

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.

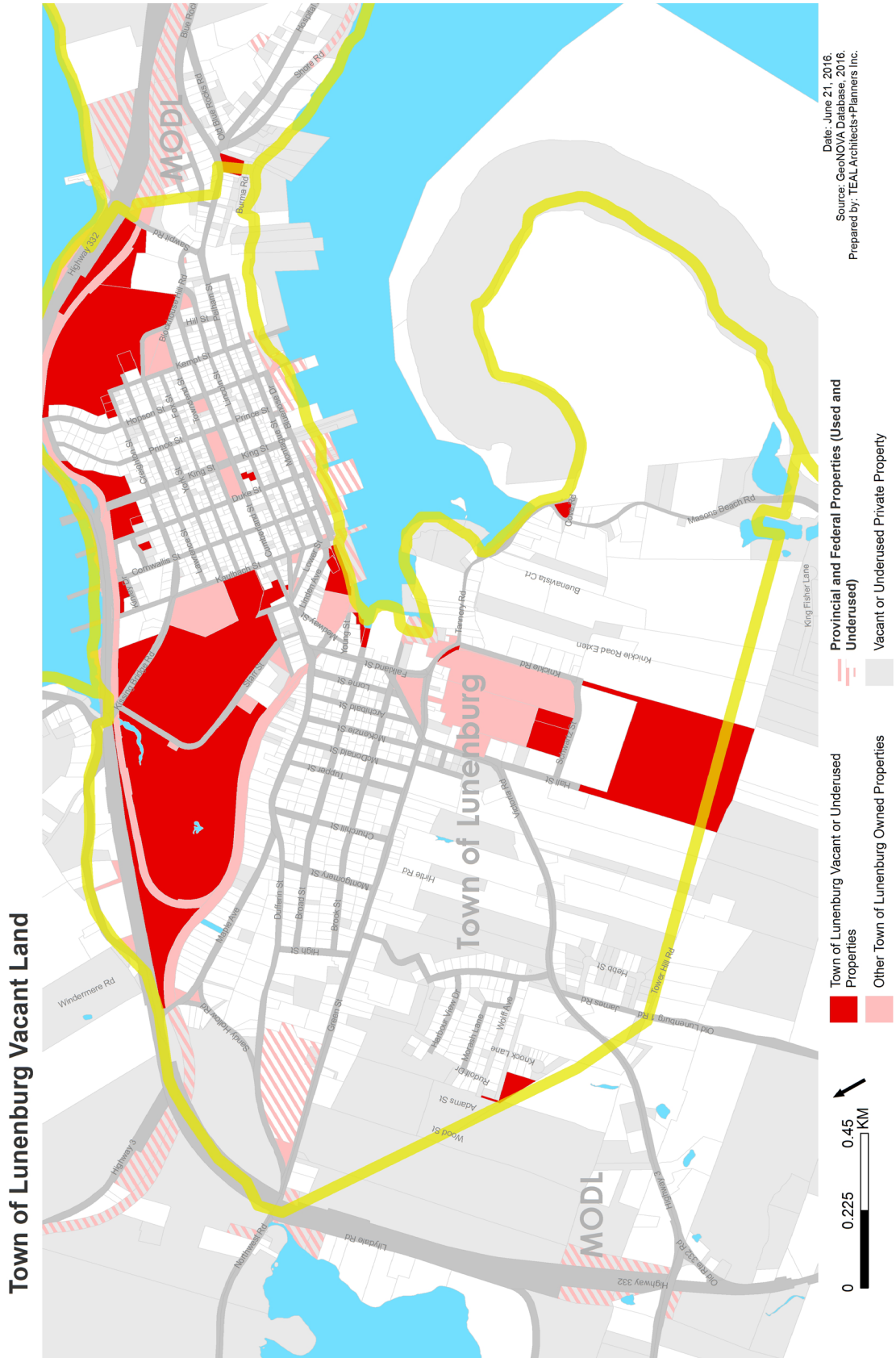
The Town of Lunenburg is a UNESCO World Heritage Site, and tourism is an important part of the local economy. Tourism has a significant impact on housing in the town, especially with the challenge of providing lodging for seasonal workers. Thousands of tourists from the United States, Japan, China, multiple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

Town of Lunenburg

3.2.2 Map: Lunenburg Municipal Boundary and Government-owned Vacant Land



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



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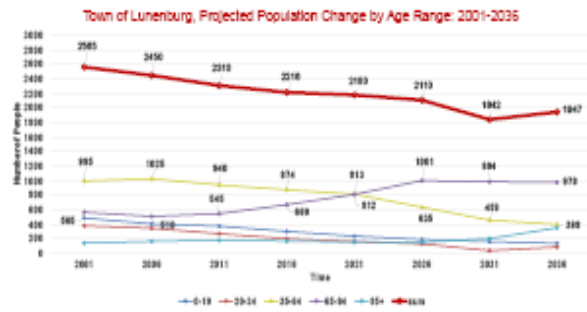
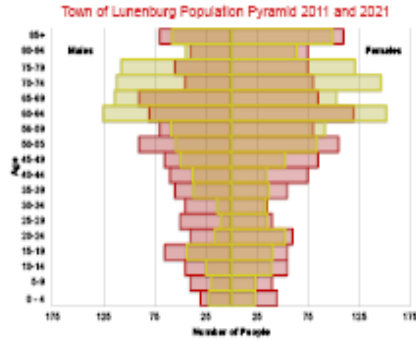
Renter Households	
Households that rent	37% (385 households)
Monthly Shelter Costs (median)	\$726
Households in Subsidized Housing	15.6%
Spending 30%+ of income on shelter costs (%)	55.8% (214)
Vacancy Rate	Not Available
Earning <\$20,000 before tax	21%

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

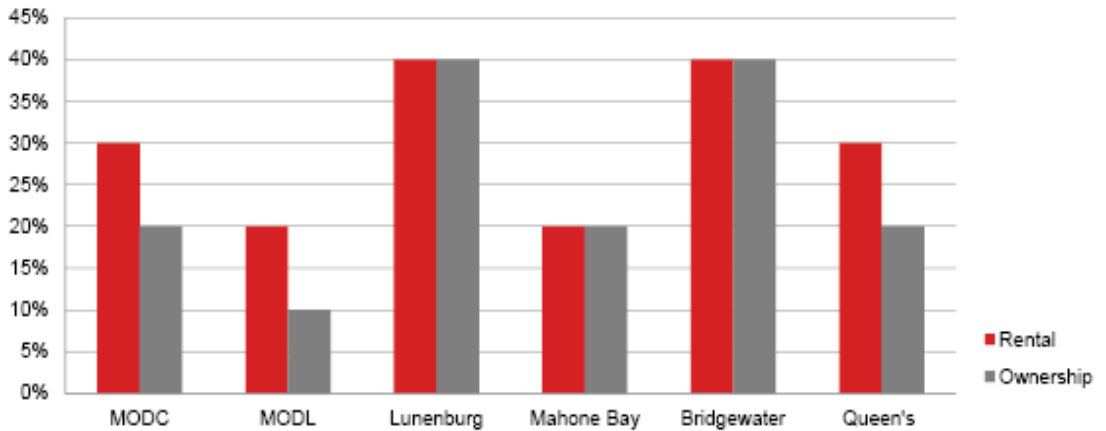


*Households spend 30%+ of income on shelter costs.
 ** Shelter costs are median monthly costs that include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc.

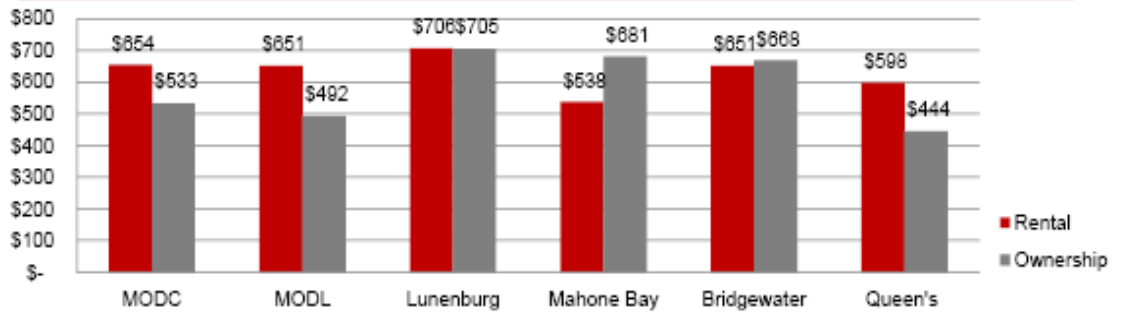
Population of Town of Lunenburg 2016 - 2036



Proportion of All Households Unable to Afford Median Shelter Costs*



Median Shelter Costs*: Rental and Ownership



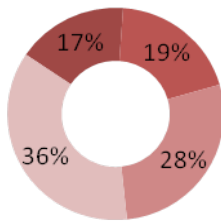
* Based on Low End of Income Range. Shelter costs include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc. Note: Affordable Ownership only includes the price of the house (no expenses), assumes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

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.

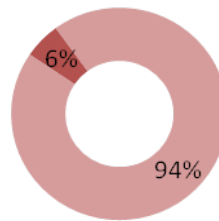
How many people live with you? N=36

■ Three+ ■ Two ■ One ■ Zero

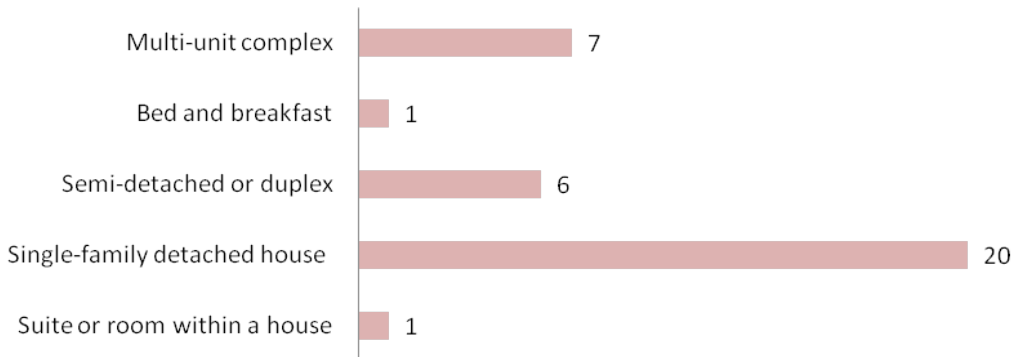


Are you a single parent with children at home? N=36

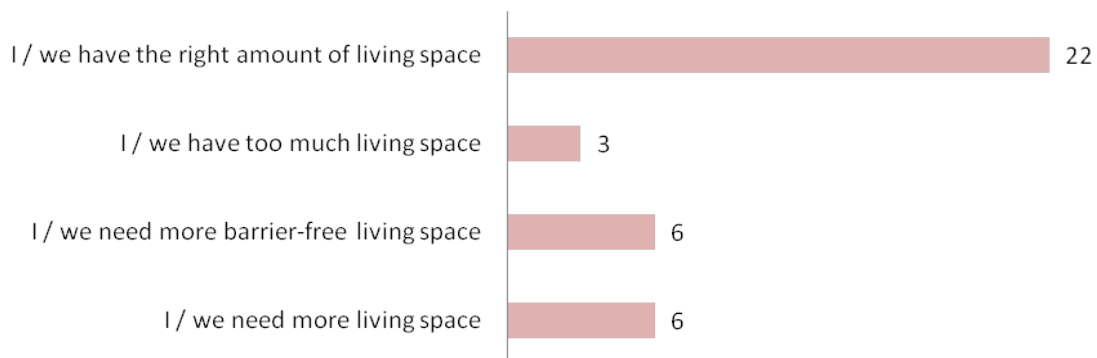
■ Yes ■ No



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

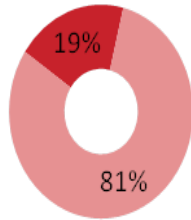


How is your housing matched to your needs? N=36



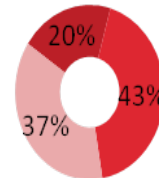
Does anyone in your household have any accessibility or mobility issues? N=36

■ Yes ■ No



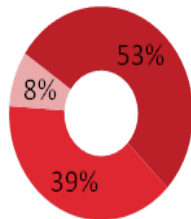
Rate the level of difficulty you have experienced in finding housing that matches your needs: N=35

■ Somewhat difficult ■ Not difficult ■ Difficult



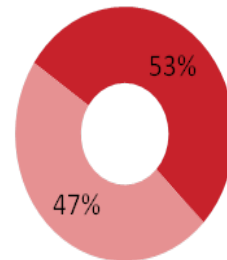
Are you spending more than 30% of your or your family's income before tax on shelter costs? N=36

■ Yes ■ No ■ Don't know



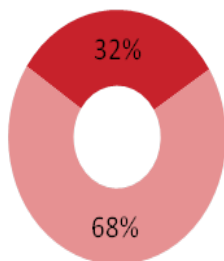
Do you rent or own your housing? N=36

■ Rent ■ Own



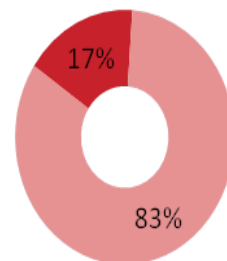
Do you depend on someone to help pay rent? N=19

■ Yes ■ No

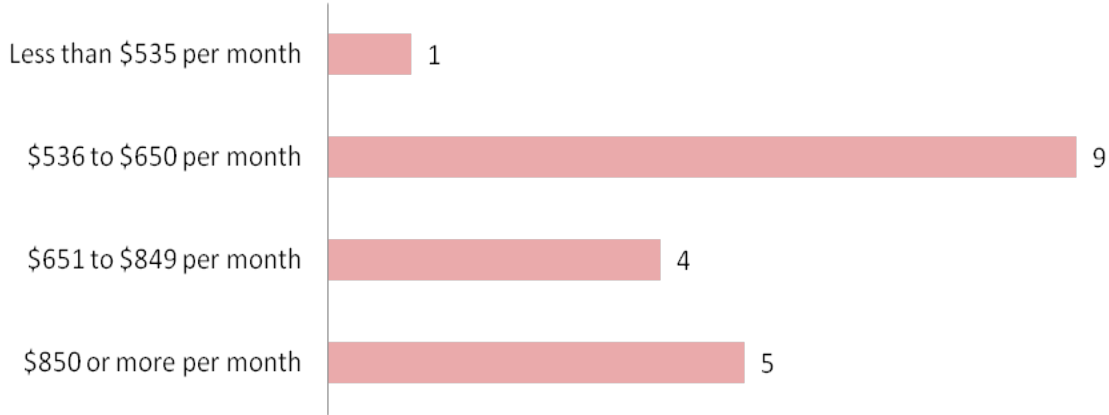


Does your rent include heat and lights? N=19

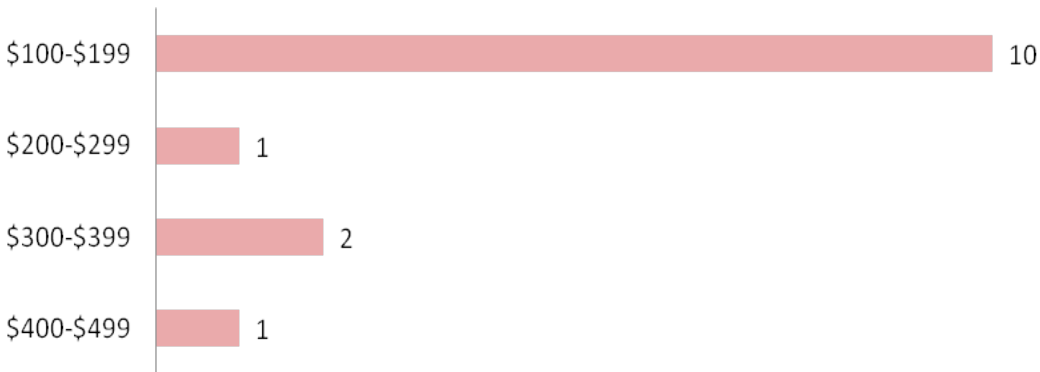
■ Yes ■ No



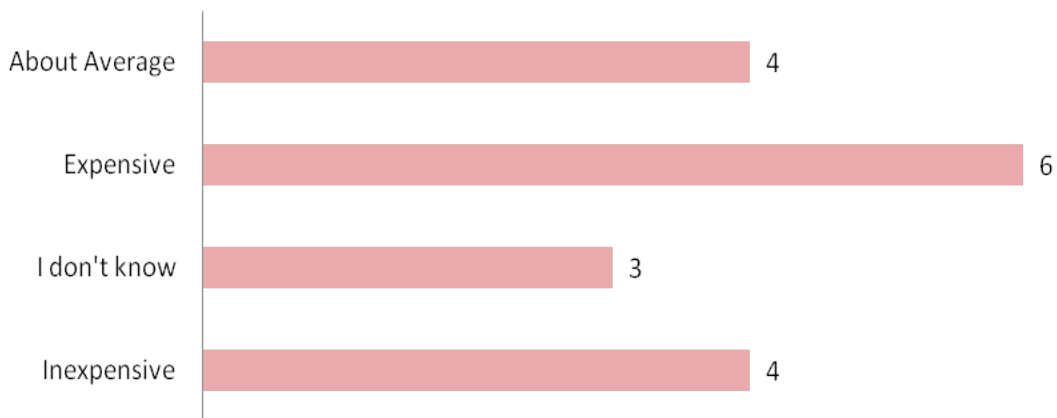
How much does your housing cost to rent? N=19



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

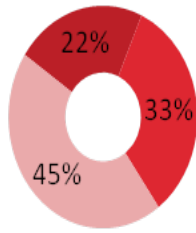


How would you rate the affordability of your rental unit? N=17



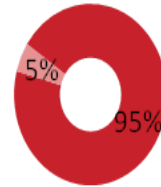
How would you rate the maintenance of your rental unit / building? N=17

■ Poor ■ Good ■ Average



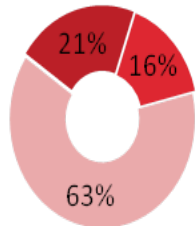
How would you rate the availability of affordable rental housing in your community? N=19

■ Poor availability ■ Average availability



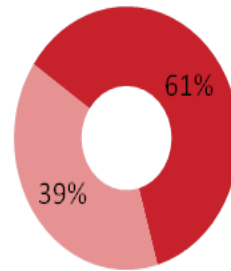
Have you experienced any type of discrimination in relation to your housing? N=19

■ Yes ■ Possibly ■ No

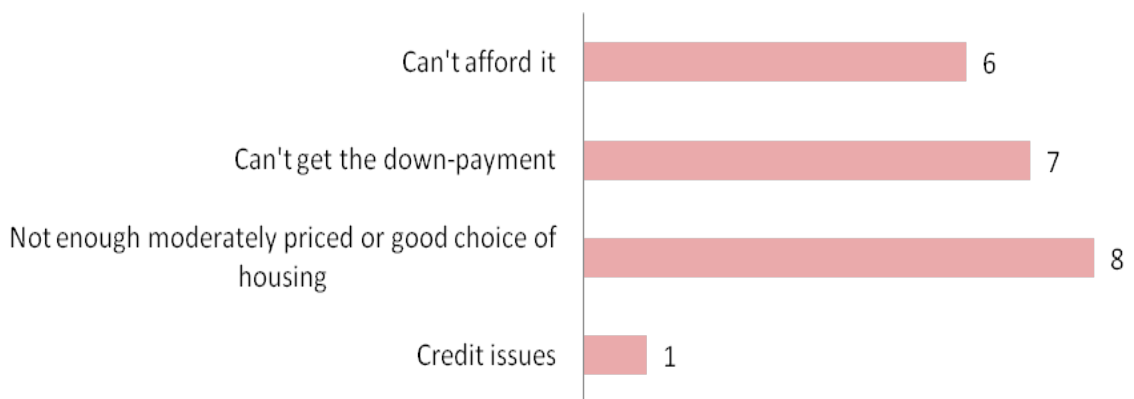


Is home ownership important to you? N=18

■ Yes ■ No

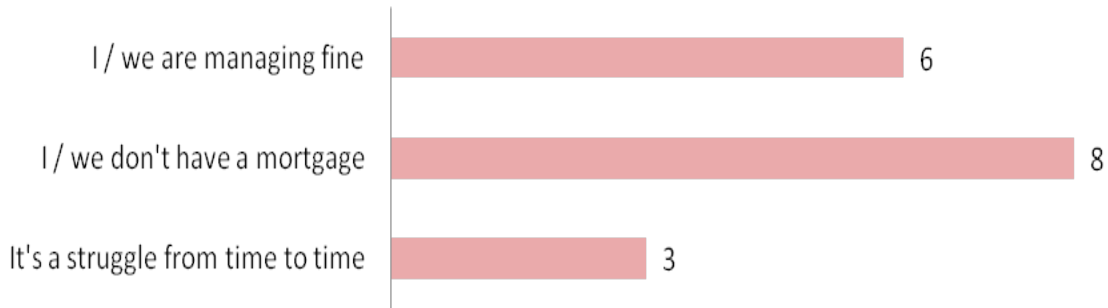


If yes, what barriers do you experience? N= 9 respondents and 22 responses



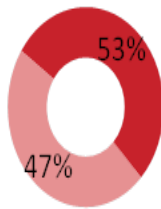
How would you rate the affordability of your mortgage payments?

N=17



How would you describe your housing maintenance? N=17

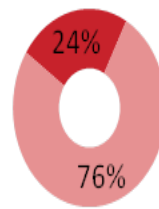
- I / we have some minor maintenance needs that we plan to deal with
- I / we have some major maintenance needs that we plan to deal with



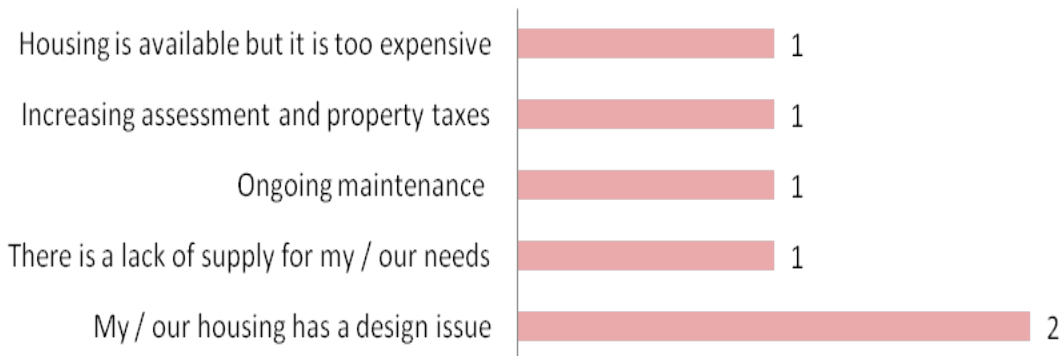
Are you considering moving within your community or relocating to another community?

N= 17

- Yes
- No

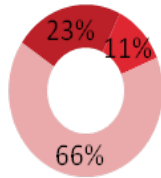


If yes, what challenges are you experiencing? N=6



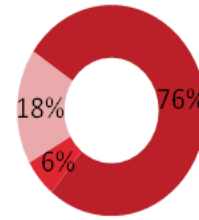
Does your community have a problem with homelessness or temporary situations like 'couch surfing'? N=35

■ Yes ■ No ■ Don't Know

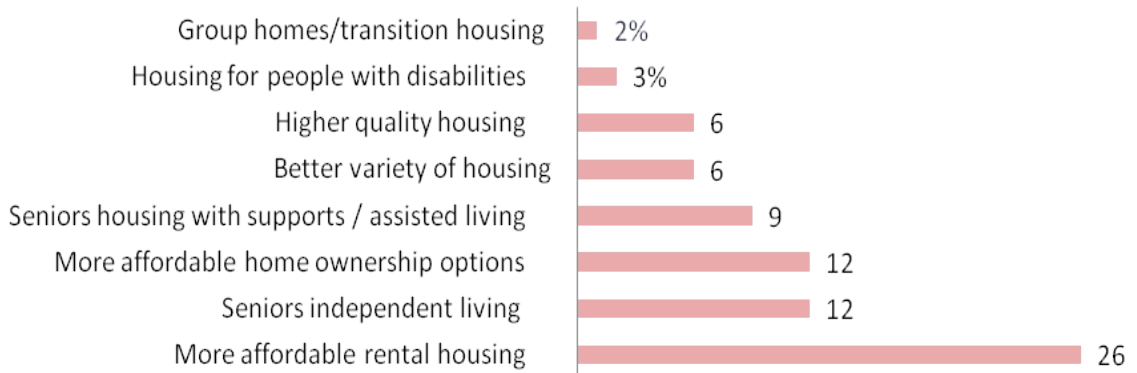


Do you feel there is a housing affordability problem in your community? N=34

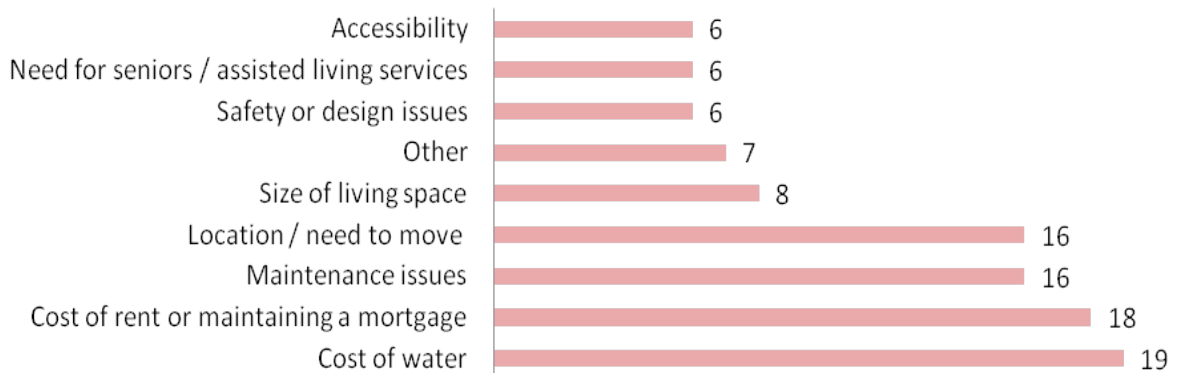
■ Yes ■ No ■ Don't Know



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

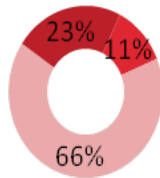


When you think about the next 5 years, what concerns do you have in relation to your housing? N= 34 respondents and 84 responses



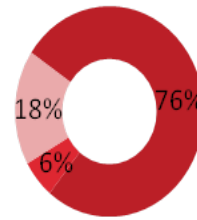
Does your community have a problem with homelessness or temporary situations like 'couch surfing'? N=35

■ Yes ■ No ■ Don't Know

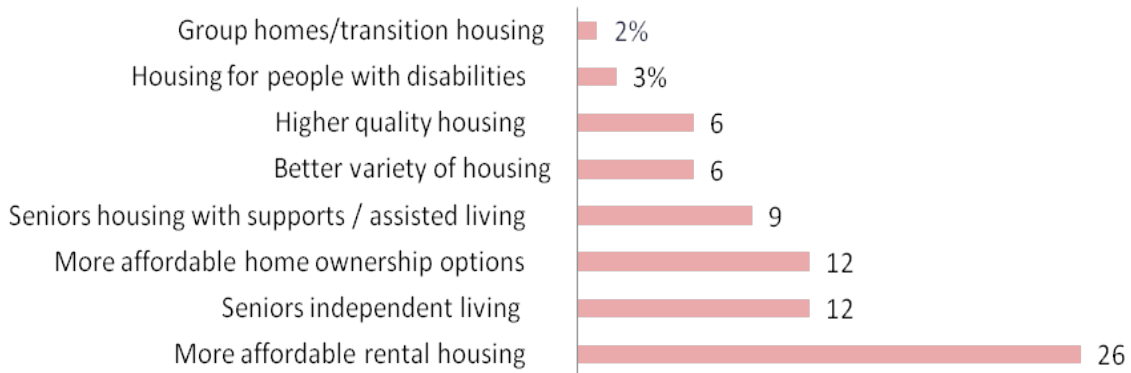


Do you feel there is a housing affordability problem in your community? N=34

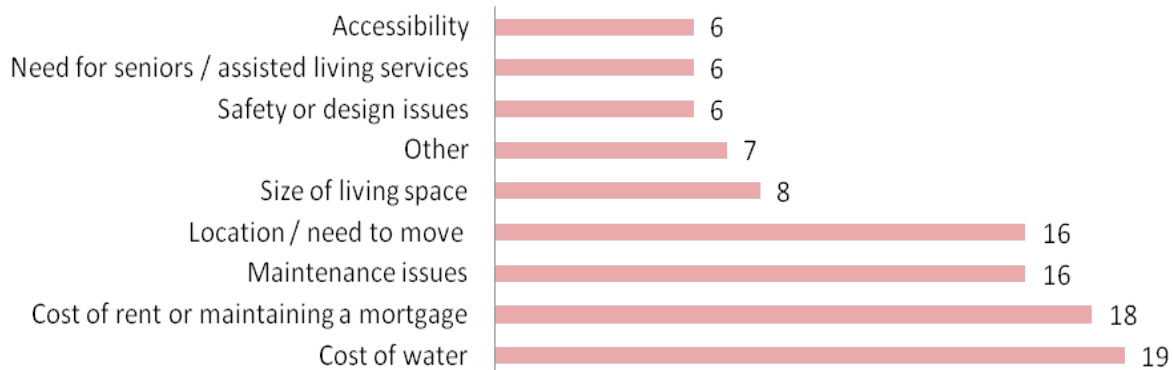
■ Yes ■ No ■ Don't Know



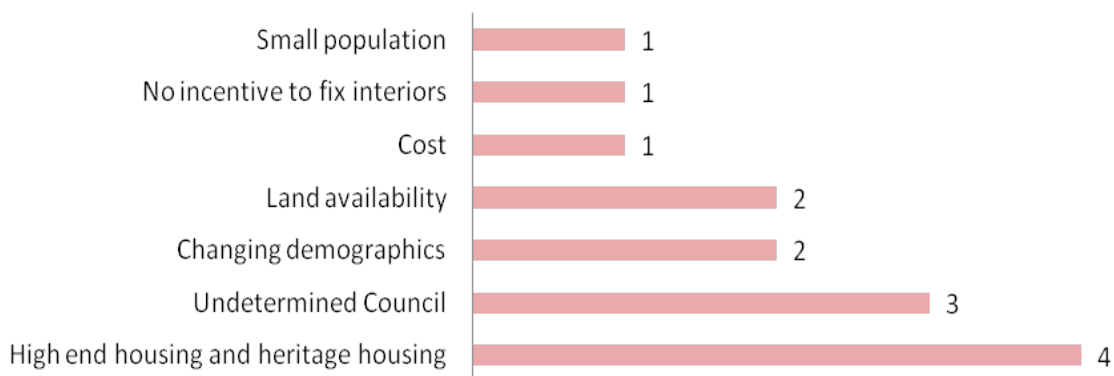
What type of housing do you think your community needs most?
N=35 respondents and 74 responses



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.