenging to find affordable housing within 28 days.

Context: Affordable Housing and Homelessness in New Brunswick and Saint John

New Brunswick is demographically a small yet growing province; from October 2021-October 2022, its population increased by 25,000 (3%) to 821,000 (Canadian Broadcasting Corporation [CBC] News, 2022). The landscape consists of three mid-sized cities (Moncton, Fredericton, and Saint John) and a handful of smaller cities surrounded by rural areas that are predominantly French-speaking in the north and English-speaking in the south (Taylor & Taylor, 2021). Poverty is highest in the northern French-speaking part of the province (Human Development Council, 2023). Although many individuals believe that the roots of the current housing crisis stem from the COVID-19 pandemic, housing scholars demonstrate that decreasing affordability and homelessness existed at crisis levels long before the pandemic

(Suttor, 2016; van der Merwe & Doucet, 2021). In fact, New Brunswick suffers a long-standing history of wealth inequality and is plagued by poor wealth redistribution policies, which favour corporate interests over social good (Savoie, 2010; Beck & Ionescu, 2015). Further, many New Brunswick households live with low and unstable incomes (Beck & Ionescu, 2015, Marquis, 2009). This reality exists alongside the presence of several of Canada's wealthiest families, some of whom receive special tax considerations for their landholdings (Parenteau, 2013), and maintain close connections with the current Progressive Conservative Premier (Livesey, 2019). It is within this current landscape of economic inequity that the housing crisis is unfolding.

New Brunswick's system of property taxation is unique in Canada. In 1967, the province adopted the 'Equal Opportunity Program' to address regional inequalities in access to services (especially outside of the three mid-sized cities) and took over responsibility for the administration of justice, health, social services, and education (Government of New Brunswick [GNB], 2023). Under this system, the province assesses all property values and collects all property taxes levied—including those set by municipalities. The province is then responsible for redistributing taxes to rural areas, unincorporated areas, and municipalities, which are largely responsible for community development, infrastructure, and waste management. Responsibilities are slowly shifting, but municipalities are poorly resourced through this dispersed system of taxation (Taylor & Taylor, 2021), and oversight of subsidized housing remains solely in the hands of the province. Until recent changes to local governance structures (see Environment and Local Government, 2021) and the enactment of local housing plans in midsized cities (see, e.g., City of Saint John, 2022), New Brunswick's municipalities had little involvement in housing.

As stated, New Brunswick is known as a province where homeownership is achievable and affordable (GNB, 2022). However, this statement must be contextualized within local political and economic contexts. New Brunswick boasts the country's lowest rates of Social Assistance and disability support payments. For example, a single person deemed employable receives only $637/month in assistance (Social Development New Brunswick, 2023). Further, the median income in the province is significantly lower than the Canadian median income (CMHC, 2021). Sauiner and Plante (2021) estimate that the cost of poverty in New Brunswick is $1.4 billion per year, which represents 3.71% of the province's gross domestic product (GDP). The provincial government continues to focus on debt reduction, boasting large surpluses year over year, while simultaneously, household debt burdens increase (Sauiner & Plante, 2021). Recently, the province announced its first investment in social housing in almost 40 years (Rudderham, 2023). This austere approach to housing limits the availability of affordable housing options for all households. For those who are priced out of the rental market in New Brunswick, homelessness becomes a stark reality. In just over two years, the provincial waitlist for subsidized housing grew from 4,750 (Woodhall-Melnik et al., 2022) to an estimated 11,000 households (Pickrell, 2023).

Saint John is a particularly complex case of a mid-sized city in which to explore local solutions to the housing crisis. The non-profit sector in the city is quite large and well-developed and multiple agencies respond to issues of housing affordability, homelessness, citizen and newcomer engagement, education, youth needs, food security, etc. Saint John has an overall poverty rate of 18.5% and child and senior poverty rates of 23.8 and 17.1%, respectively, making Saint John the poorest city in the southern New Brunswick region and the third poorest overall (Human Development Council, 2023). At the same time, Saint John is surrounded by wealth. The nearby bedroom communities of Rothsay and Quispamsis report median economic family incomes that are 40% higher than the city of Saint John and 33% higher than the provincial average. Poverty in the city is highly concentrated in five "priority" neighbourhoods (Living SJ, 2018), and socioeconomic mix is virtually absent in some areas. For example, Crescent Valley is an outwardly visible, yet contained neighbourhood of social housing, wherein many refugee households reside. In 2016, this neighbourhood had a child poverty rate of 88% (Living SJ, 2018). Slightly further north, the once prosperous North End of Saint John rapidly declined as the local economy suffered losses in international

shipping (Marquis, 2009). Many North End homes that were once well maintained are now in states of disrepair, with some deemed tax delinquent as owners abandoned their former investments (Wright, 2016).

Despite historically high rates of poverty in five of Saint John's neighbourhoods, the city has recently gone from a state of population decline to population growth (Brown, 2023). These conditions are experienced by other Atlantic Canadian mid-sized cities in the aftermath of COVID-19 restrictions (McKenna, 2023). Hence, one may argue that Saint John provides a case study of a mid-sized city in New Brunswick that is currently undergoing a process of housing crisis intensification, like the experiences of mid-sized cities in larger Canadian provinces that began much earlier in the 1990s and 2000s (Gaetz, 2010; Suttor, 2016). This paper uses data from a provincially advertised housing summit to explore locally derived housing solutions that emerged through stakeholder engagement.

Methods

In response to the urgent matter of affordable housing in New Brunswick, researchers at the University of New Brunswick organized a World Café for Canada's National Housing Day in November 2022 in Saint John. This paper presents an analysis of data from this event. The intent of this event was to gather non-profit front-line workers, management, and administration, individuals with lived experience of housing unaffordability and/or homelessness, and a variety of other stakeholders (e.g., government officials, activists, academics, etc.) to listen to thought provoking speeches on the housing crisis and to engage with one another in a process of Appreciative Inquiry (AI) using the World Café method. Throughout this event, participants were encouraged to share their thoughts on the housing crisis and proposed solutions to improve housing affordability in New Brunswick. As most participants hailed from Saint John and surrounding areas, the conversations were largely dominated by solutions to the crisis within the city and the broader region.

Scholars have found community-based participatory approaches, such as community dialogue sessions and community mapping workshops, useful for the establishment of collectively generated housing solutions (Fang et al., 2016; Woolrych et al., 2015). Further, previous work using the World Café method has proven helpful for generating community-driven suggestions for assisting men who experience homelessness and problem gambling (Wright et al., 2019) and youth who experience homelessness and mental health concerns (Woodhall-Melnik et al., 2022).

World Café methods are particularly beneficial in research that follows the epistemological and ontological assumptions of AI (Fouche & Light, 2011). AI, developed by Cooperrider (1986), offers methodological and theoretical guidance for research that aims to produce social or organizational change. Epistemologically, AI is rooted in constructivism, in that a shared reality of possibilities is constructed through generative and iterative dialogue (van der Haar & Hosking, 2004). Herein, AI is used to generate ideas in positive and constructive ways that are collaborative and conducive to the production of proposals for meaningful change (van der Haar & Hosking, 2004). Brown and Issacs (2005) note that these benefits flow from intimate exchanges, where discussions with diverse groups of people result in the cross-pollination of ideas.

Studies that follow the principles of AI examine strengths and possibilities, rather than focusing on problems (Bushe, 2012). This challenges participants to think beyond constraints that limit social change (Whitney & Cooperrider, 1998). AI supports the construction of ideas that communities want to see actualized to achieve positive goals (van der Haar & Hosking, 2004). The practice of AI employs five stages, referred to as the 5-D model (Priest et al., 2013). The 5Ds challenge participants to define a problem, discover existing practices that are useful, and dream of new possible solutions. Next, the design stage combines ideas from the discovery and dream stages to arrive at practical and ideal solutions. Finally, the destiny stage identifies how new solutions can be embedded into existing structures (Priest et al., 2013). The present manuscript focuses on the first three Ds and future work with the community will be performed by the research team to design a model and to grapple with its integration into existing structures and systems that influence housing affordability. Indeed, the development

of solutions from World Cafés often involves follow-up with participants (McGrath et al., 2023). Further, more time was spent on the defining and describing the problem than expected in AI studies as the research team was aware that participants held diverse views and conceptualizations of the housing crisis and deemed these views important to the construction of meaningful solutions.

Aligning with the methodological premises of AI, the World Café method draws on collective and pre-existing expertise to create meaningful dialogue and foster critical conversations that can be actualized for meaningful change (Fouche & Light, 2011). This method is adapted by researchers who seek to engage subject and lived experts in a meaningful process of collective learning and discussion. Practically speaking, these discussions are documented and serve as a data collection method conducive to community development research with large groups of participants (Löhr et al., 2020). One of the primary goals of World Cafés is to hear from as many community members as possible to generate broad conceptualizations and solutions to complex problems (Brown & Isaacs, 2005). In practice, they prioritize participation and community engagement (including under-served or equity-seeking groups) in exploring an issue of shared concern (McGrath et al., 2023); they also allow for knowledge to be generated, and ideas to be explored, in a time-efficient collective setting (Schiele et al., 2022). Hence, participants are specifically selected for their expertise on a topic. The selection of AI as the guiding methodology and the World Café as a method were natural choices for convening stakeholders in an event that was designed to both recognize the importance of housing, while simultaneously collecting data on possible solutions to the housing crisis within the local context.

Recruitment

Participants from a variety of stakeholder agencies were invited to engage in a full-day World Café event in Saint John. An email invitation was sent to key non-profit funders and agencies in the province, with a request to circulate the invitation to the agencies and staff that they engage with via-email. The research team also generated a list of publicly available contacts for non-profit agencies and government representatives and then sent the recruitment email to those on the list. The invitation was also posted on Twitter, and people interested in housing solutions across the province were asked to share this invitation with their contacts. Invitations were also circulated to neighbourhood groups, non-profit agencies, and local colleges and universities with the request that these be sent out broadly to the people with whom they worked, as it was important to include lived experts, who have experienced housing unaffordability and/or homelessness in the conversations on housing solutions. To facilitate this participation, 15 lived expert scholarships of $75 each, given in Visa gift cards, were made available for lived experts. While this remuneration was available only to lived experts, all in-person participants were provided with snacks, coffee, lunch, and a keychain as a token of appreciation. During the planning process, a group of interested people requested a synchronous virtual option to avoid potential exposure to COVID-19 and that was provided.

Participants

The research team received a total of 88 applications for the in-person World Café and Housing Summit and six applications for online participation. A decision was made to include all applicants in the event with the expectation that some would be unable to attend or would only attend for part of the day. Ultimately, 79 people participated in the in-person and six people joined via Zoom for a total of 85 participants. Data on participant demographics were collected prior to the event on the registration link. As names were removed from the registration data, the research team was unable to remove data for the nine registered participants that did not attend. Thus, participant demographics, which are reported in the findings, include information from all registered participants and a margin of error +/- 9 may exist for any given demographic category presented.

Ethics and Consent

In the recruitment emails and consent forms, participants were informed of the World Café

process and were made aware that the research team would ask for consent to participate during the on-site registration process. The research was reviewed and received approval from the Research Ethics Board at the University of New Brunswick, number 2022-159.

All registered participants were sent information letters and consent forms via-email prior to the event for their review. They were informed that the World Café process collects group data, and as such, we would not be able to remove their contributions or responses from the data later. Participants who did not want to take part in the research study were invited to attend the talks about the housing crisis, lunch, and the networking hour held after the event, but were asked to leave for the data collection period. This applied to online participants as well who were able to log in and out of the virtual space throughout the day. Consent forms were signed and collected at the start of the event, using paper forms for those attending in person, and electronic forms for those participating online. A member of the research team, Tobin LeBlanc Haley, was available virtually prior to the event to assist virtual participants with providing e-consent.

The World Café Process

The World Café event was hosted on National Housing Day (November 22) in 2022 in Saint John, New Brunswick. It was held at a local community centre. Once participants arrived and registered, they were welcomed to choose any table they wanted and were invited to enjoy snacks and coffee. The formal programming began with a land acknowledgement and recorded messages from the provincial Minister responsible for housing and a Member of the Canadian federal Parliament. To provide background knowledge and help generate conversation, two of the research team members acted as 'thought leaders', giving talks that included data, insights, and questions based on their areas of expertise (see Table 1 for topics).

Table 1

World Café Questions and Thought Leader Topics

Question Period	Thought Leader Topic	Question Posed to Participants
#1 (AI 5-D stages: definition and discovery)	The state of rental housing across New Brunswick and the health and wellbeing of NB Housing applicants: Preliminary results from the NB Housing Study (Led by Julia Woodhall-Melnik)	What are your reactions to the study findings? From your experience, do they mirror what is going on across New Brunswick? What do you think is driving some of the struggles experienced by the research participants?
#2 (AI 5-D stages: dream and design)	Canada's Housing and Homelessness Crises: Three proposed solutions (Led by Damian Collins)	Imagine the following: It is 2042 and we have improved housing affordability and suitability for all. What are the three key actions we took to do this? What barriers to implementing these actions did we experience along the way? How did we overcome these?

Following each talk, participants were asked to engage in the World Café process to answer preselected questions (see Table 1). These questions were designed in collaboration with a select number of individuals who engage in front-line and management level housing work in Saint John. Participants discussed their questions at the tables for an initial 15 minutes before moving to another table. One member of the initial group stayed at each table to act as a table host and bring new participants into the discussions that occurred in the previous round of conversation. The participants moved a third time, while the table hosts remained in place for the third and final round. Once the three rounds of discussions were completed, participants were asked to come together to harvest (Lengel, 2005) their ideas in a larger group discussion.

Figure 1
Image of Mural from Question #1

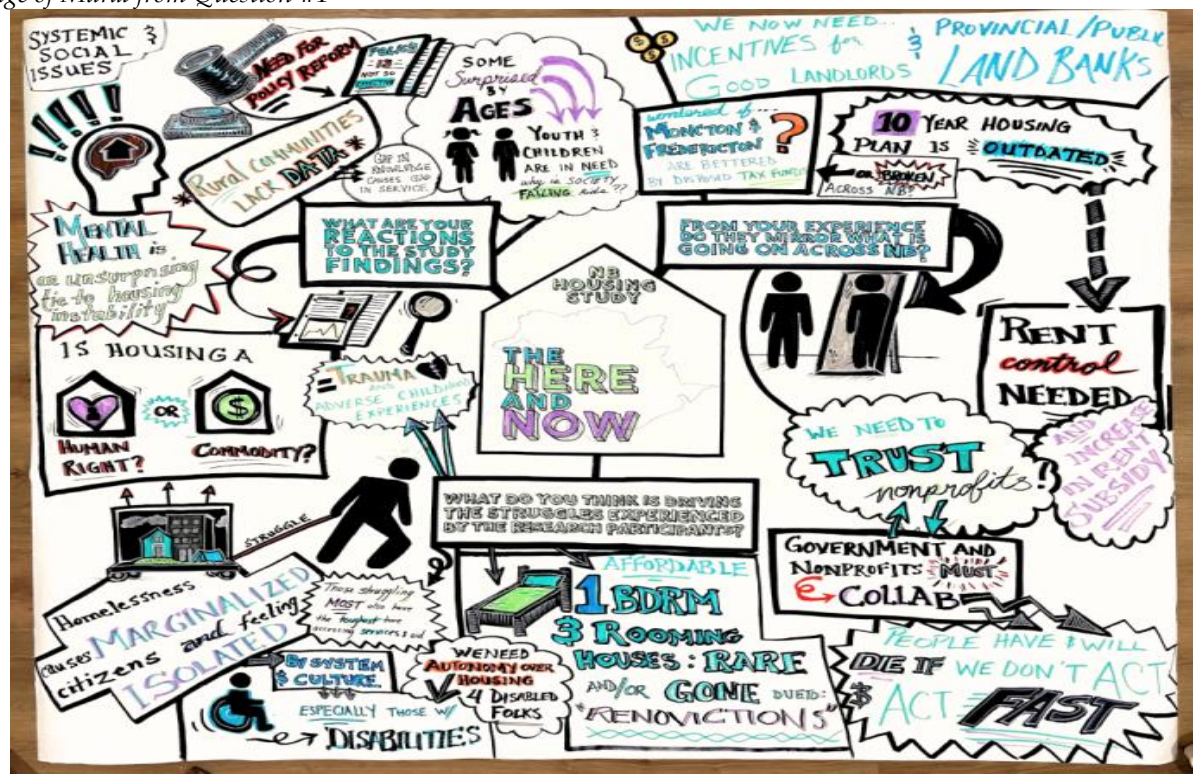
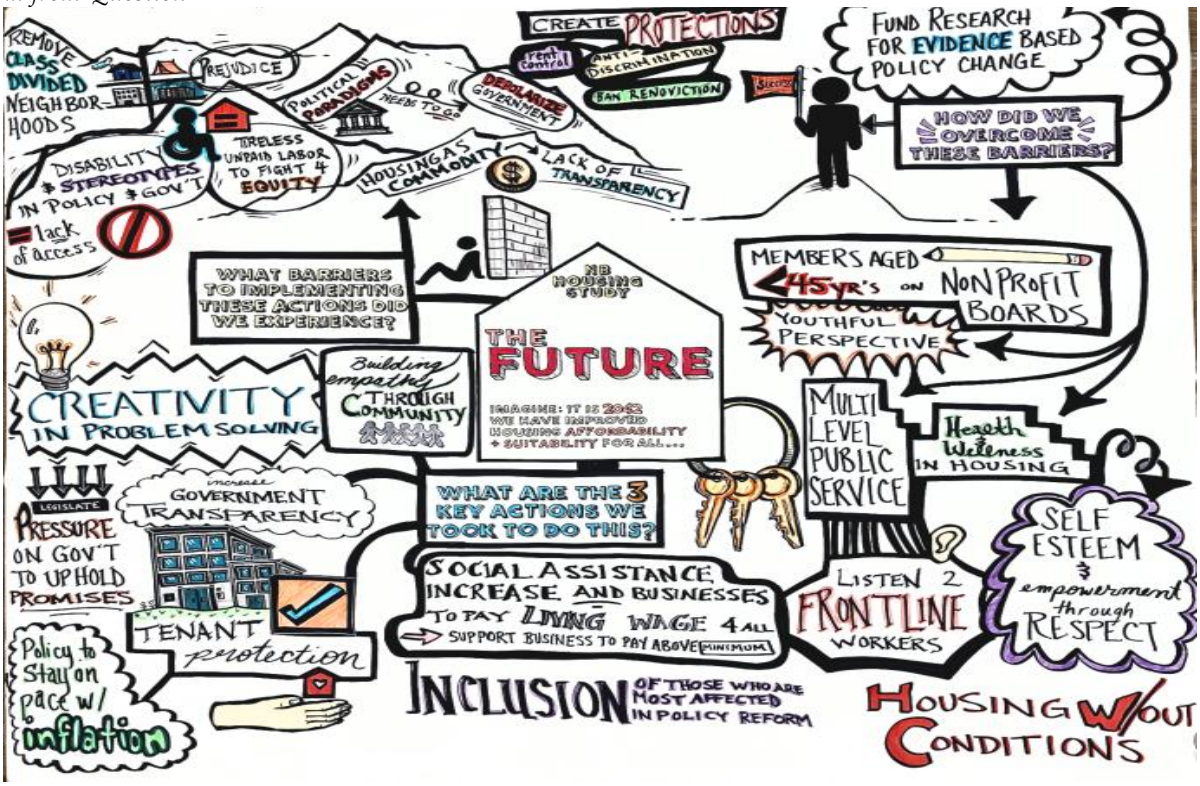


Figure. 2
Mural from Question #2



The harvest sessions are designed to engage the whole group with the diverse knowledge produced. During the harvest sessions, a graphic artist depicted discussions on large murals (see Figures 1 & 2). This discussion was led by a local community leader who was trained in group facilitation. The harvest stage increases the external validity of World Café findings, as it challenges individual tables to discuss their contributions in a larger group, which encourages debate and limits the likelihood that one voice or opinion will become dominant in the findings (Schiele et al., 2022).

Throughout the process, a variety of data collection methods were used. Participants were invited to write their ideas on paper tablecloths, which were changed between the two rounds of questions and were collected by the research team. Trained Research Assistants took scribe notes at the tables (n=12) and during the harvest session in order to capture the conversations in greater detail. The two murals produced by the graphic artist were also used as data. At the end of the day, participants were given the option of filling out a feedback form that collected their final thoughts about the housing crisis and proposed solutions (n=55). This was provided to gain insight into any solutions that were not discussed at the World Café event.

Analysis

The goal of our analysis was not to complete the work of design or destiny that is prescribed by AI methodology. Rather, it was to provide a pragmatic and thematic understanding of the community's views of the changes that are necessary to overcome the housing crisis. This deviation from AI was chosen as housing solutions often require a great deal of planning, financing and community oversight, which were outside the scope of the World Café. Hence, the analysis followed a Grounded Theory Methodological approach (Glaser, 1967) to develop this understanding which will be presented to the community for future use in the design and implementation of housing solutions.

Scribe notes, participant feedback forms, tablecloths (written notes and doodles), and the two murals were the sources of data for this analysis. Information from each of the first three sources was recorded in separate Microsoft Word documents, which were then entered into NVIVO Qualitative Analysis Software for coding. The lead author began the analysis using an open coding strategy for reviewing all the data. She generated a list of concepts and sorted them into preliminary themes (see Strauss, 1998), which formed the basis for a preliminary codebook. The codebook was used by two Research Assistants who engaged in axial coding of the data. Through this process, they refined the preliminary themes and added two additional themes into the codebook. The data from the murals were assigned codes from the codebook using a system of sticky notes.

Eleven themes emerged in the analysis. These were: collaboration and coordination; data or evidence needs; housing solutions; mindset on the housing crisis; specific organizations; priority needs and priority groups; resources, service needs; roles and responsibilities; defining the problem; and vision of the future. Noteworthy quotes were also captured. For this paper, the lead author performed selective coding on the themes of collaboration and coordination, housing solutions, roles and responsibilities, and vision of the future. This selective analysis identified a variety of sub-themes that were centered on local housing needs and locally driven solutions to the current iteration of the housing and homelessness crises that are discussed throughout the findings section.

Findings

As noted above, 85 participants attended the event (79 in person and 6 virtually) and all consented to participation in the World Café. Registration data were compiled to document participant demographic information, which included information from 88 people who registered. Of these individuals, 66 identified as female and 22 identified as male (none identified as gender diverse, non-binary, or transgender). The high proportion of female participants is likely related to the feminization of human services professions (Milner et al., 2018). Participants were from a variety of different sectors including academia and research (N=4), individuals with lived experience (N=8), government employees or elected officials (N=16), front-line non-profit workers (N=26), non-profit management (N=22), the private

sector (N=5), and other (N=7). The majority (68%) of participants resided in the Saint John Region (N=60). The authors acknowledged that there was some overlap between these categories, as some participants held more than one role within the community, government and/or university. The following sections provide thematically organized information, which are representative of the solutions proposed during the World Café.

Increase Collaboration and Build Relationships

Collaboration With and Across All Levels of Government

During discovery, the participants discussed collaboration between different agencies, sectors, and branches of government as critical to the development and implementation of adequate responses to the housing affordability crisis. Many actors were discussed by the participants; however, there was a large focus on the importance of collaboration between municipal, provincial, and federal governments. The scribe notes (herein referred to as "notes") and tablecloths reflected this: "*Every form of government has something they can do to assist…more collaboration and more presence of government officials at the table... [We need] huge collaboration between all levels of government.*"

Participants also spoke about the need for personal collaboration between government officials, people who work in non-profits, and persons with lived experience of housing unaffordability and/or homelessness. For example, the following statement was included in the notes:

> *Ministers can lobby on our behalf, can have the important conversations for us [non-profits] when advocating for money…Have our city work closer with non-profits…Government [should] listen to frontline workers…People who have experiences [of] homelessness or the vulnerably housed are not at the table with decision makers. [The] city needs to be more collaborative with [the] community who work on solutions.*

Participants also discussed the importance of collaboration between different sectors (e.g. health, housing, social services, etc.). The notes read:

> *[There] needs to be alignment. [It is] not just a housing challenge, [the issues] go across a lot of sectors as well. [We] need to look at the other pieces that are connected to [housing] as well to come at this effectively.*

Throughout the day, participants noted that responsibility for fixing the housing affordability crisis and reducing homelessness should not fall solely on those who work directly in housing and homelessness response.

Collaboration between Service Providers, Non-Profit Agencies, Tenants, and Landlords

While defining the housing crisis, participants discussed a lack of continuity, knowledge sharing, and collaboration between some non-profit agencies. In doing so, they highlighted collaboration as both a barrier to responding to housing unaffordability and homelessness, but also as a solution. This was captured in the notes: "*[We] don't need more services, but they need to collaborate to meet the needs of individuals and maximize resources. [There is a] lack of knowledge and continuity between services – what is everyone doing?*" Collaboration between non-profit agencies was viewed as a way to assist individuals who experienced homelessness with service navigation. The sentiment that the more non-profit organizations work together, the better they will be able to refer individuals in need to appropriate services, emerged in the data. The notes and tablecloths displayed this:

> *[We need] organizations collaborating, so when someone is seeking help, they are directed to the right services. Coordinated access is not working... we need to let more people know about coordinated access. There's also collaboration through services and coming up with actual housing: are we building it accessibly?*

Participants discussed the importance of collaboration within landlord and tenant relationships:

> *If tenants and landlords would work together to agree on their issues…then they can make change and address the issue together…Not everybody has someone to mediate between renters and the landlords. People are getting kicked out of housing*

> *because the conversations between them and their landlords get marked as aggressive.*

These responses displayed a desire to facilitate better interactions between landlords and tenants with the goal of maintaining tenancies. However, data indicate that only just over one-quarter of tenancy loss in Canada is from at-fault evictions (e.g., rent non-payment and tenant behaviour) (Xuereb & Jones, 2023).

Foster a Sense of Community and Inclusion

Some participants viewed a stronger sense of community as integral to reducing homelessness. The notes indicated a consistent concern with the experiences of priority groups, including newcomers, people who use drugs, people who have been criminalized, and people with disabilities. Priority groups and needs was the most productive code in the analysis, with the subcode "*disability/accessibility*" being second only to "*homeless.*" Participants highlighted the need for better integration of people with disabilities and the specific needs of this community in the design of both policy and the built environment. In particular, the scribe notes captured concerns about congregate living as the default housing option for people with disabilities and the need for more accessible housing stock. Concrete recommendations included: "*Improving autonomy over housing choices for marginalized groups, like people with disabilities, through greater creation of accessible public housing stock and other non-market options like increased portable housing subsidies and co-ops.*" When participants were asked to dream of the future, some mentioned their desire to attract developers who wanted to create a sense of community in the areas in which they build. The notes and tablecloths indicated a desire to increase community involvement, non-profit board participation, and leadership from individuals aged 45 and younger. Community building was described as a way to implement ideas that promote affordable housing.

Strong existing relationships between residents within neighbourhoods was discussed as an asset by participants that could be built upon to facilitate inclusion and solutions to the housing crisis. The notes captured this:

> *Relationships and neighbourhood building…create a sense of community. [It] causes people to think less about themselves and more about those who need help in their area…Inclusion – where people will treat you like a friend, come up with successful ideas, [and meet] the need for the feeling of belonging…take care of each other. A key action is relationships and community building, having people interact in more of a community setting. [We] need genuine, organic relationships between everybody in the community.*

Strong relationships were considered possible in Saint John, which participants characterized as a "*small town [where] everyone knows everyone.*" At the same time, participants noted that genuine relationships were missing in the systems designed to respond to homelessness.

Tax and Legislative Reform

Tax Reform

Through their discussions of the housing crisis, the World Café participants described a need for tax reform. As the participants were largely from Saint John and surrounding areas, the examples provided discussed the situation in Saint John; however, Moncton was also noted as being "not any better than Saint John, it's the tax system." The notes stated:

> *Saint John became poor because of the taxes taken out and used in other areas…We are the only place in the country now to not keep our industrial tax…We could be a very wealthy city if our taxes stay here…In Saint John, we distribute half of our taxes out. They go to the province, then [the provincial government in] Fredericton decides what Saint John gets…We need the tax money generated to stay here.*

Some participants noted that New Brunswick's unique system of taxation disadvantaged small and mid-sized municipal areas and argued that tax reform is needed to provide municipalities with the revenue required to improve housing affordability and decrease homelessness.

Increasing Wages

For some participants, housing was an issue that was deeply connected with wages and

incomes. This was particularly evident in the conversations amongst participants from Saint John, which has suffered from income inequality and high rates of poverty for years. The notes demonstrated this:

> *[People] cannot afford adequate housing on minimum wage. Our minimum wage is very low…average income is too low to afford adequate housing at current prices. [The] only solution is to increase [to] the living wage. [A household needs] $60,000 a year to get good family housing. People are working full-time hours and even after budgeting, there is nothing they can afford. If single people, working full-time, cannot find a place to stay that is not totally rat ridden, then we have a problem! There should be no minimum wage, everyone deserves a living wage!*

Calls for a carefully implemented living wage permeated discussions on housing solutions. The notes read:

> *Living wage can be addressed…To help the problem, we need to increase minimum wage to a living wage and then tie living wage to inflation. To implement the living wage in New Brunswick, we need to help and support the transition for small business and employers…Build support for businesses with wage subsidies. [We need] actual legislation for wage security.*

In 2022, New Brunswick had the lowest social assistance and disability support rates in the country (Laidley & Tabbara, 2023), while the minimum wage was $13.75/hour. Income for people who were retired was also discussed by participants. The need for a radical transformation of these rates to reduce homelessness and housing precarity was included in the notes: *"Harmonize the minimum wage, and social assistance wages at a living wage... Pensions are too low as well, and if you have no Canada Pension Plan (CPP), no anything, it only adds to the struggle"*. Despite calls for a living wage, some participants were skeptical that a living wage could be implemented. The notes stated: *"Would it be easier to input a living wage? I think lowering the cost of housing would be easier."* Low wages have always been a significant problem across the province, in both rural areas and the three mid-sized cities. Throughout the World Café event, participants commented on the reality that poverty and income inequality were directly connected to the housing crisis.

Tenant Protections

The participants discussed the need to improve provincial tenancy legislation to protect tenants during the present state of crisis and remove contradictions. The notes read:

> *New Brunswick housing policy [needs] to be more inclusive, to talk about the Residential Tenancy Act and more protections…sometimes policies and acts are contradicting… [There are] no protections. That is what we are fighting for. Even advocates for better housing are sometimes in the situation where their wages aren't going to cover their situations. This is an emotional thing.*

The World Café occurred just days before the province announced that it would not be continuing the rent cap that it had enacted for 2022 (Ibrahim, 2022). As a replacement measure, tenants were asked to complain to the Residential Tenancies Tribunal if they perceived that their rent increases were above the rate of inflation, so that they might instead be spread over a few years. Some of the participants discussed the importance of rent control. The need for security of housing tenure and protections against renovictions, considering the growth in housing market speculation, were also discussed. Participants from Saint John discussed the need to regulate the short-term rental market. Tourism bolstered the local economy; however, short-term rentals were viewed as decreasing housing stock that could be used for permanent housing. The notes read: "*I just saw a tweet that shows 25+ Airbnbs in a small area in Saint John that used to be low-income housing…We need new policies to prevent people from doing this.*" The participants recognized the harmful impacts that short-term rentals have had on housing affordability and availability, and some called for a ban on these altogether.

Legislate Requirements for Developers

A very concrete solution that emerged was to place requirements to build affordable housing on developers. The notes indicated this: *"Developers [should be] forced to include 25% affordable housing in [their builds] in order to be*

[permitted] to build… [they do this] in other provinces…it should be part of a permit requirement to build." Less specific recommendations were noted for speculators; however, the need to regulate the re-sale of existing stock was discussed: *"Put policy/bylaws [in place] for people coming in from big cities and provinces, when it comes to buying and renting the properties."* Further development of this recommendation was needed; however, the need to regulate speculation was a concern of many participants.

Regulate Land Use

Many of the participants noted that municipal governments—alongside the province—can create bylaws and policy mechanisms to designate land and tax delinquent housing for affordable housing developments. The notes read:

> *The government should regulate land…we don't have a shortage of land, but we have a land use problem. Land could be used to store private vehicles or be better used to house people… [We need] policy reform to be able to tax that land and see if people will still use it for parking.*

The problem of tax delinquent properties and the best uses for these properties were discussed. Saint John had many of these properties and a local land bank emerged to work with the government and non-profit sectors to acquire these properties for non-market housing. However, legislation was a significant barrier to their acquisition of some properties. The notes included: *"When [a] building becomes tax delinquent after 2-3 years, intervene. Take it from irresponsible landowners, who let it run into disrepair, and give it to non-profits."* The acquisition of tax delinquent properties was also viewed as a way to increase publicly owned subsidized housing. The notes indicated this:

> *Policies to get the government to acquire land for public housing…this could be one of the most effective ways for [creating] affordable housing…. Someone needs to take action on spaces not being used. A school classroom could be turned into two bachelor apartments and house people relatively cheaply.*

The participants viewed the province as a barrier to the acquisition of these properties. They noted that the province was aware of which buildings were tax delinquent, but the municipalities were not privy to this information.

Accountability for and Investment in Housing

Investment

The need for public investment in housing solutions, through various mechanisms, such as the provision of more publicly subsidized units, portable rent supplements, tax incentives for developers to build affordable housing, and growth in government investment in the Housing First model for individuals experiencing homelessness were all mentioned. This theme received less focus than anticipated; however, the notes indicated some discussion:

> *[We need investment in] accessible public housing stock and the promotion of mixed income communities…We need to force the government to become more passionate about housing. The provincial government must get involved. Municipalities are looking for the support of other levels of government.*

Additional investment in non-profit sector housing was also discussed by participants. Non-profit housing was seen as viable for reducing homelessness and housing precarity, but only if properly resourced. The notes stated:

> *Non-profits don't have capacity…[we] would have built 100 units in the last 5 years. So how do we scale up that capacity in our non-profit sector? Once they get money, too much is put on non-profits to off-set costs while waiting…to be reimbursed…Getting approval is hard (e.g. zoning, funding, etc.). Want non-profits to do this work? We shouldn't have to pay for permits.*

Participants discussed investments in cooperative housing as important to addressing the housing crisis. The following participant experience was documented in the notes:

> *I have always been a renter. Now we are living in coop housing, and I find it very respectful. We are all peers. Love the model of coop housing because it is respectful, well-taken care of, snow removal [is done], that's a big thing when housing people with disabilities, [as is] taking into consideration how units are built. Paid maintenance is such a*

> *huge help. I don't hear much about co-op housing anymore, but I think it's great.*

Movements to include more cooperative housing in Saint John have been undertaken by one of the city's largest non-profit housing providers.

Accountability

At the time of the World Café, the provincial government was amid a process of municipal reform to generate fewer administrative areas, overseen by Rural Service Commissions (RSCs). RSCs represented amalgamations of municipal, rural, and unincorporated areas. Municipal governments continued to exist; however, community development, which included housing, was a topic of exploration for RSCs However, the full scope of RSCs remained unclear. The participants spoke of RSCs as a mechanism for the province to download responsibility for housing. The notes read: "*[The] fact that the provincial government is downloading housing onto RSCs means that instead of it being a provincial responsibility, it will be a regional one…passing off their accountability.*" At the same time, participants indicated that Saint John's municipal government felt pressured to respond to decreased rental affordability and increased visibility of tent encampments throughout the city. The notes stated: "*The city does not know what to do and does not have the resources… [The city] should not be responding to homelessness, but [they] have to…they do not have the resources or knowledge.*" The participants stated that the provincial and federal governments should be accountable for ensuring access to housing. The notes read:

> *Put [a] governance model in place for accountability, which is our obligation…[In] some countries, the governments have control of the housing market, and the poverty gap goes down. [The province] can have the important conversations for [municipal actors] when advocating for money…The government talks about housing as a human right, but when they have the chance to [move land into] the public sector, it doesn't happen.*

The participants' words echoed the desire for more provincial and federal financial support, advocacy, and action for affordable housing.

Views on the Role of the Private Sector

The participants had mixed views on whether the private sector should or could be involved in solutions to the housing crisis, and specifically whether incentivizing and educating the private sector would reduce housing unaffordability and homelessness. The notes and tablecloths read:

> *Let the market housing developments do their thing…[We need] better incentives to landlords for housing support…[We should] educate and help new developers and land property owners on how to create affordable and safe housing while also generating income…Incentivize the landlord behaviour that we want to see.*

> *Housing 20 years ago was not institutionalized in the marketplace as an investment…what is driving it is like when someone is selling a million dollar house [in another Province], buying two here and renting one, and then living in one themselves….Multiple properties as an investment should [not be allowed], but then that challenges the free market…Housing is a huge GDP earner, [but] the private sector is a black hole.*

While some participants supported private market housing incentives, others questioned the willingness of the private sector to forgo profit and noted that existing investments in and incentives for the private sector had yet to lead to increased housing availability or affordability.

Discussion

The World Café data clearly demonstrate a wealth of community knowledge about housing within New Brunswick, and, in particular, about housing needs in Saint John. Lived experts, government officials, non-profit staff and academics all brought their knowledge to the table to offer concrete ideas for a future without housing precarity and homelessness. Attention to the contributions from these diverse stakeholders illuminates some of the competing local discourses around the housing crisis as well as opportunities for collective action. Before addressing local solutions, it is important to note that the participants' responses indicate an understanding that the housing and homelessness crises are closely connected, as well

as a shared understanding of the need for more affordable housing to address these crises. Herein, housing instability and homelessness are presented not as individual failures, but rather as a product of systems that have created a growing gap between household incomes and the increasing cost of housing. Broadly speaking, the World Café participants shared a collective understanding of the relationship between housing instability and homelessness as system-based problems.

The solutions developed by the participants demonstrated a level of local expertise and knowledge of the unique economic and political histories of the city and province, including the decline in primary resource extraction, persistent class inequality, limited wealth redistribution policies, and limited fiscal capacity of municipalities in New Brunswick to intervene in the affordable housing arena. For example, there was a desire to adopt a living wage for all, which largely stems from Saint John's high poverty rates that exist alongside low provincial rates for social assistance and disability benefits. Although living wage movements are more entrenched in the United States, Canadians have recently engaged in education and lobbying for minimum incomes and benefits that support individuals' access to basic needs (Evans & Fanelli, 2016). The social and economic benefits of a living wage are established (Evans & Fanelli, 2016; Pennycook, 2012), and shifting discourse from improvements in minimum wages to legislating living wages changes the debate from minimum standards to focus on economic adequacy and social equity. Further, as living wages are tied to local markets, policy on living wages could benefit from municipal oversight. However, minimum wage standards are provincially legislated, and local municipalities are limited to establishing these policies for third-party contractors, which represent a relatively small number of workers (Evans & Fanelli, 2016). To achieve higher wages for low-income earners, Evans and Fanelli (2016) suggest connecting movements for higher minimum wages to those for living wages. Both movements seek higher wages for low-income earners; however, they risk negating one another, as minimum wage advocates focus on increasing current low wages, whereas living wage arguments are more useful for elevating wages to a livable standard. Further, advocates should be involved in assisting municipalities that wish to implement living wage ordinances, as their involvement contributes to stronger and more expansive implementation (Luce, 2004).

Proposed solutions or policy interventions to improve housing affordability and decrease homelessness mirrored initiatives that are commonly found in literature, such as investing in Housing First (Owadally & Grundy, 2023), increasing social assistance rates and wages (Rabinovitch et al., 2016), land banking (Olauson et al., 2022), and increased intersectoral collaboration (MacDonald & Gaulin, 2019; Marshall et al., 2022). However, some exceptions existed. For example, some individuals advocated for incentives for landlords and developers, which is a common neo-liberal solution utilized by all levels of government across Canada (Black, 2012). Yet, this is not a practice that is well-supported by critical housing scholars, who tend to argue that these incentives are long-standing and have done little to relieve the housing crisis. Further, they may actually serve to reinforce the commodification and financialization of housing (Heslop & Omerod, 2020). At the same time, other participants argued for interventions that encouraged equitable wealth redistribution, such as the introduction of a living wage for all policy (Raphael, 2020).

A strong need for accountability and collaboration at all levels emerged in the data. Participants provided intersectoral collaboration as a solution. Intersectoral collaboration is featured in scholarship that views housing as a social determinant of health (Phipps et al., 2021), wherein scholars argue that health departments must share responsibility with housing departments for access to safe, affordable, accessible, and suitable housing (Phipps & Masuda, 2018). This solution can be implemented through the creation of intersectoral task forces and commitments to share costs for affordable housing and programs for individuals experiencing homelessness between different levels and branches of government. Current federal-provincial partnerships for the delivery of housing benefits illuminate these relationships (Tsenkova, 2022); however, more work needs to be done to spur collaboration with municipal governments and between different government

departments. This type of collaboration is proven useful in other mid-sized cities, such as Kamloops, British Columbia, where collective engagement and decision making is an asset to homelessness responses (Kading, 2018).

Inclusion emerged as a prominent solution and encompassed both neighbourhood and community inclusion, as well as inclusive housing for people with disabilities. Affordable, safe, stable, and accessible housing is a well-known contributor to social inclusion (Hulse, 2011), and affordable housing that is designed to meet accessibility needs is desperately needed to house individuals with disabilities stably (Lindsay et al., 2023). However, positive neighbourly interactions and strong social relations in communities are rarely discussed as contributors to affordable housing. These solutions may reflect the narrow focus of municipalities in New Brunswick, which are better positioned to contribute to community connectivity than the housing crisis. Yet, strong social support in communities can be an important impetus for housing stability, as the assistance of natural supports can aid individuals who are unaffordably housed or at risk of homelessness in meeting basic needs for food and clothing (Durbin et al., 2019). Further, strong communities promote greater civic engagement, which is important for advocacy and the provision of mutual-aid (Leviten-Reid & Matthew, 2018).

Investment in non-profit and cooperative housing was presented by participants as an important solution. Indeed, these housing types have a long-standing role in meeting the needs of Canadian households on lower incomes; however, their viability is largely dependent on the existence of government operating agreements and funding (Cooper, 2024). Appropriate, longer-term funding for non-profits is a recognized need across Canada and is particularly worrisome for organizations that respond to homelessness through the provision of housing and services (Quinn et al., 2018). The participants indicated a need to provide better funding and more flexibility to local non-profit and cooperative housing agencies and identified municipalities as important lobbyists for these approaches.

Limitations and Future Considerations

This study had several limitations. First, although efforts were made to find scribes for all 14 tables used for the World Café, only 12 scribes were available for both training and to take notes. Hence, conversations at two of the tables were not documented. This was offset by the request that participants move to different tables, the availability of paper tablecloths for note-taking, and the documentation of the group harvest sessions. Second, participant demographic data were not collected at the event, but rather through online registration forms; therefore, there is a margin of error in the reporting of participant demographics.

The analysis of the data from the World Café identified a variety of future areas of research that may produce benefits for mid-sized cities that need to address housing and homelessness challenges. For example, mixed opinions on the role of the private sector in affordable housing provision indicate a need to further study the capacity of the private sector to address the needs of households who experience poverty and housing instability. Further, many participants identified income inequality as a factor that drives the housing crisis. Indeed, the housing crisis and a lack of income are deeply intertwined, and future research may capture ideas for the development of robust income supports which provide households with adequate and long-term income supports to reduce income inequality and facilitate affordable and strong tenancies and homeownership for individuals who are currently living unaffordably. At a more methodological level, future applications of World Cafés could consider their potential to use participants' insights to produce frameworks (or action plans) for addressing complex issues (see McGrath et al., 2023). These frameworks could provide local-level plans and directives for securing housing for all.

This study uncovered a need to understand smaller and mid-sized cities as unique spaces that have not been exhaustively examined by housing and homelessness researchers. The expertise of a small and tight-knit community, wherein non-profits, policymakers, politicians, lived experts, and academics regularly interact to discuss housing, added considerable depth to the conversations at the World Café. The impact of the regular interactions between the participants

as local community members in a small locale should not be understated and may form the basis of future research on mechanisms to improve housing access and affordability in small and mid-sized cities.

Conclusion

> *"There is no power for change greater than a community discovering what it cares about" -- Margaret Wheatly (2002).*

This paper presented an analysis of local housing solutions offered by stakeholders in the mid-sized city of Saint John, New Brunswick. It also described the process of developing collective local solutions using the World Café method, while simultaneously offering a demonstration of local capacity building for addressing the complex and connected concerns of housing precarity and homelessness. The findings show a strong desire to find and articulate solutions to a growing housing and homelessness crisis and highlight the importance of collaboration, inclusivity, legislative reform, higher wages, and funding for non-profit and cooperative housing. These solutions were grounded in a shared understanding of the desperate circumstances in which many households in the Saint John area find themselves. Diversity in opinions led to the presentation of many possible solutions, some more likely feasible and impactful than others. Through this work, the researchers documented the capacity of local actors to generate solutions at a local level that apply to their own specific context, rather than the contexts of larger, metropolitan areas. The World Café method was successful in establishing a more nuanced view of the affordable housing imaginary in a mid-sized city, and the emergent solutions spoke to Saint John's unique social, economic, and cultural contexts. We recommend this method to other research groups and communities seeking to involve local actors and experts in conceptualizing and addressing their own challenges with housing and homelessness.

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