

A Municipal Primer on Affordable Housing



A household is considered to be in **“Core Housing Need”** if:

- its housing is unacceptable (does not meet one or more of the adequacy, suitability or affordability standards)
- AND acceptable alternative housing in the community would cost 30% or more of its before-tax income

Affordable housing generally means that the housing costs (rent/mortgage and utilities) are less than 30 per cent of a household's gross income.

Adequate housing does not require any major repairs, according to residents.

Suitable housing has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the needs of the households, according to [National Occupancy Standard \(NOS\)](#) requirements.

The **Housing Continuum** is the range of housing available in a community. It is not renting versus home ownership however – it’s more of a continuum of subsidized housing to market housing.



What's the housing situation in CBRM?

Core housing need disproportionately impacts renters, seniors, women, and/or people with activity limitations in the CBRM. Affordability is by far the largest issue with core housing need.

There are **41,680** households in CBRM. ([Census Profile, 2016](#))

30,085 are homeowners.

11.4% of homeowners spend over **30%** of their income on housing costs.

11,590 are renters.

45.2% renters spend over **30%** of their income on housing costs.



Who is most at risk for housing insecurity?

One person households make up **31% of total households in CBRM** (includes both renters and homeowners).

A key finding in housing research shows that **single, non-senior renters are often left out of affordable housing**.

Most non-profit and public housing is for either seniors or families, and that market-based property owners often seek to attract seniors and professionals. There are few affordable market rental units and such units are less likely to be vacant.

\$586 = the standard household rate for a single person. (2021 Income Assistance)

\$730 = average rent for a 1 bedroom apartment in Sydney. (2020 CMHC Rental Market Survey)

An individual earning minimum wage would have to work **48 hours per week** to afford a 1 bedroom apartment in the Sydney area.

A Service-Based Homeless Count conducted over the month of April in 2018 identified:

278 individuals **experiencing homelessness** in CBRM.

72% were single adults.



Why municipal leaders play a critical role in addressing affordable housing

Decision makers can influence and improve which policies are implemented.

Local leaders can support the participation of lived experts/people experiencing housing insecurity in planning, as well as all community residents.

Municipalities can play a key role in facilitation between community groups and developers, and education for private owners and developers.

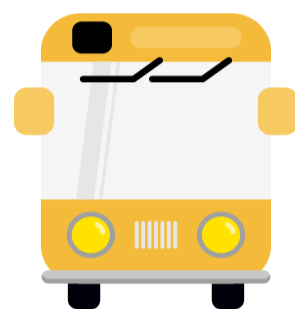
What tools do municipalities have in its toolbox to support co-op, non-profit and affordable rental housing?

[Adapted from BC Non-Profit Housing Assoc. infographic](#)



PLANNING STRATEGIES/BYLAWS

Zoning Bylaws outline the vision and goals for development in municipal land use and housing needs. Policies can include the promotion of affordable housing and support for construction of new homes. (eg, reduction in parking standards)



TRANSPORTATION

Municipalities can implement policies to promote affordable stock near transit and provide incentives for the development of new, affordable, transit-oriented housing. Local housing research shows that affordable market rentals in the CBRM are often not in walking distance of key amenities and services, especially in communities like North Sydney, Sydney Mines and Glace Bay.



INCLUSIONARY ZONING

Inclusionary zoning requires developers to create some type of non-market housing as a condition for new development sites. Municipalities can ask that a specific number of non-market units be built in a development and/or ask for a contribution to a municipal housing fund. Provincial legislation needs to change in order for municipalities to have this tool.



FEE WAIVERS AND RELIEF

There are a variety of municipal costs and fees associated with housing developments that can be waived, including development cost charges, utility fees and building permit fees. Waiver of these fees can reduce overall building costs.



PROPERTY TAX

Municipal governments have powers over property taxes. Local governments can reduce property taxes for co-op and non-profit housing providers in order to incentivize construction of new housing, or re-development of existing housing.



ADVOCACY

Lobby provincial and federal governments, and to have non-profit and co-op housing retained and built. Partner with community housing providers on their advocacy initiatives.



LAND CONTRIBUTIONS

Municipalities can sell or lease their land (with a long-term tenure) to co-op and non-profit housing providers at a reduced rate, or contribute the land at no cost, in order to facilitate the construction of new non-market housing.



DEMOLITION/REPLACEMENT POLICIES

Demolition and replacement policies protect against demolition of existing affordable housing and replacement with more expensive homes. For example, when rental or affordable units are lost due to demolition the developer must offset the losses by building new rental units or paying a fee. Currently in NS, municipalities do not have the authority to protect existing affordable housing from being demolished.



HOUSING FUND

Municipalities or Provinces can create a fund dedicated to affordable housing projects. Money can be raised from development fees on market housing.



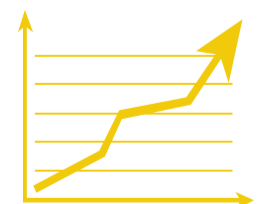
SECONDARY SUITE

Municipalities could allow homeowners to build secondary suites for rental housing. Homeowners can apply for provincial funding to make it an affordable rental unit.



COMMUNITY LAND TRUSTS

A community land trust acquires and holds land for the benefit of the broader community. Municipalities should partner with community land trusts to support the development and preservation of affordable homes.



GROWTH MANAGEMENT STRATEGY

By allowing density in certain areas municipalities can create affordable housing opportunities. This can include, but is not limited to infill housing, brownfield redevelopment and intensification. A growth management strategy directs growth and density to certain parts of a municipality and justifies these concentrations.

Affordable Housing & Homelessness Working Group CBRM area