

### 3.3 Housing Profile: Town of Mahone Bay



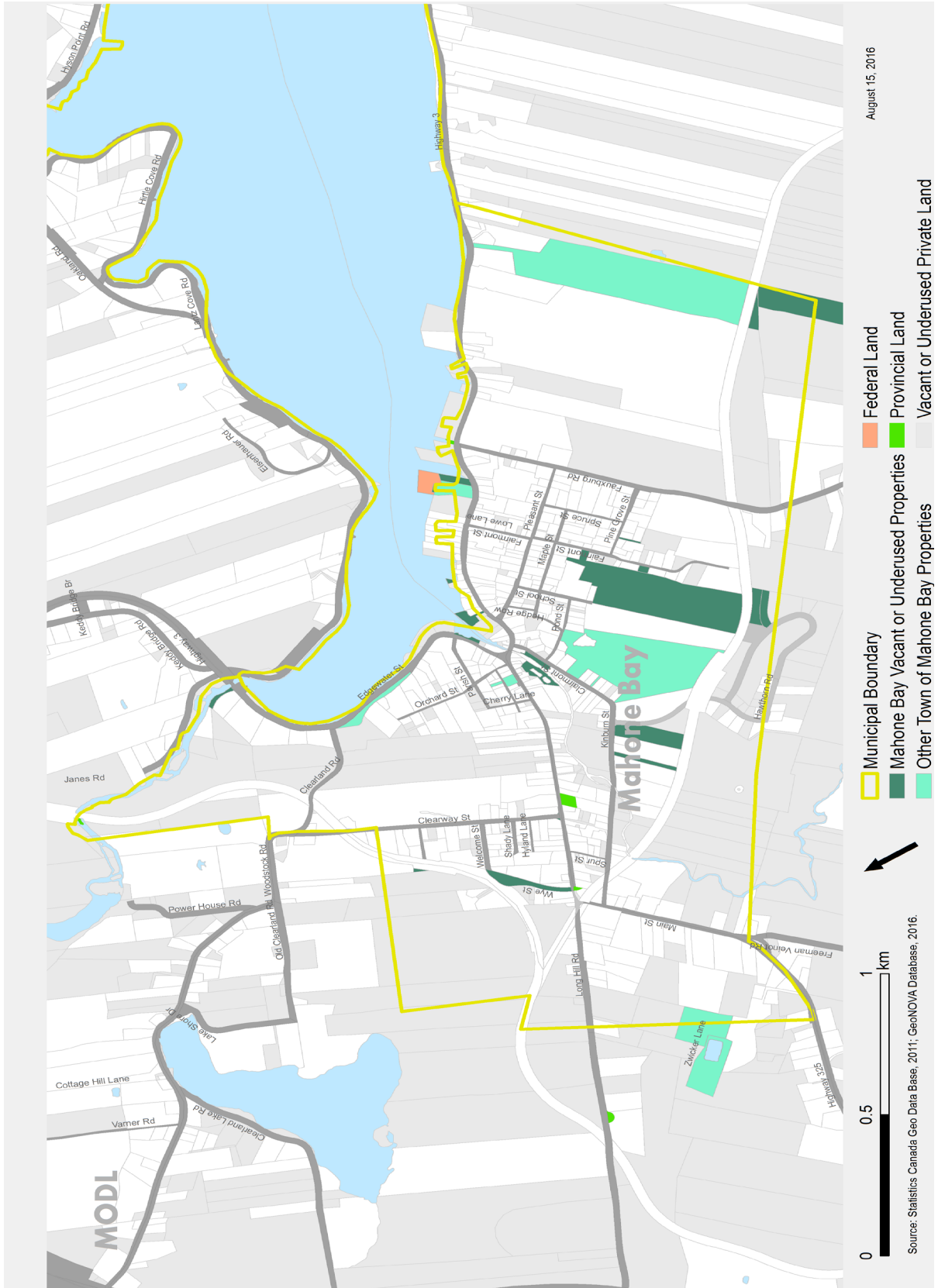
### 3.3.1 Description

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

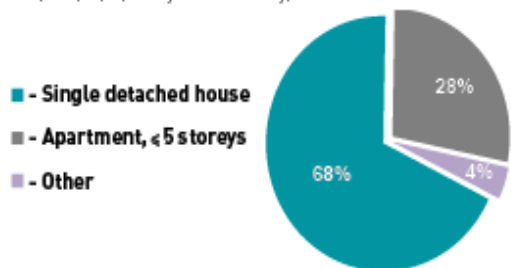
# Town of Mahone Bay

## 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/>



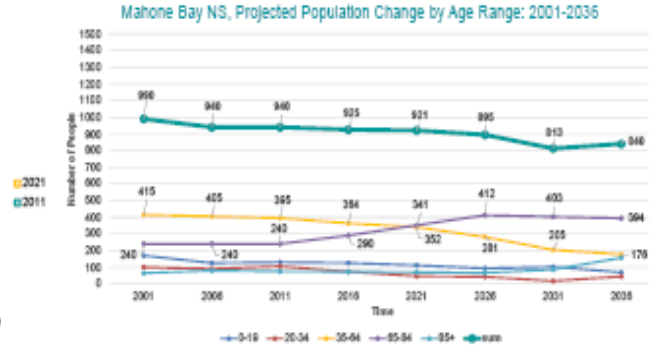
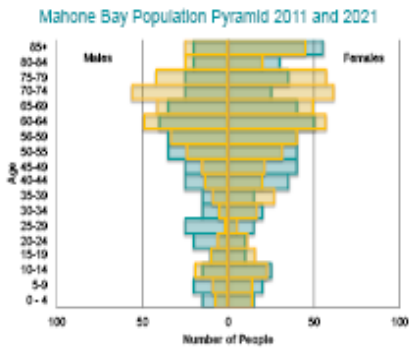
Renter Households	
Total Renter Households	29% (130 households)
Renter Households in Subsidized Housing	46%
Spending 30%+ of income on shelter costs (%)	31% (40 households)
All households that cannot afford median rental shelter costs (% of total households)	20% (91 households)

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)

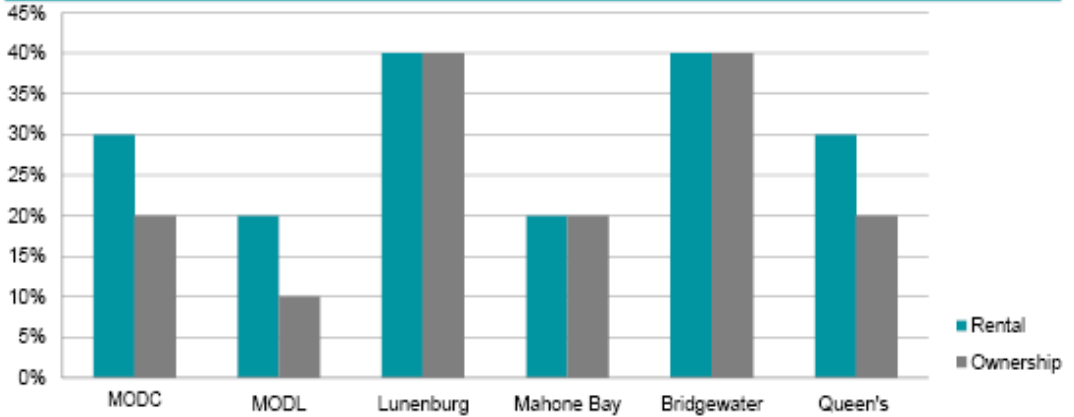


\*Households spend 30%+ of income on shelter costs.  
 \*\* Shelter costs are median monthly costs that include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc.

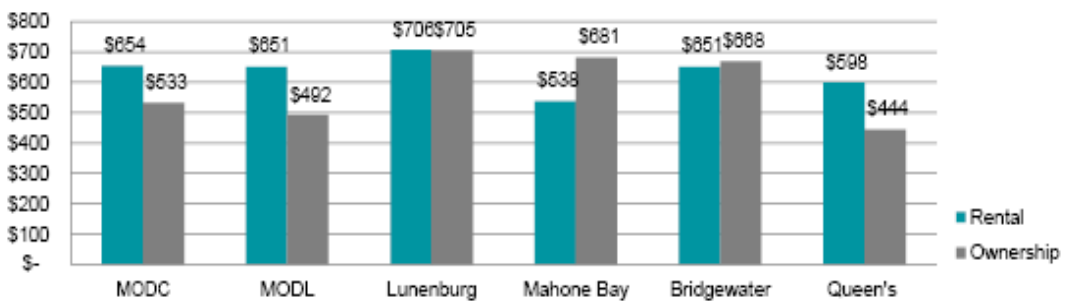
### Population of the Town of Mahone Bay 2016 - 2036



### 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/)

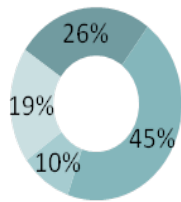
### 3.3.4 Data: Mahone Bay Public Survey Results

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.

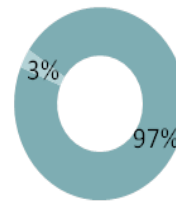
How many people live with you? N=31

0 1 2 3+

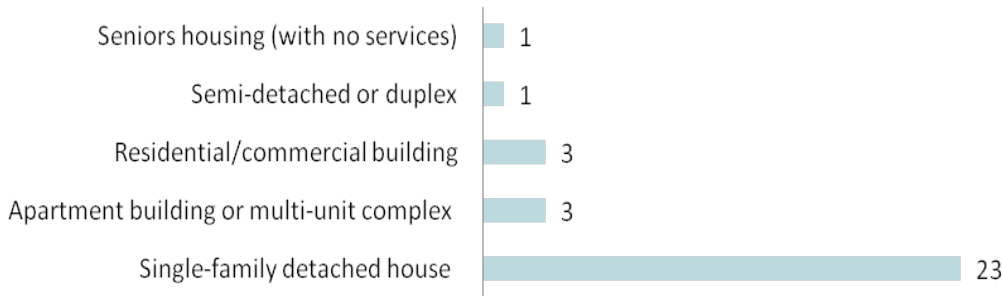


Are you a single parent with children at home? N=31

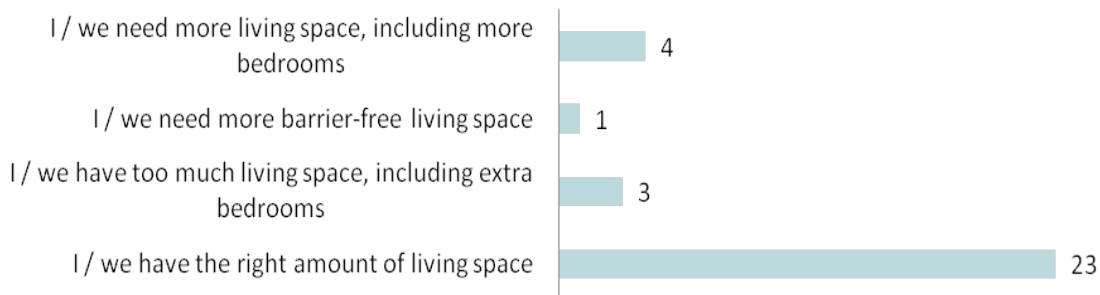
No Yes



What type of housing do you live in?

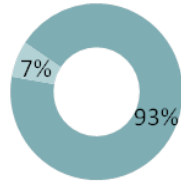


How is your housing matched to your needs?



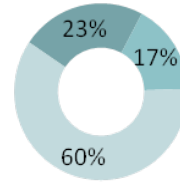
Does anyone in your household have any accessibility or mobility issues? N=30

■ No ■ Yes



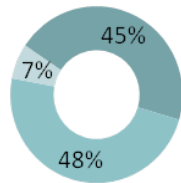
What has your experience been finding housing that matches your needs? N=31

■ Difficult ■ Somewhat difficult ■ Not difficult



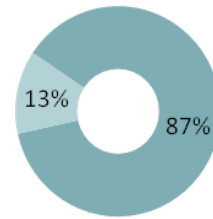
Are you spending more than 30% of your or your family's income before tax on shelter costs? N=31

■ Yes ■ No ■ Don't Know

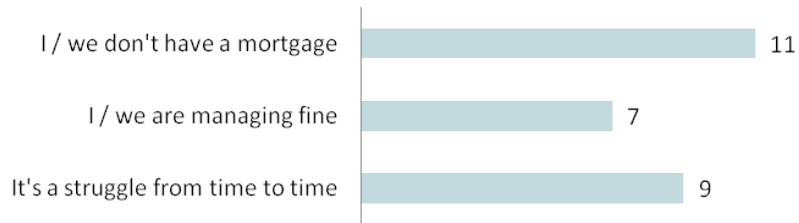


Do you rent or own your housing? N=31

■ Own ■ Rent

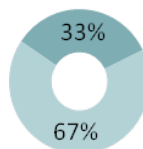


How would you rate the affordability of your mortgage payments? N=27

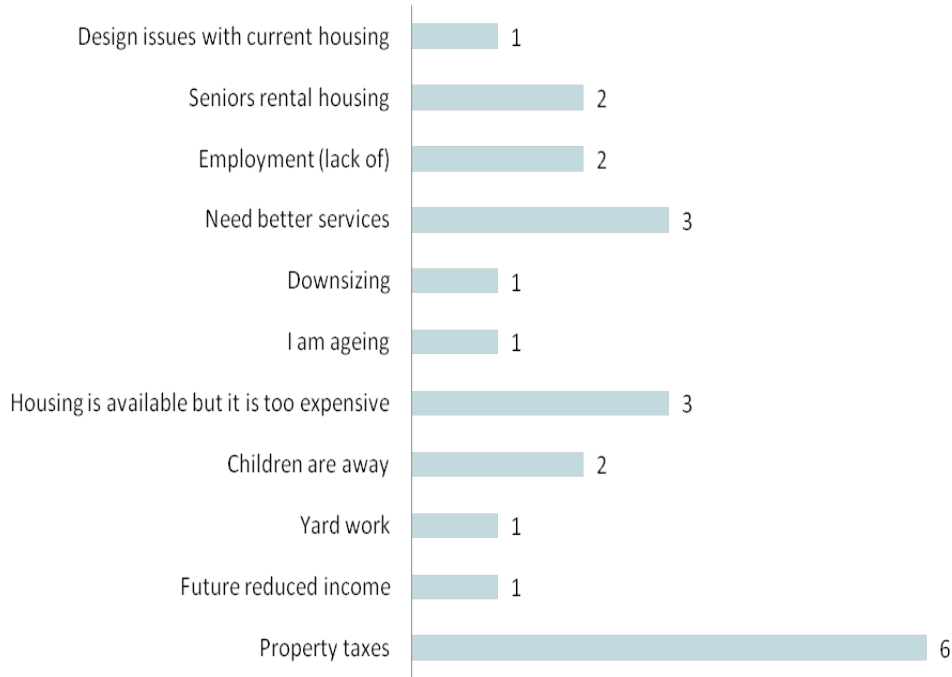


Are you considering downsizing, moving within your community or relocating to another community? N=27

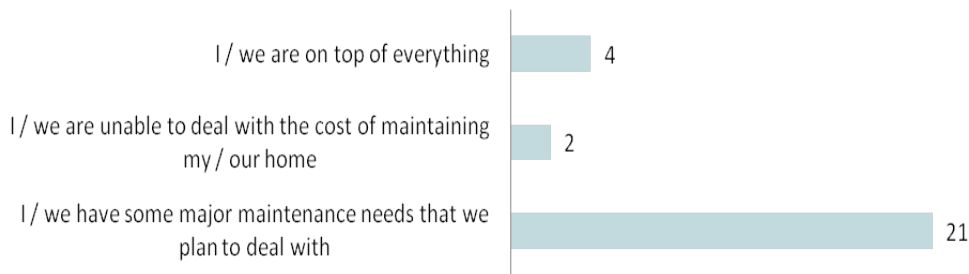
■ Yes ■ No



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

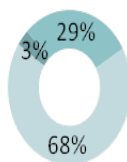


How would you describe your housing maintenance? N=27



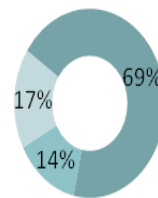
Does your community have a problem with homelessness or temporary situations like 'couch surfing'? N=28

■ Yes ■ No ■ Don't Know



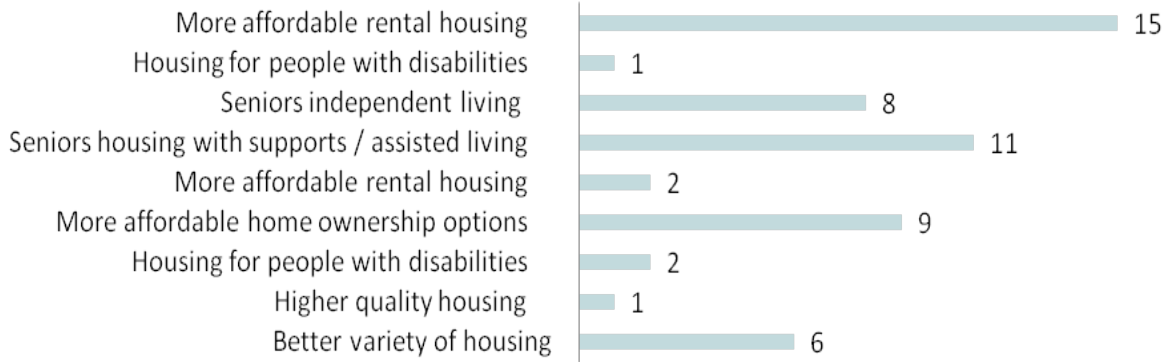
Do you feel there is a housing affordability problem in your community? N=29

■ Yes ■ No ■ Don't Know

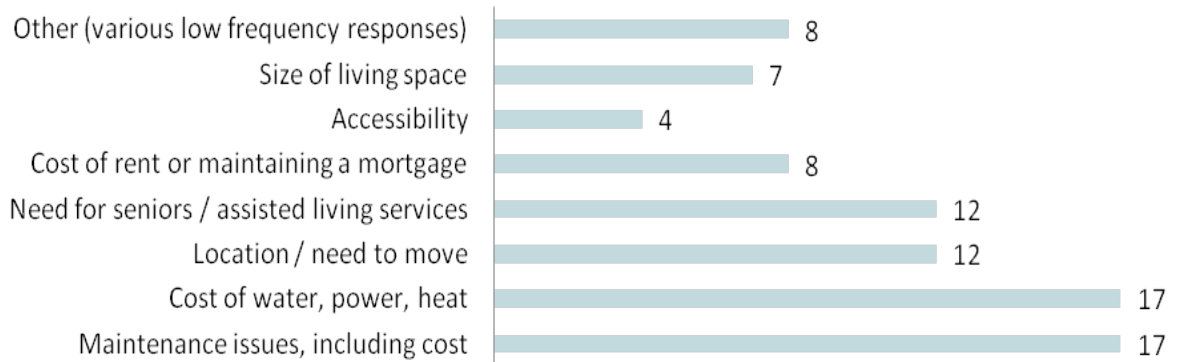




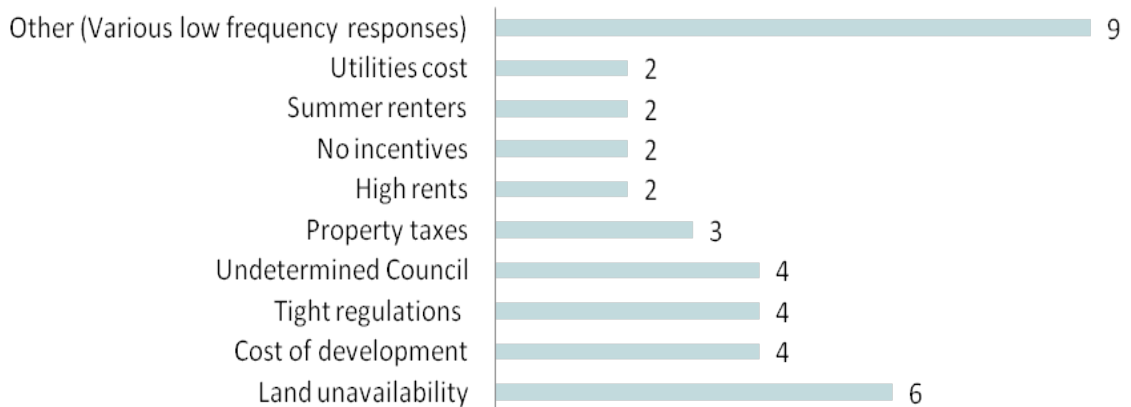
What type of housing do you think your community needs most?  
n=55



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>.

