

March 2018



Background Report: Housing



Background Report 2 of 9
**Prepared by West Hants Planning
and Development Department**

Executive Summary

Most residents in the Municipality of the District of West Hants (West Hants) live in affordable housing that costs less than 30% of their income. The predominant housing style in West Hants is single unit dwellings; the second largest category is mini and mobile homes, which are also a type of single unit dwelling.

Although there may be a lack of diversity when it comes to housing options in West Hants, Provincial and National housing strategies support inclusive housing for all stages of life. Housing Nova Scotia provides extensive funding opportunities to adapt homes based on need and affordability. However, awareness of funding opportunities is low, and the application process can be lengthy.

Several of the most innovative housing options today are permitted in West Hants. However, a development agreement or Land Use By-law map amendment (rezoning) may be required to allow these options.

Table of Contents

Executive Summary	2
1. Housing Trends	4
2. Development Activity	5
3. Nova Scotia Health Authority	8
4. Provincial and National Housing Initiatives	10
5. Housing Options	12
Bibliography	13

1. Housing Trends

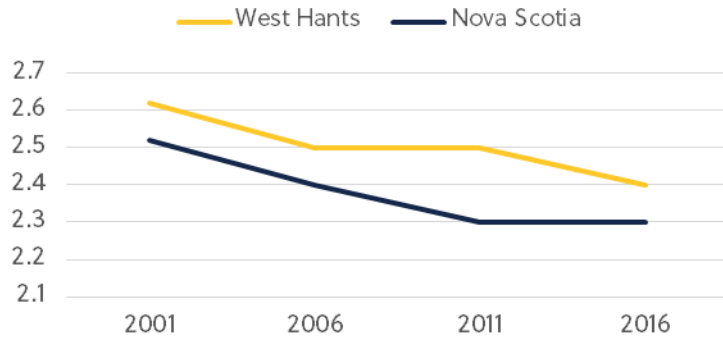
There has been a downward trend in the average household size from 2001 to 2016 (Figure 1). West Hants has a slightly larger average household size than Nova Scotia. However, it is evident that small households are the trend which will create a market for small dwellings and a need to renovate larger dwellings.

Single and two-person households make up 65% of West Hants (Figure 2). Three (3) to four (4)-person households make up almost 30%. The downward trend in average household size will likely be reflected in the percentage of three (3) to four (4)-person households over time.

Another characteristic of housing is the proportion of the population that owns rather than rents (Figure 3). On average from 1996 to 2011, 89% of residents in West Hants owned their home. This is 18% higher than the Provincial average. Windsor had a more even distribution. Those who want to rent housing in West Hants may often choose Windsor because there is a lack of rental housing available in West Hants, or that those who rent wish to be close to other services.

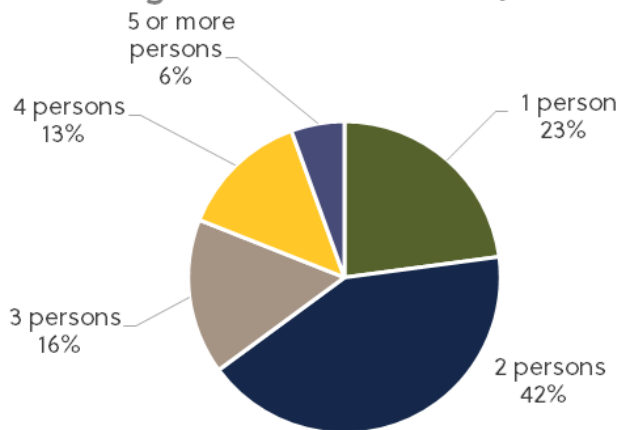
Note: Not all statistical information is available for the West Hants 2016 census as of the date of completion of this report. West Hants 2011 census information has been used for those categories. Nova Scotia refers to statistical information for the entire Province, including West Hants.

Figure 1: Average Household Size, 2001-2016



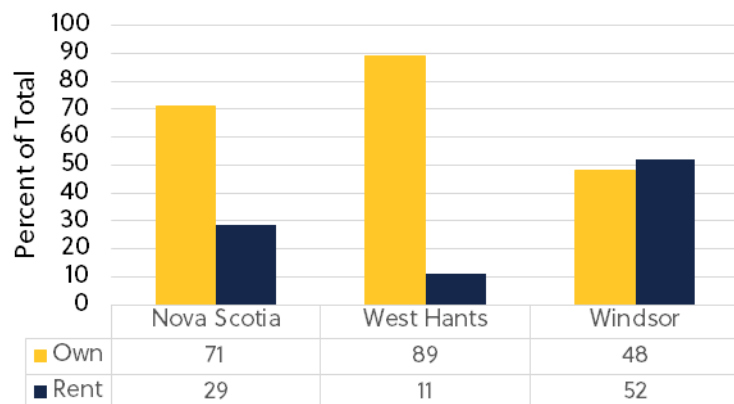
Source: Statistics Canada

Figure 2: Household Size, 2016



Source: Statistics Canada

Figure 3: Own vs. Rent Average, 1996-2011



Source: Statistics Canada

The Canadian Mortgage and Housing Corporation defines affordable housing as shelter costs that are less than 30% of before-tax household income. Shelter costs are affordable for most in the region, with around 80% of households spending less than 30% of their income on housing (Figure 4). The major difference is found in Windsor where only 64% of households are spending less than 30% of their household income on shelter costs.

2. Development Activity

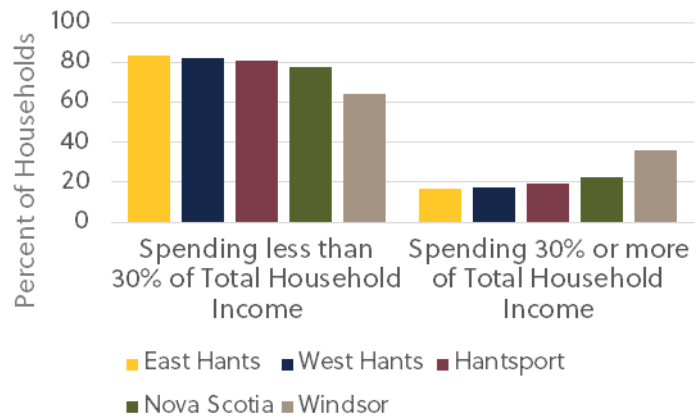
2.1 Residential Development

Approximately 67 permits are issued each year for residential development. There was a noticeable increase in permits in 2012 (Figure 5). However, in a rural municipality, small increases are evident and there is no specific reason for the increase in 2012.

Most new residential construction has been single unit dwellings (Figure 6). The second largest category is mini and mobile homes, which are also a type of single unit dwelling. Apartments and duplexes are less common.

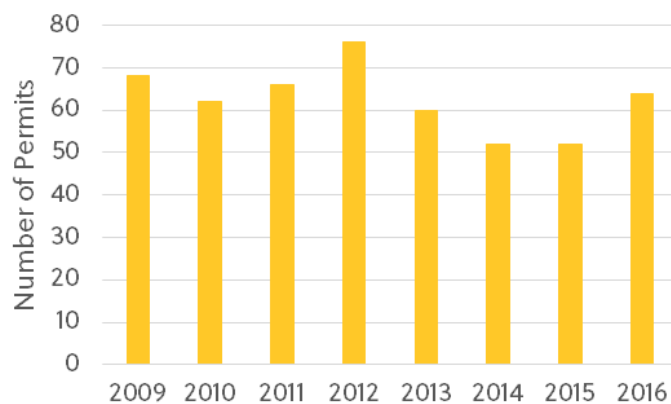
Note: The last 8 years were used to compare building and development permits because there were significant differences in the way development was counted in prior years; for example, mobile homes and single unit dwellings were combined in 2008 and 2007 and seasonal residential dwellings were not counted before 2008.

Figure 4: Shelter Cost Affordability, 2011



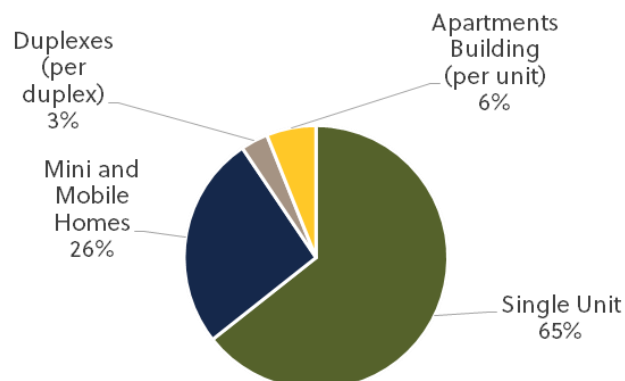
Source: Statistics Canada, 2011

Figure 5: New Residential Permits, 2009-2016



Source: Municipality of the District of West Hants

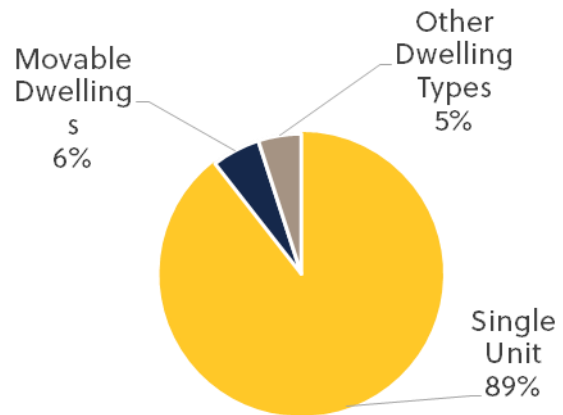
Figure 6: New Residential Dwellings, 2009-2016



Source: Municipality of the District of West Hants

In the 2016 census, single detached dwellings were the home of choice for 89% of residents in West Hants (Figure 7). The next largest category is movable dwellings (i.e. mobile homes) which make up 6% of the dwelling types in West Hants. The remaining 5% live in other types of dwellings including semi-detached, row houses, apartments in a duplex, and apartments in buildings with fewer than five (5) storeys.

Figure 7: Dwelling Types, 2016



Source: Statistics Canada, 2016

In West Hants, three (3) areas of the Municipality are serviced: Falmouth and Three Mile Plains Growth Centres and the former Town of Hantsport. One of the main goals of the Growth Centre designation and policies is to encourage residential growth in serviced areas. Residential permits in serviced areas make up 46% of all residential permits, as shown in Figure 8, while 54% of permits are in unserviced areas.

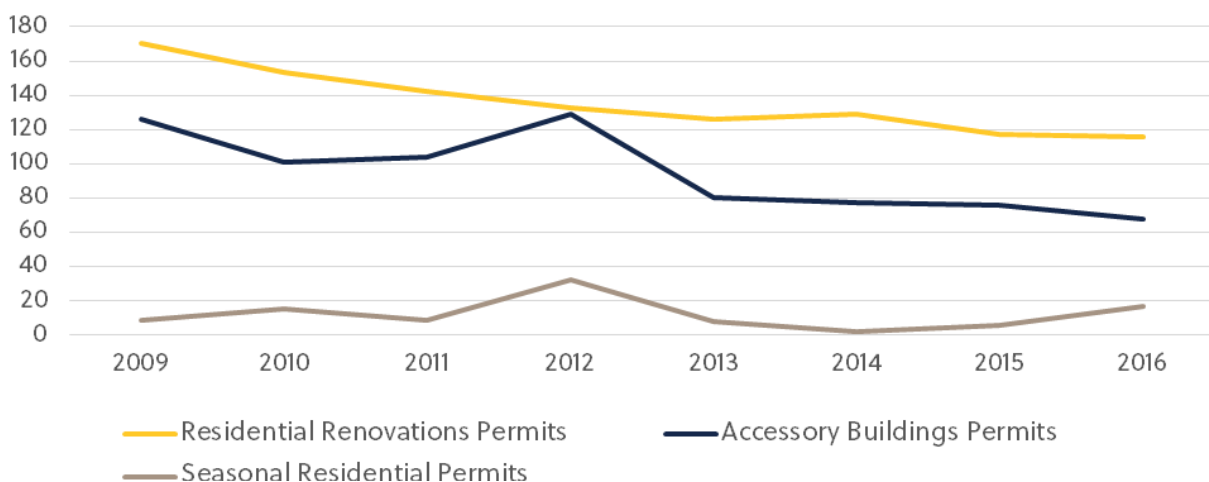
Figure 8: Serviced vs. Unserviced Residential Permits, 2009-2016



Source: Municipality of the District of West Hants

Other residential permits, shown in Figure 9, have mostly decreased from 2009 to 2016 except seasonal residential permits. Accessory and seasonal residential permits did experience a slight spike in 2012. As mentioned earlier, in rural municipalities even a small increase can present itself as a large spike.

Figure 9: Other Residential Permits, 2009-2016

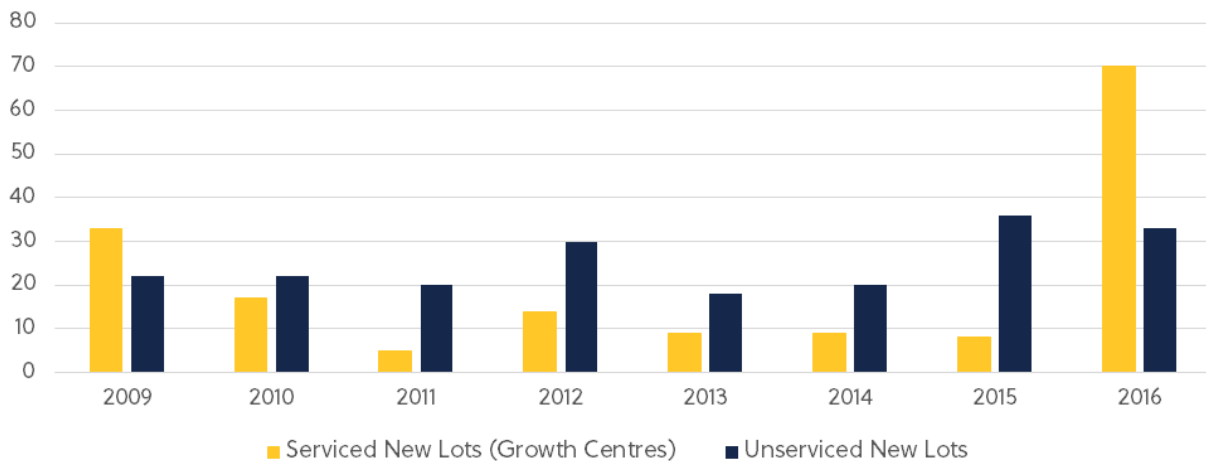


Source: Municipality of the District of West Hants

2.2 Subdivisions

Subdivision is any change to the boundary lines of two (2) or more lots which can include division or consolidation of land. Subdivision approvals have remained relatively stable (Figure 10). There is a large false spike in 2016, specifically in serviced areas (Growth Centres). This is due to the creation of 46 leased spaces in “The Crossing” mini-home development.

Figure 10: Subdivision Approvals, 2009-2016



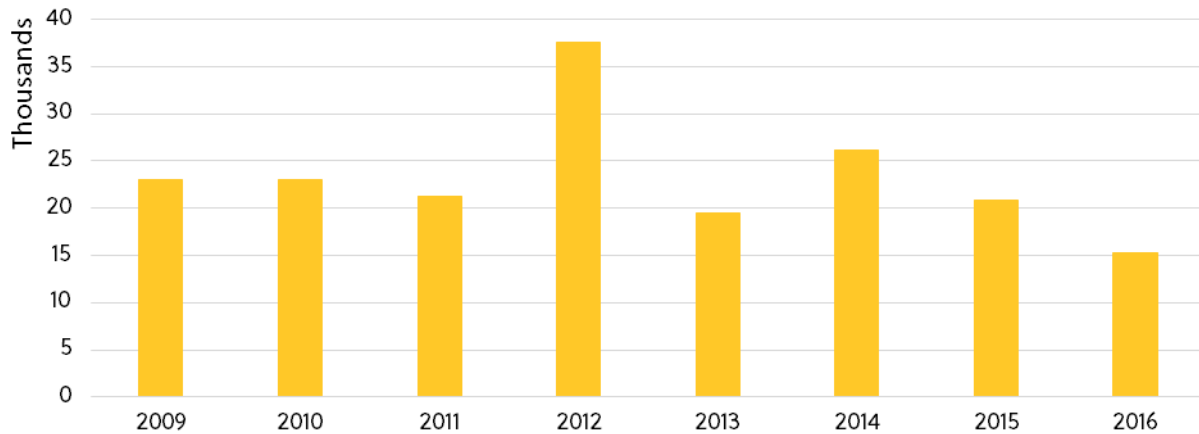
Source: Municipality of the District of West Hants

Although these are not technically new subdivisions, the amount of work for the Municipality is similar.

A 5% parkland contribution is a requirement of the Subdivision By-law to ensure adequate public open space is created in new subdivisions. In lieu of a contribution of parkland, a developer may provide funds for the Municipality to develop park space (parkland contribution). In 2012, there was a significant spike in parkland contribution (Figure 11). From 2009 through 2016, nearly all parkland contributions were made in cash; just over a half acre of land was accepted as a parkland contribution.

Certain periods result in a spike in the creation of new lots because a developer may have run out of lots to develop. Once lots are created the developer proceeds to sell the lots over several years, and then begins the cycle again.

Figure 11: Parkland Contribution (\$)



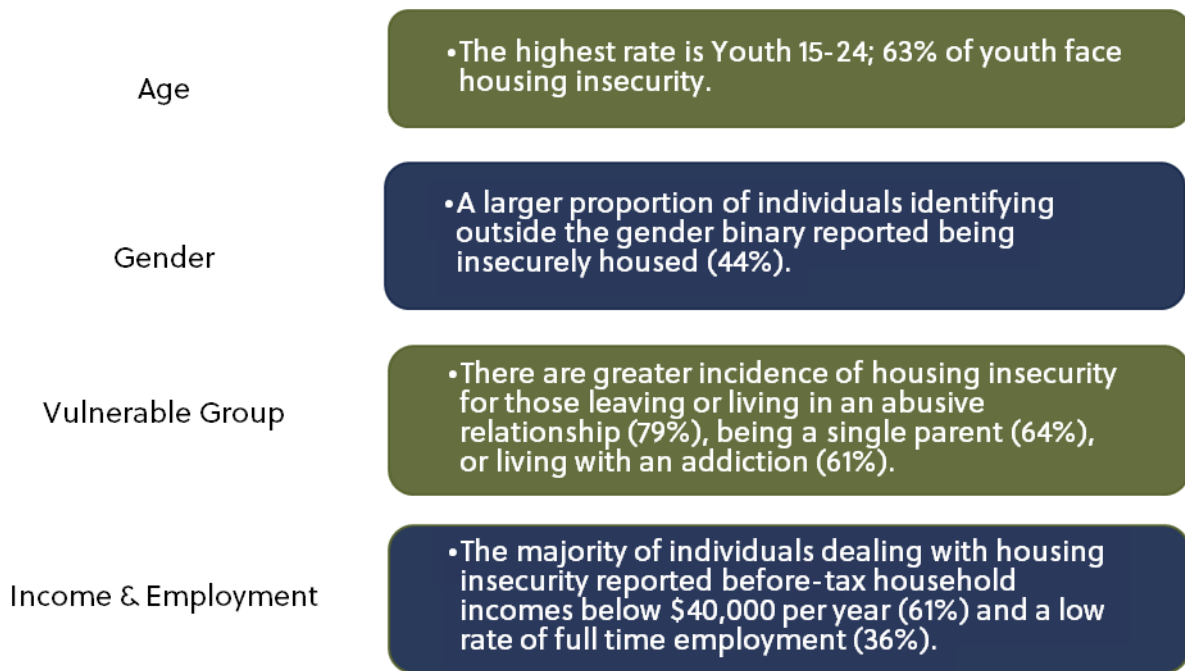
Source: Municipality of the District of West Hants

3. Nova Scotia Health Authority

3.1 Precarious Housing and Homelessness Survey

Starting in the fall of 2017, the *Housing: Now and Into the Future* needs assessment was conducted across Shelburne, Digby, Yarmouth, Annapolis, Kings and West Hants. An interim report for this study was released in March 2018. The report identifies factors that impact housing insecurity (Figure 12) which is defined as those being at-risk of homelessness.

Figure 12: Housing Insecurity Factors



Source: Nova Scotia Health Authority

Specific housing challenges based on age group (Figure 13) can be used to determine how the housing needs for all age groups can be addressed.

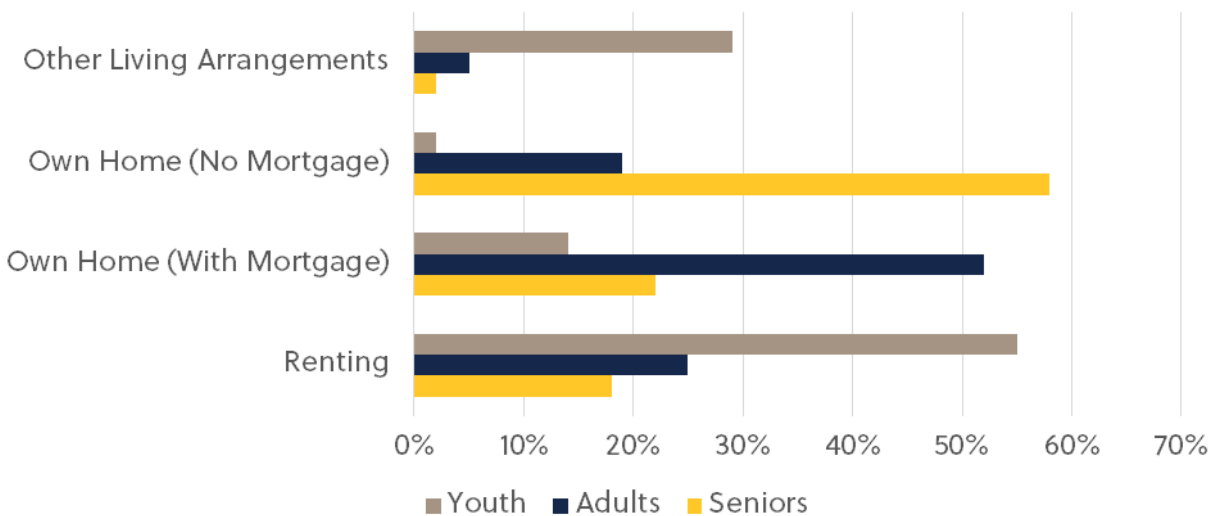
Figure 13: Housing Challenges Based on Age Group



Source: Nova Scotia Health Authority

The living arrangements by age group (Figure 14) shows dramatic differences based on age. Most seniors (58%) own their home and do not have mortgage payments. Youth predominately rent (55%) or have other living arrangements (29%) such as living with their parents or “Couch Surfing” which means staying with friends on a temporary basis.

**Figure 14: Living Arrangements By Age
Annapolis, Kings, West Hants, 2018**



Source: Nova Scotia Health Authority

3.2 “Talk Housing” Event in West Hants

The Municipality, in partnership with the Nova Scotia Health Authority, hosted a “Talk Housing” public engagement event on March 1, 2018. Twelve (12) members of the public attended including residents, developers, and realtors. Although attendance was low, lively discussion took place on topics such as: accessibility, affordability, homelessness, housing programs and community services, and home-based businesses.

Attendees felt there is a lack of awareness about housing issues and the services/assistance available. An increased number of accessible and affordable housing options would be beneficial for all West Hants residents. Attendees were concerned that as the population ages, issues with upkeep/maintenance of affordable rental units and large aging homes will become an issue. However, there was strong support among attendees to work together to tackle the issues surrounding housing. Partnerships and identification of champions who can increase awareness of housing services/assistance programs will be needed.

4. Provincial and National Housing Initiatives

4.1 Provincial Statement of Interest Regarding Housing

The *Provincial Statement of Interest Regarding Housing* requires planning documents to include policies addressing affordable housing, special-needs housing and rental accommodations. There is one (1) policy in the West Hants Municipal Planning Strategy that encourages the provision of affordable housing, special-needs housing and rental accommodations. However, specific methods to encourage these types of housing have not been adequately addressed in the Municipal Planning Strategy.

4.2 Nova Scotia Municipal Government Act

Part 8 of the *Municipal Government Act* (MGA) outlines what a municipality can regulate in planning strategies and land use by-laws. Section 220 (5) (k) of the MGA allows municipalities to include bonus zoning in their land use by-laws. Bonus zoning can permit developments that are taller or contain more units than the Land Use By-law generally allows if there are specific benefits to the community. These benefits can include affordable and accessible housing units. Some of the major challenges municipalities face when implementing a bonus zoning program are ensuring the goals of the program are met and that housing stays affordable over the long term.

4.3 A Housing Strategy for Nova Scotia

A Housing Strategy for Nova Scotia (2013) focuses on five (5) key areas (Figure 15).

Housing Nova Scotia (HNS) was created based on this Strategy and is the main service provider for housing programs and services in the Province. Many of the priorities in the Strategy are addressed by HNS programs. The organization owns more than 11,560 public housing units which house over 17,000 families and seniors in Nova Scotia. Increasing the supply of affordable housing can be achieved through public housing programs and the private market.

Figure 15: Priorities of a *Housing Strategy for Nova Scotia*



Source: Province of Nova Scotia

HNS offers a New Rental Housing program which provides financial assistance for developers who are interested in building new affordable rental units. Another program to assist first time home buyers by providing an interest-free loan for down payments was so popular that it is no longer offered to residents in Halifax Regional Municipality, East Hants and West Hants. Lack of awareness of programs available can be a major barrier to accessing grants and loans. The *Housing: Now and Into the Future* needs assessment found that most property owners who responded (73%) were not aware of HNS programs for affordable housing development.

4.4 National Housing Strategy

Canada's National Housing Strategy was launched in 2017 and is based on a variety of approaches.

At the Federal level, new legislation, councils, campaigns, and research will assist in creating and administering new housing programs.

At the provincial level, funding will be provided from the Federal government to support the creation of new housing units, repair of existing units, and maintenance of existing housing financial assistance programs. The Canada Housing Benefit program will be provided by the Federal government and delivered by provinces and territories to directly support families and individuals in need of housing.

Recipients of the benefit will receive on average \$2,500 per year

The fund is expected to create up to 60,000 new units

The National Housing Co-Investment Fund can be used by provinces and territories, municipalities, non-profits and co-operatives, and the private sector to build new affordable housing units and support the renewal of existing units. The Federal government will also transfer Federal lands to affordable housing providers. Projects must meet affordable, green, and accessible criteria to receive funding. The ability to rezone Federal land for residential uses will need to be considered by the Municipality.

5. Housing Options

Although privately owned single unit dwellings may be the most prominent housing option in West Hants, there are several other housing options that may be a better fit for some residents.

Cohousing

In cohousing developments, individuals own their unit and share common amenities such as a large kitchen and dining room to share meals, guest suites for visitors and laundry facilities. Cohousing can prevent social isolation for seniors and create an environment of shared responsibility for household duties such as making meals and child care. Cohousing developments would be considered Multiple Unit Residential or Grouped Dwellings in the current West Hants planning documents depending on the design of the development. These projects can be considered by development agreement in most areas.

Co-operative Housing

Residents are members of the co-operative (co-op) and own a share of the co-op but not the individual unit they live in. Members pay a monthly fee that goes towards property expenses, however the intent of the fee is to cover expenses and not make a profit which can make co-ops an affordable option. A co-op can be in various types of buildings and would be permitted in West Hants depending on the type of building chosen.

Home Share

The Annapolis Valley Home Share Program recently started in West Hants to assist older people rent extra rooms in their homes. Program staff connect the home owner with someone in need of an affordable place to live. In return, the home sharer provides the owner support such as assisting with maintenance and expenses. The program is funded by the Nova Scotia Department of Seniors through an Age-Friendly Communities Grant.

Secondary Suites

A secondary suite is a private residential unit within an existing home. The unit must have a separate kitchen, washroom, and private entrance to be considered a dwelling unit.

Secondary suites are typically considered a housing option for seniors to live close to their children. However, seniors are often homeowners who do not have mortgage payments which makes it more cost effective to stay in their own homes and build a secondary suite for a young renter. The young renters provide additional income for seniors and can assist with home maintenance such as shoveling snow and mowing the lawn in exchange for discounted rent.

A secondary suite is referred to as an Accessory Apartment in current West Hants planning documents and is permitted in most residential zones with a size restriction of 700 ft². If the apartment is larger than 700 ft², the apartment and existing home will be considered a two (2)-unit dwelling which is permitted in several zones.

In the Nova Scotia Building Code, a Secondary Suite does not need to have the same fire separation as a separate dwelling and can be a maximum of 861 ft². The West Hants Land Use By-law could be updated to align with the Nova Scotia Building Code.

Bibliography

- Canadian Cohousing Network. (2018). What is Cohousing? Retrieved from Canadian Cohousing Network: <http://www.cohousing.ca/about-cohousing/what-is-cohousing/>
- Canadian Mortgage Housing Corporation. (2018). Guide to Co-operative Housing. Retrieved from Canadian Mortgage Housing Corporation: <https://www.cmhc-schl.gc.ca/en/co/buho/gucoho/index.cfm>
- Government of Canada. (2017). Canada's National Housing Strategy. Government of Canada.
- HomeShare Canada. (2017). Annapolis Valley Home Share Program Launch. Retrieved from <http://www.homesharecanada.org/NS>
- Housing Nova Scotia. (2018). Programs. Retrieved from Housing Nova Scotia: <https://housing.novascotia.ca/programs-and-services>
- Nova Scotia Health Authority. (2018). *Housing: Now and Into the Future Precarious Housing and Homelessness Across Our Rural Communities*. Nova Scotia Health Authority
- Province of Nova Scotia. (2013). *A Housing Strategy for Nova Scotia*. Province of Nova Scotia.
- Province of Nova Scotia. (2018). *Municipal Government Act*. Province of Nova Scotia.
- Province of Nova Scotia. (2017). *Statements of Provincial Interest made under Section 193 and subsections 194(2) and (5) of the Municipal Government Act*. Province of Nova Scotia.
- Statistics Canada. (2017). Census Program. Retrieved from Statistics Canada: <http://www12.statcan.gc.ca/census-recensement/index-eng.cfm>