



Sharing perspectives on housing

On November 28, elected officials from the municipal, provincial and federal governments joined several Board members with the St. Margaret's Bay Housing Coalition (SMBHC) and others to talk about shared concerns about housing in the St. Margaret's Bay area.

The information session was an informal opportunity for the elected officials to learn more about SMBHC, and for all those present to share perspectives about housing challenges and opportunities.

Thank you to everyone who made the time to be part of this constructive discussion.



From left front, going clockwise around the table: MLA Iain Rankin; MP Lena Metlege Diab; SMBHC Vice-President Chris Pelham; MP Jessica Fancy; HRM Councillor Nancy Hartling; MLA Rick Burns; SMBHC President Rick Holinshead; Chester Councillor Clarissa Coolen ; Executive Director Aspotogan Heritage Trust Kathryn Gamache; MLA Danielle Barkhouse; SMBHC Treasurer Brad Porter; SMBHC Past President Nancy Gilbert; SMBHC Secretary Fred Dolbel; SMBHC Consultant Werner Hofstatter.

Affordable and attainable housing: What's the difference?

We're all familiar with the term "affordable housing." The generally accepted definition is housing that costs a household no more than 30 percent of its before-tax income. That applies to a household of any size—one person, a couple, or a family. And while we often think of rental housing when we hear affordable housing, the definition applies to both rented and owned homes.

Affordable housing for those with a modest income is hard to find, especially in a competitive housing market. However, government-

subsidized, nonprofit, and other types of below-market rental housing is geared to supporting the housing needs of those households.

Although the definition of affordable housing does, in theory, apply to any household at any income level, the term "attainable housing" has been gaining currency in the past few years. Attainable housing is also housing that costs no more than 30 percent of pre-tax income, but it applies to households with moderate rather than modest incomes.

Those households don't qualify for

assistance programs for below-market housing. But their access to housing is an essential part of a housing market that works for the community. Having sufficient attainable housing means people can move to different levels of housing as their needs and financial circumstances change. This movement is key to allowing young adults to enter the housing market, couples to move to housing suitable for a family, and seniors to have somewhere to move when they're ready to downsize.

Where we are today

- The St. Margaret's Bay Housing Coalition (SMBHC) was formed as a not-for-profit volunteer organization in 2017 to address housing issues in our community.
- Target constituent groups are: downsizing seniors, the next generation, commuter workers, and residents with specialized needs.
- We are concentrating on housing needs that relate to market-rate and non-market-rate housing.
- The Board of Directors meets almost monthly with working committees convening more regularly.
- We are currently completing a capacity-building exercise funded by a grant from the Community Housing Transformation Centre.
- With limited financial resources, we are depending on access to declared surplus government land to develop.
- Even with government programs, grants, and low-interest loans, direct and indirect costs of developing backyard suites makes them viable for only a small percentage of residents.
- We are reliant on the pace and coordination of support and approvals through all levels of government.

Meet our Board of Directors

In each issue of *The Home Page*, we'll introduce two of our Board members. See the Fall 2025 issue for profiles of Nancy Gilbert and Rebecca Weickert.



Rick Holinshead

Rick is a retired executive in the financial services industry, with over 45 years of progressively increasing roles within a handful of global consulting and institutional organizations.

With a primary focus in the group benefits and pensions sectors, Rick provided organizational leadership and team support, earning him profile and recognition both nationally and internationally.

As the current President of the St. Margaret's Bay Housing Coalition, Rick applies his team-building and governance experience to help leverage and coordinate the significant range of skills within the Coalition's membership.

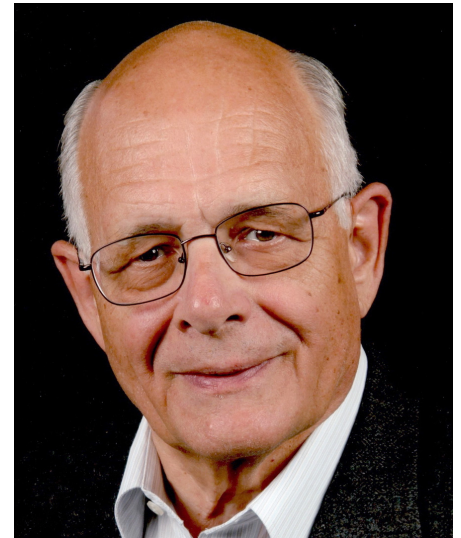
On a personal note, prior to the onset of the pandemic, Rick and his spouse completed one of the key items on their bucket list - to walk on each of the seven continents and to swim in all of the five oceans. As well, after six decades of playing and coaching lacrosse, he remains an avid fan of Canada's National Summer Sport.

Fred Dolbel

Since 2009, Fred has served as a founding director and in various executive roles for: the Seniors Association of St. Margaret's Bay, BayRides, Bay Treasure Chest, and the SMB Community Enterprise Centre. He currently serves as Secretary on the Board of Directors of the St. Margaret's Bay Housing Coalition and is a member of the Board of the SMB Community Enterprise Centre.

Fred also performs personal services for a few seniors who need help to continue living in their own homes. His personal delight is in welcoming new people to a volunteer organization and helping them bring forward their talents as volunteers.

Fred is always quick to credit his patient and forgiving wife, Betty, for supporting his service to the community, not least by reminding him at times of important tasks or appointments he is about to forget!



About our community

- We touch portions of three municipal districts, three provincial ridings and three federal ridings.
- Our population is over 30,000, with approximately one-third of our residents being over the age of 65.
- Survey results indicate that 80 percent of the area's seniors want to continue to live in St. Margaret's Bay when they downsize.
- Hundreds of locally employed people commute into our community every day.
- Our local household financial profile is diverse, ranging from many residents receiving income support to some of the most affluent households in Nova Scotia.
- BayRides services are used heavily—with 8,000 trips per year—by those who do not have alternative transportation.
- Over 120 households representing 400 residents regularly rely on the St. Margaret's Bay Food Bank for groceries.
- A total of 99 percent of residents depend on wells for water.
- We are served by two RCMP detachments: Upper Tantallon and Chester.
- Our fire protection is provided through six stations by more than 130 volunteer firefighters and 30 career firefighters.

Get in touch

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