

# WELCOME!

Presented by  
a collective of community partners

*You're invited!*  
Join us to learn more about  
alternative housing programs and resources

<b>NOVA SCOTIA</b> <b>Secondary and Backyard Suite Incentive Program</b> Homeowners can apply for a loan to build a secondary or backyard suite on the property of their primary residence.	<b>happipad</b> <b>Housing for Social Good</b> Rent a bedroom to a verified housing companion. Happipad offers full support, background checks and compatible matching. Find out about this new safe option!	<b>nscc</b> <b>Housing for Students</b> With the shortage of rental properties on the market, our students are struggling to find housing. The NSCC Lunenburg Campus could use your help!
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Homeowners interested in learning more about renting out rooms or creating an apartment in your homes are invited to join us for this information session. You can help create much needed housing for existing and new employees at businesses as well as students attending NSCC within our community.

**COMMUNITY HOUSING INFORMATION SESSION**  
Thursday, March 21 from 6 - 7:30pm  
Bridgewater Baptist Church, 564 Glen Allan Dr.  
Have questions? Contact Rebecca Baccardax, Bridgewater Community Navigator at (902) 521-8974



**Meet and speak with resource people like:**

- Program managers from the Province of NS, HappiPad and NSCC Lunenburg Campus
- Contractors and renovation resources
- Representatives from the Municipalities regarding zoning, fire and building codes, etc.
- Accountant regarding income/taxes
- People who have been home sharing/renting rooms within their homes
- Energize Bridgewater
- Community Service Groups
- AND MORE!

**PRESENTING PARTNERS**

town of BRIDGEWATER  
ENERGIZE BRIDGEWATER  
United Way Lunenburg County  
Bridgewater and Area CHAMBER OF COMMERCE



# The seven districts of **MI'KMA'KI**



## Mi'kmaw communities of Nova Scotia

- |                   |                      |
|-------------------|----------------------|
| 1. Membertou      | 8. Millbrook         |
| 2. Wagmatcook     | 9. Sipekne'katik     |
| 3. Eskasoni       | 10. Annapolis Valley |
| 4. We'koqma'q     | 11. Glooscap         |
| 5. Potlotek       | 12. Bear River       |
| 6. Pictou Landing | 13. Acadia           |
| 7. Paqtnekek      |                      |

**nsc**

## Land Acknowledgement

We live, work, and play in Mi'kma'ki, the unceded and traditional territory of the Mi'kmaq Nation.

Our relationship is based on a series of sacred Peace and Friendship treaties between the Mi'kmaq Nation and the Crown.

We are all treaty people and have a responsibility as such. We encourage attendees to learn about the Treaties and your responsibilities as Treaty People.

For more information on Indigenous history, communities, and culture in Canada and NS visit the [Native-Land.ca](https://Native-Land.ca) Webpage, and the [National Centre for Truth and Reconciliation](https://NationalCentreforTruthandReconciliation.ca)

Image from [NSCC](#) from [Instagram](#)

## Community Acknowledgement

Nova Scotia has been home to people of African descent for over 400 years, with more than 50 historic African Nova Scotian Communities, they are part of the shared Nova Scotian story.

African Nova Scotians have contributed to the infrastructure and economic wealth of the towns and cities which they helped to build but from which they could not benefit. We encourage folk to learn about how our communities were shaped by the historical contributions of African Nova Scotians to Mi'kma'ki.

For more information on African/Black Canadian & Nova Scotian history, communities, & culture, and more visit the [Black Cultural Centre of Nova Scotia](#), and the [Black Loyalist Centre of Nova Scotia](#)



Image from [StFX Human Rights Equity and Inclusion](#)



# Welcome & Overview



- Welcome
- Overview of Housing and Affordable Housing Situation in Lunenburg County
- Overview of Housing Developments
- Housing programs for Home Owners
- Testimonials
- Insights and Resources for Consideration
- Networking Time
- Closing and Thanks



# Overview of Housing and Affordable Housing Situation in Lunenburg County

Nancy Green, [South Shore Housing Action Coalition](#)





# Housing for All: It Takes a Community!

Growing Housing Options to Meet Needs

South Shore Housing Action Coalition

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# Housing Pressures in our Communities

## Housing

Market Driven  
Availability  
Accessibility  
Affordability  
Suitability

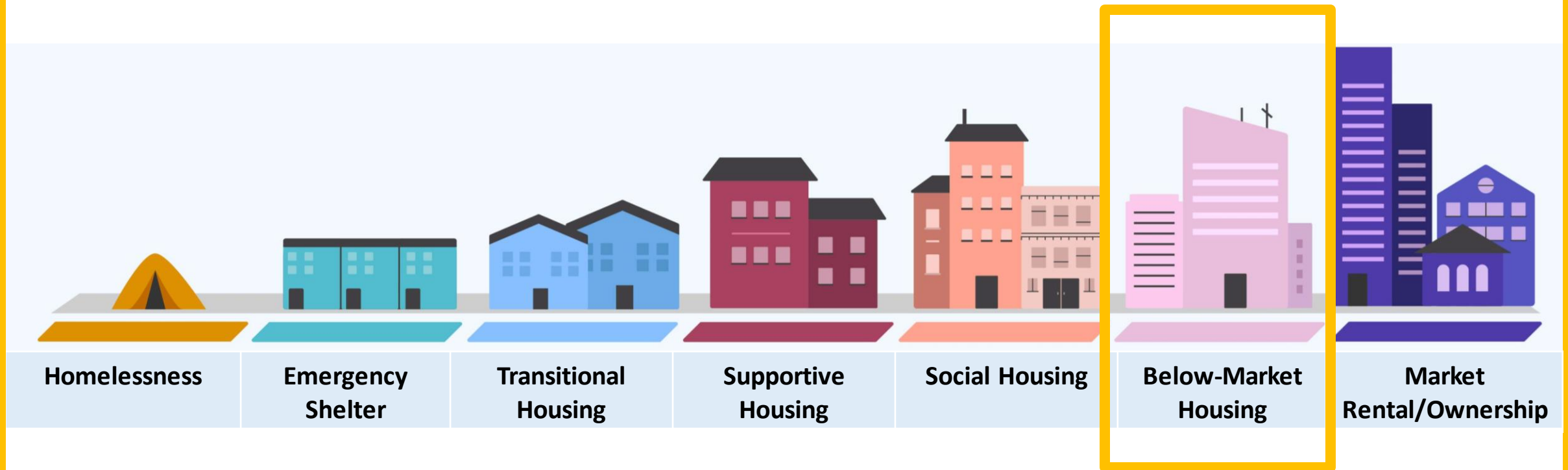
## Population

Growth  
Demographic Changes  
Diversity

## Economic

Cost of living

# The Housing Spectrum





# About Households in Lunenburg County

**Number of Households is growing**

Up 4.3% in past 5 years

**Size of Households is decreasing**

31% are one person households (up from 25% in 2006)

**More Households Rent**

19% of all households (up 22% from 2006)

# Housing Need

## Affordability: 30% of Income or Less

- **Spending More than 30% of Income on Shelter Costs**
  - Renters: 37%; Homeowners 10%

## Availability

- **Vacancy:** Is very low; lack of housing availability
- **Discrimination**
- **Security of Tenure:** Fixed term leases, seasonal evictions, renovictions
- **Options**
  - Housing Gap: 1,315 (end of 2022); 2,435 (end of 2027)
  - Few alternatives available; long Public Housing waitlist

## Adequacy/Suitability

- **Overcrowding**
- **Safety and Health (including Accessibility)**
- **Location**

# A Quick Look at Affordability

## Affordability by Household Income

**\$720/mo**

Single, Minimum Wage Earner

**\$1,320/mo**

Living Wage Earner \$25.05/hr  
Source CCPA 2022

**\$810/mo**

One Person Household (Median Income)

**\$1,450/mo**

Lone Parent Household (Median Income)

**\$1637/mo**

Overall Median Household Income

## Average Shelter Costs by Area

**Lunenburg County**

**\$917**

**District of Chester**

**\$848**

**Mahone Bay**

**\$1,100**

**Lunenburg**

**\$992**

**Bridgewater**

**\$966**

**District of Lunenburg**

**\$838**

**Queens County**

**\$772**

# The Housing Spectrum



# Have Questions? Want to Learn More:

<http://sshac.ca>

[sshousingaction@gmail.com](mailto:sshousingaction@gmail.com)



South Shore Housing Action Coalition



# Overview of Housing Developments Underway and Upcoming

Donna Hatt, [Town of Bridgewater](#)

David Waters, [Municipality of the District of Lunenburg](#)



# Larger developments in the Town of Bridgewater and District of Lunenburg

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# Stonemont 1 and 2

Plus 55 Housing – 145 units

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Apartment complex – 95 Units





# FH Development 1

**Apartment complex 1 – 51 units - Apartment complex 2 and 3 – 67 units each**



# Completed Developments

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11 Maple Street – 25 units



144 Victoria Rd (Gables) – 30 units



19/25 Queen Street – 18 units





# Under Construction

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210 Jubilee Rd (Hemlock Phase II) – 73 units



29 Heckman Avenue (Olde Town Hills) – 34 units



Oakland Townhouses – 14 units



# Contacts

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Donna Hatt  
Economic Development Officer  
Town of Bridgewater  
Donna.Hatt@bridgewater.ca  
902-530-4099



Dave Waters  
Director of Economic Development  
District of Lunenburg  
Dave.waters@modl.ca  
902-521-5945





# Housing Programs for Home Owners

Keith Black, [Happipad](#)

Murielle Toole, [DMAH Secondary & Backyard Housing Program](#)

Craig Collins & Chauncey Kennedy, [Nova Scotia Community College](#)

Rosalind Miller, [Atlantic Language Academy Homestay Program](#)

**happipad**

**NOVA SCOTIA**

**nscc**



# happipad

Housing for social good.

 [happipad.com](https://happipad.com)





# Meet Dianne

- Retired teacher
- Widow
- Living alone, 4 bedroom home
- Looking for income and purpose

happipad





# Connection

Share her home with newcomers and young adults, creating a mutually beneficial relationship.

happipad

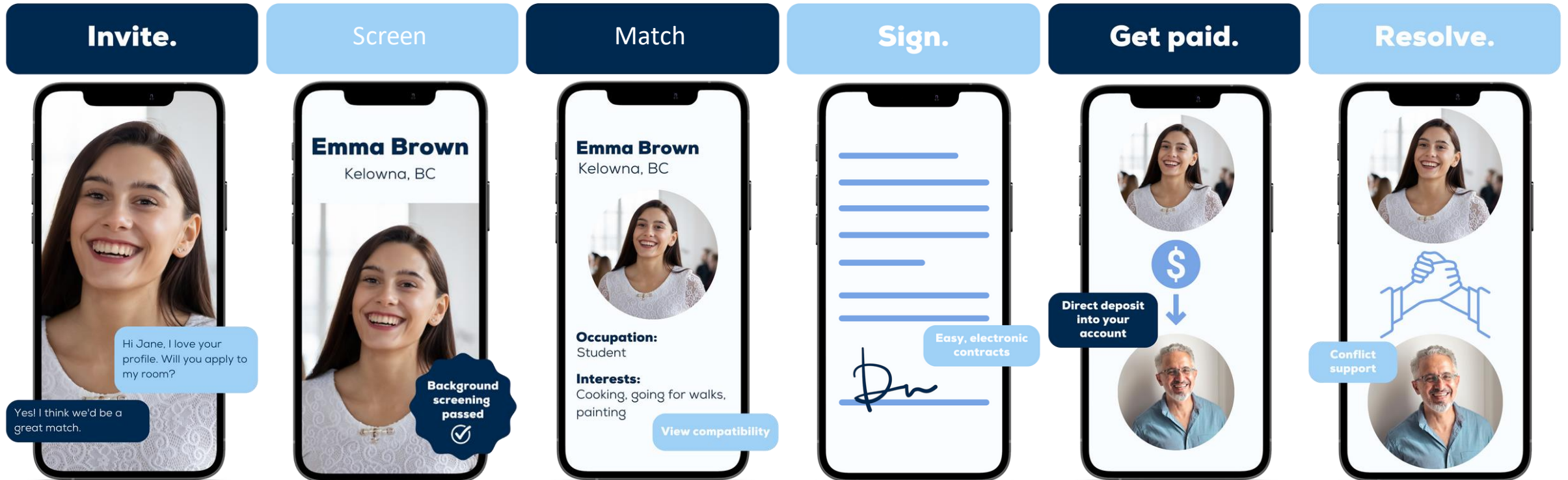




Homesharing  
made safe,  
secure, and  
accessible for all!

happipad

# Support the entire journey

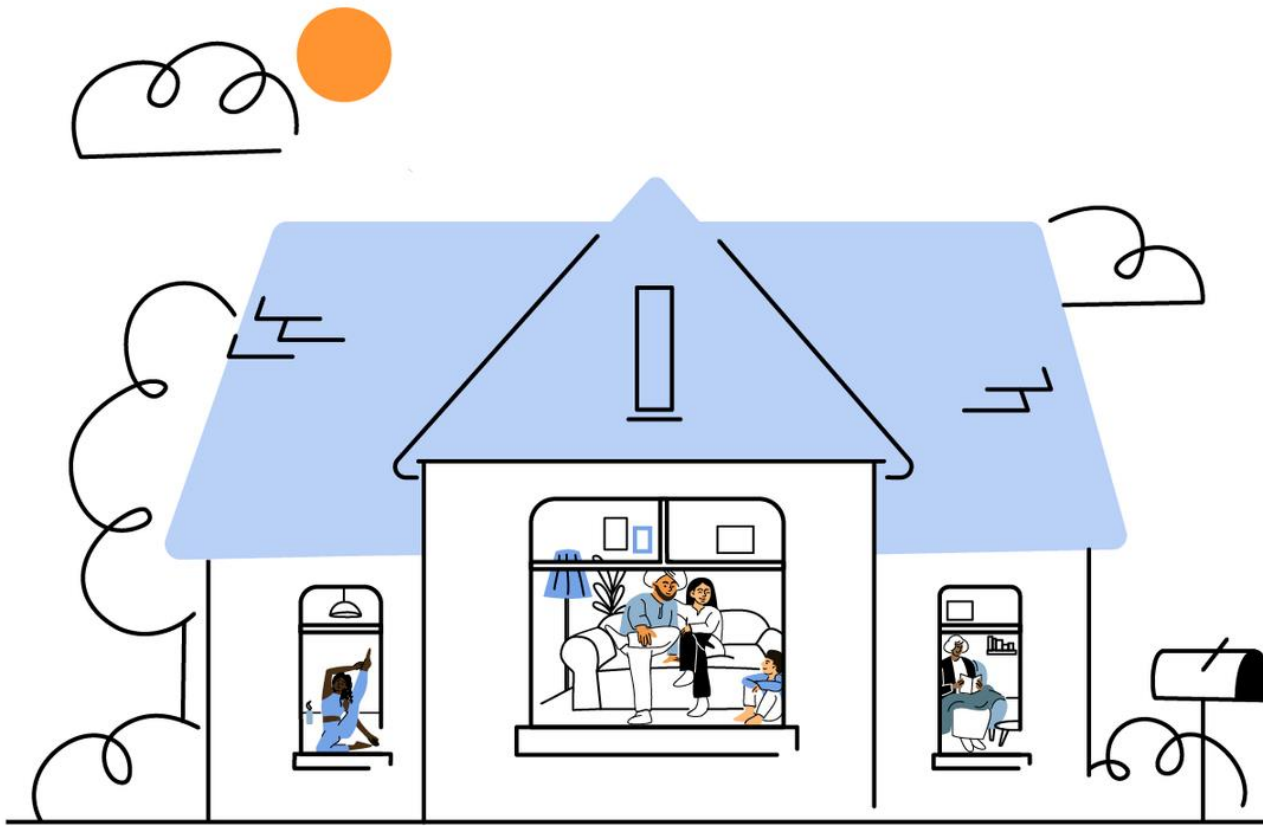


happipad

# Opportunity

Over 130,000 bedrooms sit empty each night in Nova Scotia.

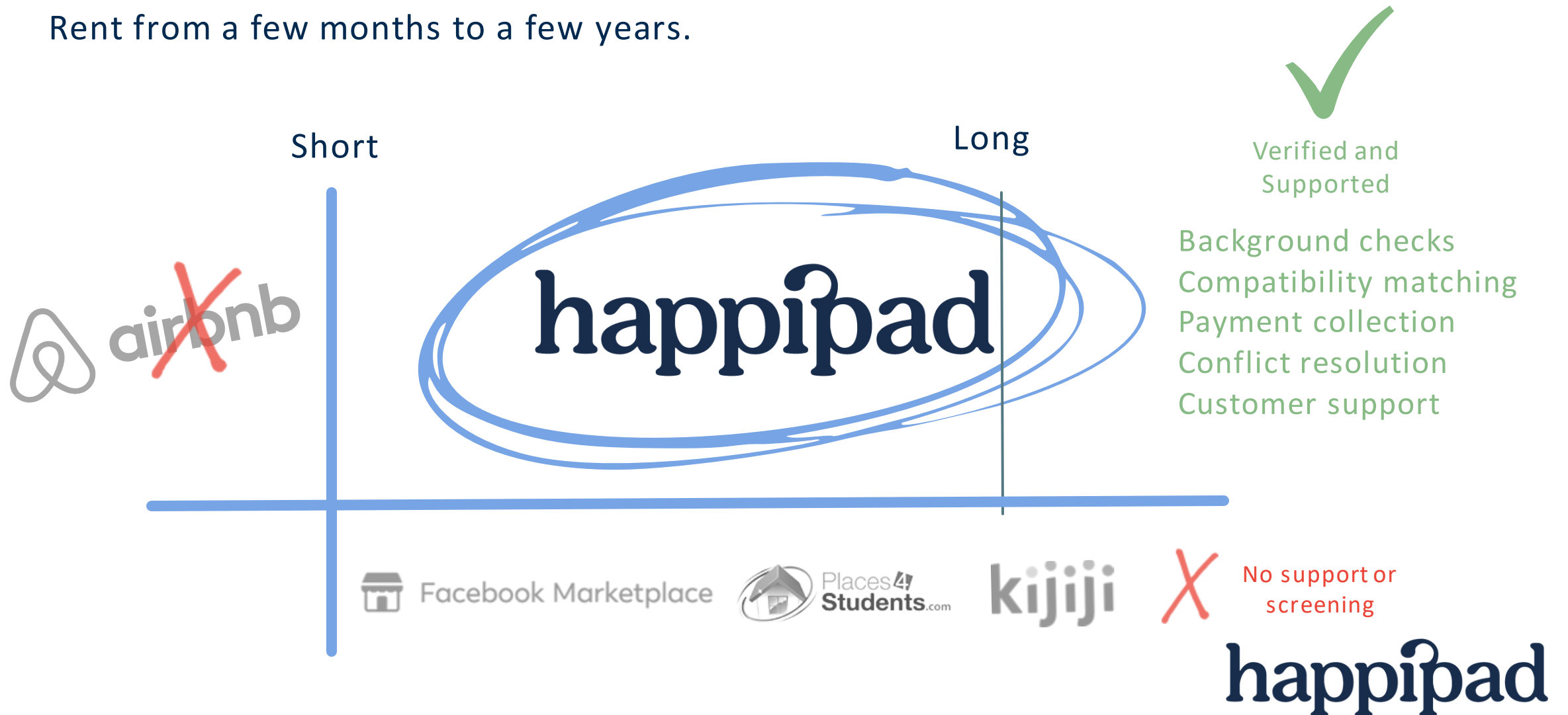
Transform empty space into a meaningful place.



happipad

# Landscape

Rent from a few months to a few years.





# No fees in for Hosts in Nova Scotia!



Thanks to our partnership and funding from the Government of Nova Scotia, we're able to provide our service to Hosts in Nova Scotia with no fees!

Hosts don't pay any fees when signing up, they don't pay for their background check AND they make 100% of their renters payment each month.

**happipad**



# Background Checks

We run background checks on all Hosts & Renters for the safety and security of BOTH parties.

happipad



# Benefits of Homesharing



As seen on



Shaw)



happipad



Together, let's build better communities.

Customer Care  
customer care@happipad.com  
(902) 700-5007



Keith Black  
keith.b@happipad.com





# Secondary & Backyard Housing Program

Murielle Toole, [Department of Municipal Affairs and Housing](#)



# ***nscc***

## Student Housing

Chauncey Kennedy, [NSCC Housing & Student Life](#)  
Craig Collins, Principal NSCC Lunenburg Campus

# Lunenburg Campus

A long history in the community, opening in 1970

Located in Bridgewater, on High Street

Primary catchment area of Lunenburg & Queens County

We have a housing challenge

## Fall 2023 by the numbers

- Campus Population of **348**
- **18** Total Programs



# NSCC Programs: The Highlights



Programs start in September and January

- Fall and Winter Term



NSCC Classes are like a full-time job

- Class time is often from 8AM – 4PM,
- Students also have assignments, course projects, and test studying to schedule into their calendar outside course time



# NSCC Students: By The Numbers



63% of NSCC students had previous post-secondary experience



The average age of NSCC students is 26 years old.



More international students are choosing NSCC than ever before.  
Nearly **90%** are actively planning to apply for a post-graduate work permit.

# NSCC Housing & Student Life

## Lunenburg Campus Housing Announced!

- The announcement was made on November 21 by Advanced Education Minister Brian Wong
- Campus Housing will be located on-campus

## Off-Campus Housing

- Our Coordinator Housing & Transition Supports prepared various off-campus housing resources for students such as:
  - Webinars, Resource Guide, Virtual Meetings for Resource Navigation and more
- Connect with Off-Campus housing at [housing@nsc.ca](mailto:housing@nsc.ca)



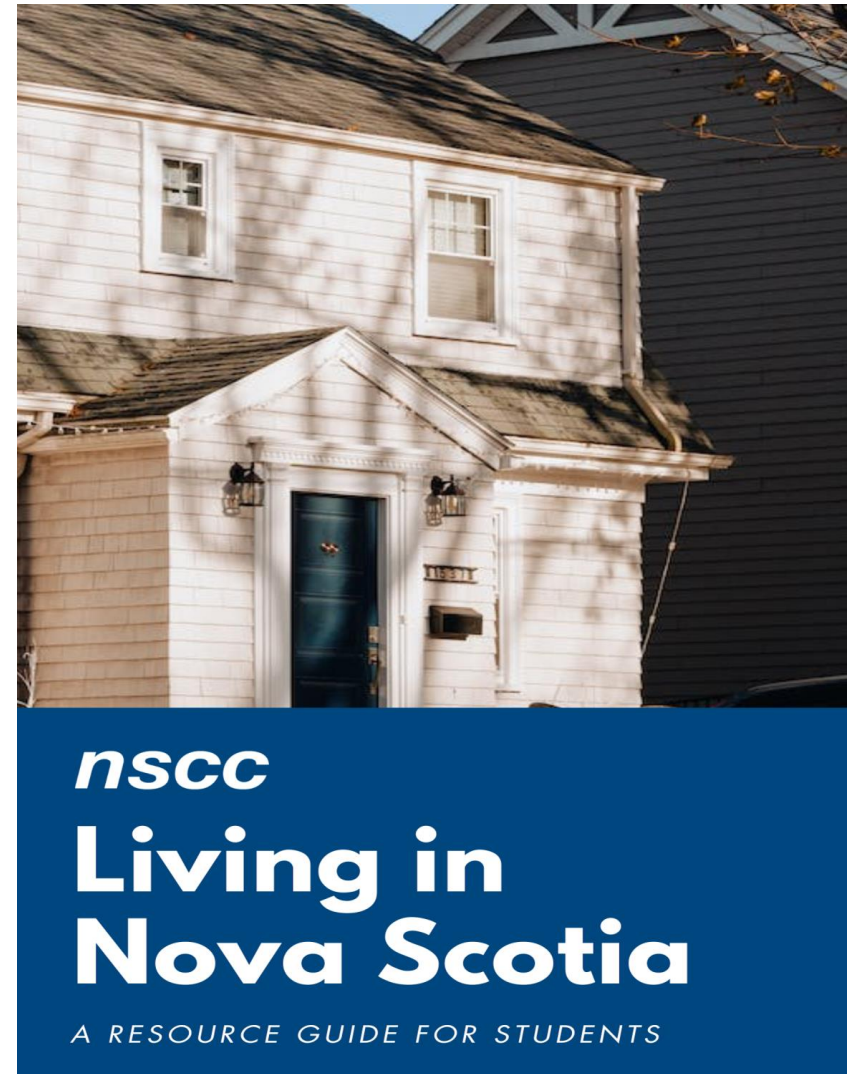


# NSCC Living in Nova Scotia Guide

This is a 7-Module Guide covering topics of:

- Introduction to Nova Scotia,
- Cost of Living,
- Protecting House & Home,
- Searching For Accommodations
- Securing Your Accommodations,
- Community Responsibilities,
- Understanding your Community

Property owners can ask NSCC Students for a Statement of Completion. This is helpful if students do not have a reference!



# Where to list for students?



Do you have rental vacancies?  
Would you like to rent to students, faculty or staff?  
General Listings are FREE on [Places4Students.com](https://www.places4students.com)!

**nscc**



**Places4  
Students.com**

[www.places4students.com](https://www.places4students.com)



# happipad

**"Sharing homes to help solve our housing crisis. Join the network of verified renters and homeowners in Nova Scotia!"**

*Happipad home share program is provided free of charge thanks to support from the Province of Nova Scotia."*

**nscc**





**ATLANTIC CANADA**  
Language Academy

# Homestay Program

Rosalind Miller, [Atlantic Language Academy Homestay Program](#)



**ATLANTIC  
CANADA**  
Language Academy

# Homestay Program







# Become a Homestay Host!

- Mature international students
- Students from around the world including Asia, Europe, Central and South America
- Host for 2 weeks or more
- Tax-free income up to \$275 a week

Make memories that last a lifetime!





# Join us for our Open House!



**SAVE!**  
THE DATE

**Wednesday,  
April 17, 2024**

**Drop by between  
5:00 - 7:30 pm**

**Lunenburg Library  
Room 101 and 105**



902 - 634 - 6111

[Connect@StudyAtlantic.com](mailto:Connect@StudyAtlantic.com)

[www.StudyAtlantic.com](http://www.StudyAtlantic.com)





**ATLANTIC CANADA**  
Language Academy



# Home Share & Rental Testimonials

Amrita Hazra  
Chris Andrews  
Fay Patey



**United Way**  
**Lunenburg County**  
Improving Lives Locally

A wooden desk with a white keyboard, two black binder clips, a black pen, and a spiral notebook. The keyboard is a white Apple-style keyboard with a numeric keypad. The binder clips are black and silver. The pen is black with silver accents. The notebook is black with a white spiral binding and lined pages. The background is a light gray with faint concentric circles.

# Home Sharing Overview

2024 03 21

- Home sharing experience:
- 59 years in 12 locations.
- We have provided home sharing for:
  - 69 people, 54% M 49% F
  - 8 couples, and
  - 3 dogs
- We have home shared locally with 10 people.
- Our longest home share was 7 years.

## Tenants' occupations included:

Bank Worker

Bookkeeper

Brick Layer

Call Center Administrator

Call Centre Employee

Carpenter

College Student

Community Developer

Construction Worker

Disability Education Assistant

Electrician

Engineer

Environmentalist

Fast Food Worker

Financial Product

Furniture Leasing

Hotel Management

Lawyer

Military Officer

Office Clerk

PhD Scientist

Production Supervisor

Retail Worker

Sheriff

Retired Traveler

Social Assistance

Social Worker

Truck Driver

Writer

University Student







## **From our Personal Experience:**

1. Best to home share with strangers rather than friends or family.

2. Don't advertise.

Find tenants on rental sites like Facebook.

3. Screen tenants by messenger, text, or email and then phone.

4. Honestly explain what you are potentially offering.

5. Respectfully ask the prospect what they are looking for and what they need. Explain your expectations.

## **Our Personal Experience Notes (continued)**

6. Take your time. Only proceed if you are confident & comfortable.

7. Without promising, arrange an onsite interview, with another capable person present.

8. If you want them, ask for references, a resume or driver's license.

9. If you have concerns, stop. This is your home, where you live.

10. Do not decide to rent until both sides have time to step back, think and fully agree. Make this process clear before the viewing.

## ***Our Personal Experience After renting:***

11. Keep records. Use e-transfers for monthly rent paid in advance.

12. Declare all income. Learn to claim allowable business expenses.

13. RESPECT the privacy and confidentiality of the tenant. Don't ask personal questions eg. "Where are you going?"

14. Mind your business. Maintain Boundaries and never overshare. Stick to your agreement. Don't expect deals or skill exchanges.

15. Be professional. The renter is a customer who trusts you to deliver a good service.

## Summary of Home Sharing:

Our approach to home sharing is simple, ancient, and win/win/win.

It brings a small amount of income to us, while  
-providing affordable housing to people needing a boost  
-giving everyone a chance to participate in a social context.

We have been successful with our approach and we continue to enjoy a very rich experience.



# Insights and Resources

Municipal Planners (Zoning/Permits etc)

Municipal Affairs & Housing Grants & Programs

Energize Bridgewater & Clean Foundation

Income Tax / Accounting

Contractors & Tradespeople

Residential Tenancies Program



# Municipal Planners

Connor MacQuarrie, TOB Planner/Development Officer

Ried Sheppard, MODL Manager of Planning



# Municipal Affairs & Housing Home Grants & Program

Jennifer MacIntyre, [Department of Municipal Affairs and Housing](#)



# Energize Bridgewater & Clean Foundation

Meghan Doucette, [TOB Planner | Energize Bridgewater](#)  
Matthew Harvey, [Clean Foundation](#)



# Income Tax & Accounting

Jane Zwaagstra, [Books 'N More Business Services](#)

# Contractors & Tradespeople

Jayme Rhyno, [Rhyno's](#)

Rae Bonneville, [Bridgewater & Area Chamber of Commerce](#)



**Bridgewater and Area**  
CHAMBER OF COMMERCE



# Residential Tenancies Program

Genna Squires, [Service Nova Scotia](#)  
Jade Stuckey, [Service Nova Scotia](#)





# Insurance

Please check with your personal, home insurance provider



Networking (and refreshments)  
in the Lobby now until 7:30/8pm



# Closing & Thanks