



KEEPING in TOUCH

News from the South Shore Housing Action Coalition

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Participating Organizations

- Aspotogan Heritage Trust
- Bridgewater Family Support Centre
- Municipality of the District of Chester
- Municipality of the District of Lunenburg
- Queens Community Health Board
- Region of Queens Municipality
- Second Story Women's Centre
- South Shore Health
- South Shore Transition House Association
- Town of Bridgewater
- Town of Lunenburg
- Town of Mahone Bay
- Western Regional Housing Authority

Partners Come Forward for Needs Assessment

Housing Nova Scotia (HNS) has come forward with a \$20,000 commitment to help SSHAC conduct a housing needs assessment for Lunenburg Queens. Outgoing CEO Kevin Malloy made the offer when meeting in November with members of the SSHAC needs assessment planning committee. He also promised that HNS staff would also help with accessing available data and providing networking opportunities.

The purpose of the needs assessment is to identify, understand and respond collaboratively to the short-, mid-, and long-term housing needs of priority populations. For several months SSHAC has been taken a methodical approach to getting the "ducks lined up" that will make the needs assessment possible. "We want to do the right planning to get us the right info on the other end" says Nancy Green, member of the needs assessment planning team.

The ambitious initiative is aimed at describing the current and emerging housing needs of Lunenburg and Queens Counties, collecting available and relevant housing indicators and population statistics, conducting primary interview research potentially including interviews, focus groups and surveys) about housing in Lunenburg and Queens Counties. It also hopes to identify both strategic opportunities and barriers, priority populations and, based on evidence, promising practices and data collected make recommendations for action. "That's the hard information municipalities need to come up with a solid strategic plan to address the housing needs in our community," says Bridgewater Town Councilor and SSHAC member, Wayne Thorburne.

SSHAC has also been encouraged by Canada Mortgage and Housing Corporation (CMHC) to apply, before March 31, 2015, for additional funding for the study. After SSHAC visiting all municipals councils in the two counties in the past few months, Nancy is pleased to report that each council is writing a letter of support for CMHC funding. (Copies of that presentation are available on request.)

"That's the hard information municipalities need to come up with a solid strategic plan to address the housing needs in our community."

Wayne Thorburne, Bridgewater councilor

It is hoped that work on the needs assessment will begin late spring.

It's clear that funders and partners alike are impressed by the high level of intersectoral collaboration and cooperation that is being shown, through SSHAC, by municipal units and community partners to tackle the issue



SSHAC Co-lead Nancy Green asks Lunenburg Town Council for support for needs assessment.

Member Profile: Councillor Eric Hustvedt, MODL

By Elisabeth Bailey

Councillor Eric Hustvedt has a passion for his community and the people in it. His village of Broad Cove is tight-knit: I asked him whether he knew most of his neighbours. "Oh, I know *all* our neighbours," he responded immediately with a chuckle. "Broad Cove is laid out much like a circle, so you are just a short walk away from most your neighbours." Hustvedt's wife, Phyllis Price, served as a Municipality of the District of Lunenburg (MODL) councillor in the early 90's, which gave him a modest insight into the role. He ran in a contested election and won in 2008.

Previous to his race, Hustvedt, a communications consultant by profession, had participated in community organizations for many years. He has been a fire fighter with United Communities Fire District as well as President of the Broad Cove Community Association. Hustvedt's municipal district encompasses West LaHave to LaHave, then extending west to the Queens county line, and including Vogler's Cove, Mount Pleasant, and Crousetown. In all, it includes ten villages and a cornucopia of musicians, artists, and heritage culture in its many forms.

Inspired by what his wife was telling him about the South Shore Housing Action Committee, he followed her onto SSHAC a few years ago. He is currently the official representative from MODL. "The group was doing a good job promoting the issue and educating people...it looked like a good chance to see what facilitating role our municipality could play in the issue." He is enjoying making connections in the community. "I'm not an expert," he told me, "but I'm pleased to be on the committee and playing a role... helping the

municipality play a role." He is looking forward to the proposed needs assessment and is hopeful that a resulting action plan will lead to improved housing options on the South Shore.

"I'm still learning," he commented. "It's an issue somewhat under the radar, somewhat invisible to people who are well housed themselves. People hear 'affordable housing' and assume we mean social housing. That's included in the broad spectrum, but issues also include housing and rental options for young people and seniors, building standards, and construction of 'lifelong' housing, etc...I encourage people to know it's a broad issue."



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Check out smokefreehousingns.ca



Parking and Housing Affordability

Hey, I've got a terrific idea! Let's pass a law requiring all residential buildings to have gasoline pumps that provide free fuel to residents and their guests. Fuel costs would be incorporated into residential rents. Think of the benefits! No more worry about money to pay for gas. No delays at gas stations. Everybody would be better off, especially poor folks. Great idea, right?

Wrong. It's a foolish idea. Somebody would have to pay for the pump and gasoline. It would increase everybody's housing costs. It would be unfair to anybody who

drives less than average, who would be forced to subsidize their neighbors' gasoline consumption.

Free gasoline would also encourage wasteful habits. It would increase motor vehicle use, leading to more congestion, pollution, accidents, and sprawl, and it would continue the decline in non-automotive transportation choices, leaving non-drivers worse off. The space. Gasoline spilled from the pumps would degrade the environment.

Although requiring free gasoline is obviously unfair, wasteful and foolish, it is economically little different from current residential parking standards.

Most zoning codes and development practices require generous parking supply, forcing people who purchase or rent housing to pay for parking regardless of their demands. Generous parking requirements reduce housing affordability and impose

various economic and environmental costs. Based on typical affordable housing development costs, one parking space per unit increases costs approximately 12.5%, and two parking spaces can increase costs by up to 25%. Since parking costs increase as percentage of rent for lower priced housing, and low income households tend to own fewer vehicles, minimum parking requirements are regressive and unfair. Various parking management strategies can increase affordability, economic efficiency and equity.



It's for reasons such as these that the Town of Bridgewater has made allowances for developers to include less parking for multi-unit dwellings through the Development Agreement process. For example, the Town's planning documents include provisions for bonus density zoning, which, through a Development Agreement, permits developers to build to a higher residential density in exchange for building affordable housing. Requiring developers to provide less parking in this situation could reduce their construction costs, thereby permitting a similar profit while lowering the cost of renting or buying the housing.

Article adapted from Litman, Todd, Victoria Transport Policy Institute, *Parking Requirement Impacts on Housing Affordability*, 11 June 2014

<http://www.vtpi.org/park-hou.pdf>



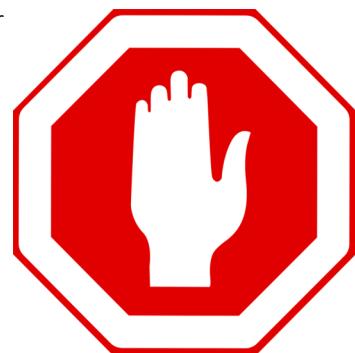
Partners Come Forward (cont'd from p. 1)

of affordable housing in the two counties. After telling faculty at the Dalhousie School of Planning about SSHAC's intentions, we received another offer of support. Masters student, Ross Grant, from the Dalhousie School of Planning will be engaged with us in an independent project/research regarding the alignment of affordable housing policy (on municipal, provincial and federal levels) and the goals of SSHAC. While the work is not directly connected with the needs assessment, it was felt that it could definitely complement the work. Ross's project proposal will be developed in April, the research will take place in September and the report produced in December, 2015.

"Needless to say, we're delighted with the many supportive partnerships that are being formed," commented SSHAC committee member Helen Lanthier.

Affordable Home Ownership: What are the barriers?

Saving for a down payment is the most significant barrier to homeownership for lower income households. That was the consensus of conference speakers at the Affordable Homeownership Conference hosted by in Halifax, November 2014, by Housing Nova Scotia. The purpose of the conference was to share information on challenges to affordable homeownership in Nova Scotia. Conference speakers included the Canada Mortgage and Housing Corporation, Housing Nova Scotia, Habitat for Humanity and a private manufactured housing business from Saskatchewan, Innovative Residential Inc.



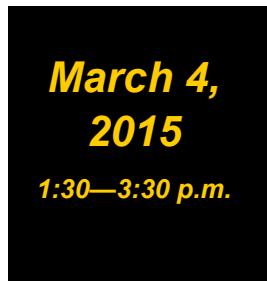
Assuming the availability of suitable housing at a cost that is affordable for the household, monthly rent or mortgage payments do not generally create the same challenge as saving for a down payment. With a conventional mortgage your down payment must be at least 20% of the purchase price. With average 3 bedroom home costs on the South Shore coming in at over \$200,000, you can see why coming up with a down payment for many lower income households is extremely difficult.

Speakers at the conference noted that while some down payment assistance programs exist, traditional lenders are often reluctant to lend to borrowers who do not have a conventional down payment.

“Affordable housing” is generally agreed to be requiring a household to spend no more than 30% of its gross household income on all housing costs, including rent or mortgage payments, electricity and heating. But that 30% housing cost threshold is quite variable. For example, a higher income household could spend more than 30% of its gross income on housing and not feel any financial pressure, while a lower income family with child care expenses could find the 30% threshold unmanageable. Therefore, the 30% guideline is just that – a guideline that should not eclipse consideration of a household’s actual financial situation.

According to Habitat for Humanity there are significant non-financial benefits of homeownership. Clients report a decrease in absenteeism from work and school, a greater willingness to participate in skills training, greater physical and mental health, and better school grades.

Submitted by Jamy-Ellen Klenavic, Municipal Planner, Town of Bridgewater



Next meeting of the South Shore Housing Action Coalition
at
Bridgewater Fire Hall
(81 Dominion Street Bridgewater)