

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.

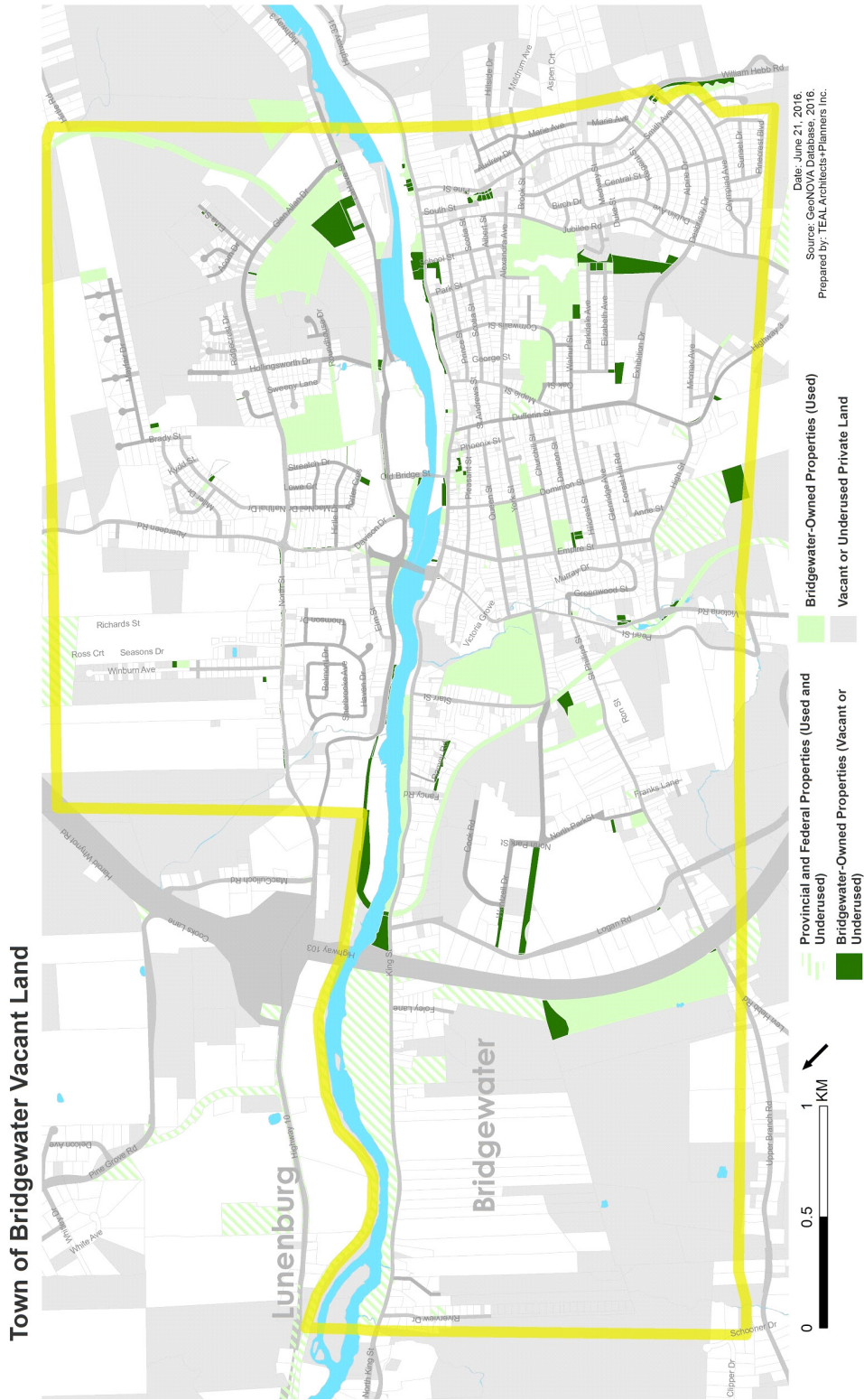
Bridgewater was settled by Europeans in 1632, by the French. British settlers soon followed in the early and mid 1700's. On average, Bridgewater receives 25-31 new immigrants per year, and has increased in overall population by an average 3.25% since 1996. Most immigrants arrive from the United Kingdom 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%



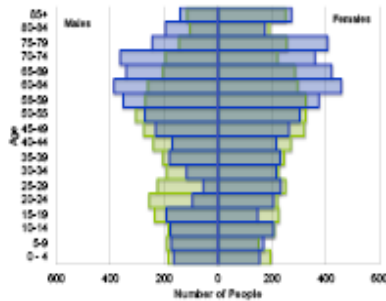
Owner Households	
Households that own	62% (2,352)
Median Assessed Value	\$165,049
Spending 30%+ of income on shelter costs (%)	16% (376)



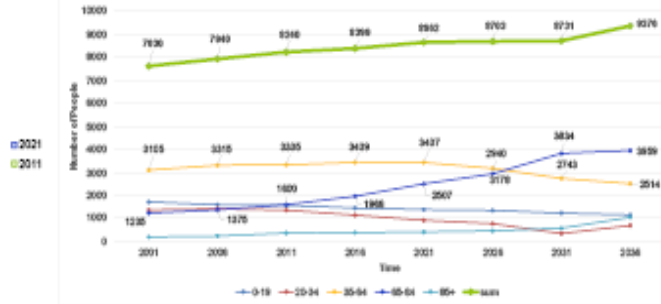
*Households spend 30%+ of income on shelter costs.
 ** Shelter costs are median monthly costs that include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc.

Population of Bridgewater 2016 - 2036

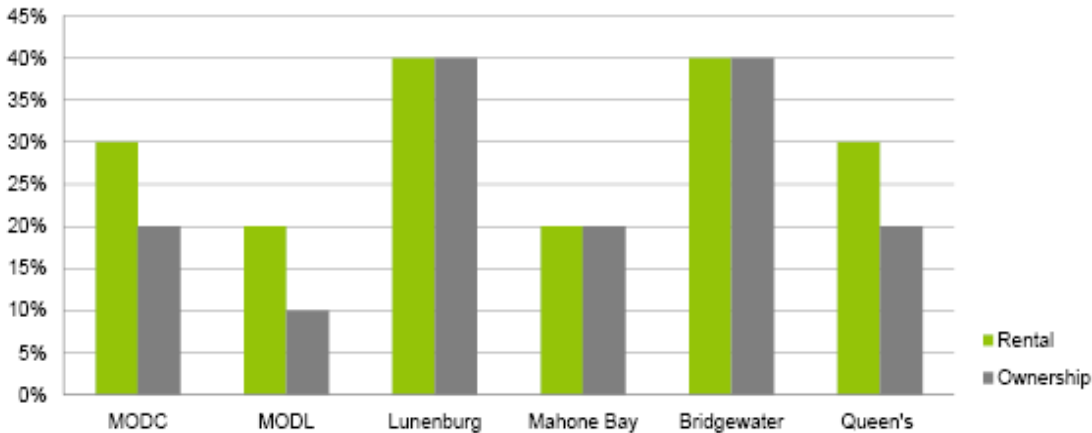
Bridgewater Population Pyramid 2011 and 2021



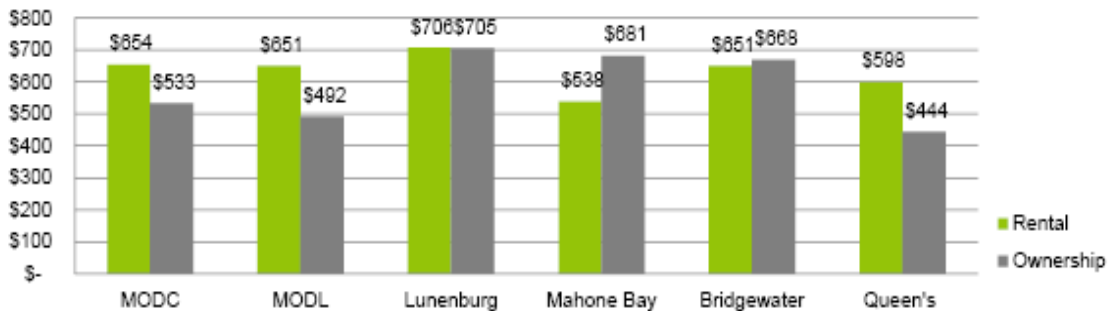
Bridgewater, Projected Population Change by Age Range: 2001-2036



Proportion of All Households Unable to Afford Median Shelter Costs*



Median Shelter Costs*: Rental and Ownership



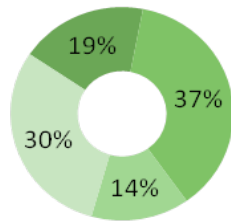
* Based on Low End of Income Range. Shelter costs include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc. Note: Affordable Ownership only includes the price of the house (no expenses), assumes 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/

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.

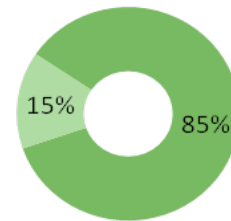
How many people live with you? n=70

■ 0 ■ 1 ■ 2 ■ 3+

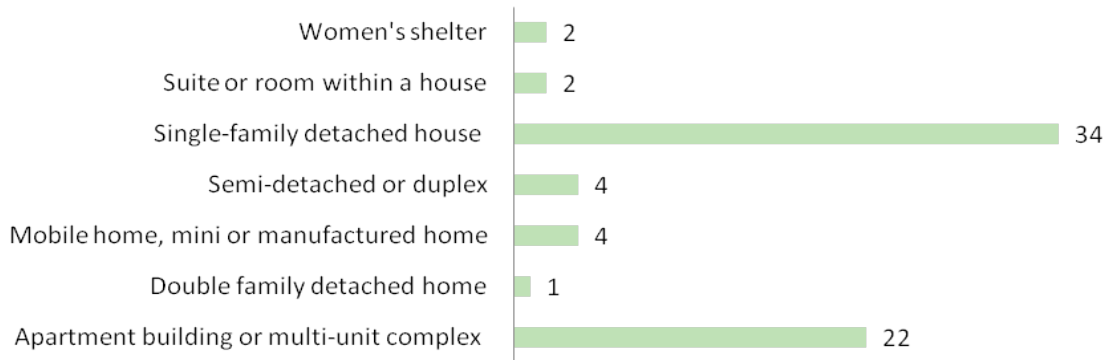


Are you a single parent with children at home? n=68

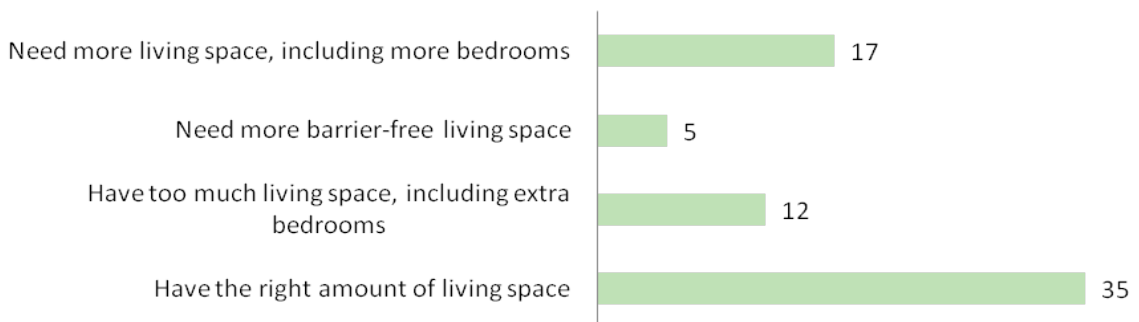
■ No ■ Yes



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

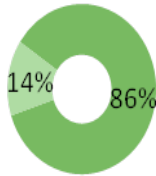


How is your housing matched to your needs? N=69



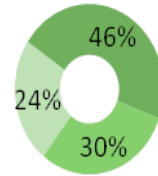
Does anyone in your household have any accessibility or mobility issues? N=69

■ No ■ Yes



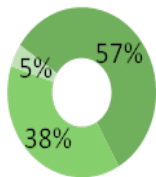
Rate the difficulty you have experienced or are experiencing in finding housing that matches your needs. N=69

■ Difficult ■ Not difficult ■ Somewhat difficult



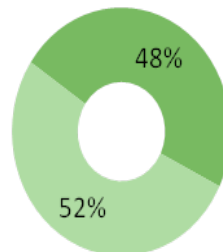
Are you spending more than 30% of your or your family's income before tax on shelter costs? N=69

■ Yes ■ No ■ Don't Know



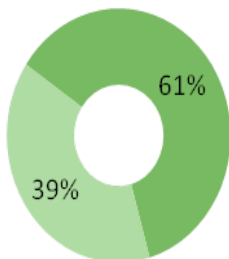
Do you rent or own your housing? N=69

■ Own ■ Rent



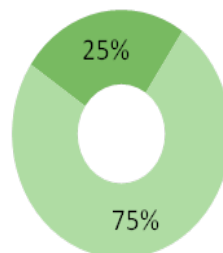
Do you depend on someone to help pay rent? N=35

■ Yes ■ No

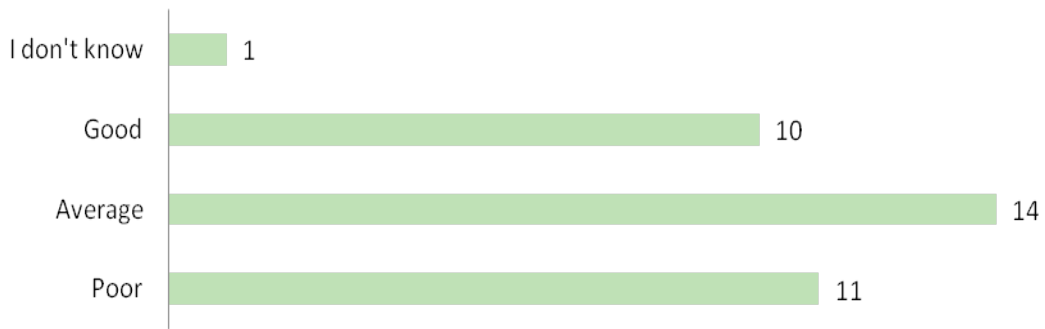


Does your rent include heat and lights? N=35

■ Yes ■ No

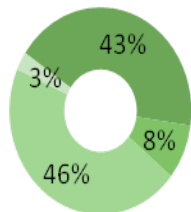


How would you rate the maintenance of your rental unit/building? N=35



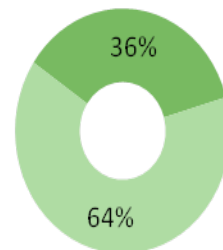
Have you experienced any type of discrimination in relation to your housing? N=34

■ Yes ■ Possibly ■ No ■ Don't know

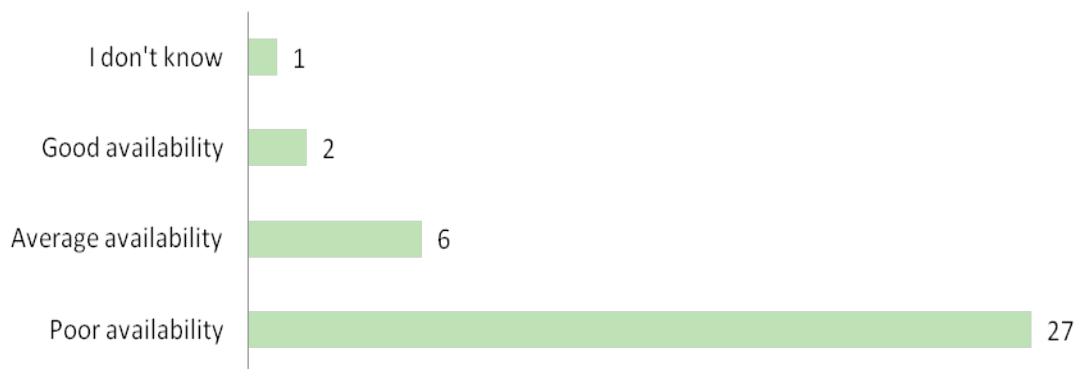


Is home ownership important to you? N=35

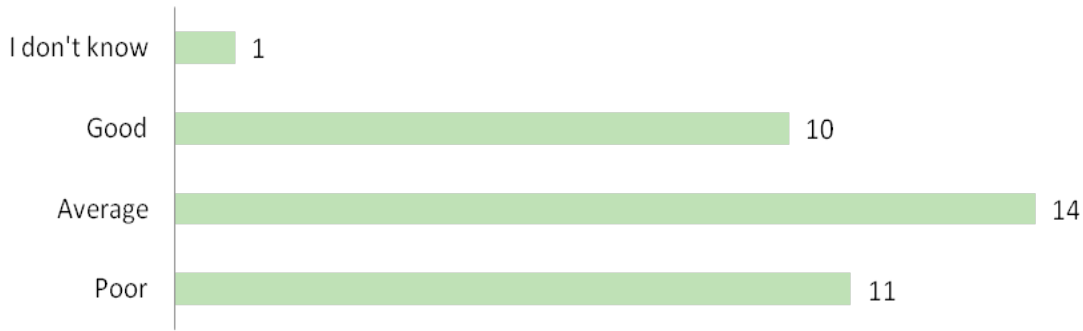
■ No ■ Yes



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

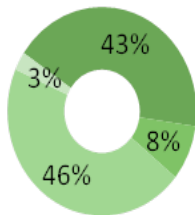


How would you rate the maintenance of your rental unit/building? N=35



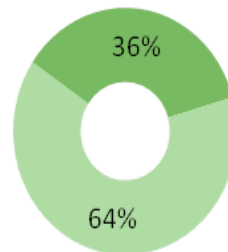
Have you experienced any type of discrimination in relation to your housing? N=34

■ Yes ■ Possibly ■ No ■ Don't know

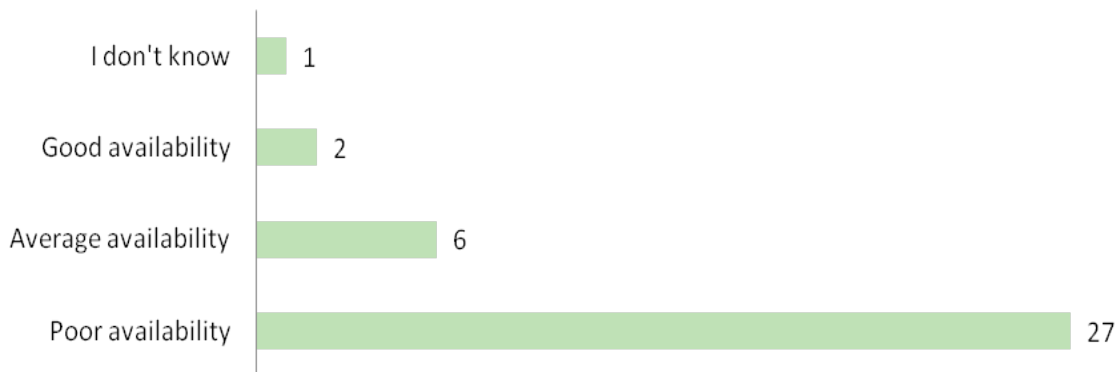


Is home ownership important to you? N=35

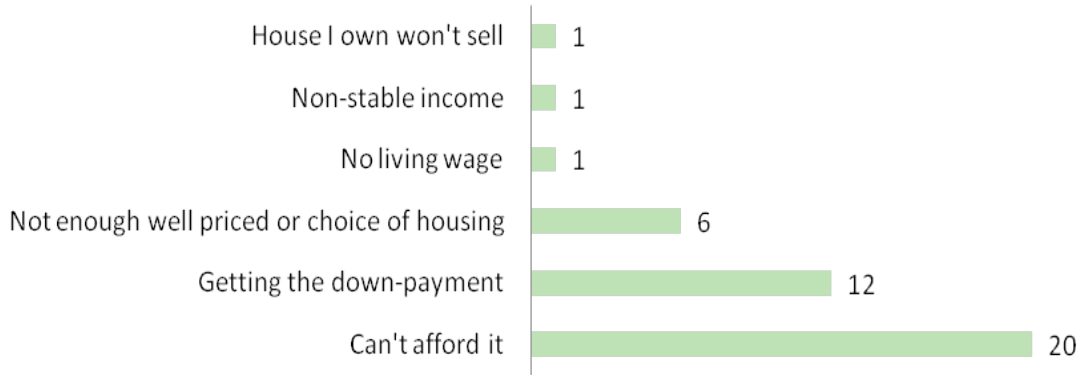
■ No ■ Yes



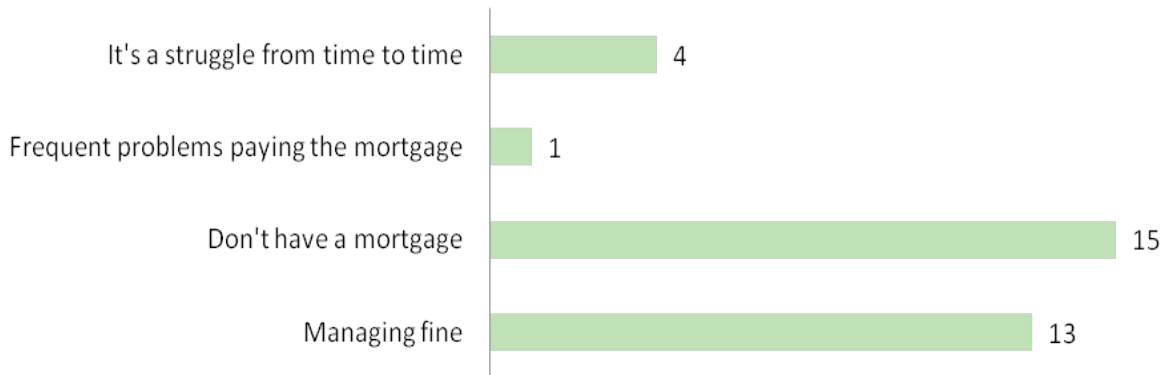
How would you rate the availability of affordable rental housing in your community? N=35



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

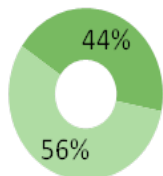


How would you rate the affordability of your mortgage payments? N=32



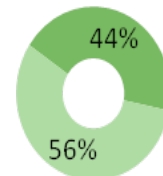
Are you considering downsizing, moving within your community or relocating to another community? N=31

■ Yes ■ No



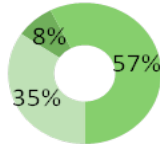
How would you describe your housing maintenance? N=31

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



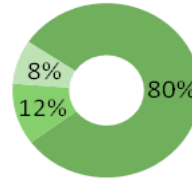
Does your community have a problem with homelessness or temporary situations like 'couch surfing'? N=60

■ No ■ Yes ■ Don't know

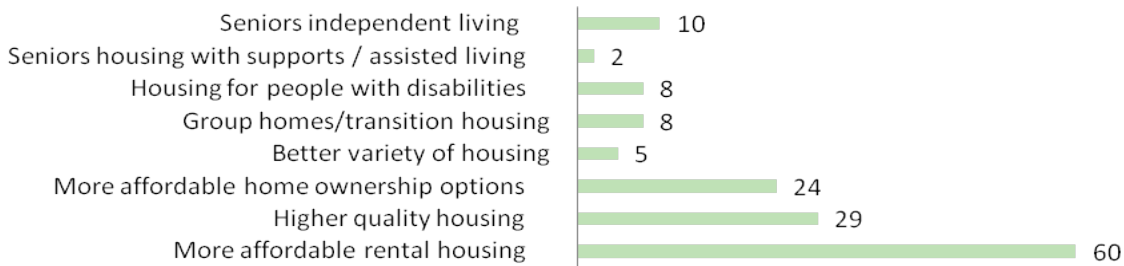


Do you feel there is a housing affordability problem in your community? N=31

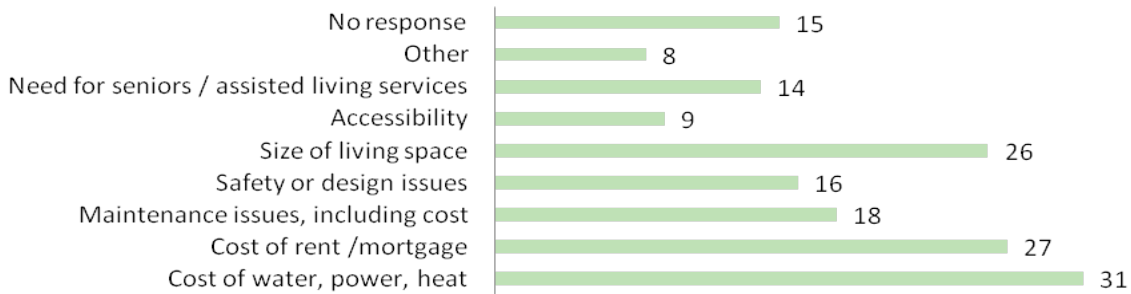
■ Yes ■ No ■ Don't know



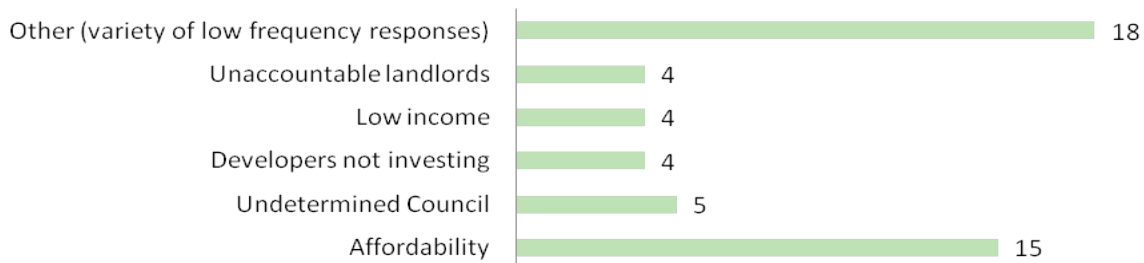
What type of housing do you think your community needs most? (High scores 1 and 2 of 8) N=146



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.

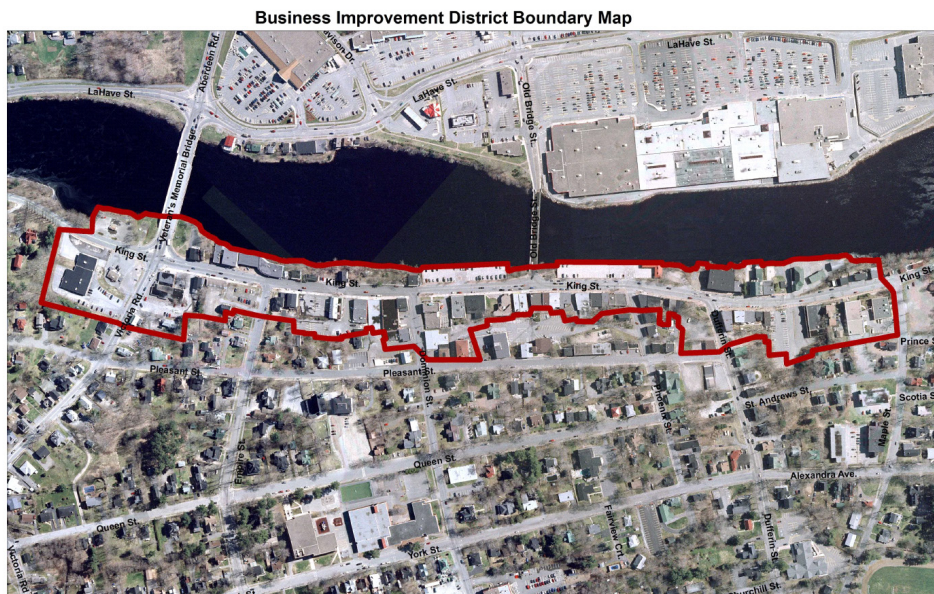


Figure: Pilot Project Boundary

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

