

Part 2 Regional Overview of South Shore Housing Needs

A 'regional overview' of data and community engagement results shows inputs from each of the six municipalities compared together. This is presented for two reasons:

First, the "South Shore-St. Margaret's" Federal Electoral District is comprised of the SSHAC municipalities, as well as Shelburne County and a small portion of HRM. The current federal government has committed to several housing funding targets, and has committed to increased funding in future years. Having an organized account of the housing needs on the South Shore will support requests for Federal funding. Second, if the participating municipalities petition the Nova Scotia government for more involvement and support in affordable housing, then a regional overview will be a useful bench-marking tool.

For a detailed account of each community's needs see the Community Housing Profiles in Section 3.0.



2.1 Shelter Costs: Regional Overview

Median and Average Shelter Costs by Municipal Unit by Data Source

Municipality	2011 NHS Median Shelter Cost	2011 NHS Average Shelter Cost	2016 NHS Average Shelter Cost plus CPI Inflation*	2016 Housing NS Average Market Rent	CMHC 2015 Average Rent	Average of NHS 2016, Housing NS and CMHC Average Rents
Town of Bridgewater	\$651	\$703	\$735	\$705	\$760	\$733
Town of Lunenburg	\$706	\$726	\$759	\$700	\$778	\$746
Town of Mahone Bay	\$538	\$643	\$672	\$700	n/a	\$686
Municipality of the District of Chester	\$654	\$702	\$734	\$845	n/a	\$790
Municipality of the District of Lunenburg	\$651	\$665	\$695	\$650	n/a	\$673
Region of Queens Municipality	\$598	\$619	\$647	\$635	\$629	\$637

* Average and Median Shelter Costs include utilities, whereas CPI inflation only considers the inflation on rent. The rent inflation is applied to total shelter cost in this report. Inflation on utilities is higher than inflation on rent, but is not factored into the NHS 2016 numbers here. Inflation is a provincial average.

The chart above shows the median (middle) and average shelter costs in the six Municipalities. It compared Federal data from the National Household Survey and CMHC with Housing Nova Scotia's determination of average market rent (2016). Using an *average* does not measure affordability accurately because numbers significantly below or above the median rent or housing cost skew the average to be lower or higher than what the majority of people are paying. The comparison of both average and median provides a more consistent idea of rent prices. It should be cautioned that rent in urban areas is likely higher than rent in rural areas.

Number of Public Housing Units by Municipal Unit and Percentage of Households in Subsidized Housing

Municipality	Family Housing	General Affordable Units	Seniors Housing	Total renter households in subsidized housing (NHS)	% of renter households in subsidized housing (NHS)
Bridgewater	11	none	104	231	16
Lunenburg	none	none	30	60	15.6
Mahone Bay	none	none	25	60	46
MODC	none	4	25	43	6
MODL	7	none	30	41	4
Lunenburg	none	none	30	60	15.6
RQM	46	none	67	177	20.5

This chart shows public housing units in on the South Shore, by municipality. It also displays NHS data from 2011 for comparison.

2.2 Survey: Regional Overview

Three surveys were disseminated in order to gather input on the needs and challenges people face in terms of housing in the six municipalities.. Three key groups each received a different survey:

1. members of the public;
2. social service providers, and;
3. private development industry members.

The table below shows the number of respondents for each survey by location and survey type. The total number of respondents is 473.

Number of respondents by Survey Type and Municipal Unit

(N= 473)	Town of Bridgewater	Town of Lunenburg	Town of Mahone Bay	MODL	District of Chester	Region of Queens
Public Members (Citizens)	70	36	31	125	74	31
Public Service Providers (Office Location)	25	2	0	5	2	8
Private Development Industry Members (Business)	10	11	13	13	9	10
Total Population	8,241	2,313	943	25,188	10,599	10,917
Public Respondents as Portion of Total Population	0.85%	1.56%	3.29%	0.50%	0.70%	0.28%

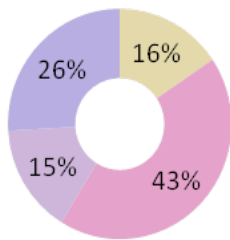
In each of the Community Housing Profiles, responses from members of the public are presented that are specific to each Municipality. This section reports on the three surveys on an aggregate level in order to get a regional view of the housing needs in the six municipalities.

2.2.1. Survey 1: Public Survey Responses Regional Overview

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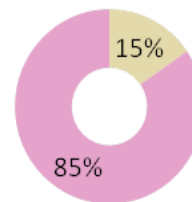
How many people live with you?
N=366

Zero One Two Three +

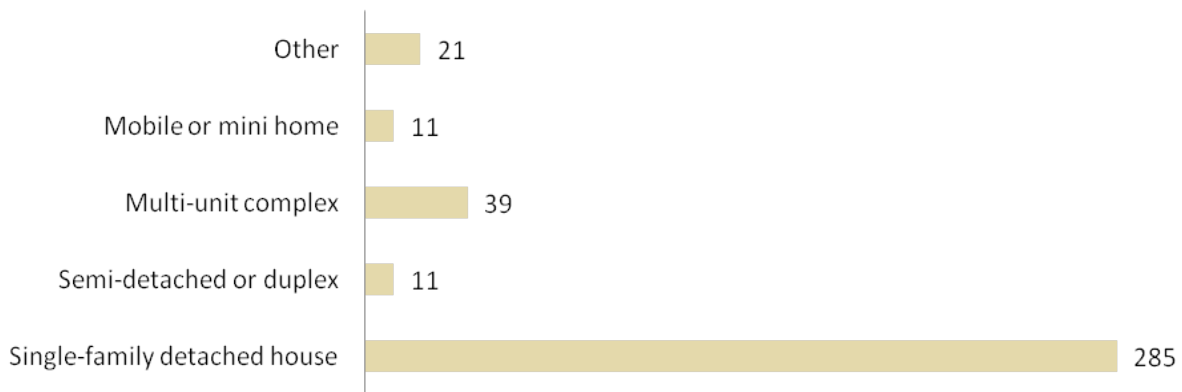


Does anyone in your household have any accessibility or mobility issues? N=364

Yes No

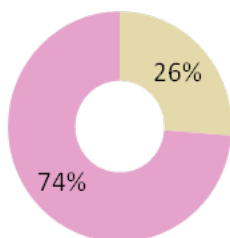


What type of housing do you live in? n=368



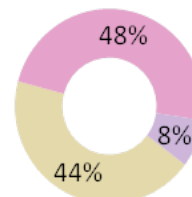
Do you rent or own your housing?
n=377

Rent Own

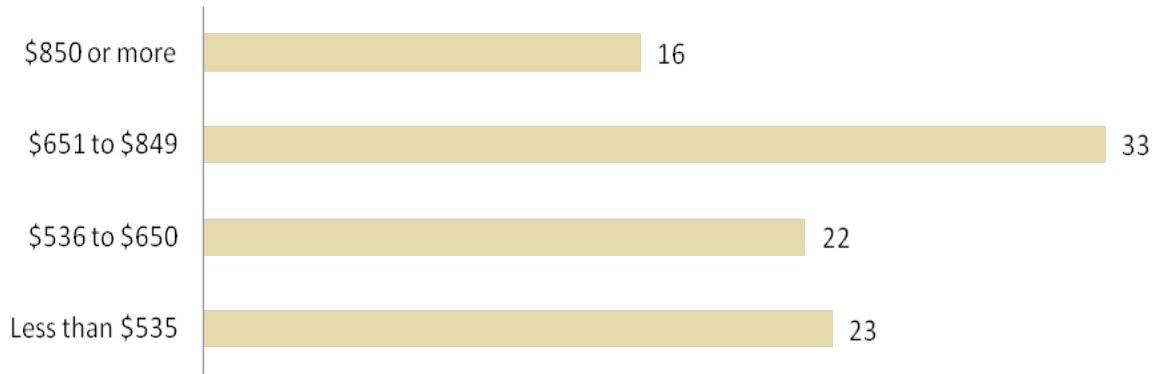


Are you spending more than 30% of your income on shelter costs?
n=365

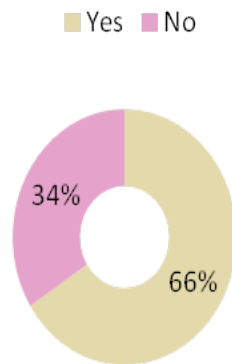
Yes No Don't know



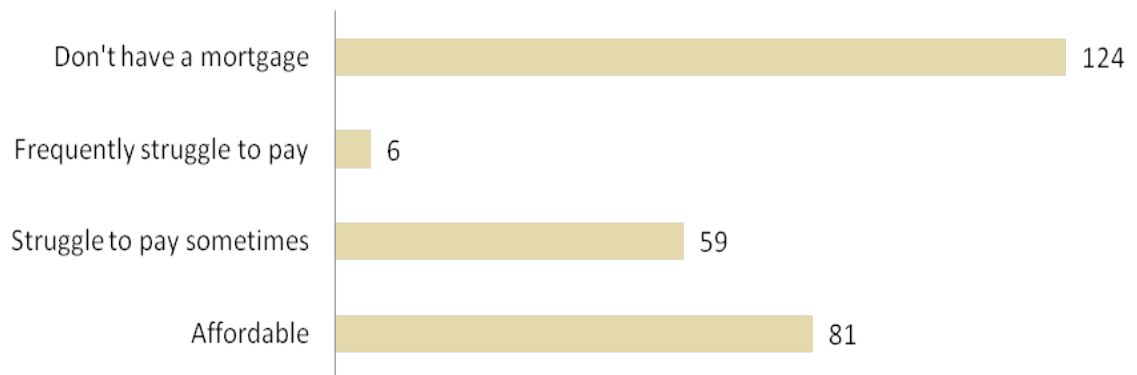
How much is your rent per month? n=94



Is home ownership important to you? n=94



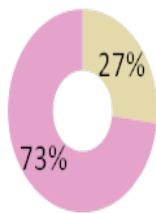
Rate the affordability of your mortgage payments. n=270



Are you considering downsizing, moving within your community or relocating to another community?

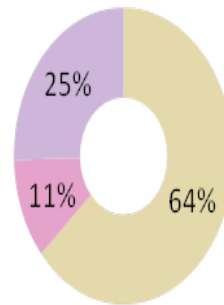
n=267

■ Yes ■ No



Is housing affordability an issue in your community? n=338

■ Yes ■ No ■ Don't know



Public Survey Regional Survey Analysis

The following are highlights of the public surveys collected:

- 15% of respondents reported having accessibility issues, representing a significant need for housing catering to their needs.
- 44% of all respondents reported paying more than 30% of their income on shelter costs each month.
- About two thirds of respondents said that home ownership is important to them.
- 24% of respondents stated that they sometimes have trouble paying their mortgage or are constantly struggling to pay it.
- Over 1 in 4 said they were considering downsizing their current living situation.
- 64%, almost two thirds of respondents, said that housing affordability is an issue in the six municipalities.
- As seen in the public housing chart, there is a lack of affordable housing units for families and non-seniors in particular.
- According to the 2011 NHS data, and the 2016 Housing Nova Scotia data, rent prices have remained fairly constant in the six municipalities, with the exception of MODC.

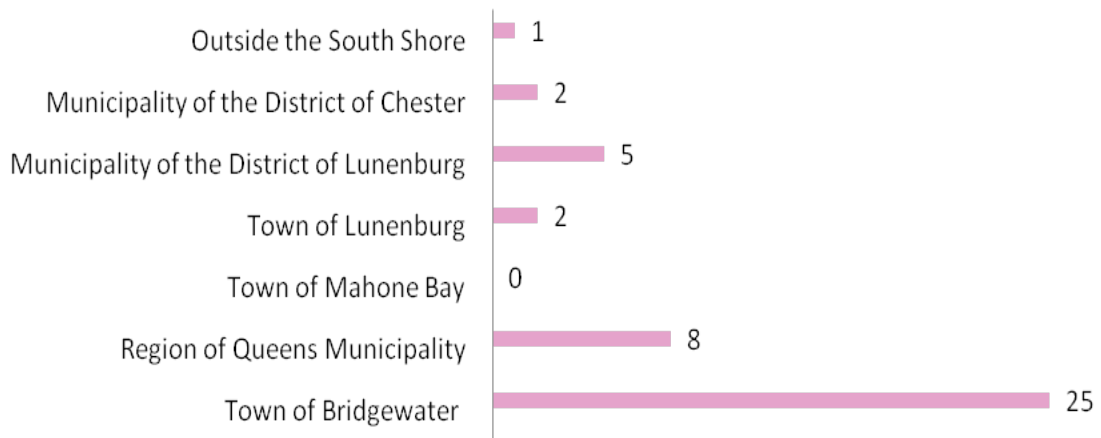
2.2.2. Survey 2: Health and Housing Service Providers Regional Overview

Public service sector workers have a broad outlook on housing needs and challenges since they work with people from all walks of life every day. Service sector workers' responses came from the following areas:

Health services	45%
Social services	22%
Shelters and Emergency Protection	10%
Income Support	7%
Other	17%

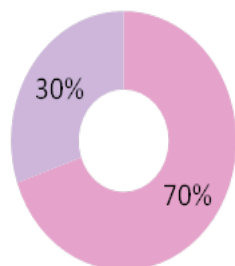
Of these respondents, 70% work for government while the remaining 30% work for not-for-profit organisations. Few work primarily with one or another population, while most work with all populations.

Where are you based? n=43



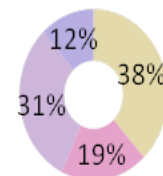
Are you a public sector or non-profit service provider? n=43

Public sector Non-profit

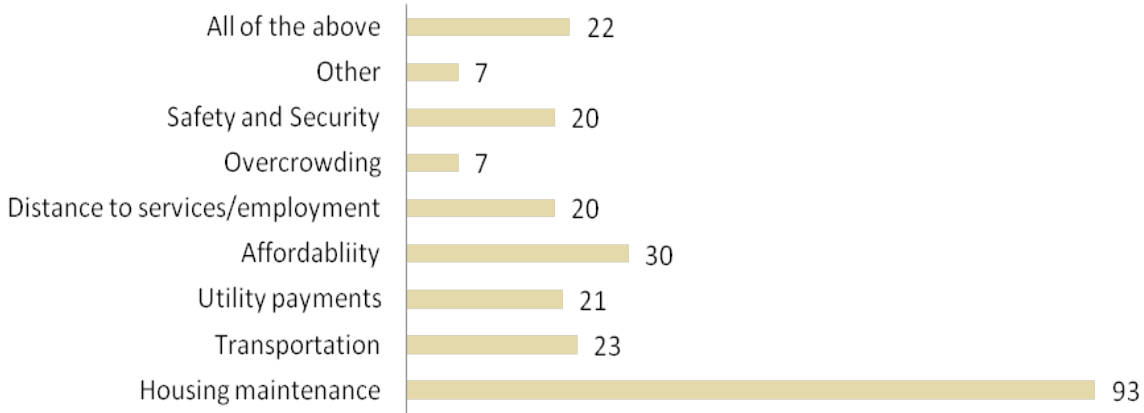


What percentage of your client base has a housing problem? n=42

1% to 25% 26% to 50%
51% to 75% 76%-99%

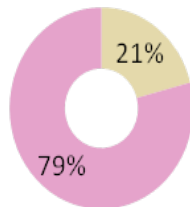


What types of issues are your clients experiencing?



In your opinion, which has the higher priority? n=43

- More affordable housing
- More supported housing



What are the key partnerships needed to provide affordable housing and services? n=28

- Provincial Government (funding, strategy, development)
- Federal Government (funding, aboriginal housing)
- Municipalities (transportation, energy efficiencies)
- Health Authority (knowledge, services)
- Land trust (land acquisitions and management of affordable housing housing)
- Business (funding, development, knowledge)
- Social Services (knowledge, services)

2.2.3. Survey 3: Private Sector Regional Overview

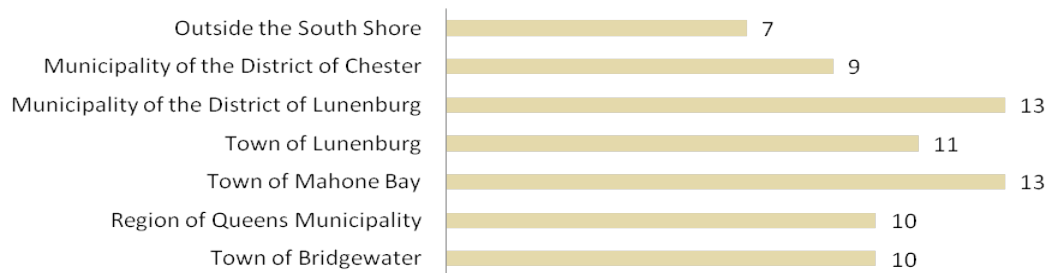
People working in private sector companies related to housing were consulted to understand issues pertaining to development and the marketplace. Respondents were mostly real estate agents and landlords, and also included professionals, developers, and contractors. A total of 23 people responded and many were open to partnerships and further conversations.

Approximately 40% of private development industry respondents work in the realm of owned housing, while the majority, approximately 60%, work with rental housing. When asked, "What is affordable housing?" respondents noted:

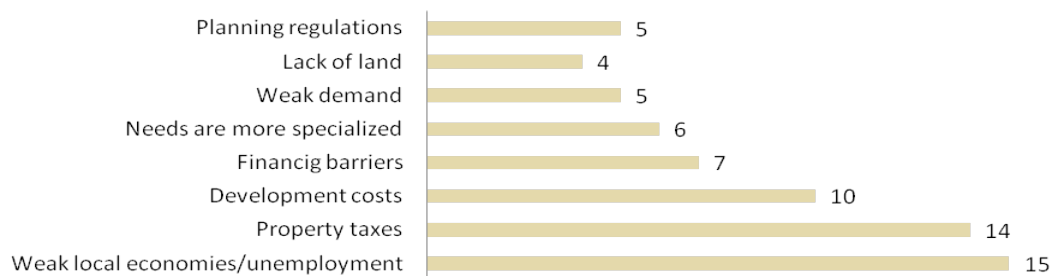
<p>Affordable Housing is:</p> <ul style="list-style-type: none"> • Efficient, safe, healthy housing. Just because it's less expensive doesn't mean it should be in an unsafe or unsanitary state. • Housing for single parents, singles and couples. • I feel 33% of gross income for housing is the number. 	<p>Affordable Home Ownership:</p> <ul style="list-style-type: none"> • An approximately 1,100sf house in reasonable condition within 20 minutes' drive of services with affordable monthly payments based on the average hourly wage for this area in a 40 hour week. Using 5% down. • Based on my business homes between \$150-200,000 outside of town due to high taxes in Bridgewater. • Housing that banks will mortgage, at rates that people making less than \$50,000 per year. • New single family housing under \$250,000. • A mortgage that a low income working family can afford. <p>Affordable Rental Housing:</p> <ul style="list-style-type: none"> • Around \$500 per month for older fixed-up apartments. • \$600 for new small one bedroom.
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The responses to other questions are:

In which community are your business interests located? Check all that apply. N=23 respondents

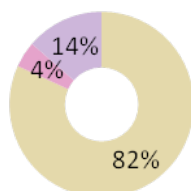


What issues do you see facing the housing sector in the community where your business interests are located? N=23 respondents



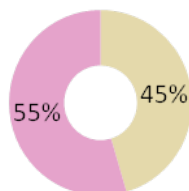
Do you think there is a housing affordability problem in the community where you work?

■ Yes ■ No ■ I don't know



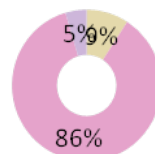
Are you aware of the Province's affordable housing programs, grants and/or subsidies?

■ Yes ■ No



Have you ever used on the of the Province's affordable housing programs, grants and/or subsidies?

■ Yes ■ No ■ N/a



2.3 Focus Groups

SSHAC members worked with selected community stakeholders to engage individuals encountering housing challenges, to ensure that their perspectives were included as part of the assessment process. Approximately 30 individuals participated in the focus groups.

Focus Group Details		
Focus Group Host	Services / Mandate	Location
Second Story Women's Centre	Support, counseling, referrals, personal development programs, food security programs, wellness programs, youth programs, and social opportunities for women and girls of all ages.	Town of Lunenburg
Better Together Family Resource Centre	Holistic support for children and their families, parental supports and education	Bridgewater, Liverpool, Shelburne
Family Support Centre	Social services, Province of Nova Scotia	Bridgewater
Harbour House	Transition house for women and children experiencing domestic abuse and violence.	Bridgewater
New Ross Golden Age Club	Senior's socialization	New Ross

2.3.1. Focus Group Inputs

The focus group participants were asked a series of questions regarding their experiences with housing to generate conversation. The questions were taken from the public housing survey. An overview of the common themes which emerged are presented below.

Focus Group Themes

Adequacy of Current Housing

No. Focus group participants are 'maxed out' on rent and utility costs, experience frequent moves, landlords deferring maintenance, and some - in particular seniors - have concerns about their ability to maintain their independence. Other concerns relate to the need for age-friendly or accessible design in their housing.

Accessibility and Availability of Housing

There is some discrimination against people with children or pets. The tourism market is having an impact, creating year-round occupation challenges (short term rentals only) or driving up rents. There are issues of maintenance not being attended to by landlords. Utilities, heat in particular, are creating issues where rents might be otherwise tolerable. In order to access seniors apartments, prospective tenants must reside in the municipality where housing might be available. Housing is mismatched for seniors (too big, accessibility / design and affordability issues) and seniors are at risk of being displaced from their communities if they need care. A lack of public transportation limits housing choices for some participants.

Affordability

Income assistance is insufficient to meet housing needs for special groups like single mothers and their children. Housing costs more to rent than own. It is a barrier to keeping young people in their communities and is not affordable for those working in service industries, also artists, or for those working in the area's tourism industry. For some, housing can only be afforded by relying on the food bank or friends and family for transportation.

Housing Condition

Some have considered rental costs and conclude, by scraping together a down payment from family and friends, that ownership is a less expensive option, and face the double-edged sword of affordability and condition of the housing, or location (less expensive property taxes in rural areas). Whether the housing is rented or owned, the stock that is affordable typically carries a lot of maintenance or design issues (lack of ventilation, small bedrooms, mismatch of housing size with size of family, etc.).

Home Ownership

Home ownership is appealing to focus group participants, mainly because it costs less than renting; some note that maintenance / tax costs need to be considered. Many aspire to own their own home, but feel the goal is out of reach. Participants also note that owned housing gives them the control to maintain their housing as it is needed instead of relying on landlords for maintenance.

Discrimination

Focus group participants have had experiences of housing discrimination regarding their sexual orientation, income, occupation, pets, children, student status, age and mental health status and level of disability.

Homelessness and Temporary Housing

Fear of homelessness exists for those who are vulnerable. Couch surfing is stressful and does not provide a permanent address. Housesitting, short term rentals, camps and cottages can be disruptive and there is a lack of supportive housing for those with mental health needs.

Concern for the Future

The turnover of properties along with rising rents and utility costs raise a primary concern about the ability to maintain independence (safety and security) and ability to provide for aging parents and young children.

Focus Group Summary

Common themes relating to the role of affordable housing and community stability (including economic stability) emerged from the focus groups. These include:

- House quality, match and affordability impact residents. CMHC defines these as 'affordability, adequacy and suitability';
- The lack of affordable housing for young people is a significant disincentive for young people who want to stay in their communities and for employers hoping to attract and keep qualified staff;
- Innovation in accommodations for tourists (e.g. Airbnb) is creating some distortions in the housing marketplace and specific to the tourism industry there are growing issues with the need to attract and house seasonal workers;
- The socio-economic fabric of a community can be affected when seniors need to leave their communities to find the right combination of housing and care they need;
- Transportation needs are closely linked with the availability of housing and where it is located;
- Options and opportunities need to be communicated and awareness of all issues raised, and;
- Seniors' children are largely unavailable to care for them and their properties as they age.

2.4 Rural Housing Challenges

There are many housing challenges facing rural communities and small towns including:

Rural Housing Supply Challenges	Barriers to Development
<ul style="list-style-type: none"> Older stock, often of poorer quality Emphasis on home ownership Higher operating costs Lack of housing choice and tenure options Limited new supply/ Lack of demand for private sector development Resale is older and poor quality New construction is custom order driven and higher end 	<ul style="list-style-type: none"> High Building Costs, Building Materials Costs NIMBYism Limited economic options, economic uncertainty, lack of viable housing markets Limited economic return on rental housing Limited access to contractors Lack of community service infrastructure Population decline Low population density Lack of community leadership Ineffective or counterproductive public policy and regulations Land Cost Seasonal Employment Zoning and by-laws Depleted voluntary sector Lack of information about small markets
<th style="background-color: #f4a460;">Rural Housing Demand Challenges</th>	
<ul style="list-style-type: none"> Low income Flat incomes, rising costs Residualization of renters Social housing vacancies More single person households Delayed family and household formation More seniors aging in place 	

Adapted from: Bruce, David. 2003. Housing Needs of Low-Income People Living in Rural Areas. Ottawa: CMHC.

Regardless of their size, most communities – and in particular their many special needs populations - are impacted by affordability challenges and gaps within the housing continuum. Some of the most vulnerable populations include persons with disabilities, members of the LGBTQ++ community, people living with mental health and addictions challenges, women leaving abusive relationships, youth, low income individuals and families and homeless men and women. The issues relating to providing affordable, supportive and safe housing are particularly challenging for rural areas and small towns as they often lack the social service networks available in more urbanized areas.

“In rural areas, homelessness is less visible because people are more likely to be living in overcrowded or unsafe housing, rather than on the street. There are fewer options for safe and affordable housing, fewer shelters, and fewer rental units in rural communities. Housing challenges are compounded by a lack of public transportation and transportation costs are a larger part of the budget in rural households. Housing is especially an issue for seniors, low income families and individuals, and single parent families in rural areas. Unemployment is a critical factor in housing insecurity in the youth population.”

(Health and Housing 2014 Discussion Paper, Nova scotia Department of Health and Wellness)

The South Shore Housing Needs Assessment provides a comprehensive list of data, suggestions and ideas. With the support of local Councils, and collaborative efforts to build community capacity; opportunities can be created to address the supply of affordable housing. The challenge for will be to link (or provide) a regional network of social services connected with affordable housing (“supportive housing”) and for a wide range of needs. In this regard, the South Shore Housing Action Coalition should continue with its advocacy role.

“But we know that real success will rely on our ability to work with all levels of government, as well as with business, non-profits and individuals... and to do it as a collaboration among peers.”

(From A Housing Strategy for Nova Scotia)