



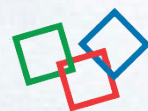
SOUTH SHORE HOUSING ACTION

# Housing Needs Assessment



A PROJECT FOR ALL CITIZENS OF:  
District of Chester, Town of Lunenburg, Town of Mahone Bay, District of  
Lunenburg, Town of Bridgewater and the Region of Queens, Nova Scotia.

AUGUST 2016



TEA  
Architects+Planners Inc.

The South Shore Housing Action Coalition is grateful for the support of the community who, through their participation in our survey, focus groups, and community consultations have furthered our understanding of the housing needs of communities in Lunenburg and Queens Counties. Much planning and careful thought has gone into this project, and the South Shore Housing Action Coalition wishes to acknowledge those who have made this project possible:

- Housing Nova Scotia
- Canada Mortgage and Housing Corporation
- Second Story Women's Centre
- South Shore Transition House Association
- Better Together Family Resource Centre
- Bridgewater Family Support Centre
- New Ross Family Resource Centre
- Queens Family Resource Centre
- Aspotogan Heritage Trust
- Nova Scotia Health Authority
- Western Regional Housing Authority
- Town of Bridgewater
- Municipality of the District of Lunenburg
- Municipality of the District of Chester
- Region of Queens Municipality
- Town of Lunenburg
- Town of Mahone Bay
- Community Members
- Local development industry leaders

Our thanks for your ongoing support and commitment to improving access to healthy, affordable housing options for all, at every stage of life.

A special thank you is extended to SSHAC's Housing Needs Assessment Sub-Committee under the leadership of Nancy Green:

- Helen Lanthier
- Penny Carver
- Wayne Thornburn
- Eric Hustvedt
- Rachel Bailey
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Funding provided by



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## Executive Summary

This Housing Needs Assessment is one of the first comprehensive community-based assessments completed in Nova Scotia. The report identifies that Municipal governments and partners can make a big impact on the housing type, supply and affordability in their jurisdictions. It shines a spotlight on six neighbouring Municipalities on Nova Scotia's South Shore, which have been brought together as stakeholders by the South Shore Housing Action Coalition (SSHAC).

Pilot projects are provided for each Municipality, as identified by the team, through the contributions of local citizens, service providers such from the health and social sectors, the private development industry, local Council members and staff, and SSHAC members. This action-based report has been created to not just report on the housing demand and supply for each Municipality, it was created under the presumption that there is already need for affordable, adequate and suitable housing. This allowed the Team to consider pilot project ideas throughout each step of the study and consultation periods.

This report is structured in four parts:

1. Background and Introduction
2. Regional Overview of Housing Needs:  
Each of the geographies are reviewed in comparison and Regional trends identified.
3. Community Housing Profiles:  
Six separate demand, supply and needs profiles, each one contained within a Municipal government boundary. Profiles include special action projects, such as a recommended policy action or other possibly feasible project that would act to improve housing conditions in each Municipal area.
4. Project 'Idea Bank':  
The 'Idea Bank' lists other tangible and possibly effective projects that Municipalities and partners could pursue to improve the housing condition in their communities.

The result is a current dataset of relevant demographic and socio-economic indicators of housing needs, housing needs by income decile that can be updated over time, and population and housing need projections. Most important are the insights from community members, and suggested projects and partnerships that could work to meet the needs of citizens.

### *The Affordable Housing Continuum*

Emergency Shelters	Transitional Housing	Social Housing	Affordable Rental Housing	Affordable Home Ownership	Affordable Rental Housing	Affordable Home Ownership
Government Subsidized Housing			Non-Market Housing		Market Housing	

The affordable housing continuum describes a range of housing to meet a variety of needs. A mix of housing types across the continuum are generally needed in each community to ensure that all residents have housing which meets their needs. Throughout the document various types of housing will be mentioned which fall somewhere on the continuum.

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## The Importance of Housing

"Housing is one of the most fundamental needs for Nova Scotians and their families. And its impact goes well beyond our basic requirement for shelter. Our homes – and the communities they are part of – shape nearly every aspect of our lives: health, educational achievement, success in the workplace, even the security of our retirement and our dignity in old age. That impact extends to the broader community, too. The right housing choices can mean safer, more sustainable and more vibrant communities. They enable public services to be more efficient and effective, and businesses to be more diverse and prosperous. They help heal social divisions and make our province stronger."

*From A Housing Strategy for Nova Scotia*

# Part 1 Background and Introduction

This Housing Needs Assessment was undertaken by the South Shore Housing Action Coalition (SSHAC) in order to better understand the short, medium, and long-term housing needs for Municipalities within Lunenburg and Queens Counties, which include Municipality of the District of Chester (MODC), Municipality of the District of Lunenburg (MODL), Region of Queens Municipality (RQM), Town of Lunenburg, Town of Bridgewater and Town of Mahone Bay.

David W. Harrison Ltd. and TEAL Architects+Planners Ltd. were commissioned to undertake this project, and to work closely with representatives of six municipal governments located along Nova Scotia's South Shore, as well as all interested community stakeholders.

The focus of this Housing Needs Assessment is to build awareness, promote a collaborative culture, and facilitate decision-making and action to meet the need for quality, safe and affordable housing in Lunenburg and Queens.



## 1.1 South Shore Housing Action Coalition (SSHAC)

SSHAC was formed in 2010 in response to challenging housing conditions being witnessed by the Second Story Women's Centre in Lunenburg, the Lunenburg County Community Health Board and Public Health.

A coalition of community organizations, services and concerned community members, SSHAC is focused on building community capacity and knowledge of an ever-changing and challenging housing environment for lower income and special needs populations. Its mandate includes:

- Advocacy and Policy Development;
- Education and Outreach;
- Monitoring and Research, and;
- Group Leadership.

Today, SSHAC's membership has evolved to include:

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>• Second Story Women's Centre</li> <li>• South Shore Transition House Association</li> <li>• Aspotogan Heritage Trust</li> <li>• Bridgewater Family Support Centre</li> <li>• Nova Scotia Health Authority</li> <li>• Western Regional Housing Authority</li> <li>• Town of Bridgewater</li> </ul> | <ul style="list-style-type: none"> <li>• Municipality of the District of Lunenburg</li> <li>• Municipality of the District of Chester</li> <li>• Region of Queens Municipality</li> <li>• Town of Lunenburg</li> <li>• Town of Mahone Bay, and</li> <li>• many more community partners</li> </ul> |
|---|---|

SSHAC's vision is to ensure healthy, affordable housing options for all, at every stage of life. Its goal is to work collaboratively to build awareness and facilitate action on the need for quality, safe and affordable housing in Lunenburg and Queens Counties in particular, and Nova Scotia in general.

This Housing Needs Assessment complements SSHAC's research work, in particular its published documents:

- Affordable Housing on Nova Scotia's South Shore: A Policy Toolkit for Lunenburg and Queens;
- Best Practices for Supporting Affordable Housing in Small Towns and Rural Areas;
- South Shore Housing Action Coalition Handbook and Brochure, and;
- Housing in Our Communities: The Numbers.

## 1.2 Participating local governments

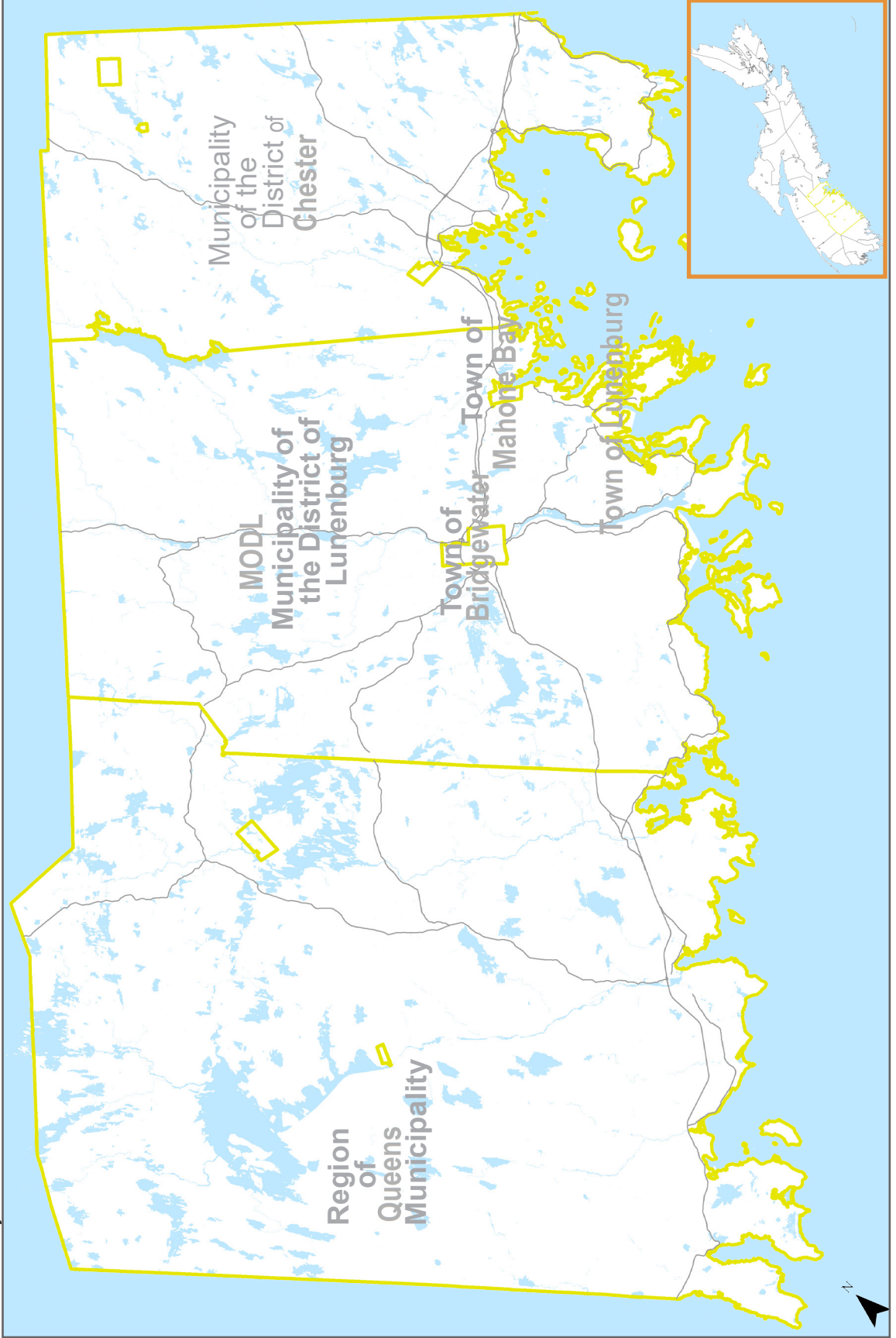
Funding from the federal and provincial governments was used to study housing availability, costs, conditions and experiences in the area governed by six different Municipalities, listed in the chart below. More information on the local municipal governments involved in SSHAC can be found in the Community Housing Profiles in Section 3.

Municipal Unit	Population (2011)	Geographic Area (square kilometres)
Town of Bridgewater	8,241	13
Town of Lunenburg	2,313	4
Town of Mahone Bay	943	3
Municipality of the District of Chester (MODC)	10,599	1,122
Municipality of the District of Lunenburg (MODL)	25,118	1,759
Region of Queens Municipality	10,917	2,392

These municipalities share many experiences due to their close proximity and somewhat shared markets. Their locations are shown on the map on the next page.



SSHAC Study Area



## 1.3 Needs assessment process

There were two primary goals associated with the Housing Needs Assessment. The first goal was to create a 'Community Housing Profile' for each municipal unit, and the second was to identify, where possible, potential project opportunities that might respond to identified needs. The research and analysis were conducted in five (5) phases:

### Phase 1: Research

Demographic and housing statistics were reviewed, using CMHC and Statistics Canada's National Household Survey (2011) data. It provides us with some point in time data for this Needs Assessment, however information from community engagement exercises as well as rent prices from Housing Nova Scotia and qualitative research from existing housing programs provide a more complete picture of housing.

### Phase 2: Innovative practices

Innovative practices were investigated by Ross Grant as the thesis component of his Master's of Planning degree and is used in this Housing Needs Assessment. Called "Affordable Housing on Nova Scotia's South Shore: A Policy Toolkit for Lunenburg and Queens", this document was distributed to each local government prior to community engagement. Municipal Council members were asked to add specific initiatives to this list, which would be presented in their Community Housing Profile.

### Phase 3: Community Engagement

This phase included focus group meetings, community meetings, meetings with Council members and three surveys, each targeted to different groups. SSHAC members held five (5) focus group meetings to engage people with special housing needs. Council meetings were followed by open community meetings using the same agenda. The three surveys were delivered online and in paper format, each targeting either local public service professionals (i.e. home care workers), private sector providers (i.e. developers), or the general public. The survey garnered approximately 450 responses.

### Phase 4: Analysis

Data and consultation inputs for each municipal unit were analyzed together. Key trends were identified and highlighted both for regional and local contexts.

### Phase 5: Pilot Projects

Within the Community Housing Profiles, one pilot project is outlined for each municipal unit based on the analysis of each of their community's housing needs. An approach for each pilot project, considers partnerships and capacity building where possible. The value of the six (6) projects is that the success of a project in one Municipality could be replicated in others. Assuming that each of the six projects is successful, then a total of 36 housing initiatives might be achievable. Additional project ideas are found in the 'Idea Bank'. These six pilot projects include:

Incentivising Mixed Use to Support Downtown / Redevelopment	Town of Bridgewater
Age Friendly Neighbourhood Design	Town of Lunenburg
Co-housing - The Future of Mahone Bay's Old Homes?	Town of Mahone Bay
Municipal / Community Care Partnership	Municipality of the District of Chester
Municipal / Health / Transit Project to Support Rural Living	Municipality of the District of Lunenburg
Creating a Tenant Collective	Region of Queens Municipality

### Idea Bank

The Idea Bank is an important reference source for SSHAC and its partners to consider. Ideas contained in the Idea Bank may be acted upon at any time by any group or partnering groups such as a municipality with a community group, or just one or the other on their own; partnerships are normally critical for success.

## 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%

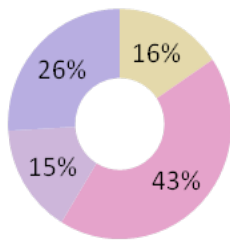
In each of the Community Housing Profiles, responses from members of the public are presented that are specific to each Municipality. This section reports on the three surveys on an aggregate level in order to get a regional view of the housing needs in the six municipalities.

## 2.2.1. Survey 1: Public Survey Responses Regional Overview

14

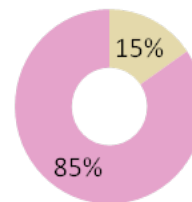
How many people live with you?  
N=366

Zero One Two Three +

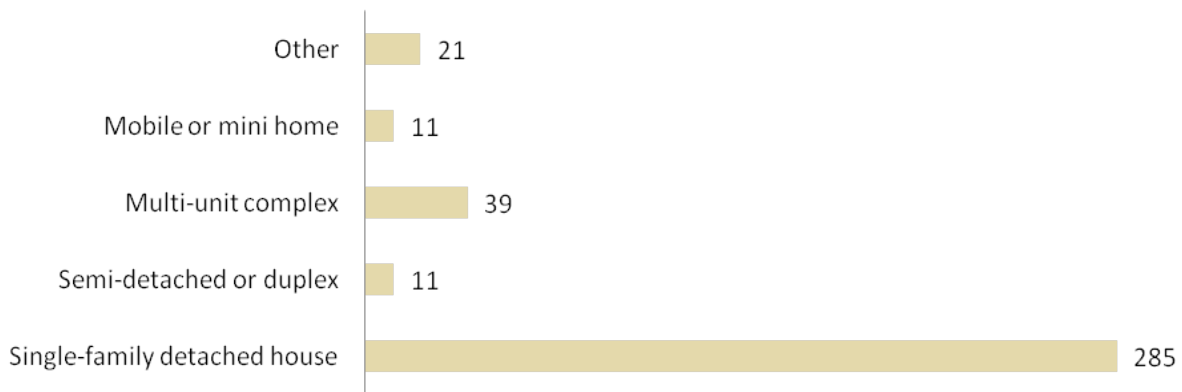


Does anyone in your household  
have any accessibility or mobility  
issues? N=364

Yes No

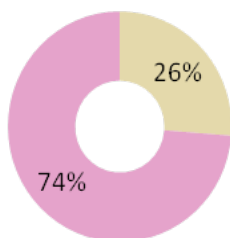


What type of housing do you live in? n=368



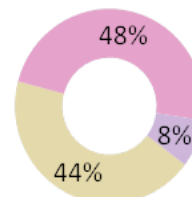
Do you rent or own your housing?  
n=377

Rent Own

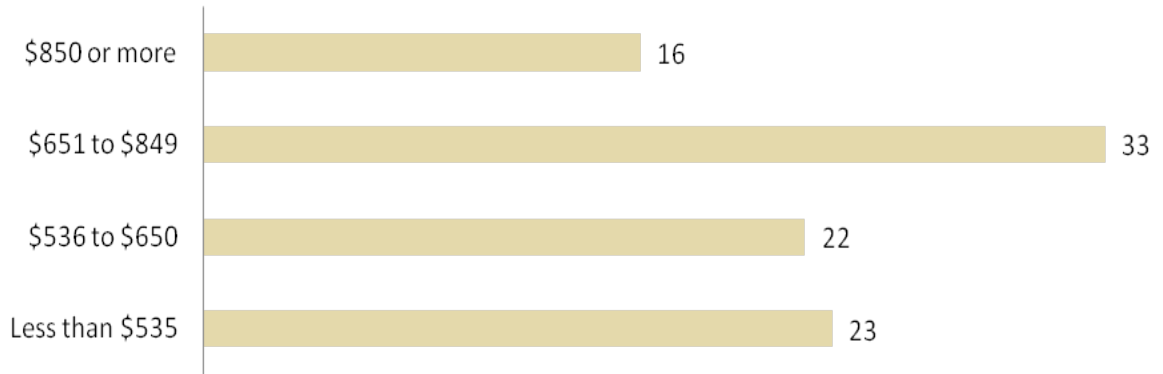


Are you spending more than 30%  
of your income on shelter costs?  
n=365

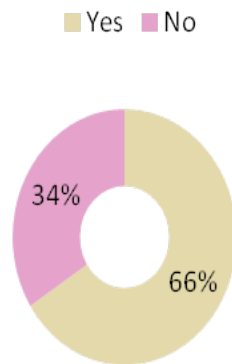
Yes No Don't know



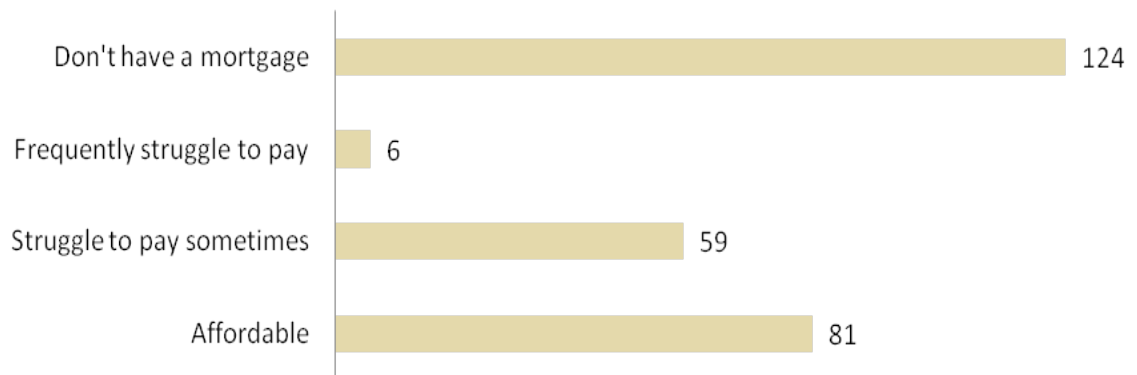
How much is your rent per month? n=94



Is home ownership important to you? n=94



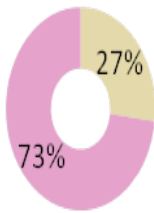
Rate the affordability of your mortgage payments. n=270



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

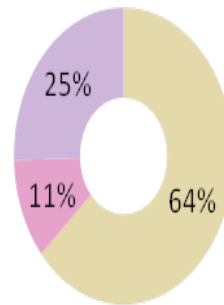
n=267

■ 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.

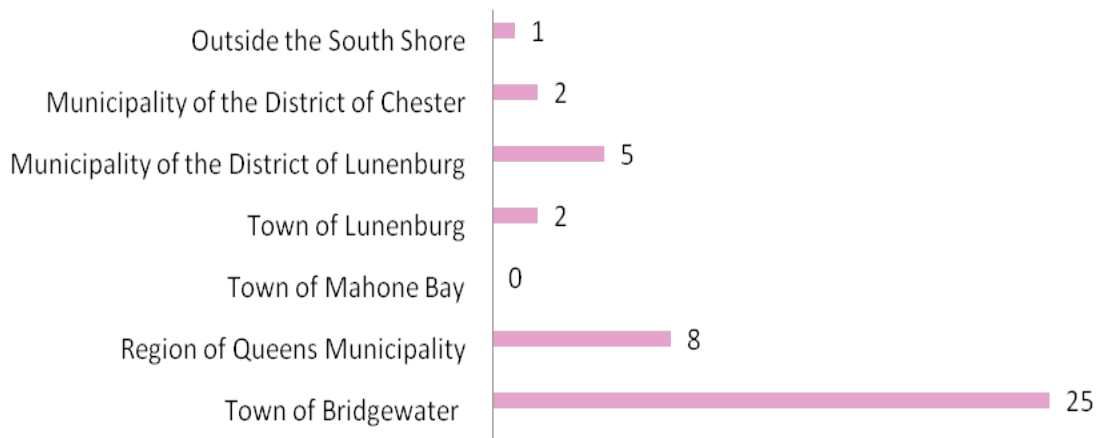
### 2.2.2. Survey 2: Health and Housing Service Providers Regional Overview

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%

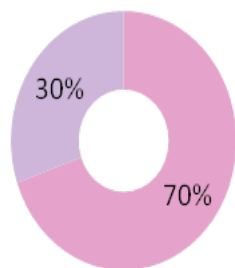
Of these respondents, 70% work for government while the remaining 30% work for not-for-profit organisations. Few work primarily with one or another population, while most work with all populations.

Where are you based? n=43



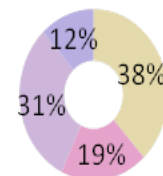
Are you a public sector or non-profit service provider? n=43

Public sector Non-profit

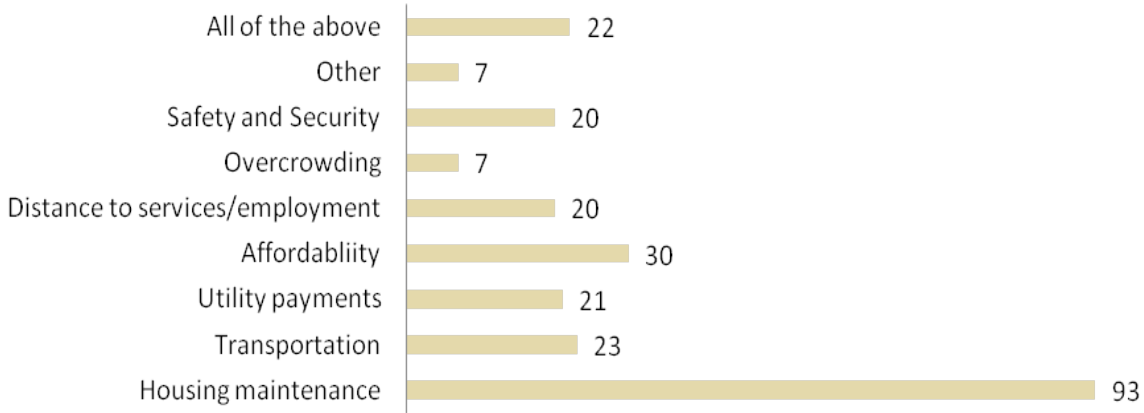


What percentage of your client base has a housing problem? n=42

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

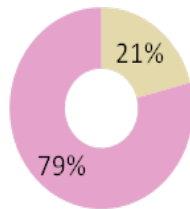


### What types of issues are your clients experiencing?



### 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

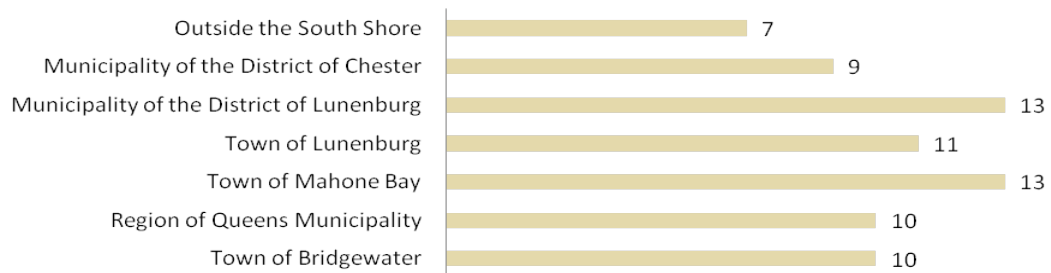
People working in private sector companies related to housing were consulted to understand issues pertaining to development and the marketplace. Respondents were mostly real estate agents and landlords, and also included professionals, developers, and contractors. A total of 23 people responded and many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

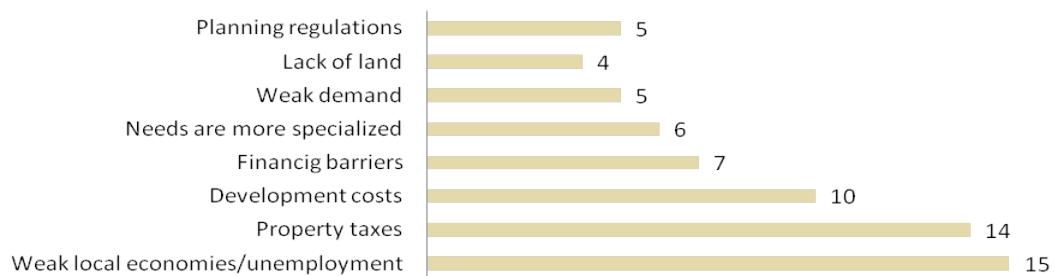
<p><b>Affordable Housing is:</b></p> <ul style="list-style-type: none"> <li>• Efficient, safe, healthy housing. Just because it's less expensive doesn't mean it should be in an unsafe or unsanitary state.</li> <li>• Housing for single parents, singles and couples.</li> <li>• I feel 33% of gross income for housing is the number.</li> </ul>	<p><b>Affordable Home Ownership:</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Based on my business homes between \$150-200,000 outside of town due to high taxes in Bridgewater.</li> <li>• Housing that banks will mortgage, at rates that people making less than \$50,000 per year.</li> <li>• New single family housing under \$250,000.</li> <li>• A mortgage that a low income working family can afford.</li> </ul> <p><b>Affordable Rental Housing:</b></p> <ul style="list-style-type: none"> <li>• Around \$500 per month for older fixed-up apartments.</li> <li>• \$600 for new small one bedroom.</li> </ul>
--	--

The responses to other questions are:

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

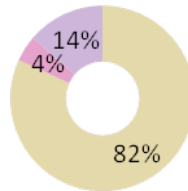


What issues do you see facing the housing sector in the community where your business interests are located? N=23 respondents



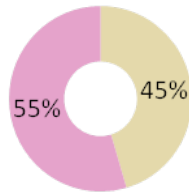
Do you think there is a housing affordability problem in the community where you work?

■ Yes ■ No ■ I don't know



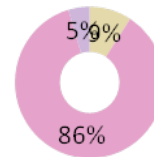
Are you aware of the Province's affordable housing programs, grants and/or subsidies?

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

*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)*



# Part 3 Community Housing Profiles

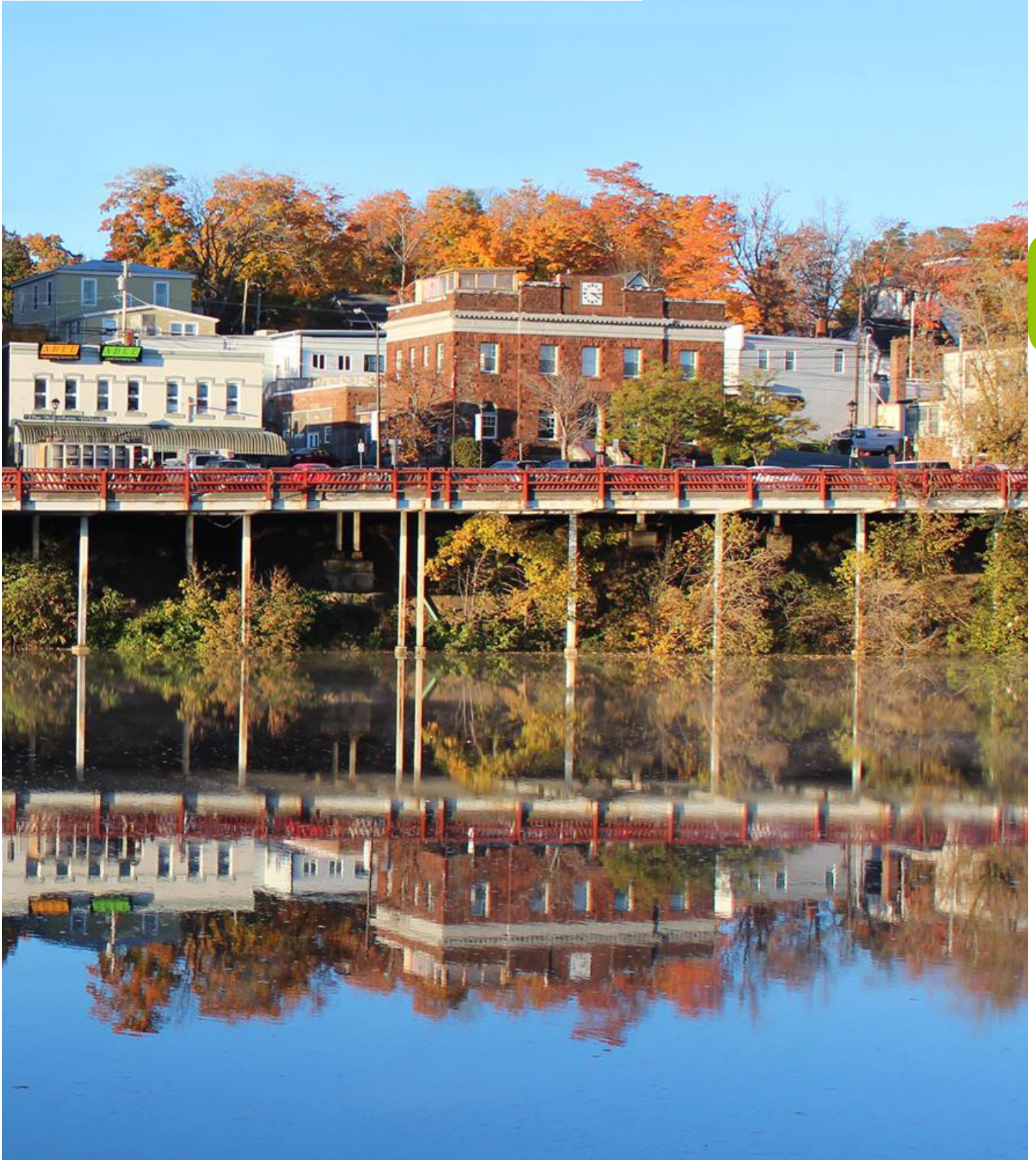
A housing profile is presented for each municipal unit. Each profile includes:

- Community Description;
- Location (boundary) map and government-owned vacant land;
- Data (from sources including CMHC, Statistics Canada, Housing Nova Scotia and SSHAC surveys);
- Data Analysis;
- Summary of Municipal Council and Community Meeting, and;
- Proposed Pilot Project.





### 3.1 Housing Profile: Town of Bridgewater



### 3.1.1 Description

The area now known as Bridgewater was home to the Mi'kmaq for 6,000 years before the arrival of Europeans to Nova Scotia. They lived along the banks of the LaHave River during the summer months at the time of European settlement in the area. The Town of Bridgewater as it exists today was incorporated in 1899. Bridgewater has six (6) Town Councillors, and a mayor, making its councillors per capita 1,373.

Bridgewater was settled by Europeans in 1632, by the French. British settlers soon followed in the early and mid 1700's. On average, Bridgewater receives 25-31 new immigrants per year, and has increased in overall population by an average 3.25% since 1996. Most immigrants arrive from the United Kingdom with various Asian countries and the United States being the second and third most common sources of immigrants, respectively.

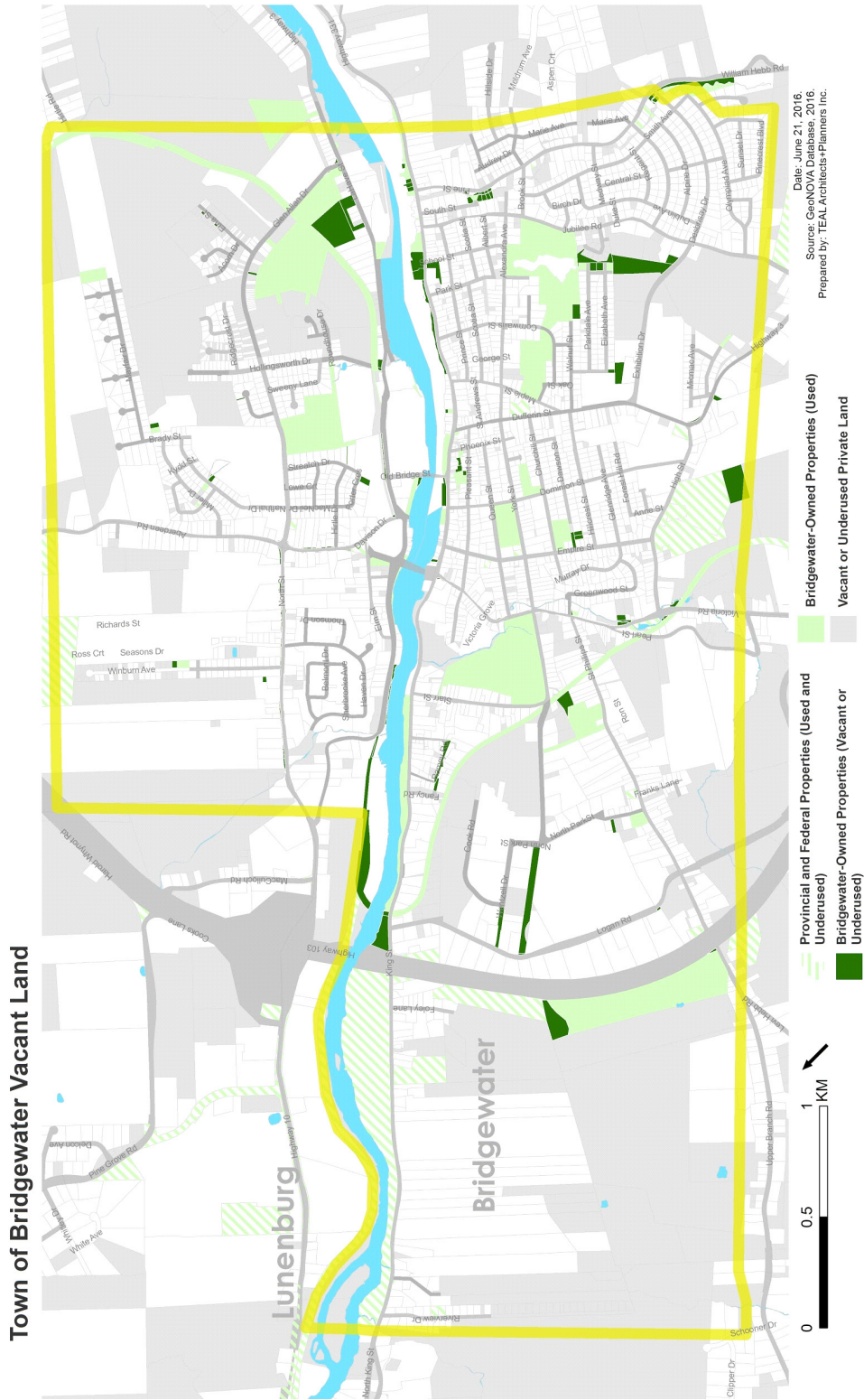
The major employment sectors in Bridgewater are construction and manufacturing, education and health, and retail services. The South Shore Regional Hospital contributes a significant amount of jobs and overall value to the local economy. Government led employment, particularly at the Provincial and Federal levels, has seen an increase in recent years.

Planning in Bridgewater is conducted by the Bridgewater Planning Department. Currently, the Town does not share planning responsibilities with any other municipality. The Town has been planned and zoned in its entirety.

Bridgewater's major planning documents include a Municipal Planning Strategy, Land Use By-law and a Subdivision By-Law. Bridgewater is engaged in several projects that may contribute to housing affordability in the town. In the summer of 2016 the town will expand its already well developed commitment to sustainability when it initiates the Property Assessed Clean Energy (PACE) Financing program. This program will provide low interest loans to private property owners to upgrade the energy efficiency of their properties. The Town is pursuing opportunities to establish a public transportation network in the town. The Town provides property tax rebates to residents making \$19,300 or less per year. Bridgewater also promotes the Provincial seniors property tax rebate program through its website and has recently engaged in a façade improvement program, which will make up to \$50,000 available to businesses in the downtown for building façade improvements.



### 3.1.2 Map: Bridgewater Municipal Boundary and Government-owned Vacant Land







3.1.3 Data: Census and National Household Survey Summary

# Bridgewater

## Housing Affordability Profile

Population and Dwelling Characteristics	
Total Population	8,241
Total Households	3,795
Average Household Size	2.2
Unemployment Rate	13.2%
Occupied Dwellings	3,795
Vacancy Rate	4.9%
Cannot afford median rental shelter costs	40% (1518 households)
Cannot afford median ownership shelter costs	40% (1518 households)
Populations most at risk of Housing Inaffordability	lone parent mothers, senior females, roommates



Image: <https://www.tradewindsrealty.com/faq/>



Renter Households	
Households that rent	38% (1,442)
Monthly Shelter Costs (median)	\$651
Households in Subsidized Housing	16% (231)
Spending 30%+ of income on shelter costs (%)	52% (750)
Vacancy Rate	Not Available
Earning <\$20,000 before tax	21% (303)
Prevalence of low income (%)	24.4%



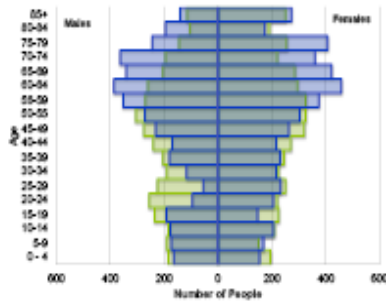
Owner Households	
Households that own	62% (2,352)
Median Assessed Value	\$165,049
Spending 30%+ of income on shelter costs (%)	16% (376)



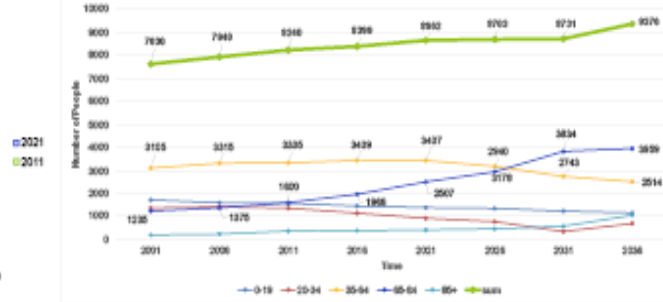
\*Households spend 30%+ of income on shelter costs.  
 \*\* Shelter costs are median monthly costs that include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc.

## Population of Bridgewater 2016 - 2036

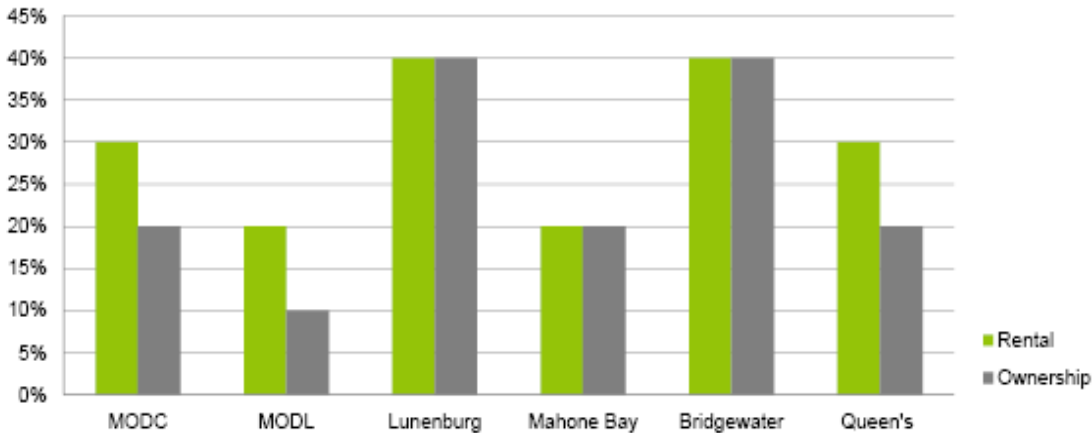
Bridgewater Population Pyramid 2011 and 2021



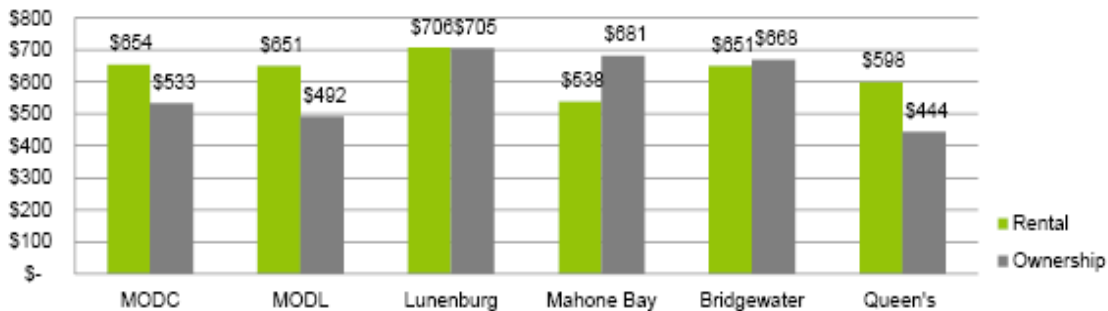
Bridgewater, Projected Population Change by Age Range: 2001-2036



## Proportion of All Households Unable to Afford Median Shelter Costs\*



## Median Shelter Costs\*: Rental and Ownership



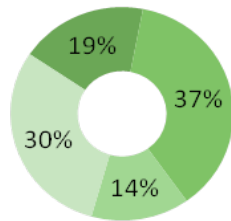
\* Based on Low End of Income Range. Shelter costs include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc. Note: Affordable Ownership only includes the price of the house (no expenses), assumes no debt, a downpayment of approximately 5%, interest rate of 4.75% and a 25 year amortization period using calculator at [www.zillow.com/mortgage-calculator/house-affordability/](http://www.zillow.com/mortgage-calculator/house-affordability/)

### 3.1.4 Data: Bridgewater Public Survey

Surveys were used together with Federal data to create a profile of each community. Responses from Bridgewater citizens to the Public Survey are in this section. Responses account the experiences of closely-affected members of society. The survey did not result in statistical significance. Responses collected from public members regarding questions related to housing needs, conditions and experiences are as presented. An analysis of these responses follows in the next Section.

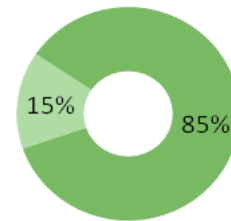
How many people live with you? n=70

■ 0 ■ 1 ■ 2 ■ 3+

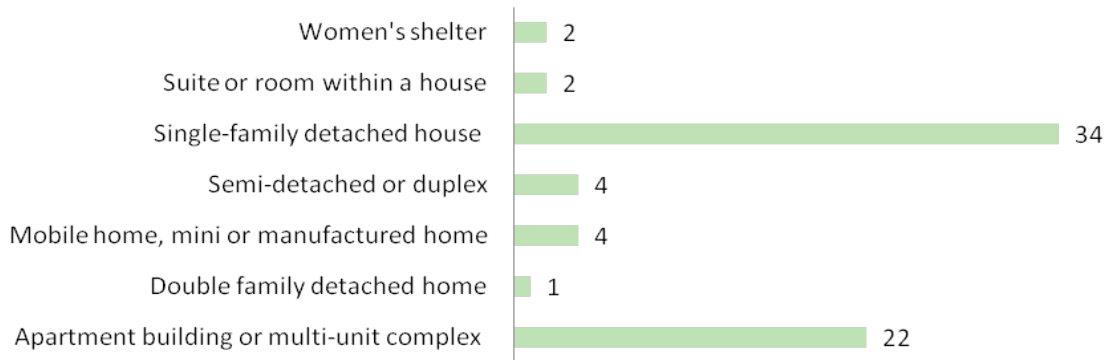


Are you a single parent with children at home? n=68

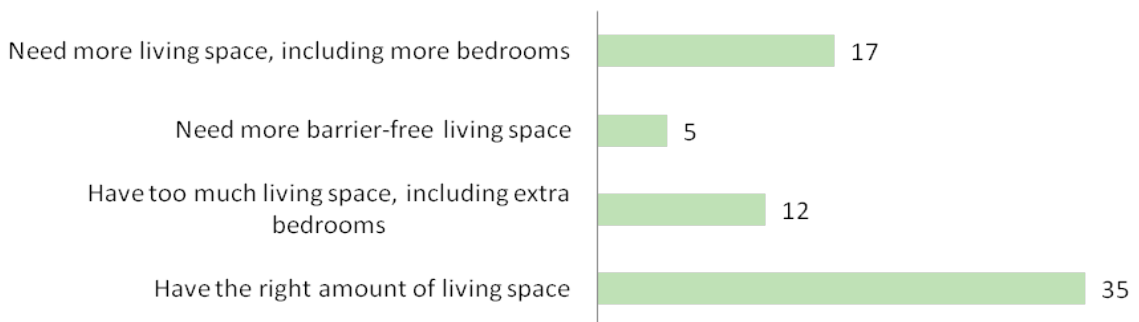
■ No ■ Yes



What type of housing do you live in? n=69

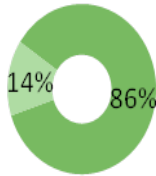


How is your housing matched to your needs? N=69



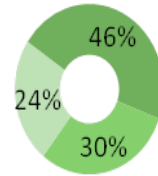
Does anyone in your household have any accessibility or mobility issues? N=69

■ No ■ Yes



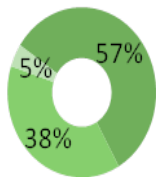
Rate the difficulty you have experienced or are experiencing in finding housing that matches your needs. N=69

■ Difficult ■ Not difficult ■ Somewhat difficult



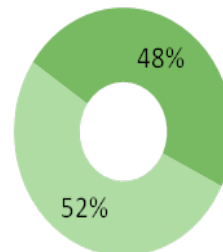
Are you spending more than 30% of your or your family's income before tax on shelter costs? N=69

■ Yes ■ No ■ Don't Know



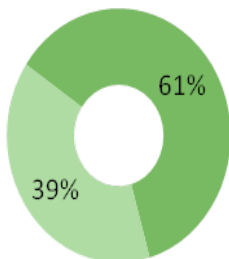
Do you rent or own your housing? N=69

■ Own ■ Rent



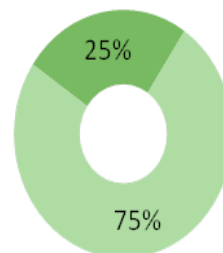
Do you depend on someone to help pay rent? N=35

■ Yes ■ No

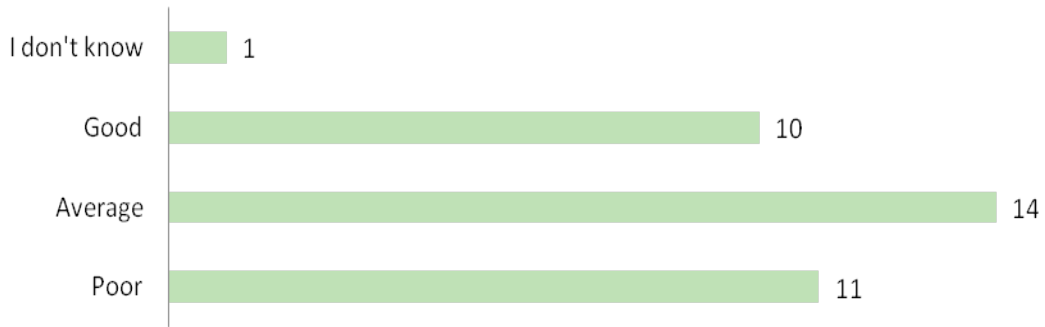


Does your rent include heat and lights? N=35

■ Yes ■ No

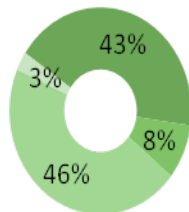


### How would you rate the maintenance of your rental unit/building? N=35



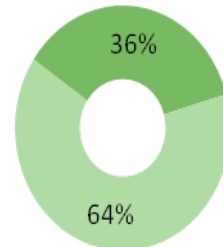
### Have you experienced any type of discrimination in relation to your housing? N=34

■ Yes ■ Possibly ■ No ■ Don't know

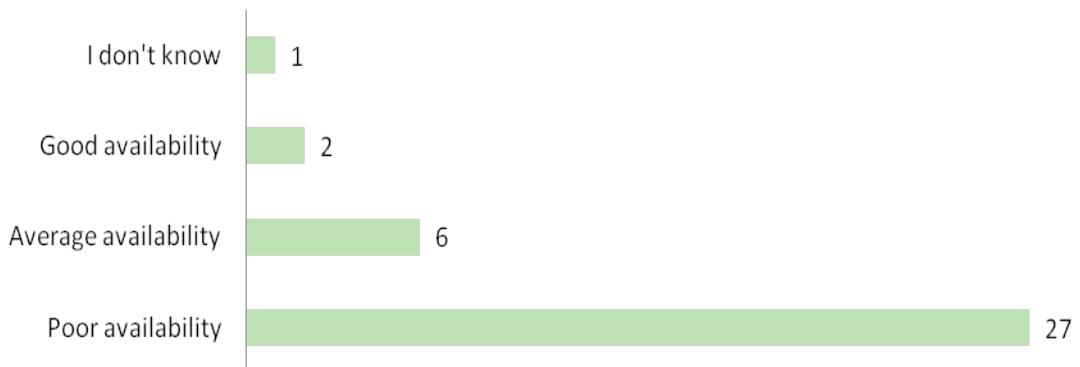


### Is home ownership important to you? N=35

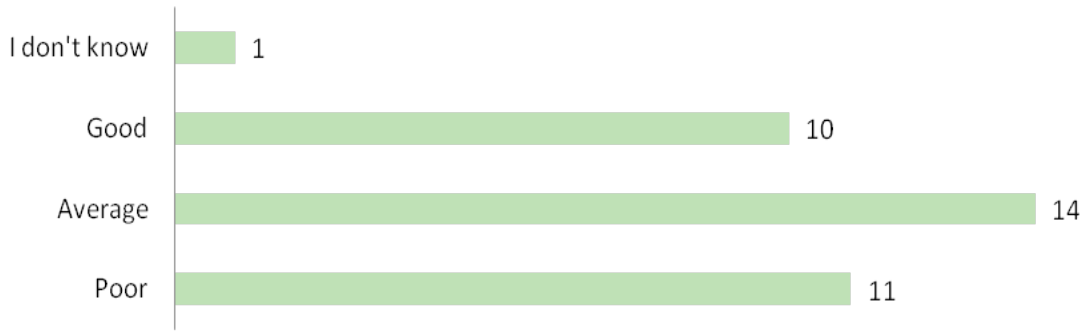
■ No ■ Yes



### How would you rate the availability of affordable rental housing in your community? N=35

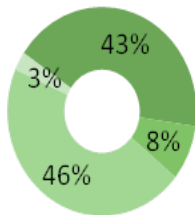


### How would you rate the maintenance of your rental unit/building? N=35



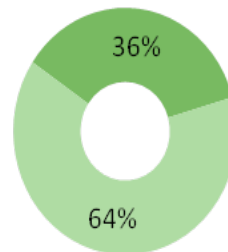
### Have you experienced any type of discrimination in relation to your housing? N=34

■ Yes ■ Possibly ■ No ■ Don't know

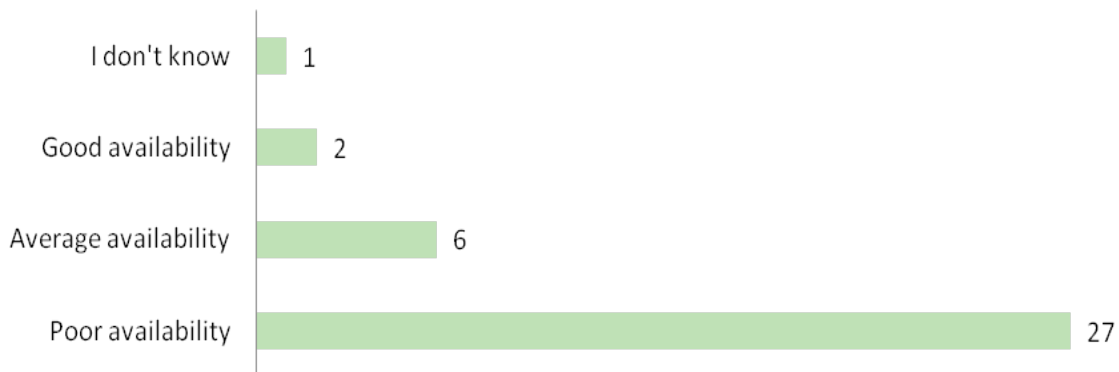


### Is home ownership important to you? N=35

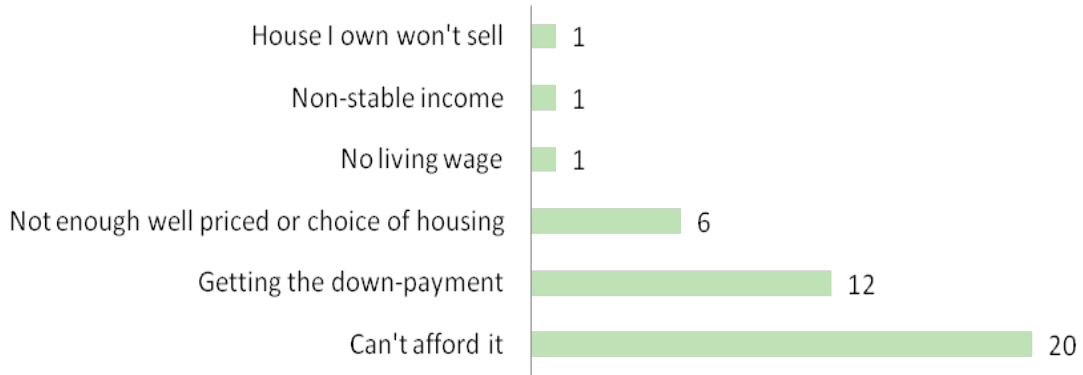
■ No ■ Yes



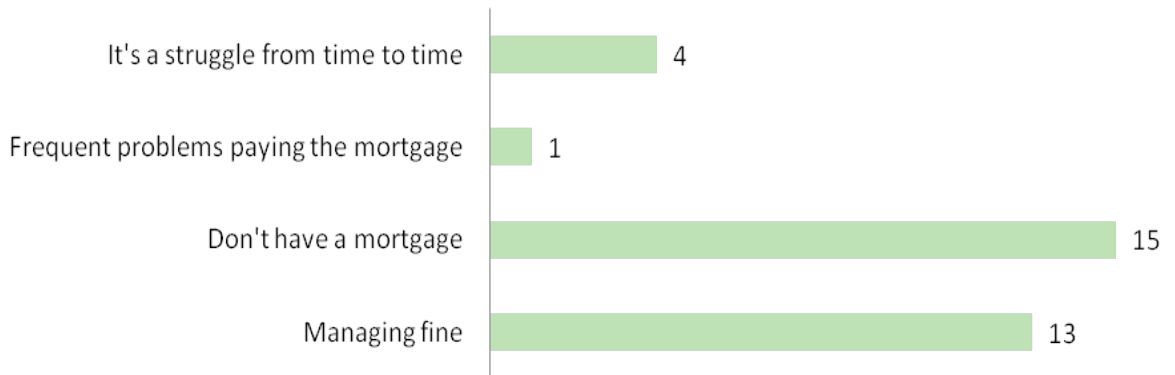
### How would you rate the availability of affordable rental housing in your community? N=35



### What barriers do you experience to owning housing? N=21

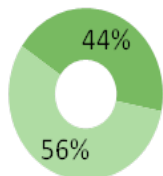


### How would you rate the affordability of your mortgage payments? N=32



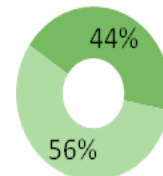
### Are you considering downsizing, moving within your community or relocating to another community? N=31

■ Yes ■ No



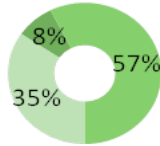
### How would you describe your housing maintenance? N=31

■ On top of everything  
■ Have some major maintenance needs to deal with



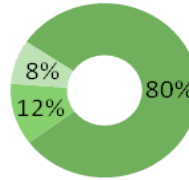
Does your community have a problem with homelessness or temporary situations like 'couch surfing'? N=60

■ No ■ Yes ■ Don't know

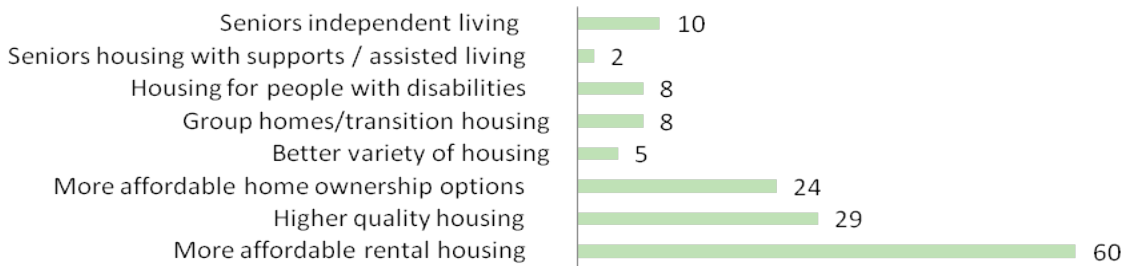


Do you feel there is a housing affordability problem in your community? N=31

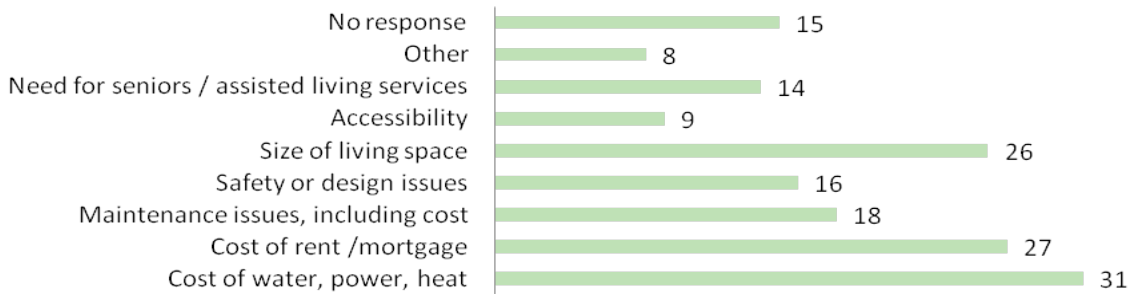
■ Yes ■ No ■ Don't know



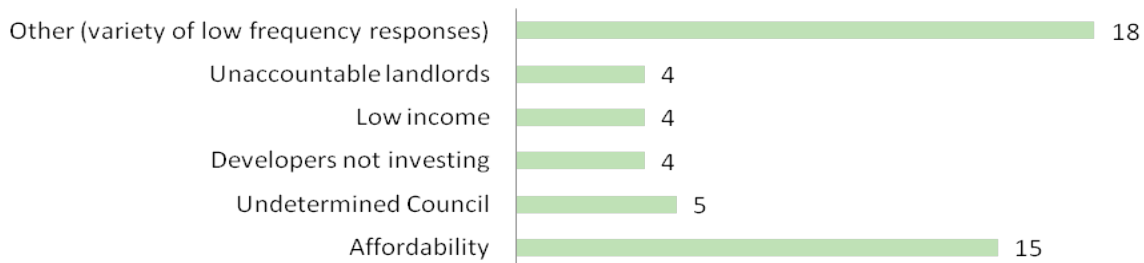
What type of housing do you think your community needs most? (High scores 1 and 2 of 8) N=146



When you think about the next 5 years, what concerns do you have in relation to your housing? N=49



What makes it difficult for your community to achieve the most needed types of housing? N=39





### 3.1.5 Survey and Statistical Data Analysis

2011 Federal data for Bridgewater should be used with caution, given changes to the long form census plus the fact that the data is dated.

Small sample sizes for questions at the local level should be considered with caution in the SSHAC survey. Aggregate numbers lend more confidence, but are regional. "Analysis" is anecdotal; the highlighting of certain statistics is made within the context of other inputs and what was heard in communities.

SSHAC's survey results, statistics and population projections reveal some interesting information, in particular, the Town will need to be extra mindful and aware of the needs of its aging population.

Despite a 13.2% unemployment rate (2011), Bridgewater has a good local economy consistent with its position as a service centre for the South Shore. Having said this, Town Council needs to be aware of housing issues that could impact the economy, namely:

- A relatively high number of survey responders (15%) are single parents with children at home. The vast majority are single mothers.;
- 14% of respondents have a mobility issue;
- An outstanding 57% of responders are spending more than 30% of household income (before tax) on housing; 61% stated that they depend on someone else to help pay rent;
- 41% of respondents felt their rental housing was "expensive";
- 69% of respondents feel the maintenance of their rental unit or building was poor or average - only 28% of those reporting felt maintenance was "good";
- 46% of respondents have difficulty finding housing that matches their needs - 25% say they need more living space;
- 75% of respondents felt there was poor availability of affordable housing in Bridgewater; home ownership is important to 64% of those renters who responded, but the major issue in purchasing a home is being able to afford it (49% of respondents) or getting the down payment (29% of respondents);
- A sizable 43% of those reporting felt they had experienced some form of discrimination in relation to their housing;
- 41% of those reporting feel that affordable housing is the most needed type of housing, and;
- For those who own their home, 44% of those reporting own their home outright and 49% of homeowners surveyed are managing fine with mortgage payments.

Despite the fact that there are two assisted living projects in Bridgewater, the survey responses highlight some general issues and threats related to an aging population.

The aforementioned maintenance issues for rental housing in combination with other factors reinforce the need for Bridgewater to focus on opportunities to provide housing for its aging population:

- 80% of respondents of those reporting feel Bridgewater has an affordable housing problem;
- 69% feel the maintenance of their rental unit or building is 'poor' or 'average';
- 45% of those responding feel the cost of rents or mortgages and the size of living spaces will be a concern in the next 5 years, and;
- 44% of those responding report they are considering downsizing or moving to another community.

### 3.1.6 Council and Community Input

Town Council has been involved in several initiatives and ensures housing affordability is one of its priorities. Town policy is focused on trying to reduce costs to residents so they have more discretionary funds that can be committed to housing. The Town provides services and utility payment breaks for low income earners and it will vary parking requirements to help reduce development costs, where appropriate. It has also participated by donating land to Habitat For Humanity on four (4) separate occasions.

The Town of Bridgewater is interested in supporting housing needs by providing transit options and is currently examining the Yarmouth Transit model for this purpose.

Some of the challenges and needs identified by the Town of Bridgewater include:

- Lack of funding for housing programs (Province and Town);
- Need for clarification of existing by-laws and the extent to which they permit different types of housing;
- Housing needs, matched to addiction services;
- Seniors housing needs exist, but the extent or solutions are not well known;
- Many single parents want their children to be near schools and hospitals but often landlords won't accept children;
- Low income earners are struggling to make rent payments, and;
- Need for supportive housing for those experiencing addictions, mental health challenges and youth homelessness.

Town Council has expressed an interest in how it can best facilitate housing. Some of the opportunities suggested include:

- Dividing large homes into multiple units;
- Promoting energy sustainability to help reduce costs;
- Promoting housing for young people experiencing difficult social circumstances, but have a desire for housing stability to pursue their education;
- Tax rebates for low income earners, and;
- Town-owned property that can be given, or otherwise leveraged, into affordable housing outcomes.

Community members verified many of Town Council's observations, concerns, and aspirations during the community meeting. They have also verified issues associated with stigma, prompting a need for dialogue with landlords about rental practices vis-à-vis families with young children, single mothers, students and pets.

Housing supports need to be better linked with social needs: mental health, addictions, employment, safety and access to food.

Community members identified the South Shore Mall, downtown's larger homes, micro loans for truck rentals or deposits, and promotion / expansion of Seniors Wheels as potential opportunities.

### 3.1.7 Pilot Project

#### Incentivising Mixed Projects in Downtown / Redevelopment Areas

The Town of Bridgewater is encouraged to consider the Development Incentives Program underway in Saint John, New Brunswick as a framework for developing new mixed use environments, that is, combining residential and commercial development and land uses together. The proposed Business Improvement District Commission area is suggested as the target area for the program, along with housing infill opportunities for under-used parking lots on the South Shore Mall side of the Lahave River.

The Saint John Development Incentives Program includes incentives for redeveloping vacant land, upper floors of commercial buildings and vacant / substandard buildings. More information is here: <http://www.saintjohn.ca/en/home/cityhall/developmentgrowth/urbandevelopmentincentives.aspx>. The City provides a grant to property owners - 5% of the construction cost over a 5 year period, at a declining interest rate scale for each of those years. Difficult buildings can access up to 10% of the construction cost, up to a specified ceiling. Once the building is re-developed it is taxed at a higher rate, and the tax increments are used to fund the grant program. This is not tax increment financing.

In Saint John, affordable housing is not one of the objectives, but in Bridgewater, participation in the Province's capital grant program could be one of the stipulations of the program. The goal would be to support revitalization, downtown development and housing needs. The opportunity is to establish a program on a sustainable basis, providing "complete community" benefits for the Town. Discussions with the Municipal Finance Corporation and Community Economic Development Incentive Fund as well as the City of Saint John (Planner Jeff Cyr) are suggested starting points to begin putting together this program for Bridgewater.

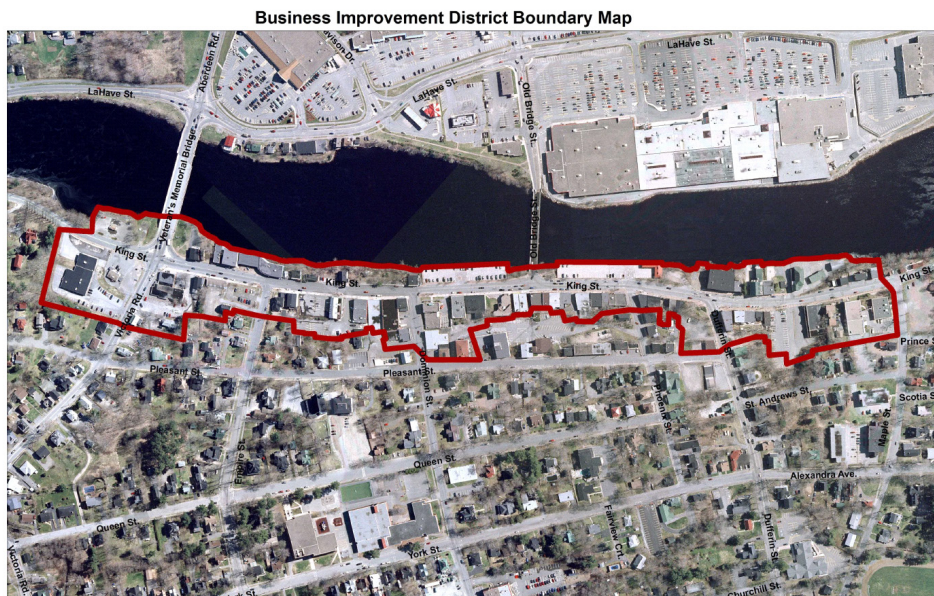


Figure: Pilot Project Boundary

Other ideas contained in the 'Idea Bank' may be of interest to the Town of Bridgewater and its community stakeholders.





### 3.2 Housing Profile: Town of Lunenburg





### 3.2.1 Description

The Mi'kmaq had settlements in the area around the town for thousands of years before the arrival of Europeans, though little is known about their settlements. The Town of Lunenburg was settled by Acadians in the 1630's where they established a farming community. The British later resettled 1,500 "Foreign Protestant" workers from Halifax who originated from modern day Germany, Switzerland and France. This settlement displaced the Acadian and Mi'kmaq settlements in the area and the three parties engaged in several conflicts over the following decades. The Town was founded in 1753, and officially incorporated in 1888. The Town of Lunenburg currently has six (6) Councillors making its capita per councillor 385.

The Town of Lunenburg is a UNESCO World Heritage Site, and tourism is an important part of the local economy. Tourism has a significant impact on housing in the town, especially with the challenge of providing lodging for seasonal workers. Thousands of tourists from the United States, Japan, China, multiple European countries and Canada travel to Lunenburg each summer.

Lunenburg is home to some major industries, including a fish processing plant and shipbuilding services. HB Studios, an internationally-recognized video game developer, has made Lunenburg its home. The town is home to the Fisherman's Memorial Hospital and, as such, healthcare comprises a noteworthy portion of the town's economy.

The Town's land is planned and all areas of the town are zoned. The Town has a full time planner on staff and conducts its own planning work independent of other municipalities. The Town has a Municipal Planning Strategy (MPS), Land Use By-Law (LUB) and a Subdivision By-Law. The MPS was adopted in 1996 and has been amended 23 times since. The LUB is more recent, having been adopted in 2012. The Town produced a Municipal Climate Change Action Plan (MCCAP) in 2015. That report noted that sea level rise will inevitably impact the waterfront area of Lunenburg, even in a conservative sea level rise scenario, especially during storm surge events.



3.2.3 Data: Census and National Household Survey Summary

# Town of Lunenburg

## Housing Affordability Profile

Population and Dwelling Characteristics	
Total Population	2,313
Total Households	1,035
Average Household Size	2.2
Unemployment Rate	10.4%
Occupied Dwellings	1,035 (89% occupancy)
Vacancy Rate	2.7%
Cannot afford median rental shelter costs	40% (925 households)
Cannot afford median ownership shelter costs	40% (925 households)
Populations most at risk of Housing Inaffordability	lone parent mothers, senior females, roommates



[https://en.wikipedia.org/wiki/Haven\\_\(fictional\\_town\)#/media/File:Lunenburg\\_-\\_NS\\_-\\_Lunenburg\\_Hafen2.jpg](https://en.wikipedia.org/wiki/Haven_(fictional_town)#/media/File:Lunenburg_-_NS_-_Lunenburg_Hafen2.jpg)

Renter Households	
Households that rent	37% (385 households)
Monthly Shelter Costs (median)	\$726
Households in Subsidized Housing	15.6%
Spending 30%+ of income on shelter costs (%)	55.8% (214)
Vacancy Rate	Not Available
Earning <\$20,000 before tax	21%

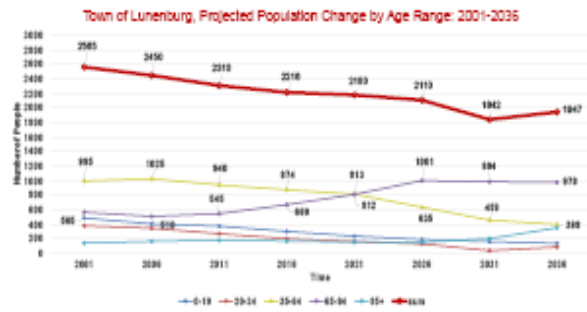
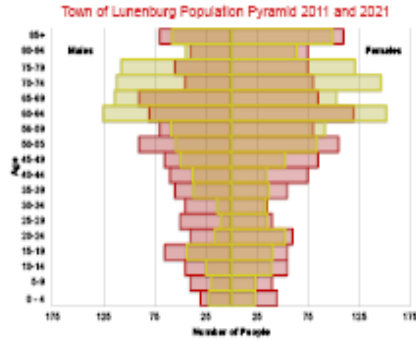


Owner Households	
Households that own	63% (650)
Median Assessed Value	\$240,211
Spending 30%+ of income on shelter costs (%)	23.3% (150)

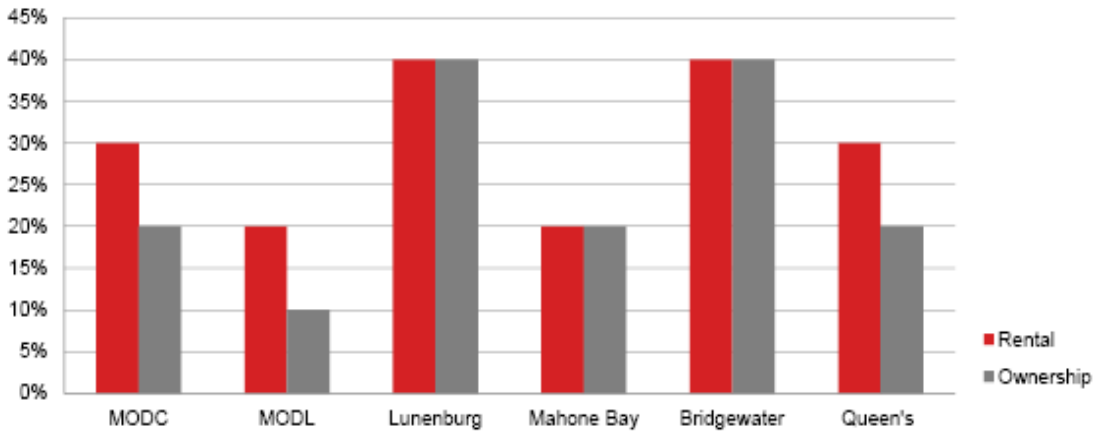


\*Households spend 30%+ of income on shelter costs.  
 \*\* Shelter costs are median monthly costs that include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc.

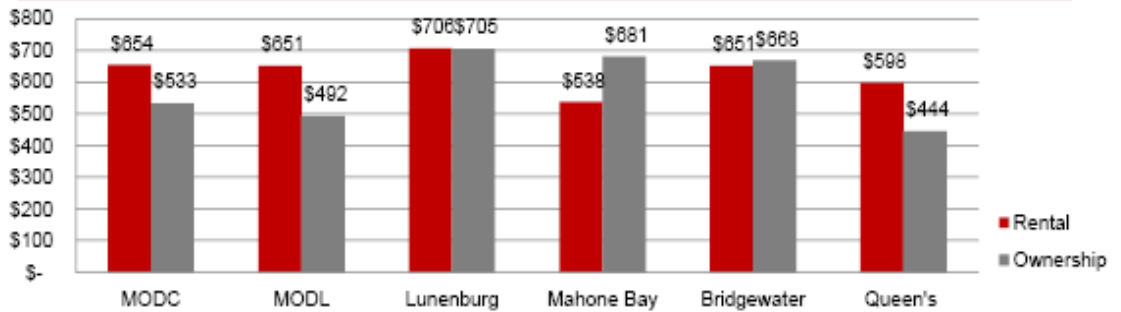
## Population of Town of Lunenburg 2016 - 2036



## Proportion of All Households Unable to Afford Median Shelter Costs\*



## Median Shelter Costs\*: Rental and Ownership



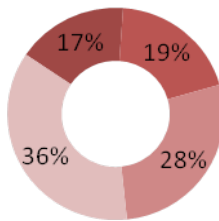
\* Based on Low End of Income Range. Shelter costs include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc. Note: Affordable Ownership only includes the price of the house (no expenses), assumes no debt, a downpayment of approximately 5%, interest rate of 4.75% and a 25 year amortization period using calculator at [www.zillow.com/mortgage-calculator/house-affordability/](http://www.zillow.com/mortgage-calculator/house-affordability/)

### 3.2.4 Data: Town of Lunenburg Public Survey

Surveys were used together with Federal data to create a profile of each community. Responses from Lunenburg citizens to the Public Survey are in this section. Responses account the experiences of closely-affected members of society. The survey did not result in statistical significance. Responses collected from public members regarding questions related to housing needs, conditions and experiences are as presented. An analysis of these responses follows in the next Section.

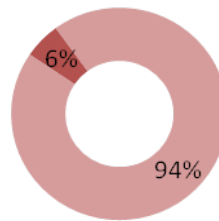
How many people live with you? N=36

■ Three+ ■ Two ■ One ■ Zero

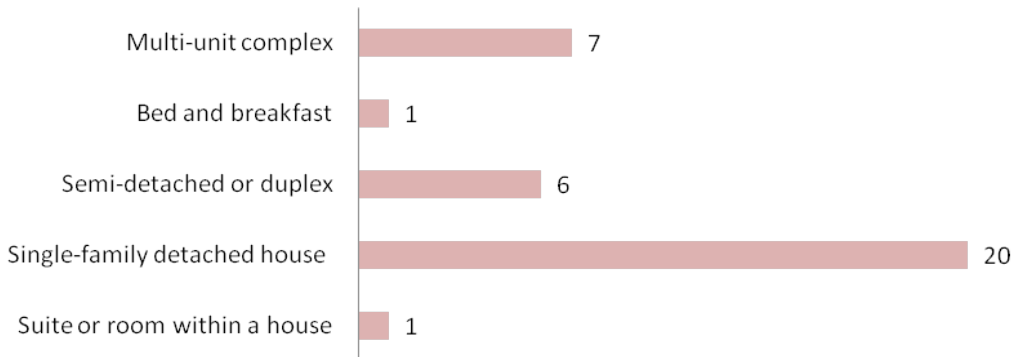


Are you a single parent with children at home? N=36

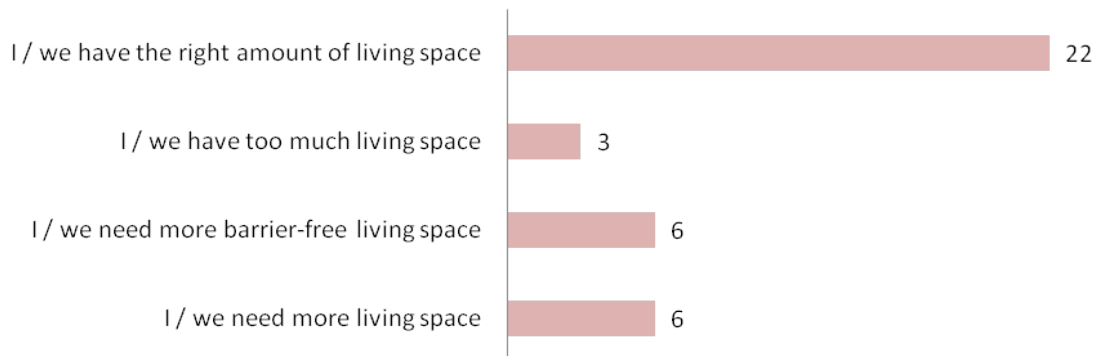
■ Yes ■ No



What type of housing do you live in? N=35



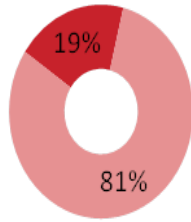
How is your housing matched to your needs? N=36





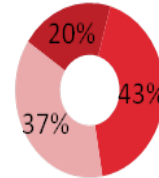
Does anyone in your household have any accessibility or mobility issues? N=36

■ Yes ■ No



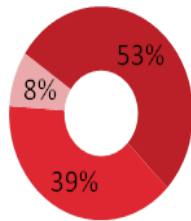
Rate the level of difficulty you have experienced in finding housing that matches your needs: N=35

■ Somewhat difficult ■ Not difficult ■ Difficult



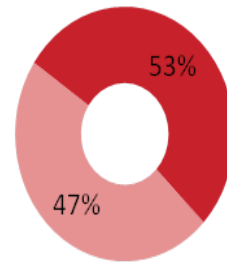
Are you spending more than 30% of your or your family's income before tax on shelter costs? N=36

■ Yes ■ No ■ Don't know



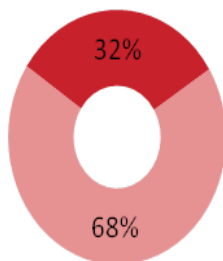
Do you rent or own your housing? N=36

■ Rent ■ Own



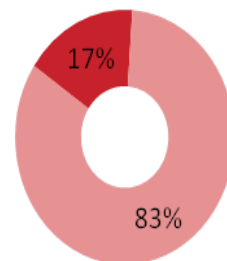
Do you depend on someone to help pay rent? N=19

■ Yes ■ No

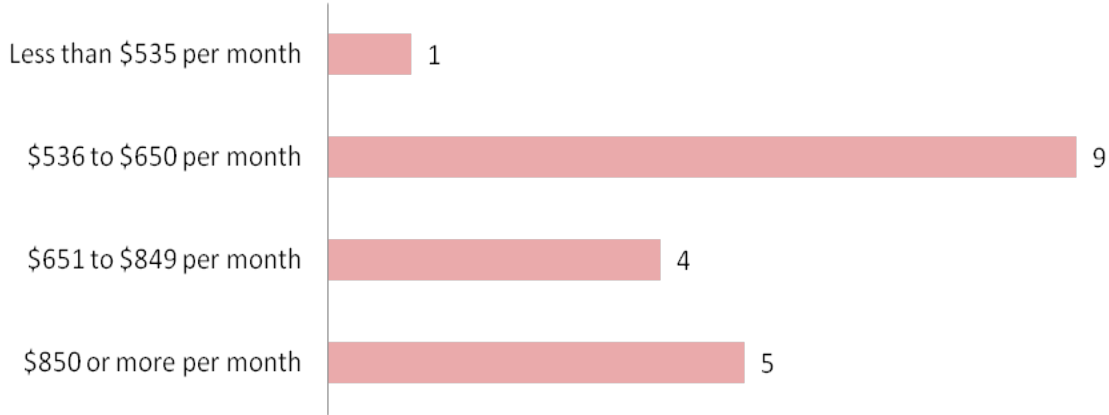


Does your rent include heat and lights? N=19

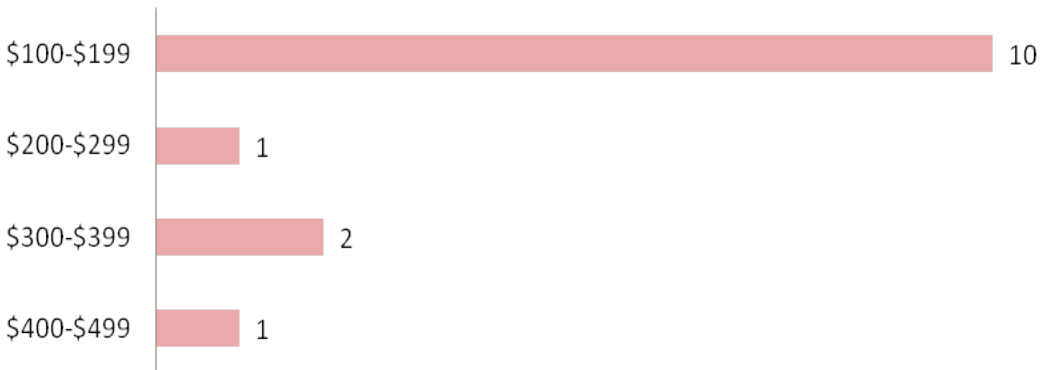
■ Yes ■ No



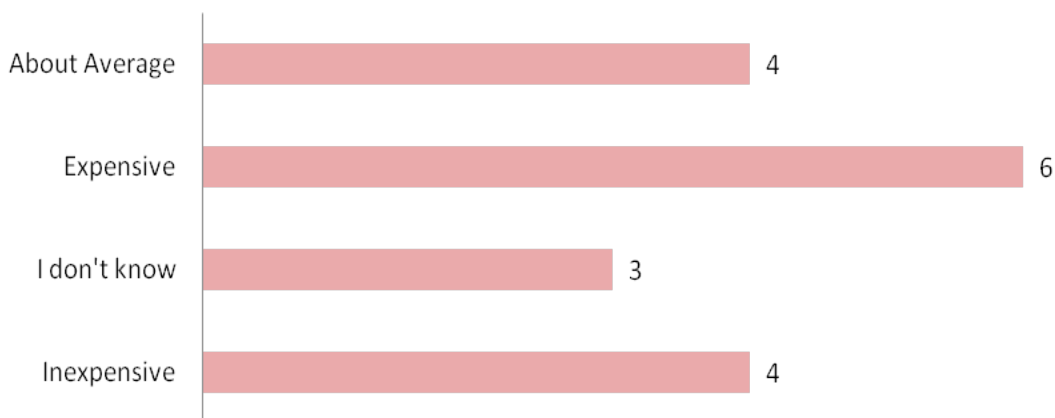
How much does your housing cost to rent? N=19



How much are you spending, approximately, on utility costs per month? N=14

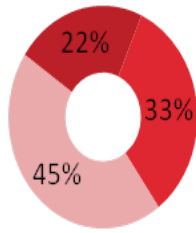


How would you rate the affordability of your rental unit? N=17



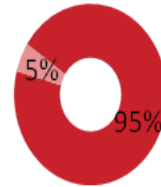
How would you rate the maintenance of your rental unit / building? N=17

■ Poor ■ Good ■ Average



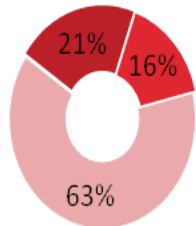
How would you rate the availability of affordable rental housing in your community? N=19

■ Poor availability ■ Average availability



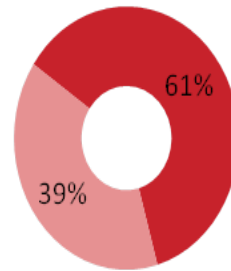
Have you experienced any type of discrimination in relation to your housing? N=19

■ Yes ■ Possibly ■ No

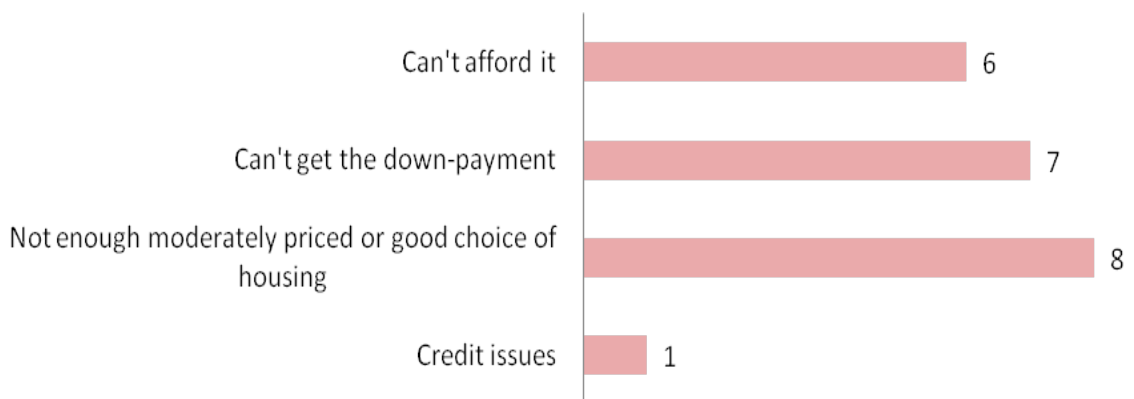


Is home ownership important to you? N=18

■ Yes ■ No

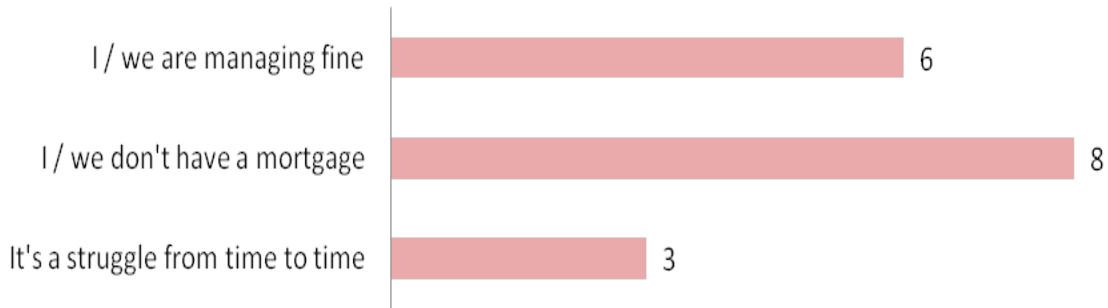


If yes, what barriers do you experience? N= 9 respondents and 22 responses



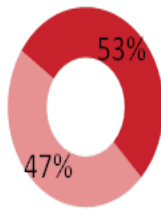
### How would you rate the affordability of your mortgage payments?

N=17



### How would you describe your housing maintenance? N=17

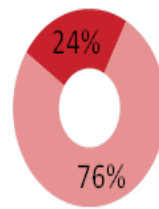
- I / we have some minor maintenance needs that we plan to deal with
- I / we have some major maintenance needs that we plan to deal with



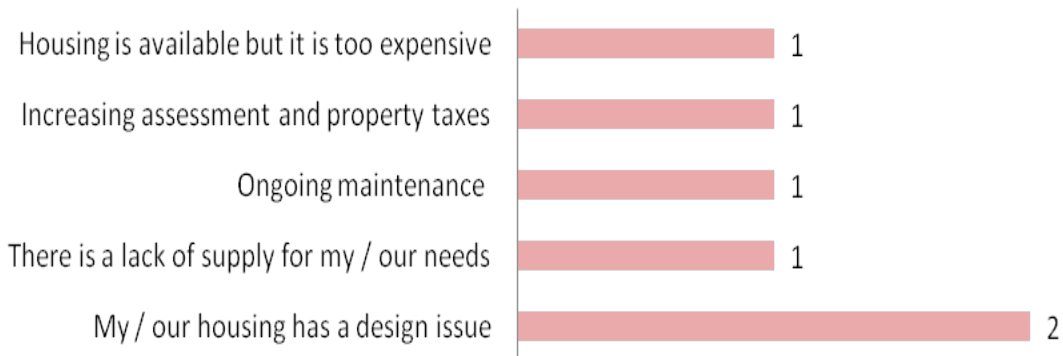
### Are you considering moving within your community or relocating to another community?

N= 17

- Yes
- No

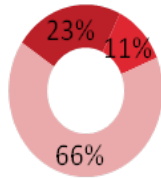


### If yes, what challenges are you experiencing? N=6



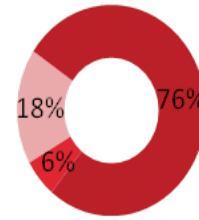
Does your community have a problem with homelessness or temporary situations like 'couch surfing'? N=35

■ Yes ■ No ■ Don't Know

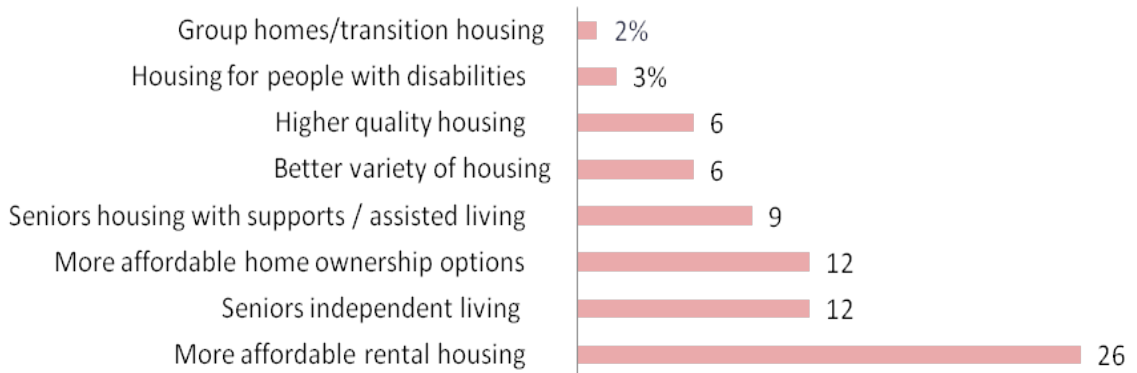


Do you feel there is a housing affordability problem in your community? N=34

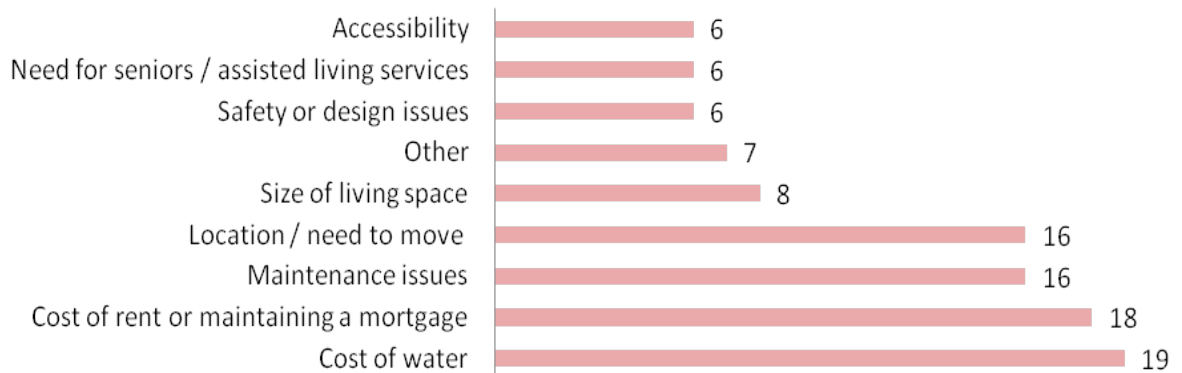
■ Yes ■ No ■ Don't Know



What type of housing do you think your community needs most? N=35 respondents and 74 responses



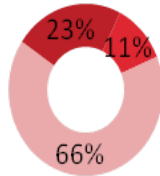
When you think about the next 5 years, what concerns do you have in relation to your housing? N= 34 respondents and 84 responses





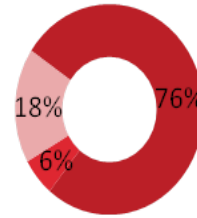
Does your community have a problem with homelessness or temporary situations like 'couch surfing'? N=35

■ Yes ■ No ■ Don't Know

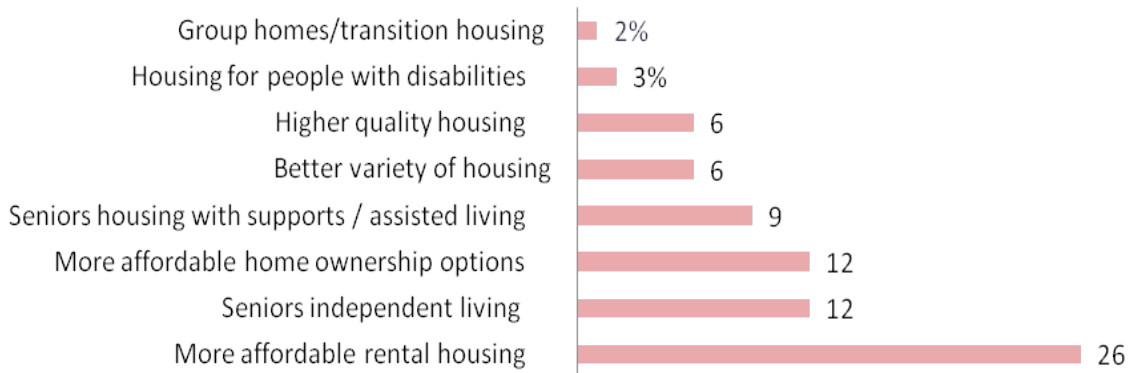


Do you feel there is a housing affordability problem in your community? N=34

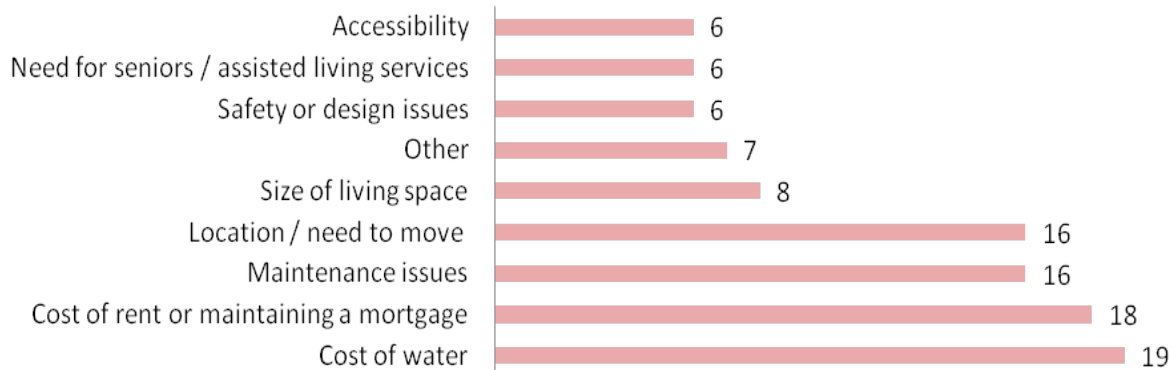
■ Yes ■ No ■ Don't Know



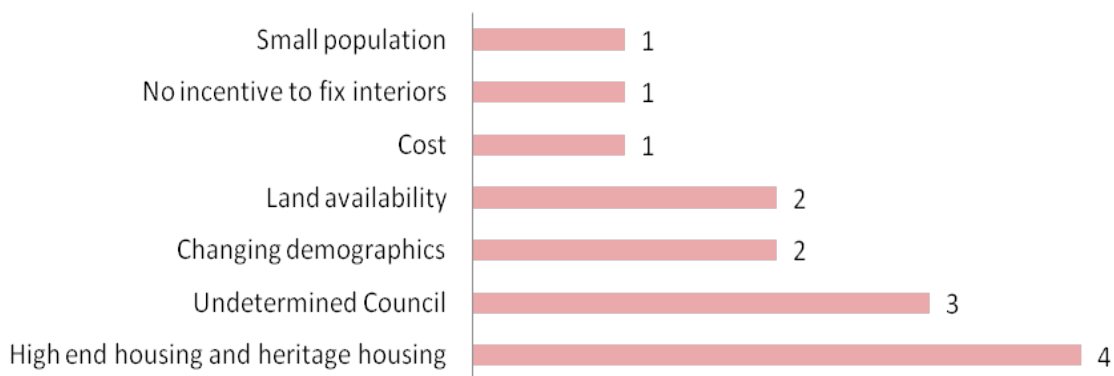
What type of housing do you think your community needs most?  
N=35 respondents and 74 responses



When you think about the next 5 years, what concerns do you have in relation to your housing? N= 34 respondents and 84 responses



In your view, what makes it difficult for your community to achieve the most needed types of housing? N=23



### 3.2.5 Data Analysis

2011 Federal data for the Town of Lunenburg should be used with caution, given changes to the long form census plus the fact that the data is dated.

Small sample sizes for questions at the local level should be considered with caution in the SSHAC survey. Aggregate numbers lend more confidence, but are regional. "Analysis" is anecdotal; the highlighting of certain statistics is within the context of other inputs and what was heard in communities.

- 19% of respondents have accessibility or mobility issues;
- 53% of respondents report spending more than 30% of household income (before tax) on housing;
- 59% of renters feel their rents are expensive or above average;
- 95% of those renting feel there is poor availability of affordable rental housing; 76% of all respondents feel there is a housing affordability problem in the Town of Lunenburg;
- 24% of those renting are considering moving within Lunenburg or relocating to another community;
- More affordable rental housing (35%), seniors independent living (16%) and more affordable homeownership options (16%) are the most frequently reported types of housing respondents think are needed most in the next 5 years, and;
- 42% of respondents believe that the level of non-resident ownership makes it difficult for the Town to achieve the most needed types of housing.

Ninety-five percent (95%) of survey respondents indicated that there is poor availability of rental housing in the Town of Lunenburg. This is the highest proportion out of all municipal units. Fifty-three percent (53%) report spending more than 30% of household income (before tax) on housing (compared with 40% in the 2011 National Housing Survey); Fifty-nine percent (59%) feel their rental units are expensive or above average price; home ownership is important to 61% of renters; twenty-four percent (24%) of renters are considering moving within the community or relocating to another community; and one of the sources of difficulty is the level of non-resident ownership of the housing stock.

There are some negative consequences to Lunenburg's heritage status, such as the fact that 19% of respondents report an accessibility or mobility issue, and the fact that employees are finding it difficult to find or afford housing near their places of employment.

The supply of housing - in particular new, modest-sized, affordable and accessible housing units - needs to be increased in the Town of Lunenburg.

### 3.2.6 Council and Community Input

Housing needs in the Town of Lunenburg are being challenged by its emerging status as a high-end retirement community and associated issues including the high price of land, strong interest from foreign purchasers and absentee landowners. The primary impact is on housing affordability, but also creates a lack of certain types of housing (e.g. rental housing) and negative consequences for the Town's employees and local economy due to a lack of their housing options.

A unique challenge is presented by the town's vacant housing, which is used only a couple of months of the year. Vacant housing affects the market overall, and, notwithstanding the payment of property taxes to the town, provide less support for the economy, such as shopping, groceries, restaurants, etc.

The market for new housing is deemed to be tight because of these factors along with the limited supply of serviced land and land zoned for multiple-unit housing.

There may be communication needs associated with opportunities to create multiple units by way of converting existing structures and to establish live / work zoning options. However, within the current housing context, there is limited demand for additional income suites or conversion of existing homes and the preferred housing type remains single detached units.

There is some evidence of deferred maintenance, but for the most part, properties are being withheld from the market simply because many homeowners are able to do so.

Within this context, it is recommended that the Town of Lunenburg pursue the development of a new, greenfield neighbourhood as well as zoning for multiple-unit buildings (such as on lands identified in the proposed Pilot Project below).

### 3.2.7 Pilot Project

#### Age Friendly Neighbourhood Design - Back Harbour Lands

There are many predictions about the end of suburbs as we know them and certainly a shift in market preference towards downtown living and less dependency on the automobile. The market is driving the demand for densification of downtowns - but in the Town of Lunenburg, forces are at play that can prevent this trend to occur.

There is a need for more serviced lots for housing and it is recommended that Council pursue the development of the Back Harbour Lands as they are known. In doing so, the following are suggested:

- Creating good interface and linkage with existing street patterns and opportunities for walkability, such as connectivity with the Bay to Bay Trail;
- Ease of servicing;
- Affordable housing targeting inter-generational living for young families and seniors;
- Encouraging live work options within a range of alternatives responding to market needs, for example, linked slab-on-grade housing and townhouses, small apartment buildings;
- Commitment to affordable housing programs by prospective developers;
- Age friendly neighbourhood and built environment design (mobility, accessibility, legible street signage, crime prevention through environmental design), and;
- Exploration of enriched or assisted living options with Harbour View Haven.

Other ideas contained in the Idea Bank may be of interest to the Town of Lunenburg and its community stakeholders.

### 3.3 Housing Profile: Town of Mahone Bay





### 3.3.1 Description

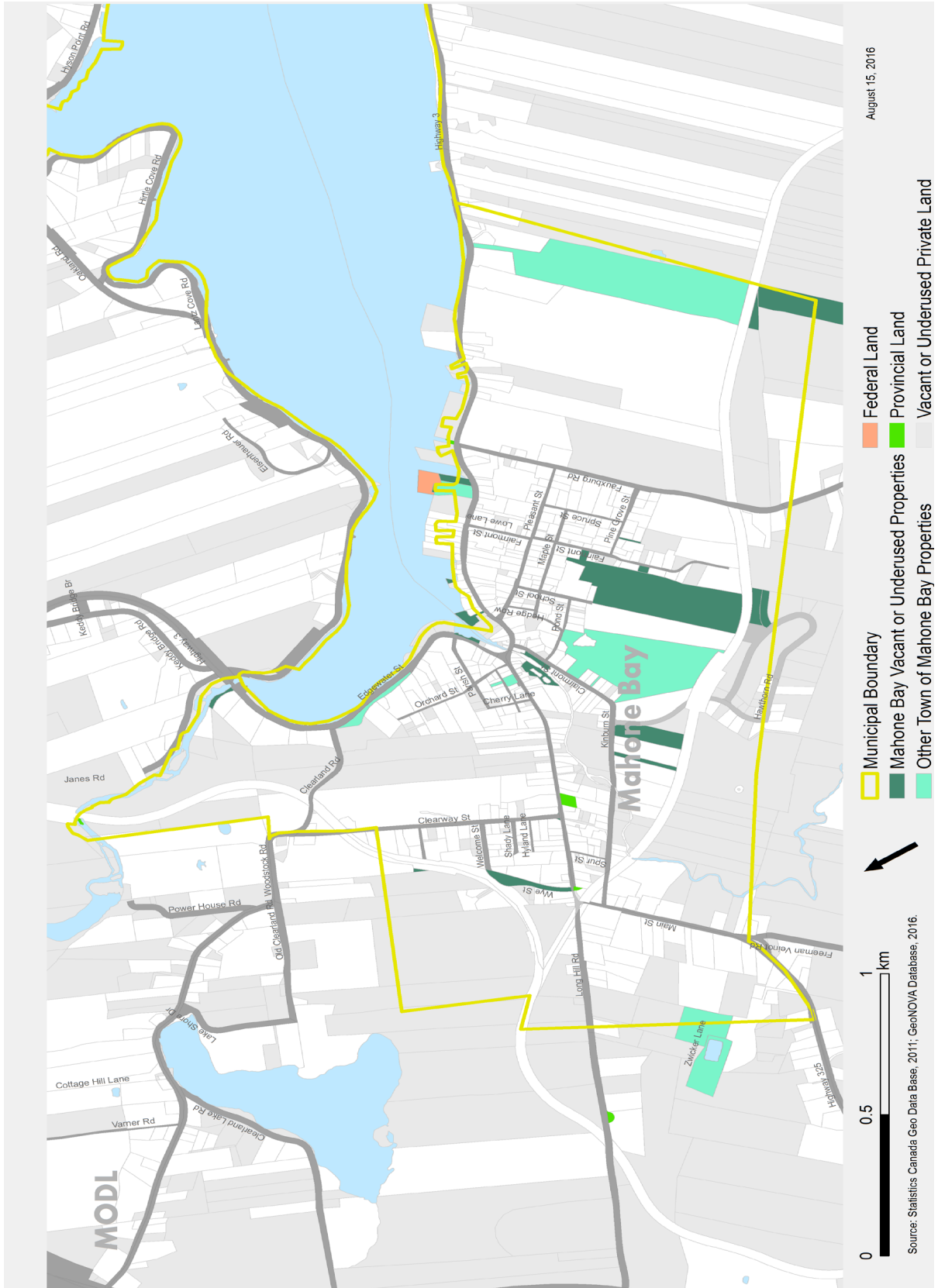
The Mi'kmaq inhabited the Mahone Bay area for thousands of years before the arrival of Europeans, particularly in the area around Mushamush Lake. In 1754, many of the Europeans from the same group of "Foreign Protestant" settlers in Lunenburg made their way to Mahone Bay to take advantage of the agricultural lands they had been granted in the area. These settlers were predominantly German and as such the language and culture of the area reflected the settlers' origins. In the mid 1800's the British began encouraging more English-speaking settlers and the schools began teaching in English. The town was officially incorporated in 1919. Mahone Bay has six (6) Town Councillors, making its capita per Councillors 157.

Mahone Bay's economy, like Lunenburg's, is largely comprised of the tourism sector. The impact of seasonal rentals (for tourism workers) and temporary rentals (online B&B services, etc) is not well documented. However, local knowledge indicates that this may be having an impact on the price and availability of rental units in the town. RPS Composites, a plastics manufacturer, operates within the town and is a major employer. Several small businesses, notably within the service sector, form the core of Mahone Bay's economy. "The Hub", a co-working space in the town, offers a place for multiple businesses to work from instead of leasing their own space individually. The Town is part owner of the Alternative Resource Energy Authority (AREA) electrical utility. In partnership with the Towns of Berwick and Antigonish, the town produces its own energy from a wind farm located in West Hants and purchases power from Nova Scotia Power. The town offers a property tax rebate for low income residents. The town has previously donated land for two "Habitat for Humanity" homes.

Mahone Bay does not have its own planning department. The Municipality of the district of Chester provides planning services to the Town. The Town is planned and is zoned in its entirety. The Town has a Land Use By-Law (LUB), Municipal Planning Strategy (MPS) and Municipal Climate Change Action Plan (MMCAP). No other major planning initiatives are publicly known at this time.



### 3.3.2 Map: Mahone Bay Municipal Boundary and Government-owned Vacant Land



3.3.3 Data: Census and National Household Survey Summary

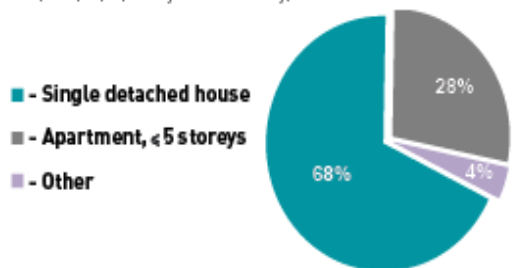
# Town of Mahone Bay

## Housing Affordability Profile

Population and Dwelling Characteristics	
Total Population	943
Total Households	450
Average Household Size	2.1
Unemployment Rate	12%
Occupied Dwellings	450
- Single detached house	68%
- Apartment, 5 storeys and less	28%
- Other	4%
Vacancy Rate	Not available
Households earning <\$20,000 before tax	9.5% (43 households)
Prevalence of low income (%)	13.6%



Image: Colours of Mahone Bay; <http://www.hollandamericablog.com/2012/06/01/beauty-in-mahone-bay/>



Renter Households	
Total Renter Households	29% (130 households)
Renter Households in Subsidized Housing	46%
Spending 30%+ of income on shelter costs (%)	31% (40 households)
All households that cannot afford median rental shelter costs (% of total households)	20% (91 households)

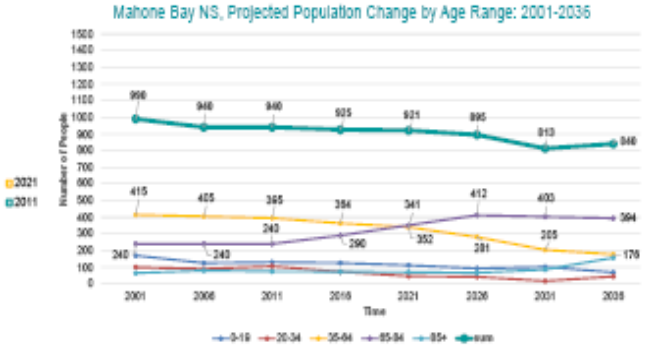
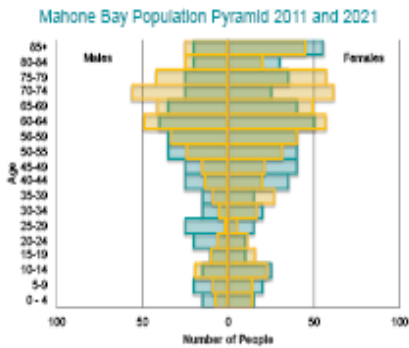


Owner Households	
Total Owner Households	71% (320 households)
Owned Housing Median Assessed Value	\$250,576
Spending 30%+ of income on shelter costs (%)	16% (51 households)

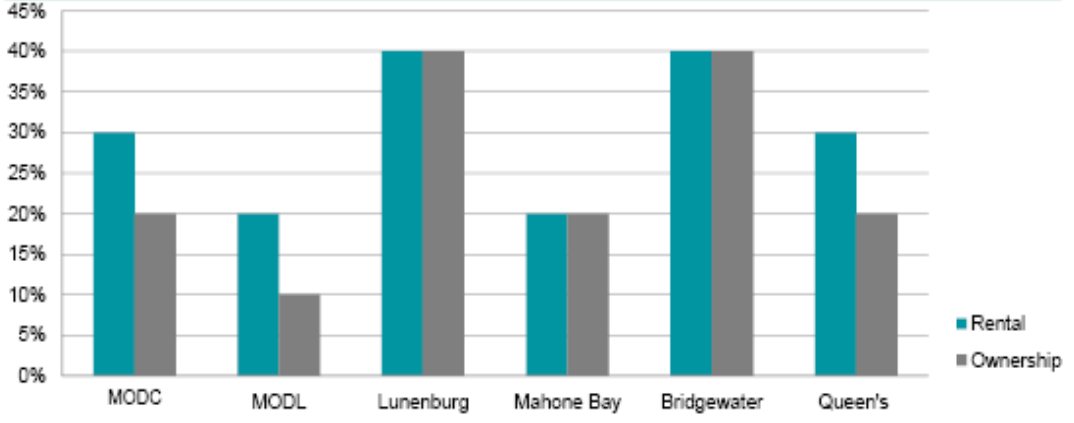


\*Households spend 30%+ of income on shelter costs.  
 \*\* Shelter costs are median monthly costs that include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc.

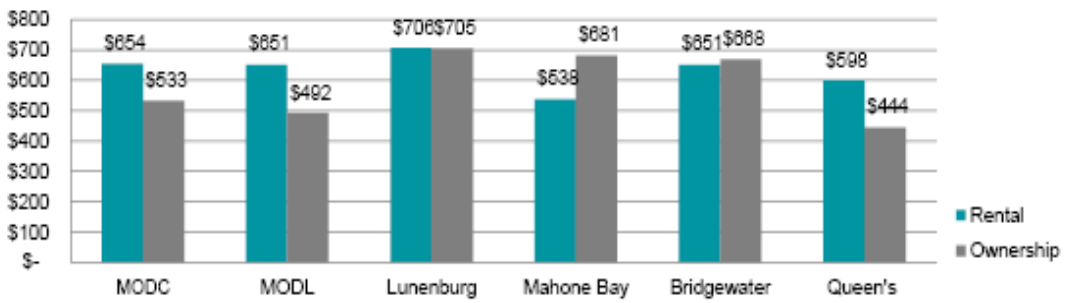
### Population of the Town of Mahone Bay 2016 - 2036



### Proportion of All Households Unable to Afford Median Shelter Costs\*



### Median Shelter Costs\*: Rental and Ownership



\* Based on Low End of Income Range. Shelter costs include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc. Note: Affordable Ownership only includes the price of the house (no expenses), assumes no debt, a downpayment of approximately 5%, interest rate of 4.75% and a 25 year amortization period using calculator at [www.zillow.com/mortgage-calculator/house-affordability/](http://www.zillow.com/mortgage-calculator/house-affordability/)

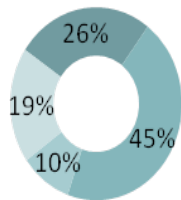
### 3.3.4 Data: Mahone Bay Public Survey Results

Surveys were used together with Federal data to create a profile of each community. Responses from Mahone Bay citizens to the Public Survey are in this section. Responses account the experiences of closely-affected members of society. The survey did not result in statistical significance. Responses collected from public members regarding questions related to housing needs, conditions and experiences are as presented. An analysis of these responses follows in the next Section.

To note, questions regarding rental accommodations (questions 7 - 16) generated only four responses and are therefore excluded from the presentation of information below.

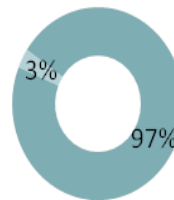
How many people live with you? N=31

0 1 2 3+

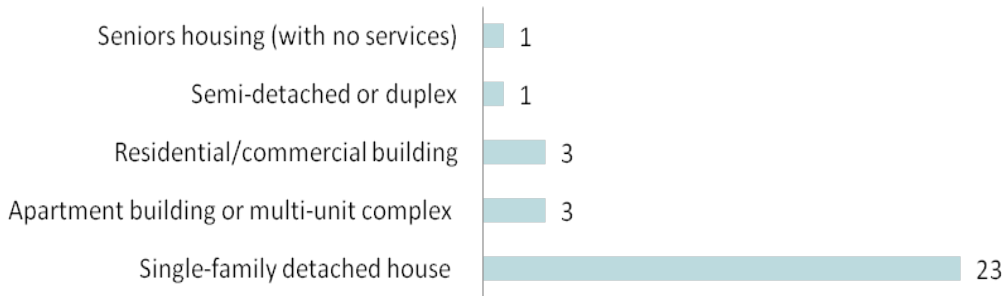


Are you a single parent with children at home? N=31

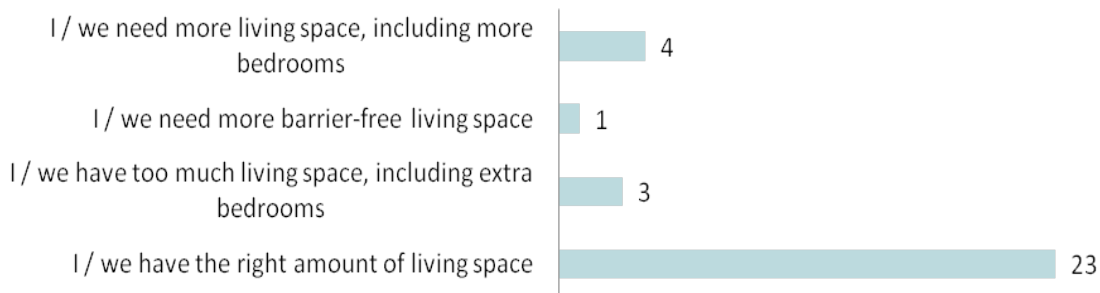
No Yes



What type of housing do you live in?

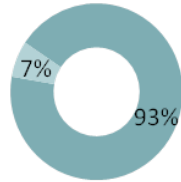


How is your housing matched to your needs?



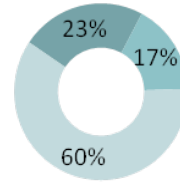
Does anyone in your household have any accessibility or mobility issues? N=30

■ No ■ Yes



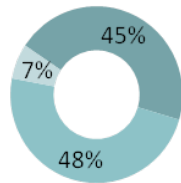
What has your experience been finding housing that matches your needs? N=31

■ Difficult ■ Somewhat difficult ■ Not difficult



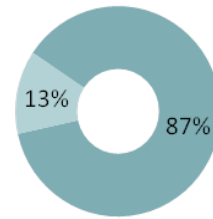
Are you spending more than 30% of your or your family's income before tax on shelter costs? N=31

■ Yes ■ No ■ Don't Know

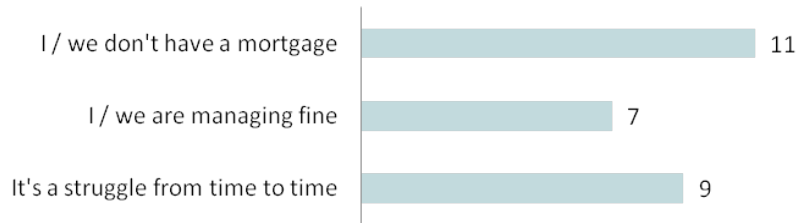


Do you rent or own your housing? N=31

■ Own ■ Rent

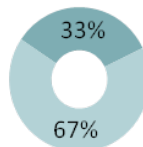


How would you rate the affordability of your mortgage payments? N=27



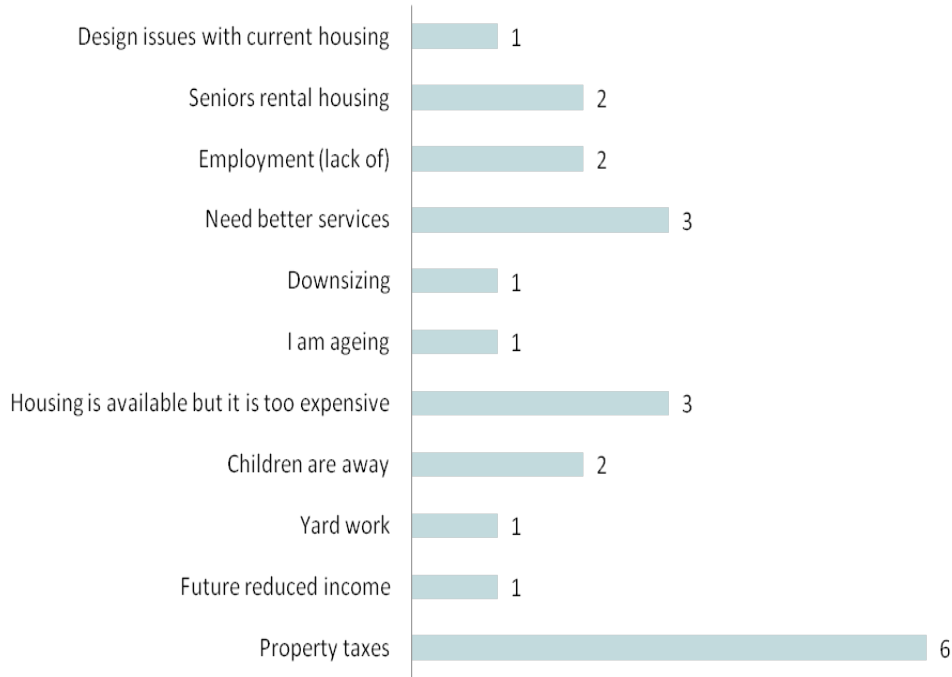
Are you considering downsizing, moving within your community or relocating to another community? N=27

■ Yes ■ No

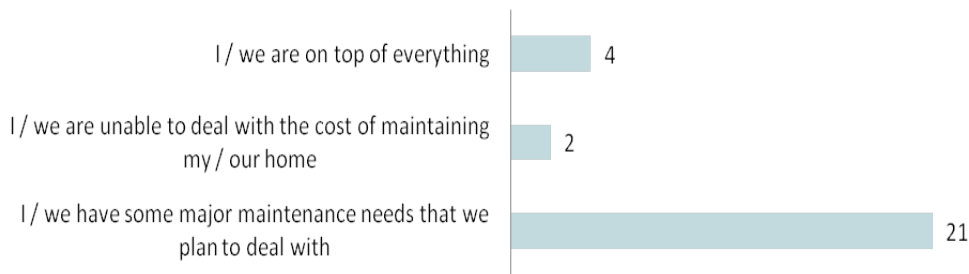




If yes, what challenges are you experiencing? N=23 of 45

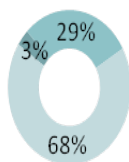


How would you describe your housing maintenance? N=27



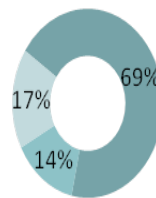
Does your community have a problem with homelessness or temporary situations like 'couch surfing'? N=28

■ Yes ■ No ■ Don't Know

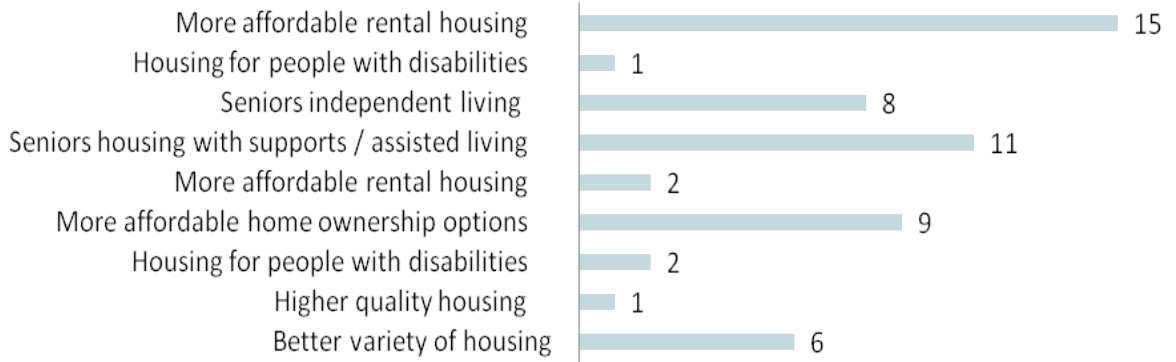


Do you feel there is a housing affordability problem in your community? N=29

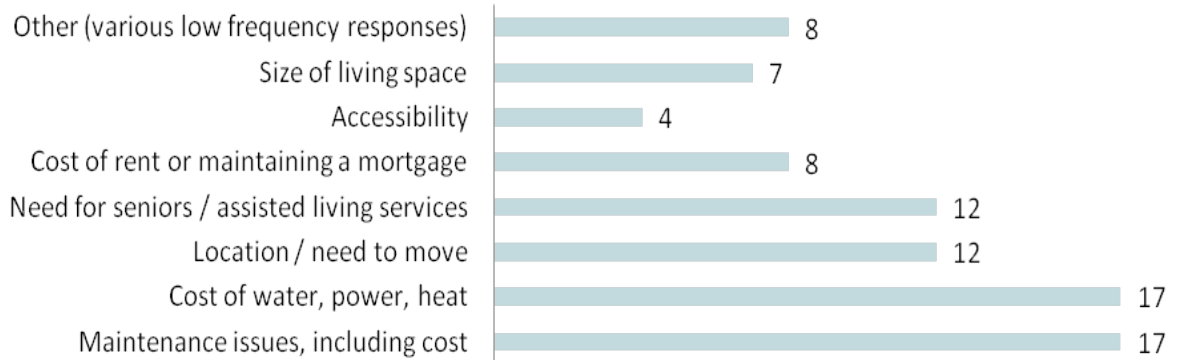
■ Yes ■ No ■ Don't Know



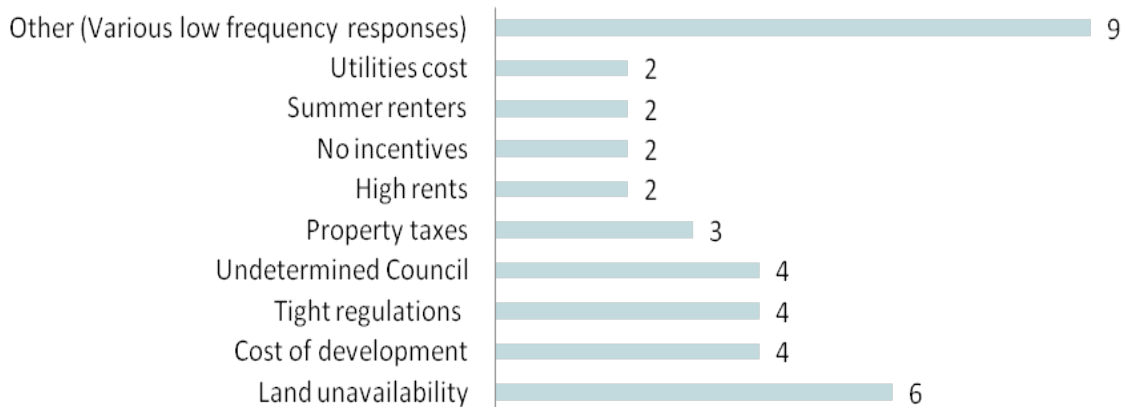
What type of housing do you think your community needs most?  
n=55



When you think about the next 5 years, what concerns do you have  
in relation to your housing? N= 85



What makes it difficult for your community to achieve the most  
needed types of housing? N=47



### 3.3.5 Data Analysis

2011 Federal data for Mahone Bay should be used with caution, given changes to the long form census plus the fact that the data is dated.

Small sample sizes for questions at the local level should be considered with caution in the SSHAC survey. Aggregate numbers lend more confidence, but are regional. "Analysis" is anecdotal; the highlighting of certain statistics is within the context of other inputs and what was heard in communities.

Of all survey respondents (4) renters responded to the Mahone Bay survey. Analysis has focused on respondents who own their own homes:

- 26% of respondents live alone;
- 23% of those responding report a "difficult" experience finding housing that matches their needs;
- 45% of those responding report spending more than 30% of family income before tax on shelter costs;
- 41% of those responding own their homes outright; 33% report difficulty with their mortgage payments from time to time;
- A significant 75% of those responding report having some major maintenance that needs to be dealt with;
- 33% of those reporting are considering downsizing;
- 26% report challenges with property taxes;
- 69% of those reporting feel Mahone Bay has a housing affordability problem;
- Maintenance (20%) and cost of utilities (20%) are the primary housing concerns over the next 5 years;
- 27% of those reporting feel that the type of housing most needed in Mahone Bay is affordable housing; 20% feel seniors housing with supports (assisted living) is most needed; 14% feel more independent living for seniors is needed.

The low response rate for renters in Mahone Bay may be an indication that more rental housing is needed. This statement is made within the context of other communities (Chester, Town of Lunenburg) who report issues with the availability of affordable rental properties for seasonal workers (tourism industry). Otherwise, the data suggests the housing ownership in Mahone Bay is stable with the exception of some warning signs:

- Many survey respondents live by themselves. When considered in the context that 45% report spending more than 30% of family income on housing, as well as 75% reporting major maintenance that needs to be dealt with - then the affordability of market housing, in parallel with aging in place needs, is a question to be considered in relation to the on-going stability of housing in Mahone Bay.
- While 69% of those responding feel that Mahone Bay has an affordable housing problem, only 27% of those responding felt the most needed type of housing was affordable housing; whereas 34% felt seniors assisted living and independent living was most needed.

### 3.3.6 Council and Community Input

The relatively high cost of land and high costs of housing, coupled with a strong desire to maintain unique community 'character,' are traits that are common to many tourist destinations. These factors are also some of the issues affecting housing needs in Mahone Bay. Land availability, servicing, and infrastructure costs make the development of new housing difficult here.

Members of Town Council are interested in finding solutions for creating a more diverse range of housing options, but they are cautious about the role they need to play in order to do so as housing is seen by the Town as Provincial responsibility. Council is interested in ways to support their priority housing needs that is not the development, acquisition or maintenance of housing units. Priorities include seniors housing and homeownership for families.

## Town of Mahone Bay

Some people feel that complex zoning rules may be a deterrent to new housing development. Some tweaking of zoning, or modest incentives may be useful. The context of Mahone Bay's old, large homes forms the recommended Pilot Project: for the Town to facilitate a co-housing project.

A new 26-unit three storey apartment building has been approved in Mahone Bay. This densification and modest housing are likely to challenge perceptions of the community's character. 'Affordable housing' is often associated with 'low income housing', however it should be considered 'modest housing' or housing that does not cost more than 30% of a household income before tax. Seasonal tourism workers, seniors, and first time home buyers all need access to modest and affordably-priced housing. Many seniors cannot access the graduated level of care and housing they may need in the Town, and some are leaving to find this combination of supports in Bridgewater or Halifax.

In order to resolve questions of perception, Mahone Bay will need to raise awareness of the scope of the issue, as opposed to dealing with awareness or community character questions on a case-by-case basis, that is, when housing proponents respond to market need by way of development applications.

### 3.3.7 Pilot Project

#### Co-Housing - The Future of Mahone Bay's Old Homes?

Some people call co-housing a return to the best of small-town communities. Others say it is like the close-knit neighbourhood where they grew up. Futurists call them an altogether new response to social, economic and environmental challenges of the 21st century. Co-housing is a concept that came to North America in 1988 from Denmark where it emerged over 25 years ago. It describes neighbourhoods that combine the autonomy of private dwellings with the advantages of shared resources and community living. Co-housing is a condo or co-op home ownership model whereby a defined group of owners create their own housing development instead of relying on a for-profit developer to create the neighbourhood they will live in.

The ideal way to start a co-housing project would be for the Town to sponsor a meeting on the subject, and determine whether there exists sufficient interest in applying to CMHC to determine project feasibility. Prior to conducting this meeting, some basic knowledge about co-housing will be needed. In particular, one of the meeting objectives would be to identify interested homeowners (and potential homes) that might be converted to support small co-housing groups.

Project feasibility would need to be determined by assessing conversion costs, the availability of any interested co-housing members, maintenance requirements, tenure options and operating costs. Conversion costs might include energy efficiency enhancements - one of the pilot project objectives should be to protect the external facades and architectural integrity of the original home.

Other ideas contained in the Idea Bank may be of interest to the Town of Mahone Bay and its community stakeholders.

For more information on co-housing in Canada is available at <http://co-housing.ca> and <http://canadianseniorcohousing.com>.





### 3.4 Municipality of the District of Chester



### 3.4.1 Description

Like most other Nova Scotia municipalities, Chester was home to the Mi'kmaq First Nations for thousands of years before the arrival of Europeans. The District was home to some French fisherman in the early 1700's. In 1761 settlers from Massachusetts made Chester their home, creating the first permanent European settlement in the immediate area. The Municipality of the District of Chester (MODC) was incorporated in 1879. MODC has seven (7) Town Councillors, including the Warden, making its capita per Councillor 1,514.

The District is comprised of 43 unique communities, the largest of which are the Village of Chester, Gold River and New Ross. The economy of MODC is largely comprised of manufacturing, construction, services and retail. Health care, social services, natural resources, accommodations and the food sector are all increasing in their share of the economy. Fisheries has historically been a major sector for the economy but has recently begun to decline. Aquaculture has seen an increase in recent years as the fishery declines.

All of the district is zoned, however the majority of the land is zoned "General Basic Zone", which places only minimal regulation on development. Most residential developments are as-of-right and only commercial and industrial developments require a development permit. MODC has a Municipal Planning Strategy, Land Use By-law, Subdivision By-Law and Municipal Climate Change Action Plan (MCCAP). MODC is currently in the process of a plan review branded as "reVISION". This review will see all major Municipal land use documents revised after extensive public input.

The Municipality is the first in Southern Nova Scotia to undertake an Age Friendly Community Planning process in partnership with the Nova Scotia Department of Seniors, focusing exclusively on housing and care needs of older adults. The Municipality has recently adopted its 'Age-Friendly Housing Plan'.





### 3.4.2 Map: Cheter Village Location and Government-owned Vacant Land



3.4.3 Data: Census and National Household Survey Summary

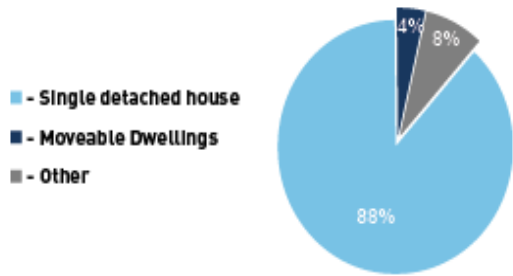
# District of Chester

## Housing Affordability Profile

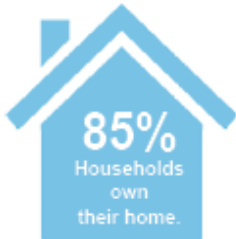
Population and Dwelling Characteristics	
Total Population	10,599
Total Households	4,760
Average Household Size	2.2
Unemployment Rate	8%
Occupied Dwellings	4,760
Vacancy Rate	Not available
Cannot afford median rental shelter costs	30% (1,428 households)
Cannot afford median ownership shelter costs	20% (952 households)
Populations most at risk of Housing Inaffordability	Lone parent mothers, seniors outside of their own home, unrelated households



Image: <https://www.tradewindsrealty.com/faq/>



Renter Households	
Households that rent	15% (720 households)
Monthly Shelter Costs (median)	\$654
Households with Subsidy	6%
Spending 30%+ of income on shelter costs (%)	35.4% (252 households)
Vacancy Rate	Not available
Earning <\$20,000 before tax	27% (194 households)
Prevalance of low income (%)	18.3%



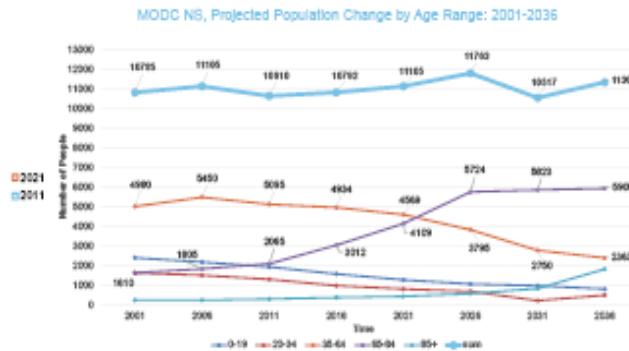
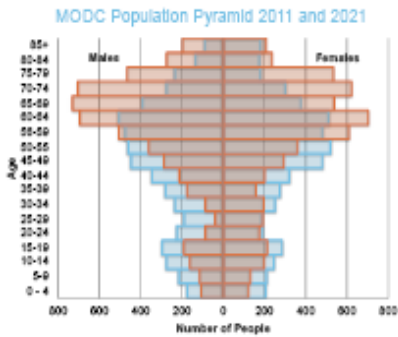
Owner Households	
Households that own	85% (4,040)
Median Assessed Value	\$250,576
Spending 30%+ of income on shelter costs (%)	12.1% (488 households)
Households cannot afford median monthly costs (% of total households)	20% (91 households)



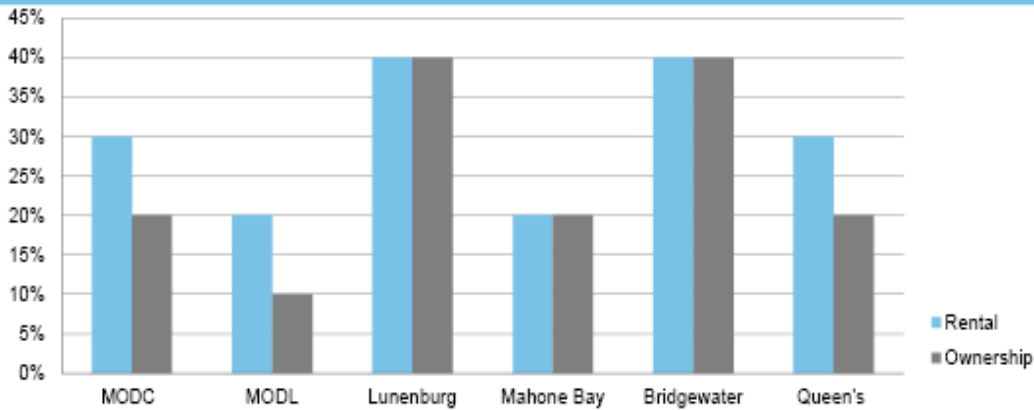
\*Households spend 30%+ of income on shelter costs.  
\*\* Shelter costs are median monthly costs that include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc.



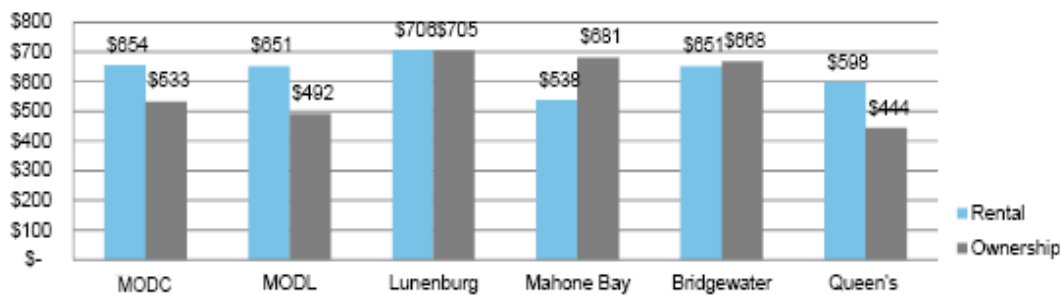
### Population of the District of Chester 2016 - 2036



### Proportion of All Households Unable to Afford Median Shelter Costs\*



### Median Shelter Costs\*: Rental and Ownership



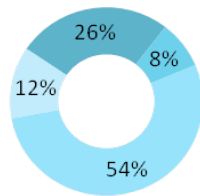
\* Based on Low End of Income Range. Shelter costs include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc. Note: Affordable Ownership only includes the price of the house (no expenses), assumes no debt, a downpayment of approximately 5%, interest rate of 4.75% and a 25 year amortization period using calculator at [www.zillow.com/mortgage-calculator/house-affordability/](http://www.zillow.com/mortgage-calculator/house-affordability/)

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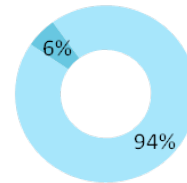
How many people live with you?  
N=73

■ Three+ ■ Two ■ One ■ Zero

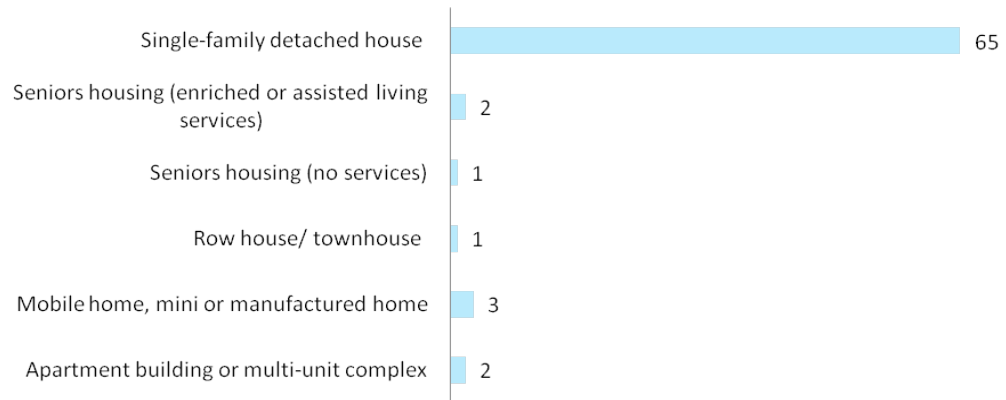


Are you a single parent with children at home? N=71

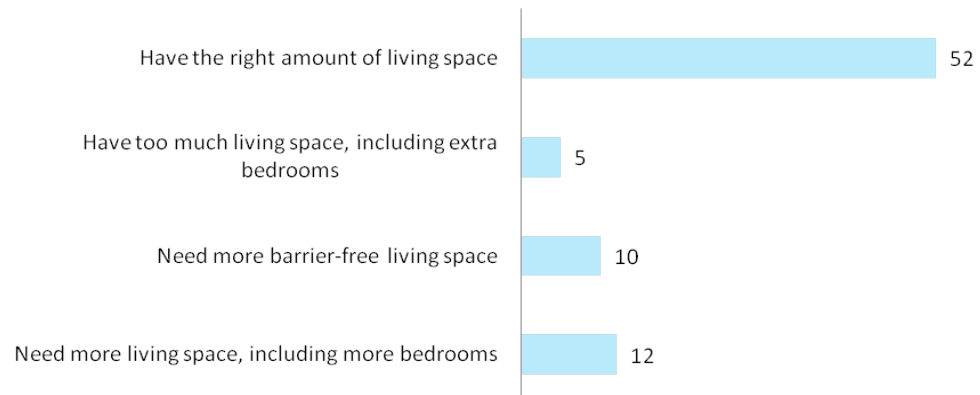
■ Yes ■ No



What type of housing do you live in? N=73

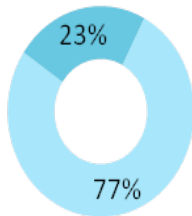


How is your housing matched to your needs? N=74



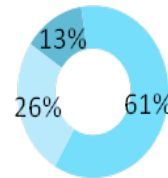
Does anyone in your household have any accessibility or mobility issues? N=73

■ Yes ■ No



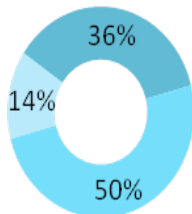
Rate the level of difficulty you have experienced or are experiencing in finding housing that matches your needs. N=69

■ Somewhat difficult ■ Not difficult ■ Difficult



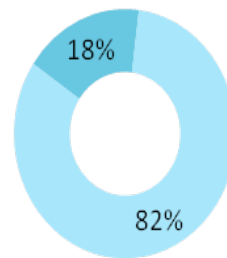
Are you spending more than 30% of your or your family's income before tax on shelter costs?

■ Yes ■ No ■ Don't know



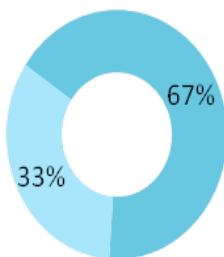
Do you rent or own your housing? N=74

■ Rent ■ Own



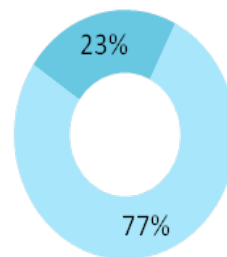
Do you depend on someone to help pay rent? N=12

■ Yes ■ No

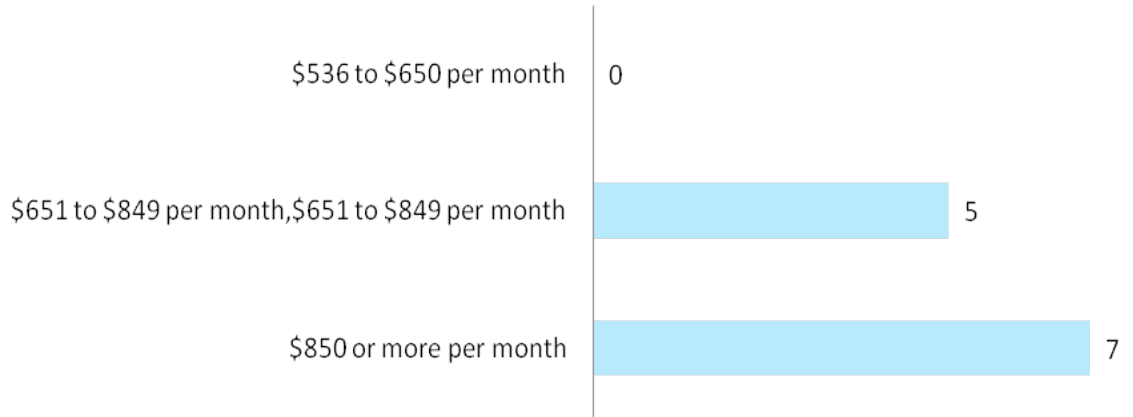


Does your rent include heat and lights? N=10

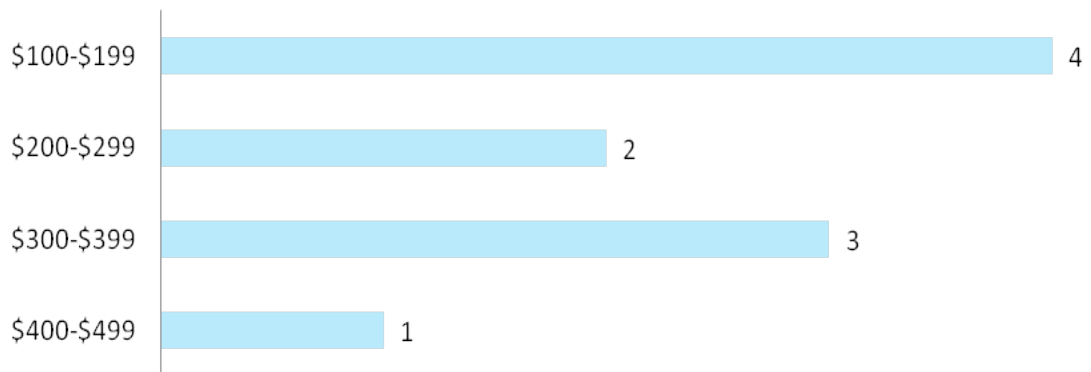
■ Yes ■ No



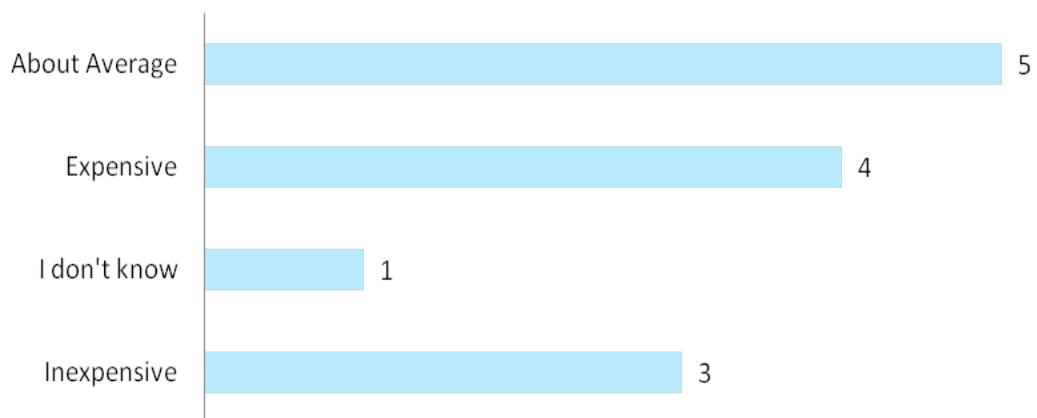
### How much does your housing cost to rent? N=13



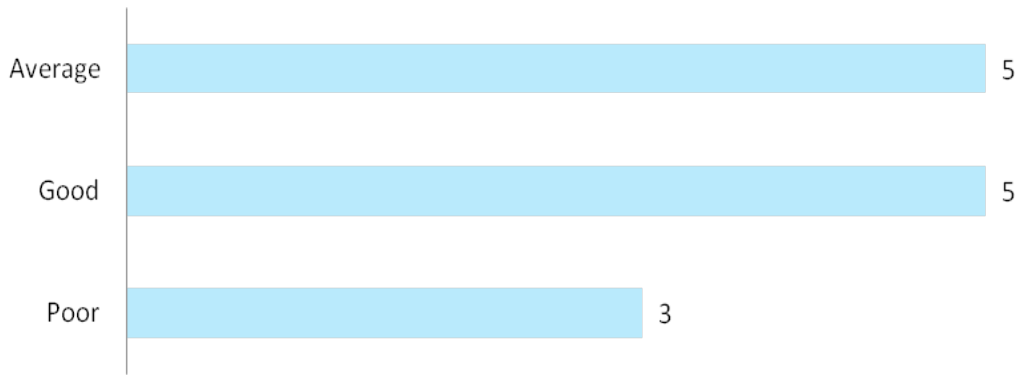
### If no, how much are you spending, approximately, on utility costs per month? N=10



### How would you rate the affordability of your rental unit? N=13

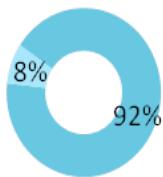


### How would you rate the maintenance of your rental unit / building? N=14



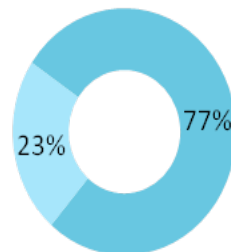
### How would you rate the availability of affordable rental housing in your community? N=13

■ Poor availability ■ I don't know

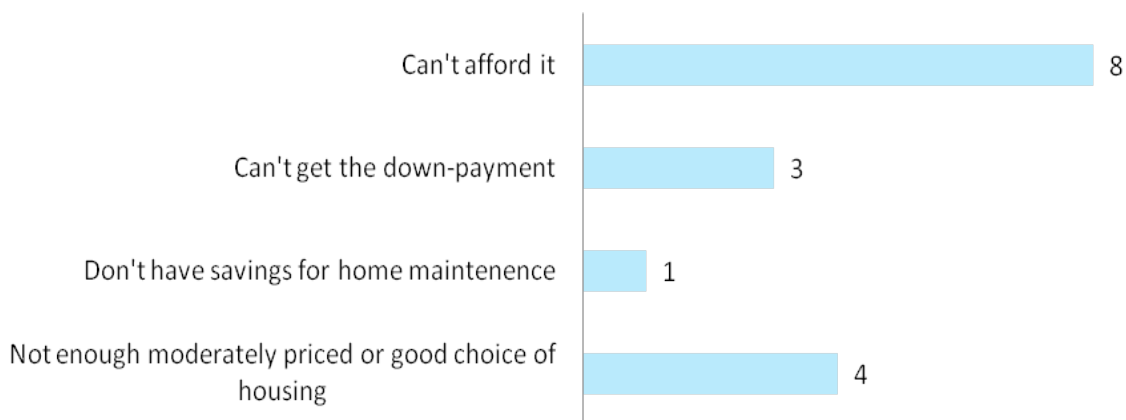


### Is home ownership important to you? N=13

■ Yes ■ No



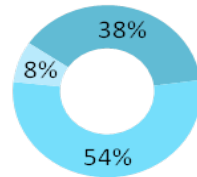
### What barriers to home ownership do you experience? N=16



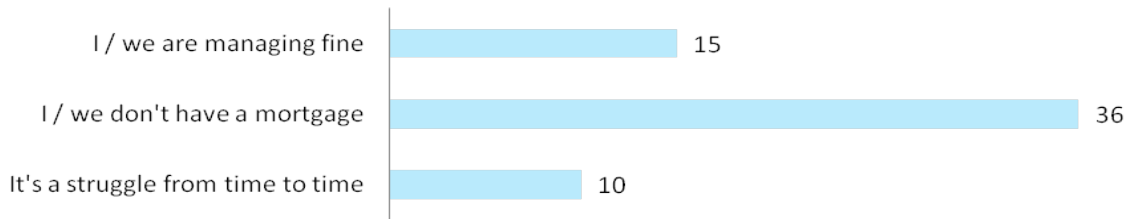


Have you experienced any type of discrimination in relation to your housing? N=13

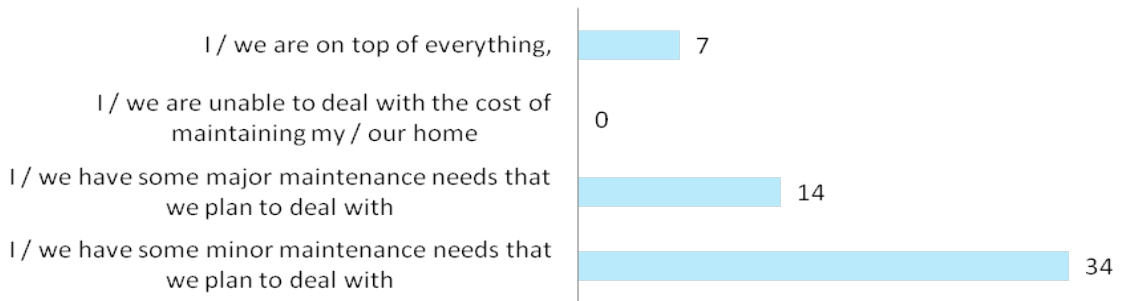
■ Yes ■ No ■ Don't know



How would you rate the affordability of your mortgage payments? N=61

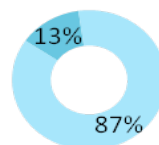


How would you describe your housing maintenance? N=61

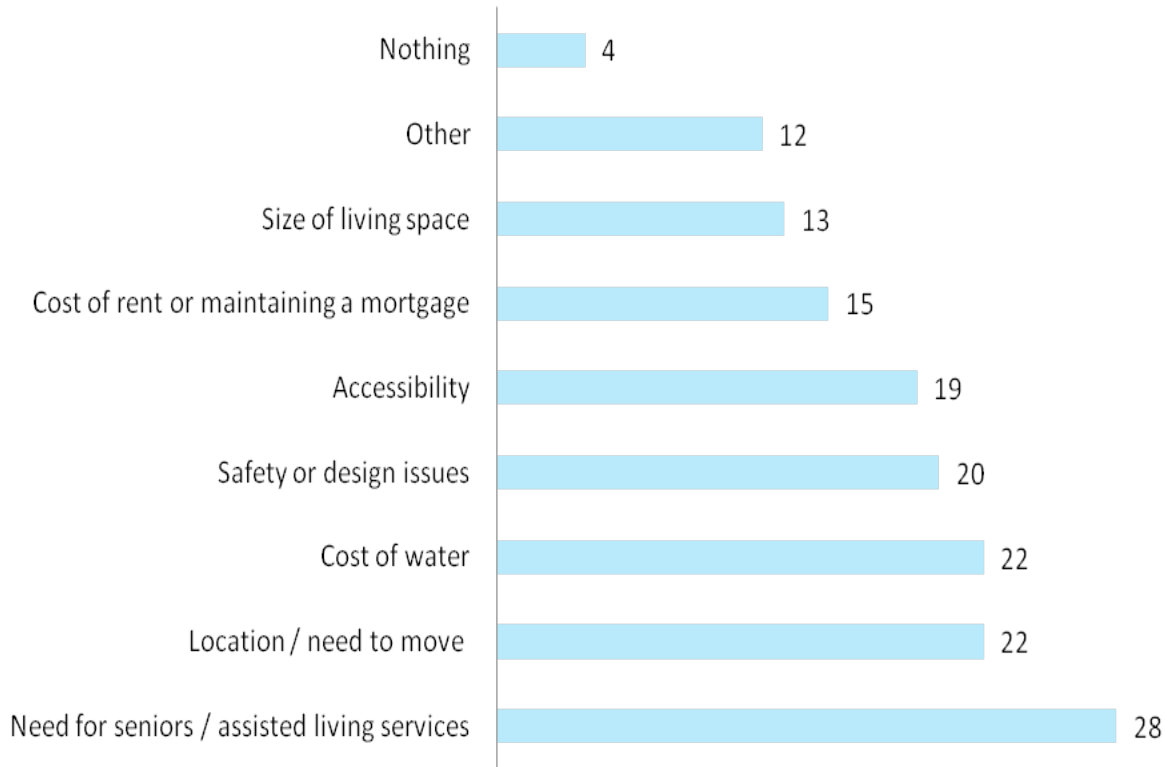


Are you considering downsizing, moving within your community or relocating to another community? N=61

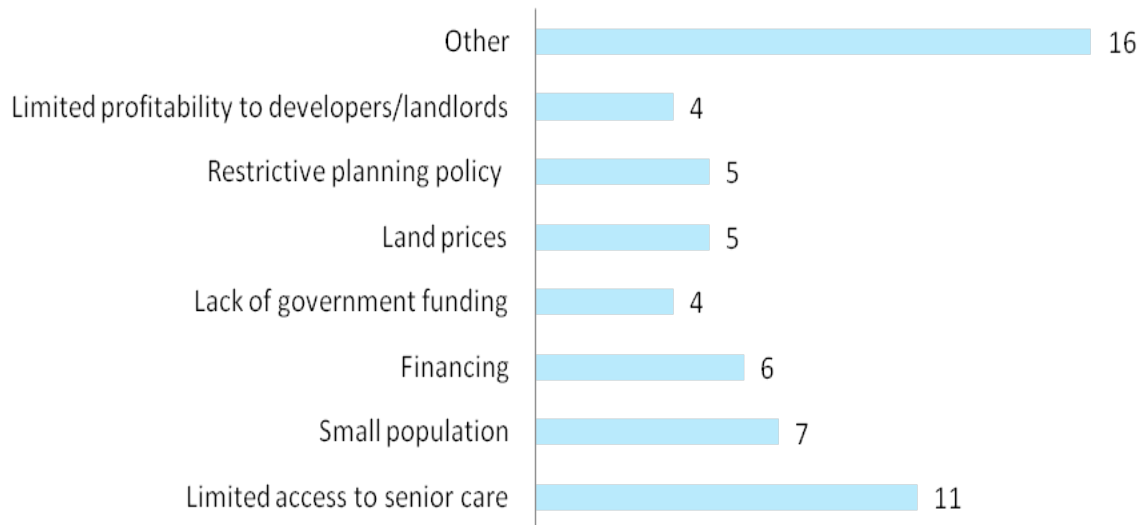
■ Yes ■ No



When you think of the next 5 years, what concerns do you have in relation to your housing? (N=69 respondents)



In your view, what makes it difficult for your community to achieve the most needed types of housing? N=58



### 3.4.5 Data Analysis

2011 Federal data for the District of Chester should be used with caution, given changes to the Long Form Census plus the fact that the data is dated.

Small sample sizes for questions at the local level should be considered with caution in the SSHAC survey. Aggregate numbers lend more confidence, but are regional. "Analysis" is anecdotal; the highlighting of certain information is within the context of other inputs and what was heard in communities.

- 2011 StatCan data shows 30% of MODC's population cannot afford median rental shelter costs, supported by survey data showing 36% of respondents spend more than 30% of income before tax on shelter costs;
- 23% of those responding have accessibility or mobility issues;
- 67% are depending on someone to help pay rent;
- 54% are paying \$850 per month or more (one of the higher levels in the region);
- 92% feel there is poor availability of affordable housing in MODC (one of the higher responses in the region);
- 72% of respondents state home ownership is important; 50% state getting the down payment is the largest barrier;
- 10% report being unable to deal with the cost of maintaining their homes;
- A range of challenges are being reported - 19% experience a lack of supply to meet their needs; 19% have housing design issues; 14% report issues with assessment and property taxes; another 14% need to re-locate to another community for better access to services or employment;
- Over the next 5 years, survey respondents have the following concerns with their housing - maintenance issues (19%); need for seniors / assisted living (15%); location / need to move (12%); cost of water (11%), and;
- A significant proportion of survey respondents (59%) believe that seniors independent and assisted living is the housing type most needed in the Municipality.

The need for seniors independent and assisted living options in MODC over the next 5 years (59% is the highest response rate of all SSHAC communities). This is highlighted and underscored further by other related survey statistics. Rents are comparatively high in MODC, and it is noted that 67% of survey respondents depend on more than one income source to help pay rent. Issues of affordability, lack of housing / care options and housing maintenance in MODC will become more pervasive in instances where seniors become widowed. It is noted that 10% of survey respondents already report they are unable to deal with the cost of maintaining their homes.

### 3.4.6 Council and Community Input

The Municipality of the District of Chester has been the subject of a recent study focusing on the housing needs of older adults. Inputs received from both Council and community members suggest the top priorities are seniors housing, as well as affordable housing for young families.

The Municipal Planning Strategy (MPS) is also under review, and may incorporate changes that would be consistent with age friendly housing developments, allowing the addition of extra income suites, or using site planning approvals as the primary development control mechanism.

A number of issues have been detailed by individuals involved in social services, health and food bank services:

- There are examples of couch surfing in rural areas, or accessibility issues in two storey homes;
- Sidewalks are needed;
- Some housing conditions imply serious health, safety and living concerns for children;
- Deferred maintenance is an issue, often putting renters and first responders at risk;
- Low income families and seniors are experiencing bankruptcies;
- Associated needs include knowledge and coordination of supports, safety issues, and rural transportation, and;
- Airbnb is having an impact on housing prices and availability, for example, in the summer time for seasonal tourism workers.

Municipal Council is interested in assisting where it can in providing options for seniors and more affordable housing for first time home buyers.

Council recognizes the impediments of high land costs in or near Chester Village, and has considered tax rebates, public-private partnerships, leveraging surplus lands, tax sales, land trusts and creative use of wills, inclusive zoning and other planning tools as potential remedies. However, on a cautionary note - there are limitations - MODC does not see itself in the development business.

### 3.4.7 Pilot Project

#### Municipal / Community Care Partnership

Like all municipalities in Nova Scotia, the Municipality of the District of Chester is experiencing a gap between independent living and long term care. Enriched or assisted living services are available, but they are located in Bridgewater, about a 45 minute drive from Chester, New Ross and many rural areas of the Municipality. As a result, the Municipality is losing its seniors. When spending power leaves the local community as families travel to other communities to visit loved ones, the socio-economic fabric of the community can be threatened. Along with the demographic changes being experienced, weak local economies can challenge investor confidence from the Private Sector.

Not-for-profit organizations are making a difference in long term care needs. However, notwithstanding the demand for enriched or assisted living services, they do not have sufficient equity to secure financing, even in circumstances where the non-profit group may own land.

A pilot project is proposed with the Municipality of the District of Chester, using municipal finance instruments to resolve issues associated with financing the development of enriched or assisted living facilities. The New Ross Community Care Centre is proposed as this pilot project opportunity.

## District of Chester

The New Ross Centre has access to 6.9 acres of land in the middle of the community, and plans for up to 36 units, including long term, assisted living and independent living. The visioning process has defined a community centre that will host home care agents, community kitchen, adult day and recreation programming, service navigation and mobile or part-time clinic space. The vision includes a service approach incorporating services for New Ross and beyond, where practical.

### Suggested Development Model

Project oversight	New Ross Community Care Centre
Project design	SP Dumaresq Architect Ltd.
Financing	Municipal Finance Corporation / MODC <a href="http://www.nsmfc.ca/long-term-financing.html">http://www.nsmfc.ca/long-term-financing.html</a>
Development and Operations	Northwoodcare Inc.
Care services	Northwoodcare Inc.
Cost, rents	Feasibility to be determined
Ownership	to be determined

The community care centre, with a concept design developed by SP Dumaresq Architects Ltd., was conceived originally in partnership with Shoreham Village, but this approach was dropped in order to help streamline Shoreham Village's application for a new replacement facility. That replacement project has yet to be announced by the Province - so a fresh look at the New Ross centre from finance, governance, operating and service perspectives may well be in order.

Northwood - Atlantic Canada's largest non-profit continuing care provider - has assumed management responsibility for Shoreham Village, an 89-unit long term care facility located in the District of Chester. The new arrangement allows for Shoreham Village to take advantage of Northwood's clinical team, human resources, occupational health and developmental resources, under the direction of a local Shoreham management committee. More information about Northwood and its projects is here: <http://www.shorehamvillage.com/northwood-strategic-partnership/>

Other ideas contained in the Idea Bank may be of interest to the Municipality of the District of Chester and its community stakeholders.





### 3.5 District of Lunenburg



### 3.5.1 Description

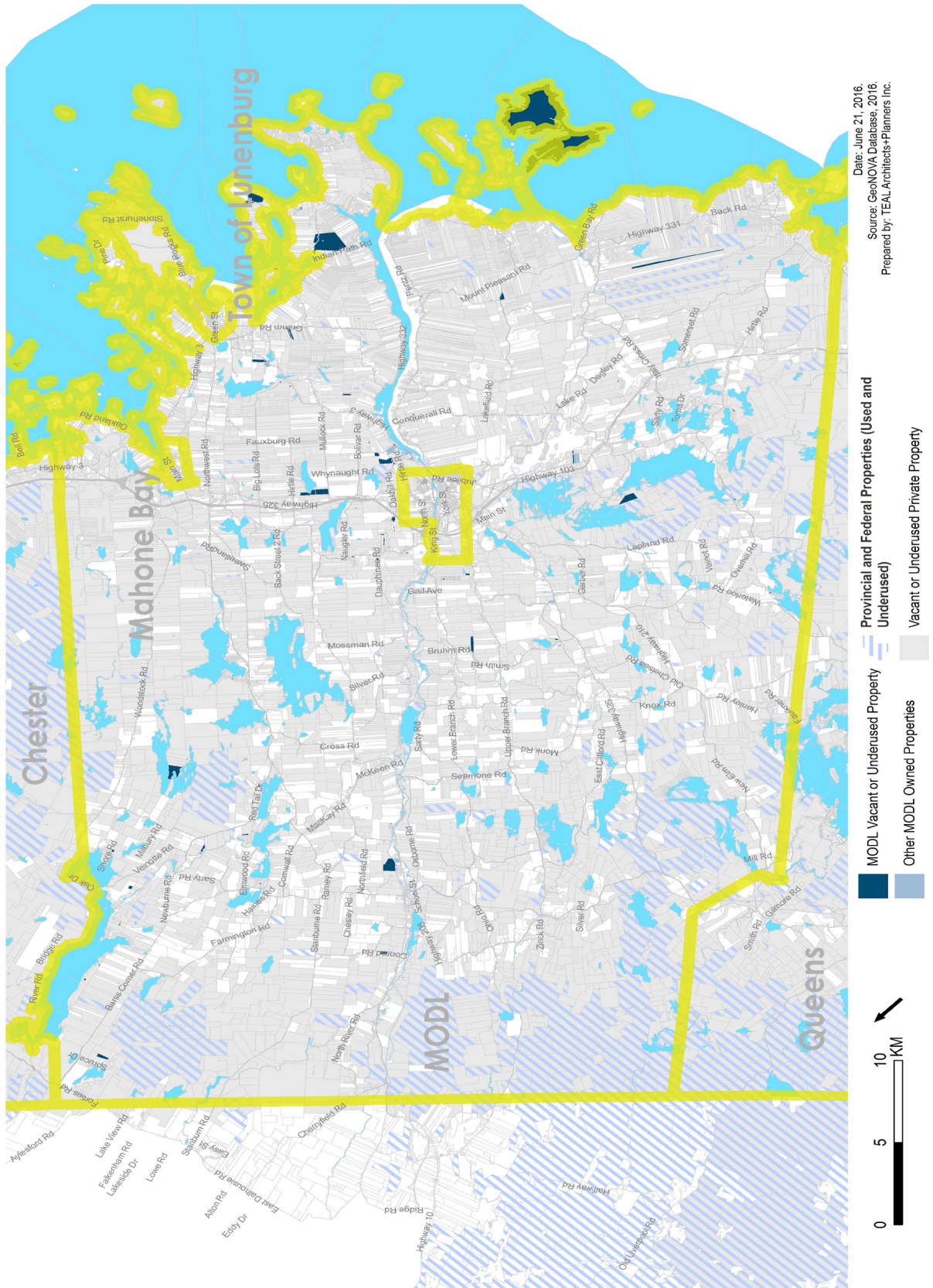
The Municipality of the District of Lunenburg (MODL) was incorporated in 1879. Covering 1,759 square kilometres of land. It is Nova Scotia's third largest municipality by land area. The District is mostly rural in nature, but enjoys being geographically close to Halifax. Early European settlers to the region came from many of the same origins as settlers to the Towns of Lunenburg and Mahone Bay. Many had German and French origins and had been labouring in Halifax before being resettled to the area by the British. Many of the first settlers worked in agriculture, fishing and ship building.

The Municipality consists of over 130 communities, many of which were established by European settlers long before the Municipality was incorporated. The largest of these communities are Blockhouse, New Germany, Dayspring and LaHave. The Municipality has 12 Councillors making its capita per councillor about 2,093.

The District's largest employment sector is sales and services, followed by trades and transportation. Over 14% of workers in the municipality are employed in manufacturing, which is approximately double the Provincial average.

MODL has its own planning department and conducts its planning internally. Most of the municipality is not planned and as such, many developments are as-of-right. The Municipality will only apply a secondary plan to an area of the District if local citizens request one. There are seven secondary plans in MODL, which are Hebbville, Riverport and Area, Princess Inlet and Area, Oakland, Blockhouse, Osprey Village and the Lunenburg Industrial Park. The municipality offers a property tax rebate to low income residents.

### 3.5.2 Map: MODL Municipal Boundary and Government-owned Vacant Land







3.5.3 Data: Census and National Household Survey Summary

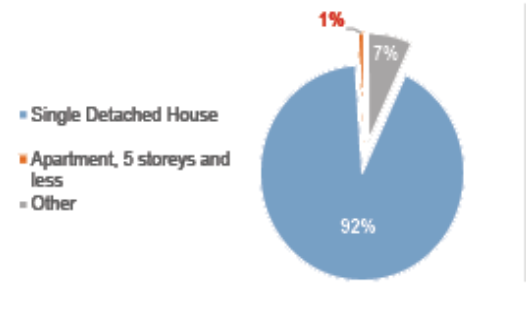
# District of Lunenburg

## Housing Affordability Profile

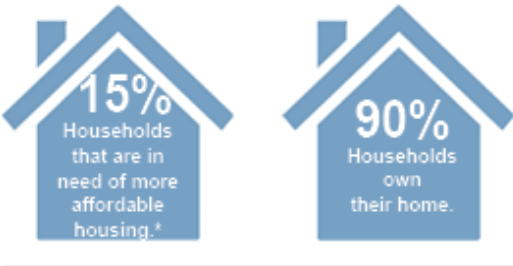
Population and Dwelling Characteristics	
Total Population	25,118
Total Households	10,725
Average Household Size	2.3
Unemployment Rate	8.6%
Occupied Dwellings	10,725
Vacancy Rate	Not Available
Cannot afford median rental shelter costs	20% (2144 households)
Cannot afford median ownership shelter costs	10% (1072 households)
Populations most at risk of Housing Inaffordability	lone parent mothers, senior females, roommates



Image: <https://www.google.ca/maps/place>



Renter Households	
Households that rent	10% (1,020 households)
Monthly Shelter Costs (median)	\$651
Households in Subsidized Housing	4% (40)
Spending 30%+ of income on shelter costs (%)	31.2% (318 households)
Vacancy Rate	8.6%
Earning <\$20,000 before tax	27% (275 households)
Prevalence of low income (%)	16.8%



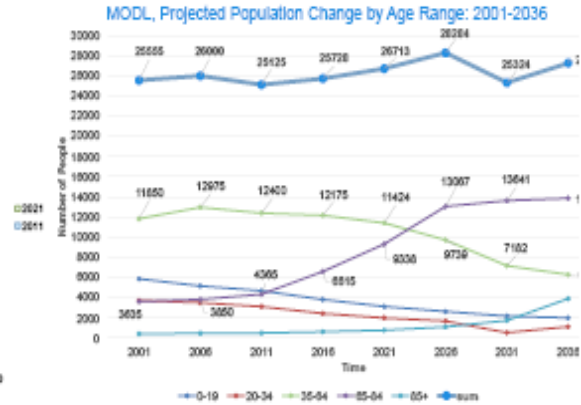
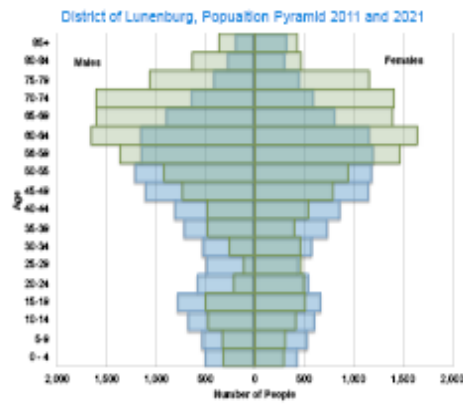
Owner Households	
Households that own	90% (9,705)
Median Assessed Value	\$174,831
Spending 30%+ of income on shelter costs (%)	13.5% (1310 households)



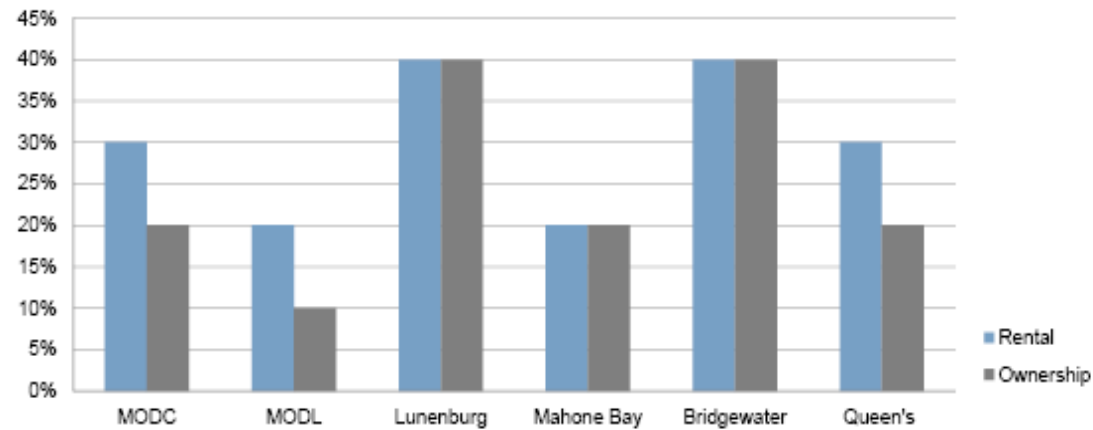
\*Households spend 30%+ of income on shelter costs.  
 \*\* Shelter costs are median monthly costs that include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc.



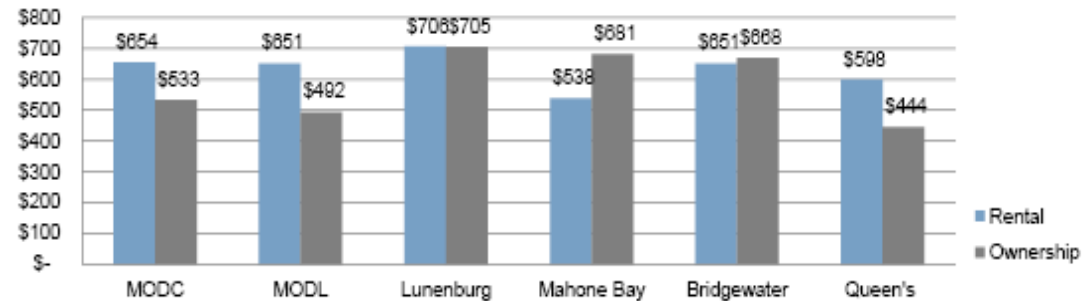
### Population of the District of Lunenburg 2016 - 2036



### Proportion of All Households Unable to Afford Median Shelter Costs\*



### Median Shelter Costs\*: Rental and Ownership



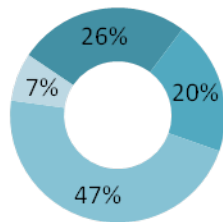
\* Based on Low End of Income Range. Shelter costs include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc. Note: Affordable Ownership only includes the price of the house (no expenses), assumes no debt, a downpayment of approximately 5%, interest rate of 4.75% and a 25 year amortization period using calculator at [www.zillow.com/mortgage-calculator/house-affordability/](http://www.zillow.com/mortgage-calculator/house-affordability/)

### 3.5.4 Data: District of Lunenburg Public Survey

Surveys were used together with Federal data to create a profile of each community. Responses from District of Lunenburg citizens to the Public Survey are in this section. Responses account the experiences of closely-affected members of society. The survey did not result in statistical significance. Responses collected from public members regarding questions related to housing needs, conditions and experiences are as presented. An analysis of these responses follows in the next Section.

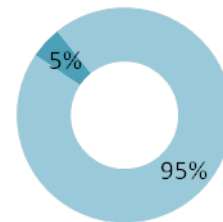
How many people live with you?  
N=124

■ Three + ■ Two ■ One ■ Zero

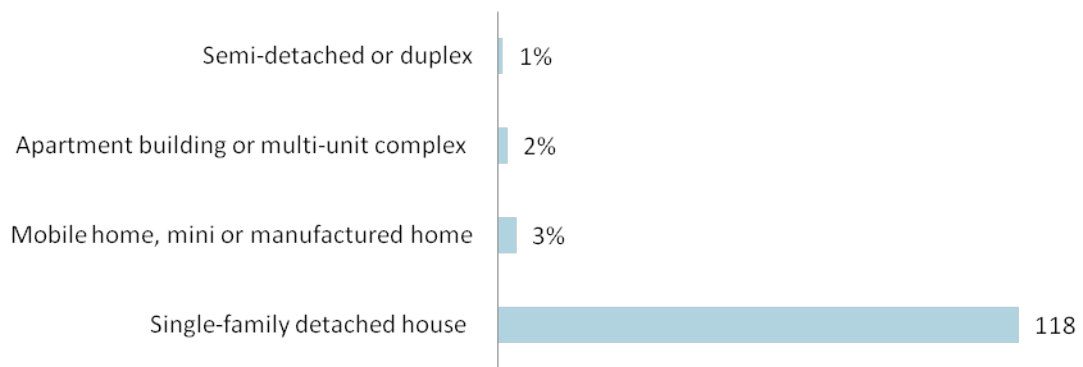


Are you a single parent with children at home?  
N=123

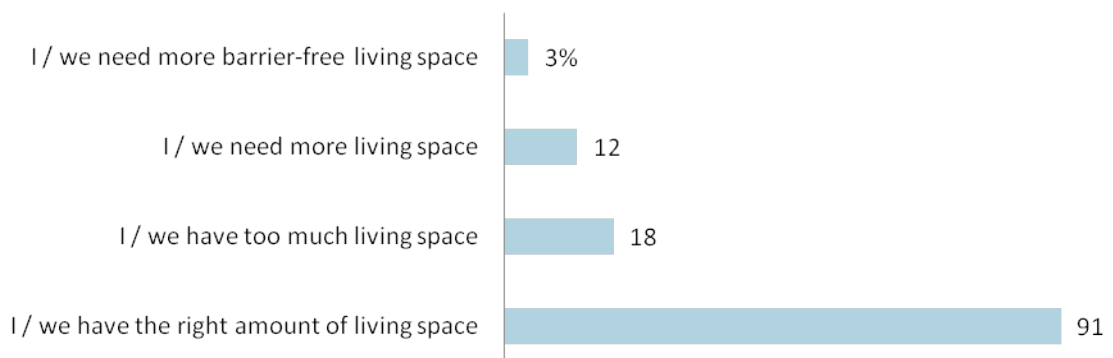
■ Yes ■ No



What type of housing do you live in? N=125

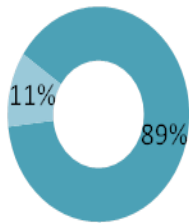


How is your housing matched to your needs? N=125



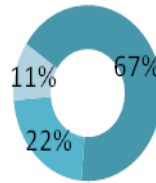
Does anyone in your household have any accessibility or mobility issues? N=124

■ No ■ Yes



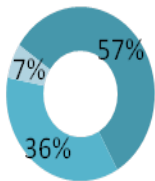
Please rate the level of difficulty you have experienced or are experiencing in finding housing that matches your needs. N=121

■ Not difficult ■ Somewhat difficult ■ Difficult



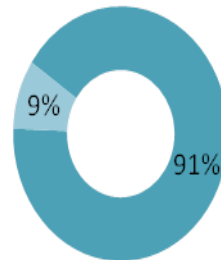
Are you spending more than 30% of your or your family's income before tax on shelter costs? N=124

■ No ■ Yes ■ Don't Know



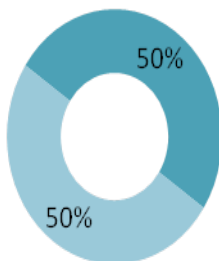
Do you rent or own your housing? N=125

■ Own ■ Rent



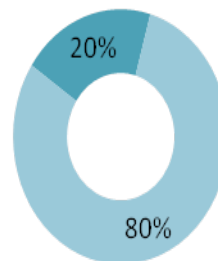
Do you depend on someone to help pay rent? N=10

■ Yes ■ No

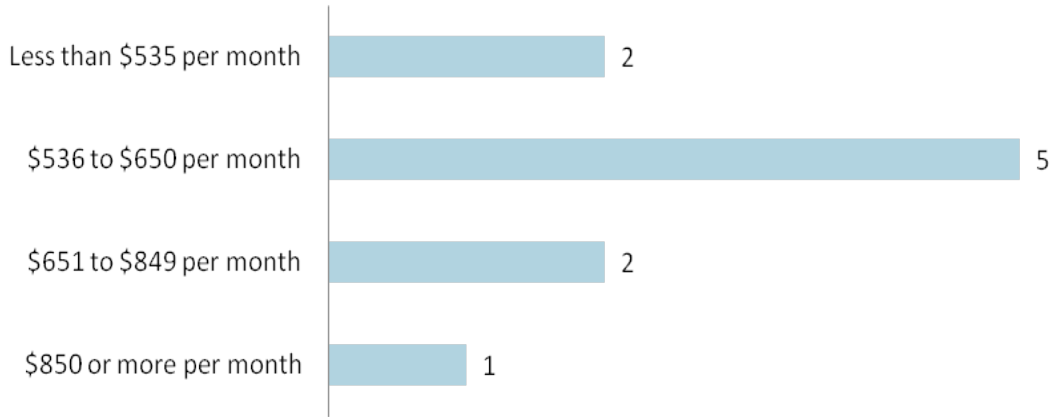


Does your rent include heat and lights? N=10

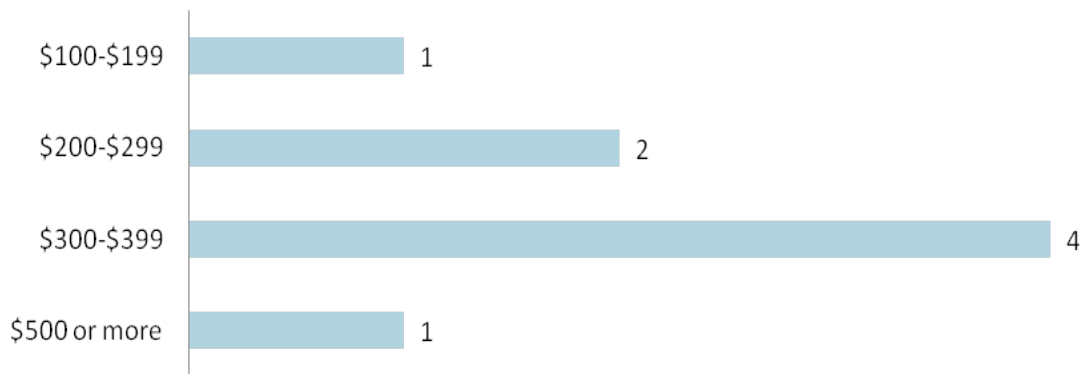
■ Yes ■ No



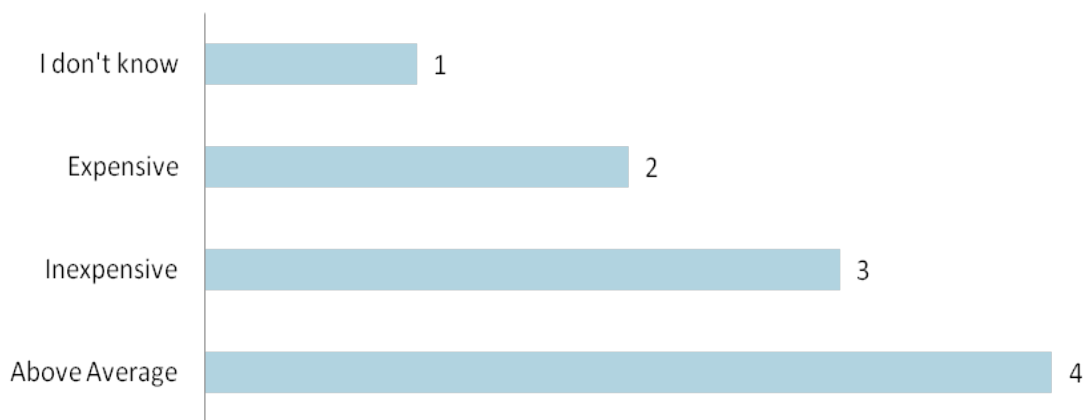
### How much does your housing cost to rent? N=10



### If no, how much are you spending, approximately, on utility costs per month? N=8

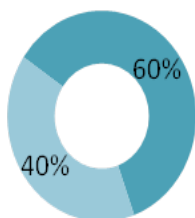


### How would you rate the affordability of your rental unit? N=10



How would you rate the maintenance of your rental unit / building? N=10

■ Poor ■ Good



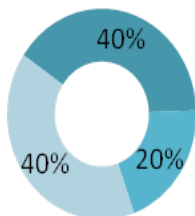
How would you rate the availability of affordable rental housing in your community? N=10

■ Poor availability ■ Good availability



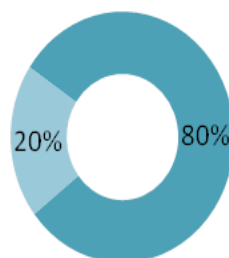
Have you experienced any type of discrimination in relation to your housing? N=10

■ Yes ■ Possibly ■ No

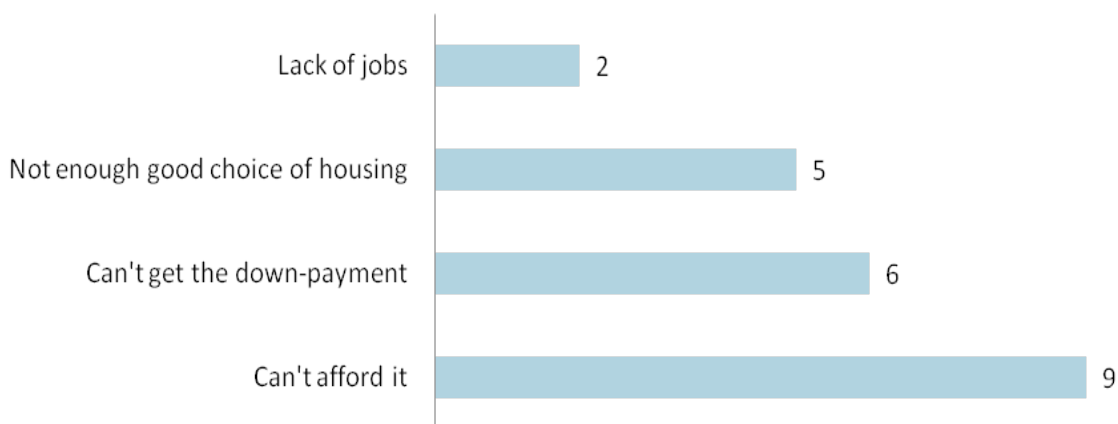


Is home ownership important to you? N=10

■ Yes ■ No

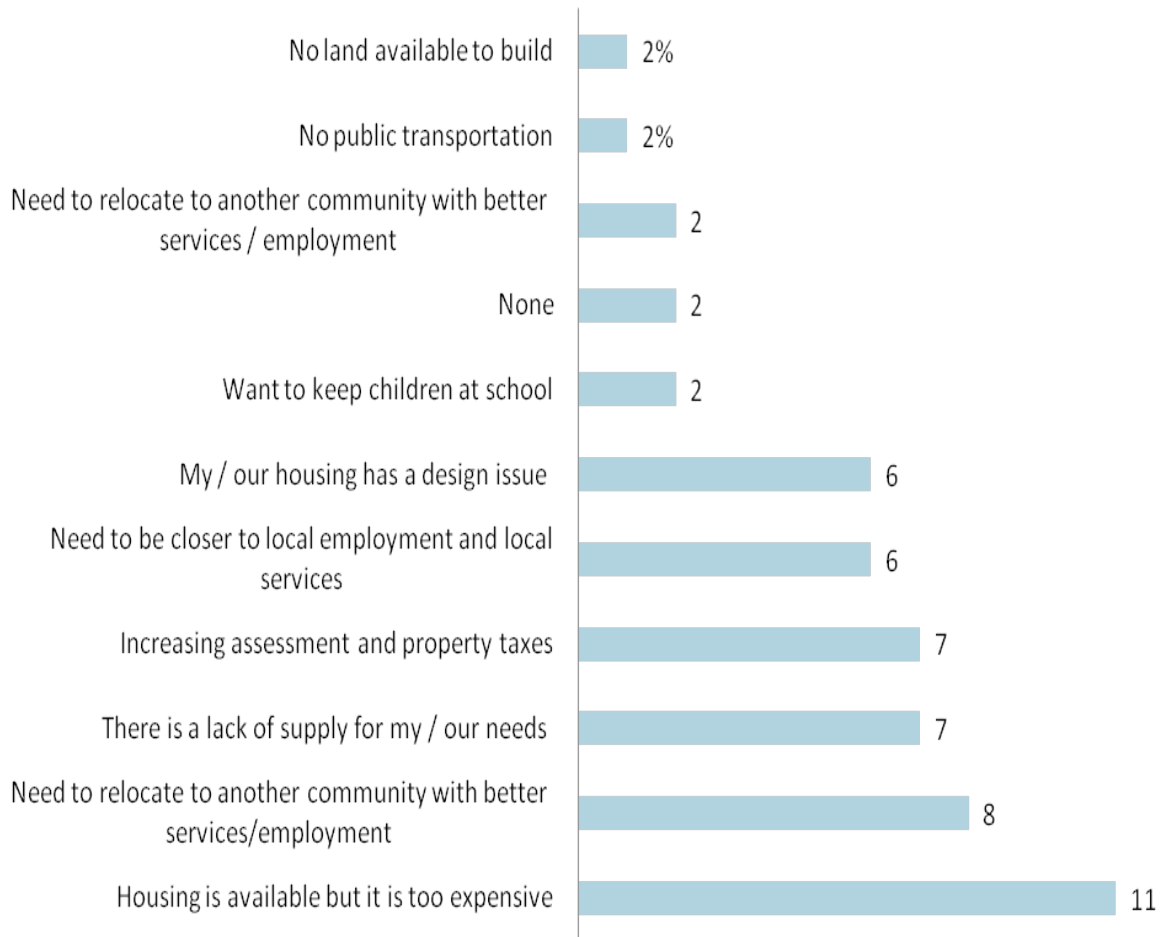


If yes, what barriers do you experience? N=22



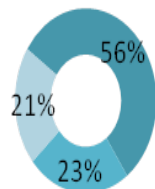


If yes, what challenges are you experiencing? N=53



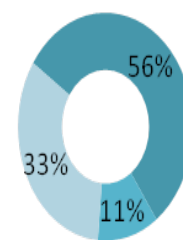
Does your community have a problem with homelessness or temporary situations like 'couch surfing'? N=115

■ Don't know ■ Yes ■ No



Do you feel there is a housing affordability problem in your community? N=115

■ Yes ■ No ■ Don't know



### 3.5.5 Data Analysis

2011 Federal data for the District of Lunenburg should be used with caution, given changes to the Long Form Census plus the fact that the data is dated.

Small sample sizes for questions at the local level should be considered with caution in the SSHAC Public survey. Aggregate numbers lend more confidence, but are regional. The following excerpts from the survey responses provide some context to housing issues in MODL:

- 80% of renters are spending \$350 on utilities, on average;
- \$650 is the average rent;
- Despite 45% of respondents stating a need for more affordable rental and owned housing, 95% of houses are single family style and a better variety of housing was considered 'least needed' by 25% of respondents;
- A high proportion of respondents (91%) own their homes and 44% own them outright;
- 22% of respondents note having major maintenance issues that they plan to deal with, and a further 50% have minor maintenance issues they are planning to deal with;
- 40% of renters encountered discrimination regarding housing;
- Poor maintenance of buildings affects 60% of renters, and;
- 56% of respondents do not know if there are people facing homelessness in MODL.

Renters are spending a high average amount on utilities and a high proportion (40%) are reporting discrimination regarding housing. Maintenance of owned housing stock will prove to be increasingly difficult with an aging population, dispersed across a large rural area.

### 3.5.6 Council and Community Input

Council sees its role as an advocate and facilitator of housing options, but not as a provider of housing.

During consultations with members of Council and community, several concerns relating to accessibility were raised:

- Access to secondary suites, providing access to extra income for owners, and hopefully lower cost options for tenants;
- Multiple unit dwellings over 4 units need water and sewer services, which is unavailable in the District;
- Wheelchair accessibility in houses, particularly for those who are leaving hospital;
- Lack of access to transportation, in particular, to health appointments;
- Access to supportive housing by special needs populations including seniors, and;
- Access to supports for those who need a hand up in maintaining their independent living status.

During consultations with the community, concerns were raised about the future of the Dayspring Treatment Centre for Youth. SSHAC, and the Municipality, should remain in contact with the Western Housing Authority to help facilitate transitional plans for this facility.

### 3.5.7 Pilot Project

#### Municipal-Health Partnership to Coordinate Health Appointments and Transportation

Linking transportation to health and other services in support of rural living is an issue in most of the SSHAC communities.

Collective forms of rural transportation are challenged by wide distances and dispersed populations, however, some communities have made progress in creating a 'critical mass of destination' to assist in providing some economies and efficiencies.

The proposed pilot project is to coordinate health appointments on a geographical zone, time and schedule basis, and build community capacity in terms of rural transportation services. This means engaging the healthcare providers, hospital, and clinics to coordinate appointment times so transportation services can be aligned. This pilot project is conceived as a partnership between the Nova Scotia Health Authority, Helping Hands, Municipality of the District of Lunenburg and Town of Bridgewater.

Providers may be Bridgewater's Senior Wheels service, or the Town's proposed transit service.

A health / inter-municipal task force is proposed to examine some best practices in rural transportation services, and explore opportunities associated with coordinated health care appointments.

Models in other communities are explained on the following websites:

*Accelerating Rural Transportation Solutions*

<http://www.niagaraknowledgeexchange.com/resources-publications/accelerating-rural-transportation-solutions-ten-community-case-studies-from-ontario/>

*Improving Travel Options in Rural and Small Town Communities*

[https://www.fcm.ca/Documents/tools/GMF/Transport\\_Canada/ImprovingTravelSmallRural\\_EN.pdf](https://www.fcm.ca/Documents/tools/GMF/Transport_Canada/ImprovingTravelSmallRural_EN.pdf)

*Yarmouth Transit Service*

<http://www.thevanguard.ca/News/Local/2016-01-19/article-4408564/Take-the-bus-through-Yarmouth-beginning-next-month/1>



### 3.6 Region of Queens





### 3.6.1 Description

The Region of Queens Municipality was home to the Mi'kmaq for thousands of years before the arrival of Europeans. In 1759 the Municipality was founded by New England Planters. For a time, Liverpool was the fourth largest shipbuilding port in Canada and the Town was home to the largest contingent of privateers in North America. Much of the population has roots from Germany, the United States, Britain, Scotland, Ireland and France.

Queens has seven (7) Councillors making its capita per 1,559. The Region consists of 49 communities. The largest are Liverpool, Caledonia and area and Greenfield.

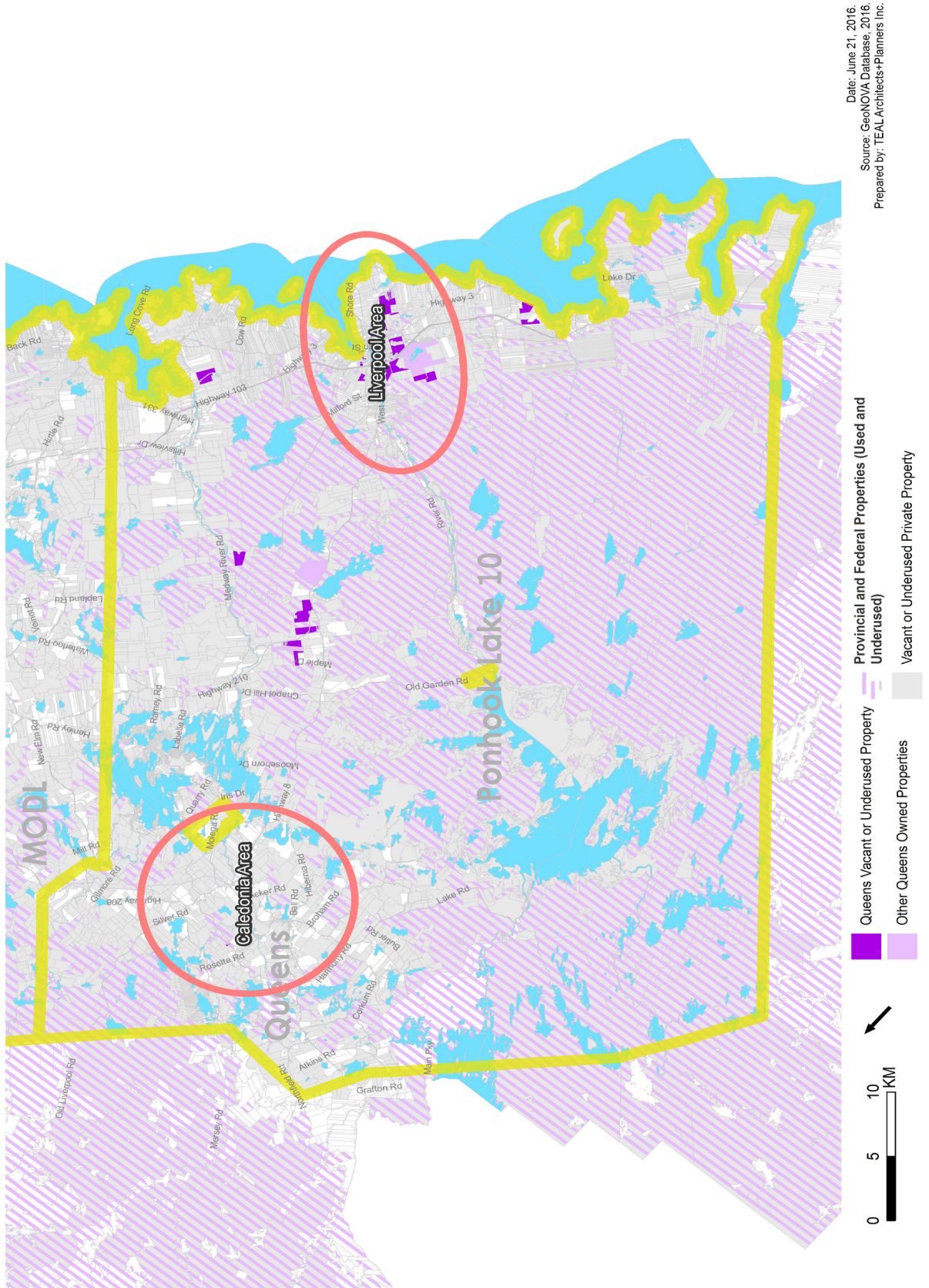
The sales and service-related economy makes up 26% of employment in Queens, followed by trades and transportation (15%), business and finance (12%) and education and government services (11%). Manufacturing makes up a sizeable portion of the economy, followed by retail and health care services. Tourism makes up a respectable portion of the economy, in part due to the presence of Kejimikujik National Park, which is a significant draw for tourists to the Region.

Queens has its own planning department and maintains a Municipal Planning Strategy (MPS), Subdivision By-Law and Land Use By-Law, which were all adopted in 2009. The Region is planned and zoned in its entirety. In general, there are two areas of concentrated development in Queens:

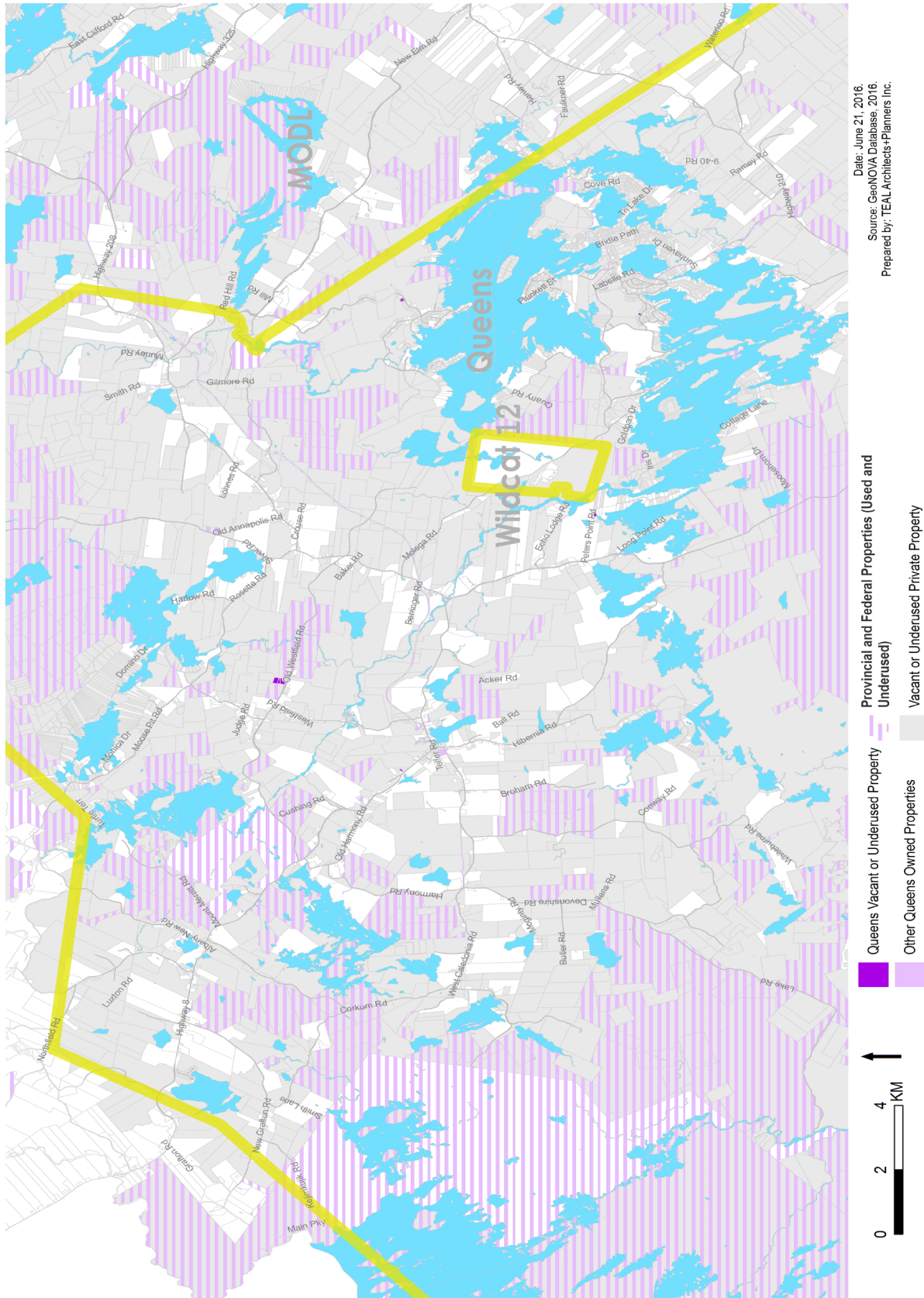
1. The first is the "Urban Development Area", which consists of Liverpool, surrounding communities and a section of land that loosely follows the Mersey River. This area is characterized by smaller lots, available services, and almost half of the Region's population. The zoning focuses much of the land available for economic activities in and around the urban development area.
2. The rest of Queens is in the "Rural Development Area". This area is characterized by larger lots, vast quantities of untouched wilderness, no centralised water/sewer servicing and a scattered population. Forest resource industries have shaped much of this portion of Queens.



### 3.6.2 Map: Queens Region Municipal Boundary and Government-owned Vacant Land

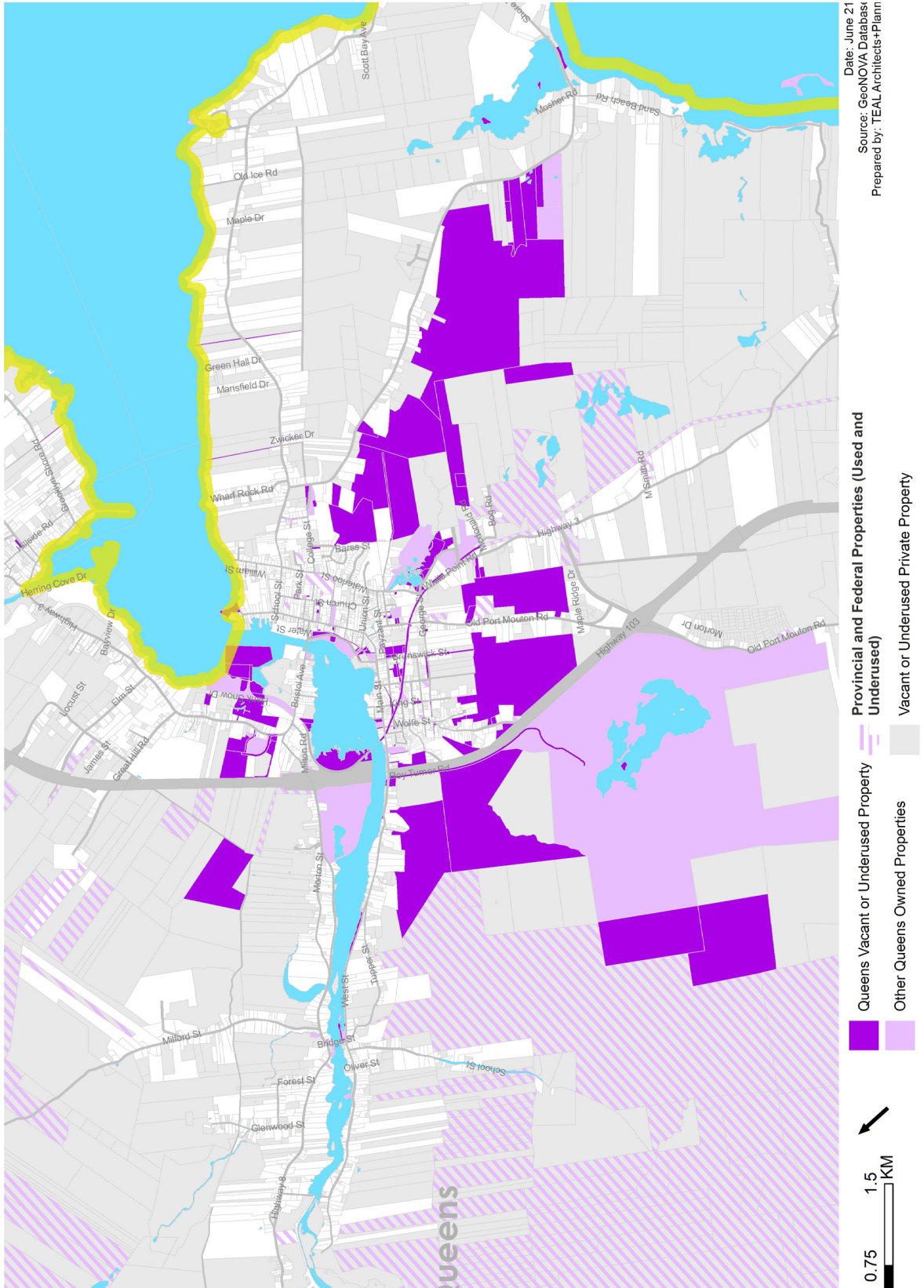


Map: Caledonia Location and Government-owned Vacant Land





# Map: Liverpool Location and Government-owned Vacant Land





3.6.3 Data: Census and National Household Survey Summary

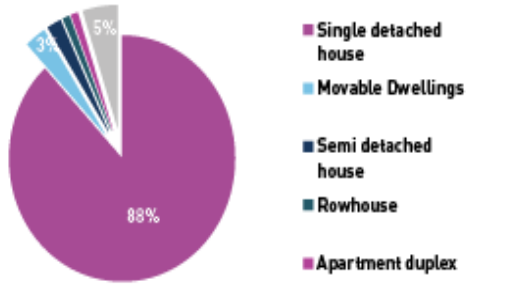
# Region of Queens

## Housing Affordability Profile

Population and Dwelling Characteristics	
Total Population	10,920
Total Households	4,795
Average Household Size	2.2
Unemployment Rate	11%
Occupied Dwellings	4795
Vacancy Rate	Not Available
Cannot afford median rental shelter costs	30%
Cannot afford median ownership shelter costs	20%
Populations most at risk of Housing Inaffordability	lone parent mothers, senior females, roommates



Image: <http://www.everystockphoto.com/photo.php?imageId=91763>



Renter Households	
Households that rent	18% (863 households)
Monthly Shelter Costs (median)	\$598
Households in Subsidized Housing	20.5% (393 households)
Spending 30%+ of income on shelter costs (%)	44% (380 households)
Vacancy Rate	3.4%
Earning <\$20,000 before tax	27% of households
Prevalence of low income (%)	23.6%

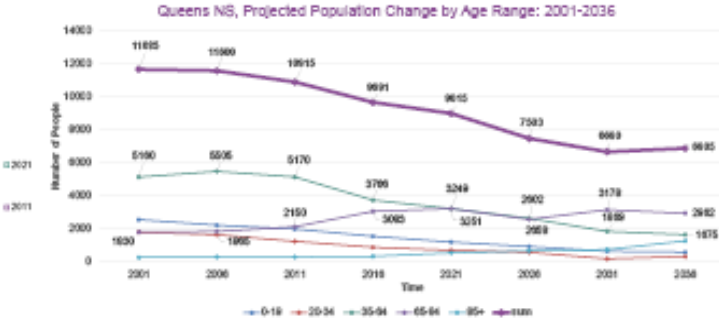
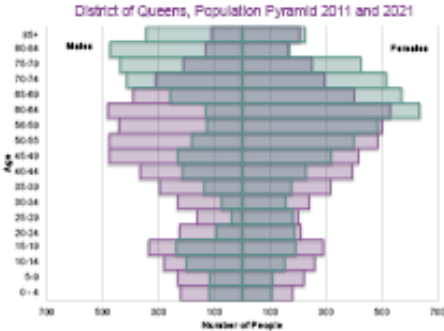


Owner Households	
Households that own	82% (3932 households)
Median Assessed Value	\$125,071
Spending 30%+ of income on shelter costs (%)	15% (590 households)

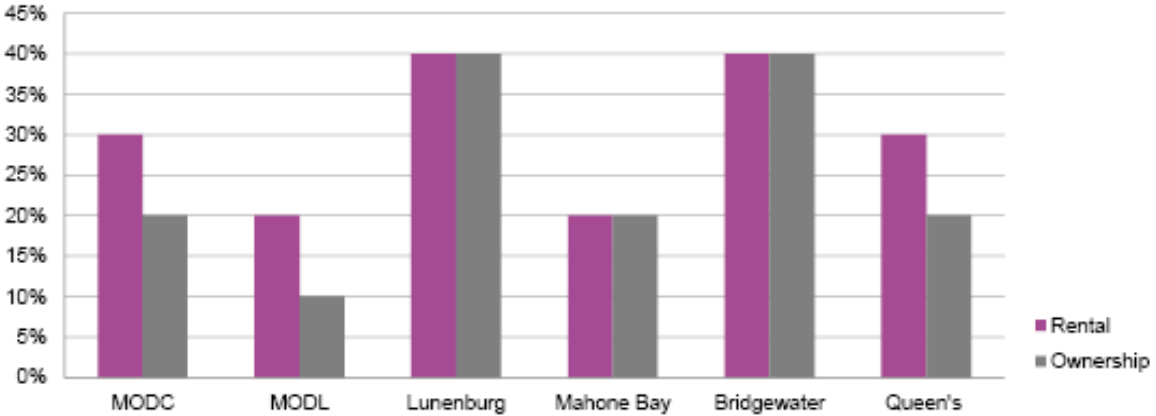


\*Households spend 30%+ of income on shelter costs.  
 \*\* Shelter costs are median monthly costs that include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc.

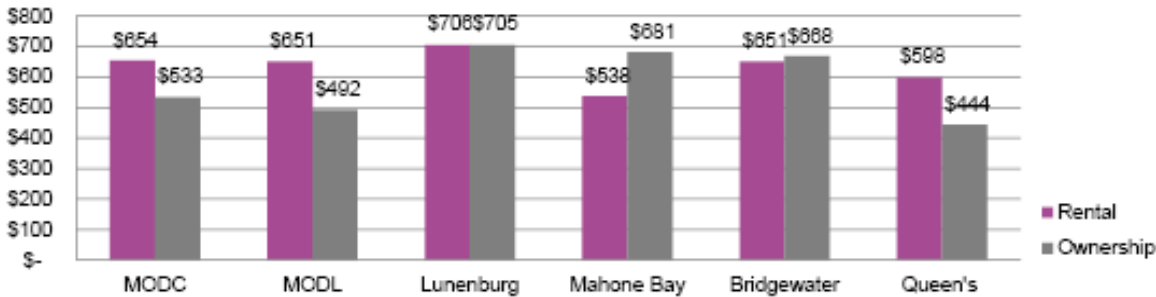
### Population of Queens 2016 - 2036



### Proportion of All Households Unable to Afford Median Shelter Costs\*



### Median Shelter Costs\*: Rental and Ownership



\* Based on Low End of Income Range. Shelter costs include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc. Note: Affordable Ownership only includes the price of the house (no expenses), assumes no debt, a downpayment of approximately 5%, interest rate of 4.75% and a 25 year amortization period using calculator at [www.zillow.com/mortgage-calculator/house-affordability/](http://www.zillow.com/mortgage-calculator/house-affordability/)



### 3.6.4 Data: Region of Queens Municipality Public Survey Results

"Development could be done above storefronts, but great need for well-planned developments that can mix generations and be accessible to parks and trails - not just boxes on a lot."

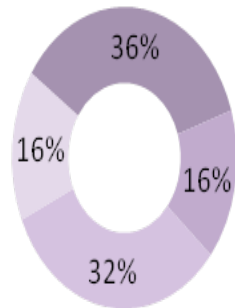
An analysis of SSHAC Survey results is presented in the next section. Responses from the SSHAC Survey, should used as accounts of the experiences of a few closely affected members of society; the survey did not result in any statistical significance.

Responses collected from public members regarding questions related to housing needs, conditions and experiences are as presented and an analysis follows in the next Section.

How many people live with you?

N=31

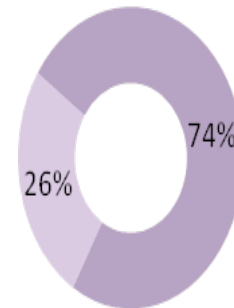
■ Three + ■ Two ■ One ■ Zero



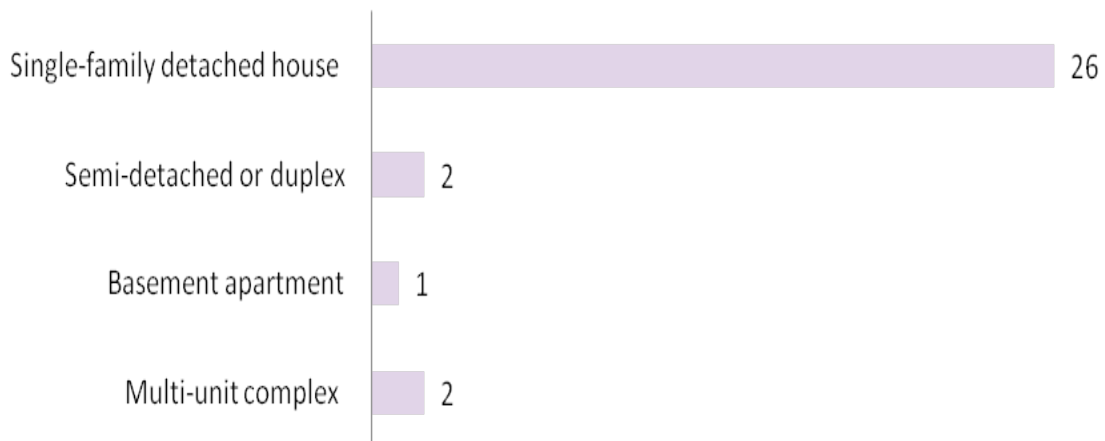
Are you a single parent with children at home?

N=31

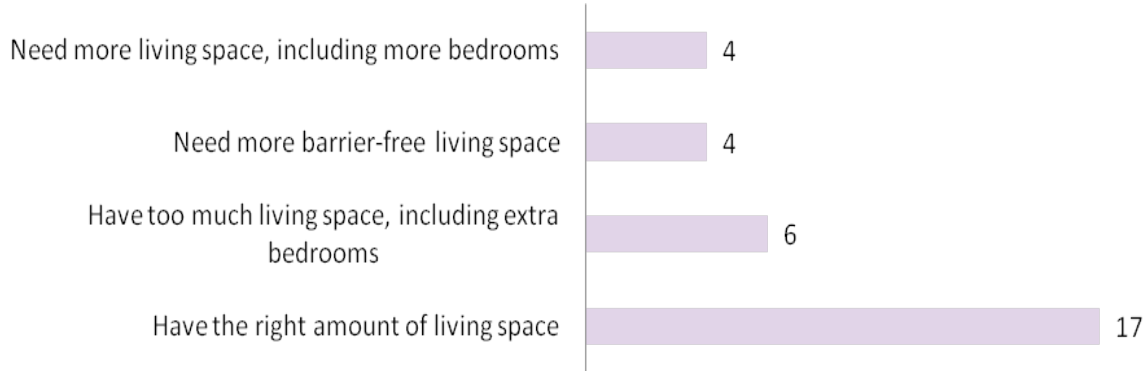
■ No ■ Yes



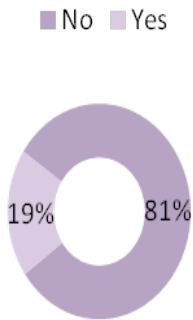
What type of housing do you live in? N=31



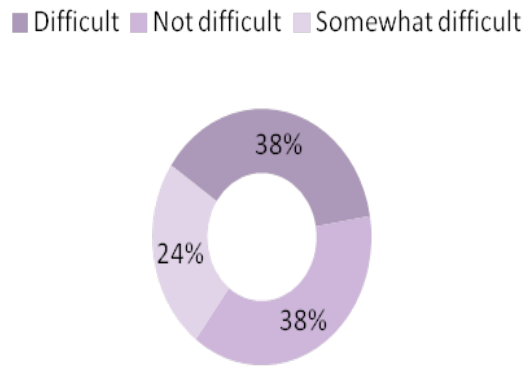
How is your housing matched to your needs? N=31



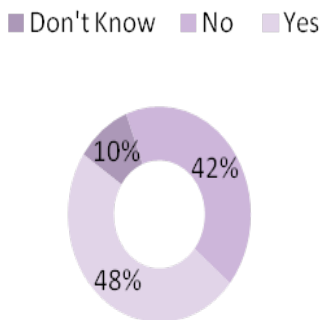
Does anyone in your household have any accessibility or mobility issues? N=31



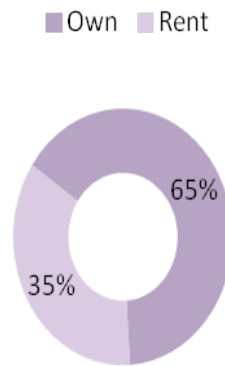
Level of difficulty in finding housing that matches your needs:



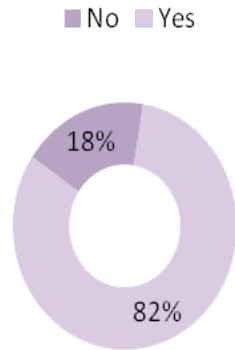
Are you spending more than 30% of your or your family's income before tax on shelter costs? N=31



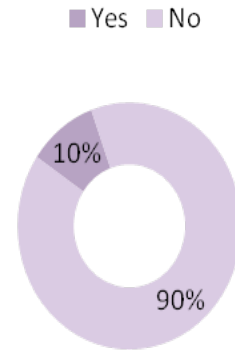
Do you rent or own your housing? N=31



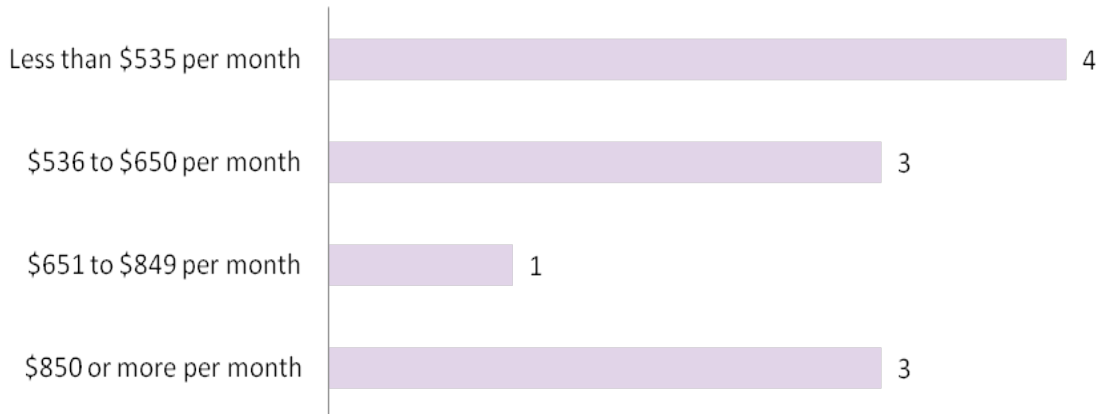
Do you depend on someone to help pay rent? N=11



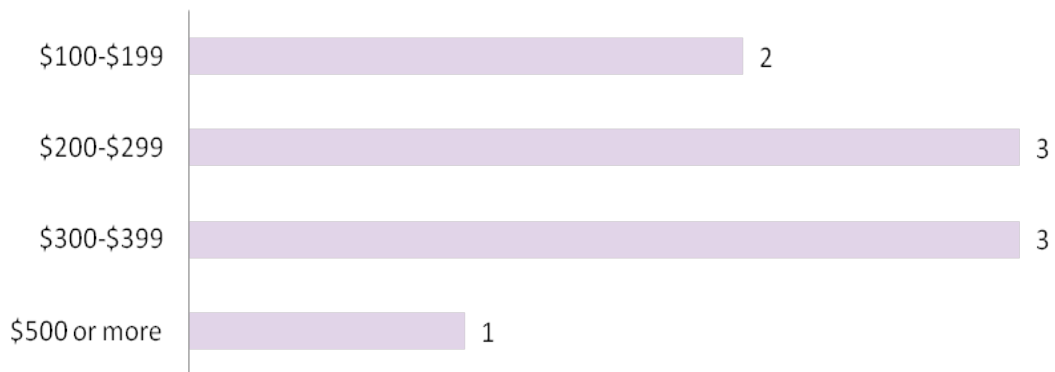
Does your rent include heat and lights? N=10



How much does your housing cost to rent? N=11



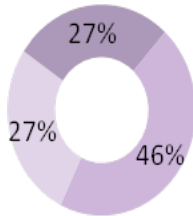
If no, how much are you spending, approximately, on utility costs per month? N=11



How would you rate the affordability of your rental unit?

N=11

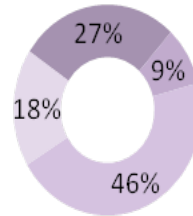
■ Expensive ■ About Average ■ I don't know



How would you rate the maintenance of your rental unit / building?

N=11

■ Poor ■ I don't know ■ Good ■ Average



How would you rate the availability of affordable rental housing in your community?

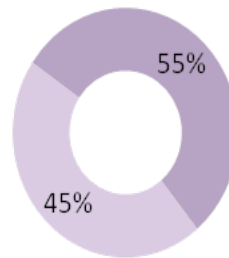
N=11



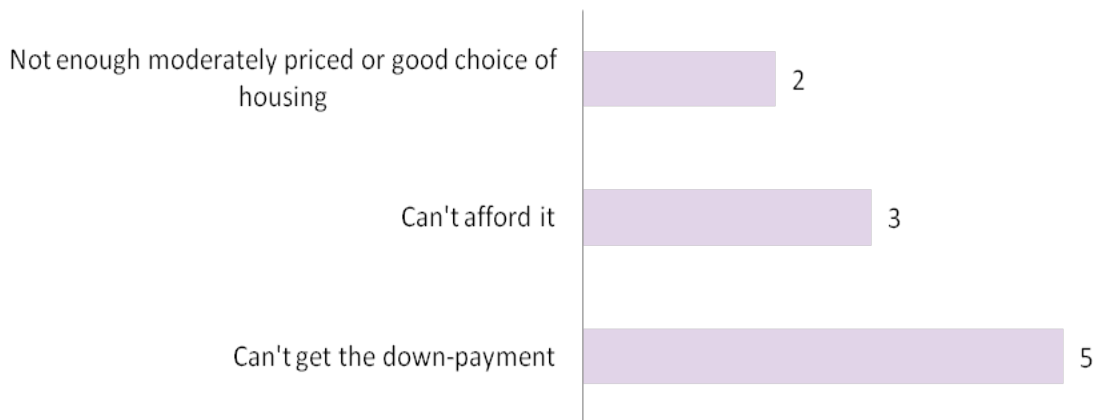
Is home ownership important to you?

N=11

■ Yes ■ No



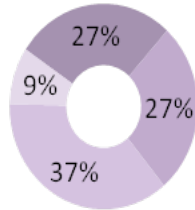
If yes, what barriers do you experience? N=11



Region of Queens Municipality

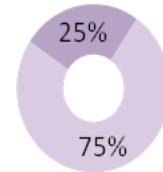
Have you experienced any type of discrimination in relation to your housing? N=11

■ Yes ■ Possibly ■ No ■ Don't Know

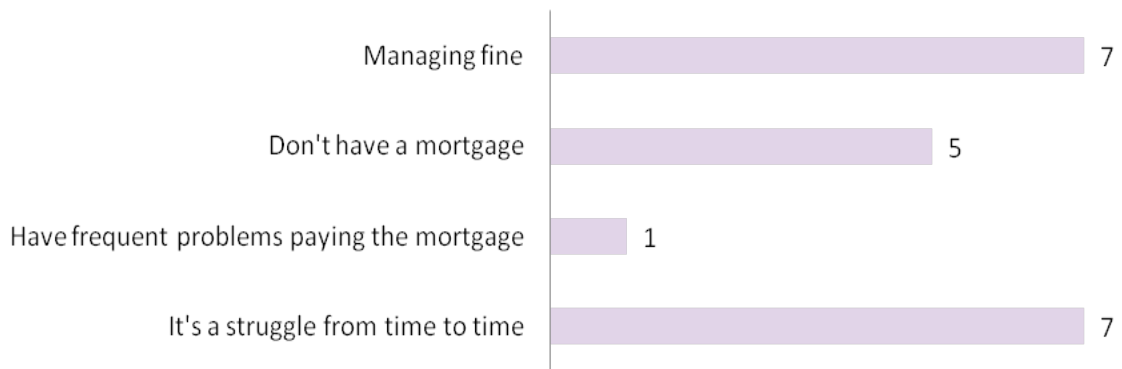


Are you considering downsizing, moving within your community or relocating to another community? N=20

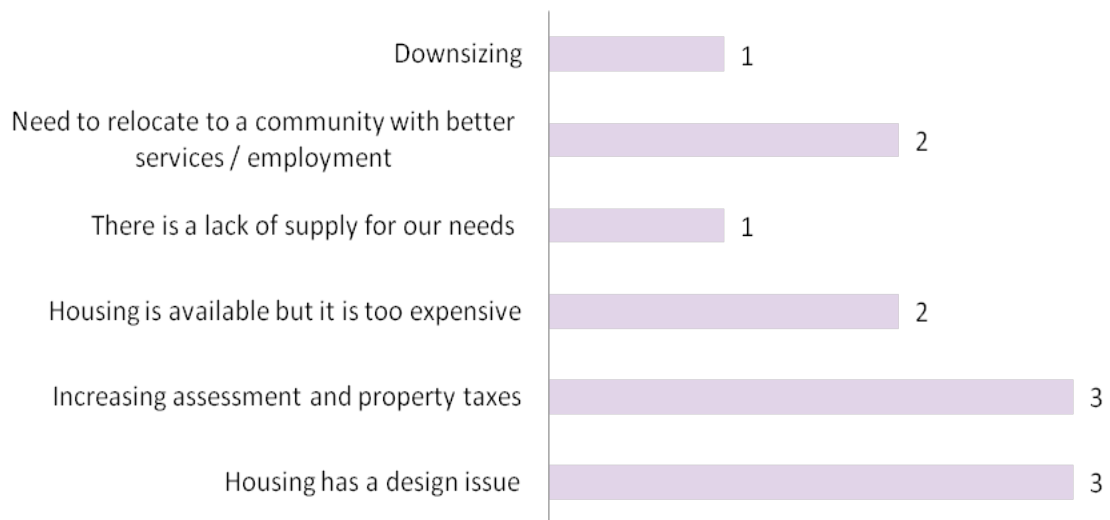
■ Yes ■ No



How would you rate the affordability of your mortgage payments? N=20

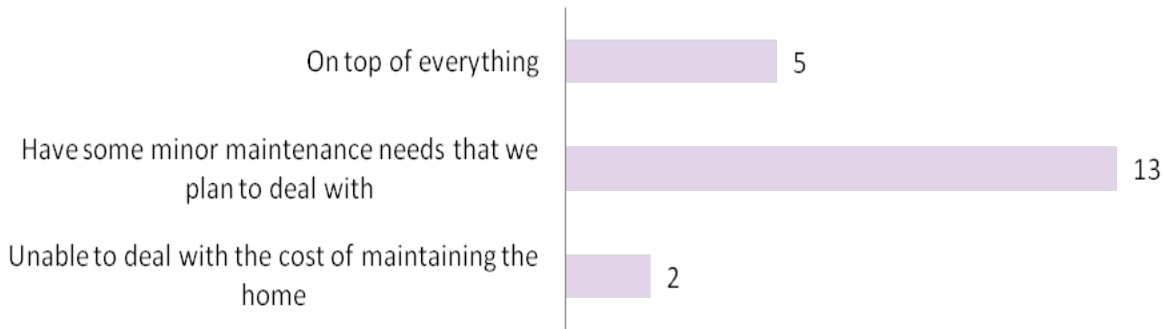


If yes, what challenges are you experiencing? N=14



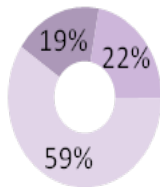


How would you describe your housing maintenance? N=20



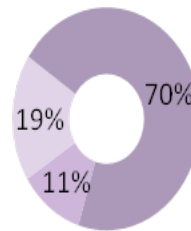
Does your community have a problem with homelessness or temporary situations like 'couch surfing'? N=27

■ Yes ■ No ■ Don't know

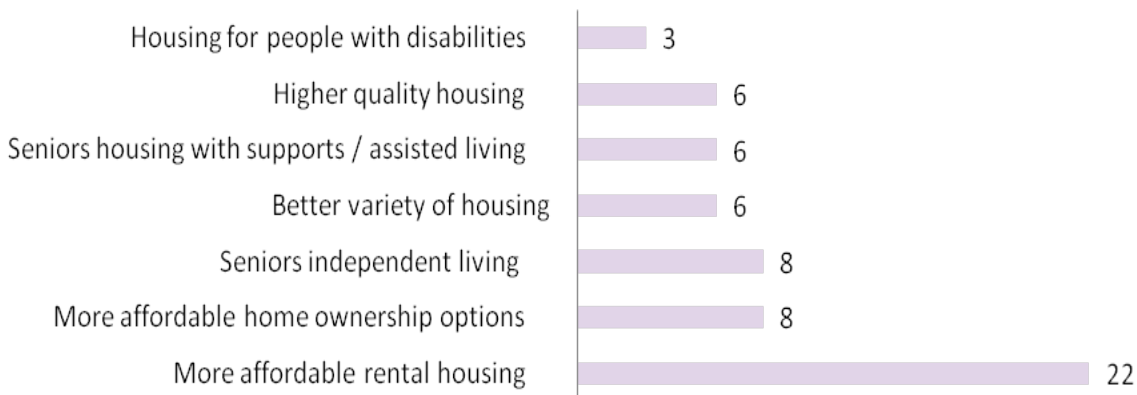


Do you feel there is a housing affordability problem in your community? N=27

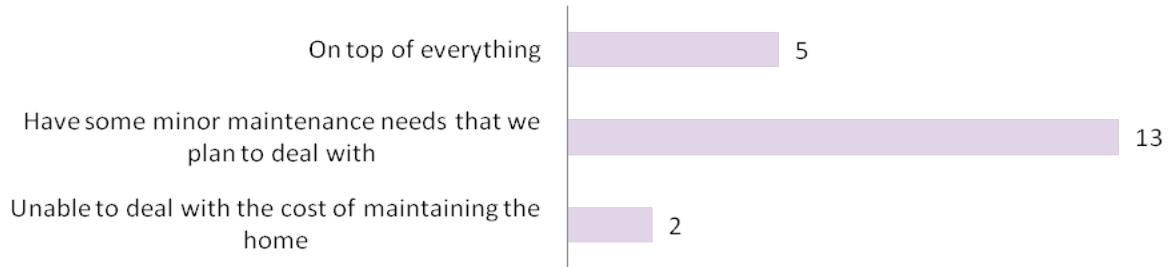
■ Yes ■ No ■ Don't know



What type of housing do you think your community needs most? N=26 respondents

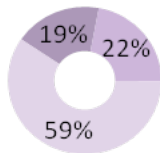


How would you describe your housing maintenance? N=20



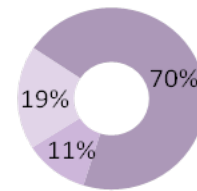
Does your community have a problem with homelessness or temporary situations like 'couch surfing'? N=27

■ Yes ■ No ■ Don't know

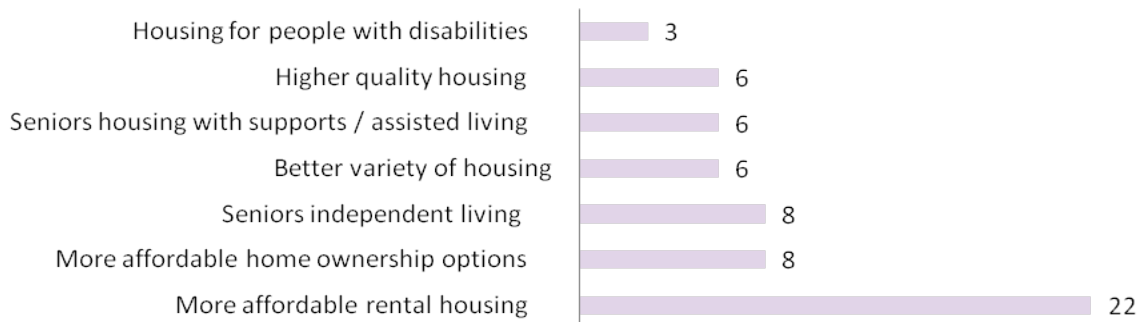


Do you feel there is a housing affordability problem in your community? N=27

■ Yes ■ No ■ Don't know



What type of housing do you think your community needs most? N=26 respondents



29. Do you have any final comments about housing needs in your community?

- “ There is a huge need for efficient, practical, one-level housing for aging population. Also needed are more rental units - again, for seniors, but also for people starting out.”
- “We urgently need a new spacious modern nursing home.”
- “Development could be done above storefronts...”

### 3.6.5 Data Analysis

2011 Federal data for Queens should be used with caution, given changes to the long form census plus the fact that the data is dated.

Small sample sizes for questions at the local level should be considered with caution in the SSHAC Public survey. Aggregate numbers lend more confidence, but are regional. The following excerpts from the survey responses provide some context to housing issues in Queens:

- 45% of those responding have too much living space, not enough living space or the need for barrier free space, and 38% say that it is difficult to find housing that matches housing need;
- 48% of respondents are spending more than 30% of household income (before tax) on shelter costs (Statistics Canada reported 44% in 2011);
- 82% of those reporting rely on someone else to help pay rent;
- 36% of those reporting pay more than \$650 per month in rent;
- 27% of those reporting feel their rent is expensive, however, 100% of those reporting feel the availability of affordable housing is "poor";
- 55% of renters reporting would like to own a home, but 50% report that getting a down payment is the biggest obstacle;
- 10% of those reporting are unable to deal with the cost of maintaining their home;
- 70% of survey respondents feel there is a housing affordability problem in Queens, and;
- 37% of respondents feel the most desirable type of housing in the next 5 years will be the affordable rental housing and 24% of respondents feel that seniors independent living and assisted living or the most needed type of housing.

The survey results for Queens are consistent with the input heard at Council and community tables - there is a strong need for more affordable housing and also need for alternate forms of housing (e.g. apartments or accessible townhouses/single family homes). The survey results raise, however, a few warning signs relating to an aging population:

- 25% of respondents are considering downsizing (so the need to generate housing options is important), and that may include leaving the community, which may reinforce a trend in relation to assisted living, found in communities some distance away from the communities in Queens;
- 82% are relying on someone else to help pay for housing - and the issue here is the vulnerability of young families dependent upon two incomes and / or the inevitable rise in the number of widows and widowers which may aggravate incidences of social isolation, raise further the prospect of mismatched housing (now reported by 45% of those responding) and raising further pressures for seniors housing, and;
- The two factors, when combined, imply challenges in Queens housing market, likely long lead times for home sales and depressed market prices.

### 3.6.6 Council and Community Input

Council and senior staff members believe housing and care services for seniors will be among the top housing priorities over the next few years. Seniors living east of the Clyde River tend to re-locate to assisted living facilities in Bridgewater; those west of the Clyde go to Yarmouth. Recent efforts to encourage assisted living with a private partner and with Queens Manor have not materialized. Some infill cottages and slab-on-grade houses have been successfully developed at less than \$85,000 per unit and with the Province's \$25,000 of capital incentives per unit, however these projects do not include integrated care services. Council is interested in more data on vulnerable populations, in particular, single parents, and balancing the needs of the Liverpool area with the northern areas of Queens.

## Region of Queens Municipality

The Region of Queens Municipality has had a proactive role in community development since the closure of the Bowater Mersey Paper Mill in 2012. The Municipality has been aggressively focused on economic development and has seen good business growth, with 40+ new businesses created (however small), and with Innovacorp's Innovation Centre taking over the Mill site in Brooklyn. The Municipality recognizes the economic value associated with housing and the need for options for young people and first time home buyers, but also addressing the loss of seniors who need to find supportive housing.

Notwithstanding progress being made since the Mill's closure, the housing market is depressed. Despite the low price of land and low property taxes -the local economy, coupled with a declining population, has not provided the basis for stimulating new housing development nor house sales. Other barriers include a general lack of serviced lots and poor rural internet services which restrict the viability of home-based businesses in rural areas.

Municipal Council and senior staff have concerns with 2011 Statistics Canada data; the lowest average rents and housing prices may well be a disincentive for developers and investors.

The Municipality has a keen desire to learn and know more about its housing needs. It wants to be an active supporter of housing for low income and other special needs. It has previously endorsed funding requests for the not-for-profit sector, and is increasingly involved with health care providers, such as Queens Care Society, to better understand how to respond to supportive housing needs.

In terms of roles the Municipality may be in a position to play, the following have been noted:

- 33 acres of serviceable land (e.g. high school, above Cobbs Ridge);
- Good mapping of vacant land, including infill opportunities;
- May be in a position to provide a tax holiday while projects are being constructed;
- Zoning, to allow more units per lot;
- Strong desire to reduce housing costs through energy efficiency initiatives, consistent with economic development focus on energy, and open to working with developers interested in prefab / passive homes, and;
- Partnership interest with Aylesford bus TRIP, or using existing assets to improve transportation options.

Community input was received at a meeting held April 27, 2016 and verified the need for more affordable housing in the Municipality, but not at the expense of providing quality housing.

Several comments were made about the housing needs of low income earners, young people and seniors. It was felt a solution to these needs is the development of modest-sized apartments/townhouses in multiple unit buildings in Liverpool and Caledonia. In Liverpool it was noted that there are potential sites available in and around Liverpool (infill) and near Queens Emera Place. The hospital, downtown services, Emera Place and Theatre were all mentioned as local amenities and assets to build upon the interests of the Queens Care Society in creating a seniors "campus" in the downtown Liverpool area.

While there is a need for independent living (seniors apartments), the major issue is the lack of any housing associated with the gap between independent living and long term care, for example, housing solutions such as enriched or assisted living which incorporate graduated levels of care. Older adults desire to live as long as possible in their homes. Given the lack of housing options for seniors, seniors leave the Region to find appropriate housing and care services for their needs. The loss of seniors from the Municipality is an issue which hurts the socio-economic fabric of the community. To help resolve housing issues for older adults, the community recognized the need to have such housing located close to services and amenities, given transportation challenges, and the need to reduce social isolation.

A proactive relationship between developers, the Municipality and community was supported. It was felt that more awareness of existing housing programs was needed for individual homeowners and for developers. A suggestion made at both the community and Council meetings was to provide developers with a longer-term pool of tenants. This concept has been developed into a pilot project proposed for the Municipality to consider.

## Part 4 The "Idea Bank"





## Promote More Awareness of Existing Housing Programs

More awareness of housing programs can help with issues associated with deferred maintenance, home adaptability and other housing needs. Links to the provincial housing programs can be incorporated on municipal web sites. A list of appropriate programs might be incorporated into tax notices being mailed to residents and businesses. More information about the programs offered by the province through Housing Nova Scotia can be found at <http://housing.novascotia.ca/programs-and-services>.

## Flexibility in Zoning Rules

Zoning rules should be flexible enough to permit live-work units, or mixed use residential over retail, on main streets throughout the South Shore. This will provide opportunities for modest 'invisible' densification, support for downtowns, encourage smaller lot sizes, and encourage multiple-unit dwellings (e.g. two or three unit buildings, townhouses, garden suite, apartments, etc.)

## Municipal Role in Providing Enriched or Assisted Living Facilities

Municipalities might consider using any lands they own, along with financing from the Municipal Finance Corporation, to provide much-needed enriched or assisted living facilities. Some efforts are underway in Halifax Regional Municipality in May 2016 involving partnerships between private developers and non-profit long term care organizations. A partnership agreement with a long term care group would likely be required to provide seniors care services under this scheme. If a local care provider is unable to assume such a responsibility, Northwood and Ocean View Continuing Care Centre have new services available that might be explored. Northwood has recently assumed management of Shoreham Village long term care in Chester (see the project proposed for the Municipality of the District of Chester). See Ocean View's new service below.

<http://www.nsmfc.ca/documents.html>

<http://nwood.ns.ca>

<https://oceanv.ca>

## Housing Supports Made Available through Social Enterprise

At one or more public meetings, the social enterprise service model developed by Ocean View Continuing Care Centre was mentioned as an example of how long term care organizations are reaching out to assist with seniors' housing and care needs in communities.

<http://ovnp.clubexpress.com/content.aspx?sl=489205429>

## Raising Awareness of Human Rights and Residential Tenancy Act

Based on the levels of discrimination reported in the SSHAC Public Survey, awareness of human rights as related to housing may be needed.

## Home Value Program

An expression of interest in this program would likely lead to its expansion outside Halifax Regional Municipality. Learn more at <https://www.cua.com/Home/ProductsAndServices/MortgagesandLoans/HomeValueProgram>.

## Municipal Staff Training and Familiarity of Housing Programs and How to Apply

Have at least one staff member trained on the available grants from the Province and host a link to these grants and how to apply on the Municipal website; promote: <http://housing.novascotia.ca/programs/affordable-housing-projects>. Yarmouth provides an example of this here: <https://www.townofyarmouth.ca/community-economic-development-grants.html>

## Dayspring Facility

Both the Town of Bridgewater and Municipality of the District of Lunenburg have expressed concerns about the future of the Housing Authority's Dayspring facility. There is a desire to ensure the future of this facility includes affordable housing as a policy commitment and direction. This should be monitored by SSHAC and both municipal units.

## Collaborative Programs with Landlords

Some of the tax incentive suggestions made (Queens, Bridgewater) might be combined with awareness-building programming with the private sector. Community members have verified issues associated with stigma, prompting a suggestion for dialogue with landlords about rental practices vis a vis families with young children, single mothers, students and pets.

## Walkability

Map and plan new developments for walkability using the walkability measure, available at <https://www.walkscore.com/>. This measure calculates walkability based on the number of amenities located within a certain distance to housing. In general, the closer and more dense amenities are located to housing, the higher the walkscore. The measure could be used along side other methods for siting senior housing and general affordable housing close to the needed services and amenities. A walkability score is a useful marketing tool for new housing projects.

## Vacant Buildings Study

Sometimes small, disassociated things can't be 'seen' by a 'market' until they are consolidated, packaged and promoted. SSHAC, the Dal Planning Department and municipal economic development partners might consider developing a regional database of vacant buildings and tax sales - and help close any knowledge gap with local real estate agents, developers, builders, non project housing groups or partners. Provincial groups (Building Owners and Managers Association, Nova Scotia Real Estate Agents Association), might help expand knowledge of available assets.

## Web portal for Affordable Housing

The reach of SSHAC's role as a conduit for community collaboration can be expanded by continued development of a web portal approach to resolving housing needs. Links with groups like the Affordable Housing Association of Nova Scotia can help extend the partnership approach, knowledge base, and knowledge transfer. Example: City of Vancouver Affordable Housing Agency.

<http://vancouver.ca/your-government/vancouver-affordable-housing-agency.aspx>

## Seniors Housing Projections (ASHRA)

SSHAC can promote seniors population projections for each Municipality, by using a projection tool available through the Atlantic Seniors Housing Research Alliance (ASHRA). Projections can be made for 2016, 2021 and 2026 and can include wealth and health dependency parameters. The projections are organized on the basis of postal codes, which sometimes do not line up with municipal boundaries; however, a factor of the total municipal population as a % of the ASHRA population can be used to provide approximations for each municipal context. <http://ashra.msvu.ca/community.htm>

## Supportive Housing

There are a wide range of needs along the South Shore for "supportive housing" that being, housing that includes supports to people. SSHAC and its municipal partners can and should look for innovative models and best practices for providing, in particular, second stage housing or supportive housing solutions. CMHC and the Affordable Housing Association of Nova Scotia provide examples, along with good local contacts, for supportive housing needs and ideas.

## Federal Financing

SSHAC and its municipal partners will want to closely monitor all new federal funding programs for affordable housing.

<http://www.theglobeandmail.com/news/politics/budget-offers-23-billion-boost-for-affordable-housing-measures/article29346419/> and <https://www.cmhc-schl.gc.ca/en/co/prfinas/>

## Site Planning for Mini Home Communities

Municipalities may need to embrace innovations in housing and servicing technology along with appropriate protocols to meet community need. Linked housing, using slab-on-grade construction, can meet special needs (seniors, those with disabilities) and provide tenure options (bare land condominiums) along with proven alternative treatment technologies. Much can be accomplished with good design to mitigate the stigma associated with mobile home parks or container housing. Regulatory control might be established through site plan approval processes to complement standard land use by-law definitions (R-1, R-2, R-3) and subdivision controls. In such planning approaches, affordability, sustainability and social inclusion are considerations.

## Rentals Online Database and Municipal Inspection or Licensing

Municipalities could create a searchable online database that requires that the rentals on the database are inspected by the Municipality prior to be accepted on the site. Perhaps a grant-based maintenance incentive could be given to those landlords participating in the website database.

A more regulatory approach is low rise apartment licensing. This requires landlords to obtain a permit to lease low rise apartments (e.g. flat in a house) and to obtain an inspection every year and/or when the property changes ownership. Learn more about this as it is being used in Waterloo, Ontario here: <http://www.waterloo.ca/en/government/residentialrentallicences.asp>.

## Create a South Shore Social Inclusion Plan and Municipal Housing Corporation

The City of Moncton (population 70,000) commits to Housing Choice and Affordability through its Social Inclusion Plan along with the following:

- Urban Agriculture and Food Security
- Mental Health
- Education and Training
- Inclusion and Diversity

A Municipal Housing Corporation may be used to execute the goals of this plan. The City believes this Plan and Corporation are important for the future growth and prosperity of the Greater Moncton Area. More information about this is available at: [https://www.moncton.ca/Government/Media\\_Room/News\\_Releases/Social\\_Inclusion\\_Plan\\_Adopted.htm](https://www.moncton.ca/Government/Media_Room/News_Releases/Social_Inclusion_Plan_Adopted.htm).

## Municipal Policy Tools for Encouraging Affordable Housing

Municipalities are charged with regulating land use through the Municipal Government Act. The chart below (Ross Grant, 2015) outlines tools that municipalities can employ to encourage, or create affordable housing. The third column notes whether the policy is currently employed by municipalities in the SSHAC area. The fourth column identifies whether or not each policy may be employed by municipalities depending on if it is enabled by the Municipal Government Act. Municipalities can select the policies which are best suited for them based on the local context.

Policy Toolkit			
Land Use Tools			
Policy	Description	Enabled in Lunenburg or Queens?	Enabled by MGA?
Inclusionary Zoning	Sets a minimum percentage of units within a zone which must be developed as affordable housing. This policy is used in cooperation with policies that incentivise developers to produce affordable housing, like density bonusing or waiving development fees. Alternatively, fees can be charged to developers who build market housing within the zone. The municipality then uses the funds raised for developing affordable housing. (1)	None.	Yes
Density Bonusing	Developments would be allowed certain height or size bonuses beyond the standard for a particular zone in exchange for building affordable units. (1)	Some. Only Bridgewater has a density bonusing policy.	Yes
Secondary Suite	Also known as garden home, laneway housing or granny flat. Allowing and promoting secondary suites in existing structures and considering the allowance of accessory structures as habitable units. (1)	All.	Yes.
Demolition Policy	When rental or affordable units are lost due to demolition the developer must offset the losses by building new rental units or paying a fee. (1)	None.	Yes.
Growth Management Strategy	By allowing density in certain areas municipalities can create affordable housing opportunities. This can include, but is not limited to infill housing, brownfield redevelopment and intensification. A growth management strategy directs growth and density to certain parts of a municipality and justifies these concentrations. (1)	All. Each municipality has certain policies that encourage density; however, none have a comprehensive growth management strategy.	Yes.
Relaxed Parking Requirements	Relaxed parking requirements for higher density housing, especially when near transit and major services. The minimum number of required parking spaces is reduced to lower the cost of development with the intention of passing savings onto renters- or to increase density. (1)	Some. Bridgewater has relaxed parking requirements in higher density areas.	Yes.

## Other Strategies

Policy	Description	Enabled in Lunenburg or Queens?	Enabled by MGA?
Resale Price Restrictions	A restrictive covenant is placed on a home or unit which limits the escalation in resale price according to an "index or formula" instead of the market. (1)	None.	No.
Housing Fund	Municipalities or Provinces can create a fund dedicated to affordable housing projects. Money can be raised from development fees on market housing. (1)	None.	Yes.
Rent Restrictions	Subsidized housing by the municipality or a not-for-profit and rent control. (1)	None.	Municipalities and non-profits can subsidize rent but only the province can impose rent control.
Public Private Partnerships	Municipalities can donate land or create preferential zoning districts to affordable housing projects to be developed and/or managed by the private sector. (1)	Queens policy 3.3.21 says Council will work with developers to create affordable housing..	Yes.
Housing Needs Assessment	The assessment is used to determine the housing needs of a particular community. (1)	Initiated by SSHAC,	Yes.
Waitlist system	Persons in need of affordable housing can be placed on a list until new affordable housing becomes available.	None.	No.
Land Banking	Municipalities can purchase land when the price is low and hold it until affordable housing can be built. (1)	None.	Yes.
Shared Ownership Model	Municipalities purchase land and partner with community groups to build homes. The municipality retains ownership of the land and defers payment for it while the homeowner pays off the costs of the house. After the house has been paid off the homeowner begins to pay off the costs of land. Both payments are made without interest. (2)	None.	Yes.
Expedited Approval Process	Municipalities can fast track affordable housing projects through the development approval process. (3)	None.	Yes.
Tax Free Affordable Housing	Municipalities can waive or reduce property taxes on affordable housing. (3)	None. Province of NS offers a tax rebate to seniors receiving the income supplement.	Yes.
Reduced Development Fees	Waiving or reducing development fees and conversion fees on affordable housing projects. This can incentivize developers to build affordable housing (3).	None.	Yes.
Secondary Suite Grant	Homeowners who build a rental suite and maintain affordability for 20 years can receive a grant. (1)	None.	Yes.
Below Market Land Leases	The municipality can lease land to affordable housing projects at below market value. (2)	None.	
Affordable Housing Strategy	A municipal policy document which acknowledges a shortage of affordable housing and which lays out a strategy to address this issue. (1)	None.	