



Housing Action Plan

2025-2028





Prepared by the Town of Bridgewater
Community Development Department

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Executive Summary

The Town of Bridgewater has entered into an agreement with the federal government under the Housing Accelerator Fund (HAF). The HAF provides incentive funding to local governments implementing initiatives aimed at increasing housing supply. With this funding the Town of Bridgewater aims to incentivize 100 additional residential units, including 18 units of affordable housing, within the next three years by undertaking the following five initiatives:



E-Permitting and Regional Inspection Services



Incentives for Affordable Housing



Municipally Owned Land for Housing



Pre-approved Plans for Accessory Dwelling Units (ADUs)



Remove R1 Zoning in Priority Areas



E-Permitting and Regional Inspection Services

This initiative will contribute to the acceleration of housing development approvals and inspections by creating an optimized regional building service environment within the Town of Bridgewater as well as Lunenburg and Queens Counties. This comprehensive regional service will include the adoption of a new permitting and electronic records management system. The proposed new system will enable online digital applications and reduce the time and cost required for approvals.



Incentives for Affordable Housing

The goal of this initiative is to provide grants to support private investment in housing and infrastructure to incent new and affordable housing. Objectives include increasing the availability of affordable housing, offsetting development costs associated with new housing, and incentivizing the Town's existing density bonus policy for missing middle housing.



Municipally Owned Land for Housing

The Town owns a large piece of centrally located greenfield land that has been prioritized for housing. An infrastructure masterplan has already been completed. This initiative will create a strategy and program to make this parcel available for non-profit and private sector housing development, while ensuring the inclusion of a diversity of housing typologies and tenures.



Pre-approved Plans for Accessory Dwelling Units (ADUs)

This initiative will encourage a more diverse housing supply by streamlining permitting and approvals, and providing clear, accessible guidance for both residential property owners and developers looking to add additional dwelling units, whether small-scale or multi-unit. The Town will convene a diverse working group to review and recommend building plans for pre-approval. Once designated, these plans, along with process guidelines, will be published in a publicly accessible database on the Town's website.



Remove R1 Zoning in Priority Areas

Staff will review the Town's current single unit dwelling (R1) zone and propose alternatives to Council. This will include immediately removing the R1 zone in priority areas where wastewater capacity is not constrained and where housing intensification is required to meet demand. A policy will be established to create a pathway to eliminate the R1 zone throughout Town as the wastewater system is upgraded to accommodate additional capacity. This zoning change will enable an incremental increase in density to the Town's housing stock.



Background

On March 17, 2023 the Canadian Mortgage and Housing Corporation (CMHC) announced the launch of the Housing Accelerator Fund (HAF): a \$4 billion fund to accelerate the development of all types of housing, with the goal of issuing permits for an additional 100,000 housing units nationally. The Town of Bridgewater submitted two applications for HAF funding. While the initial 2023 application was unsuccessful, the Town's second application in October 2024 was approved. In December 2024, Bridgewater was notified of this success and established a HAF agreement with CMHC.

The Housing Accelerator Fund (HAF) offers incentive-based funding to local governments that implement initiatives to boost housing supply. Funding is allocated using a rigorous formula tied to the number of housing units enabled, as measured by building permits issued. In addition to increasing housing stock, HAF supports the creation of complete, low-carbon, and climate-resilient communities.

Based on past permit issuance, in-process Development Agreements, and expected As-of-Right developments, staff estimate base growth at 267 units over three years, and accelerated growth at 100 units over three years. **As a result, the accelerated scenario anticipates an addition of 367 housing units over three years, assuming that HAF funding can mitigate the Town's near and mid-term infrastructure constraints and foster systemic impacts that will unlock a potentially higher housing supply in the coming years. This accelerated case is eligible for roughly \$3.3 million in HAF funding.**

The HAF application must contain a Housing Action Plan (HAP) that includes at minimum five initiatives to be completed during the three-year funding period. This document constitutes that Plan.





Introduction

The future is bright for the Town of Bridgewater. As the South Shore's leading hub for employment and services, Bridgewater has experienced steady growth over the past 30 years, reaching a population of 8,790 in 2021. Each day, the town's population effectively doubles as residents from surrounding municipalities travel to Bridgewater for health care, jobs, education, and a wide range of amenities.

The Town has consistently demonstrated its commitment to growth while balancing issues of climate change and community wellbeing. In 2019, Bridgewater won the Smart Cities Canada Challenge in the \$5 million small community category for its Energy Poverty Reduction Program. Energize Bridgewater is a forward-thinking initiative that helps preserve affordable housing through energy efficiency retrofits. It also features a residential community energy management information system, empowering residents to monitor and manage their energy use. The Town's strong commitment to climate action and enhancing quality of life has not only attracted new residents but also inspired commercial and industrial investment, fueling business growth and community resilience.



In March 2023, the Town's anchor industry, Michelin, announced a \$300 million investment and expansion of the local manufacturing facility that will create dozens of new jobs in the community.



The Province of Nova Scotia is also midway through an \$81 million expansion of the South Shore Regional Hospital located in Bridgewater, also generating dozens of additional jobs.

This interest and investment in the community is incredible, but it also places growing demands on the Town's infrastructure as it works to keep pace with development and meet the evolving needs of residents and businesses. A provincial Housing Needs Assessment (HNA) indicates the Town of Bridgewater is already 245 residential units short of where it needed to be at the end of 2022. It also confirms that seniors are the fastest growing segment of the population. This exacerbates the existing issue of a lack of housing, while also highlighting a gap for housing with varied levels of care. Happening concurrently, all three not-for-profit daycare centres have significant waitlists for limited spaces. All of these challenges highlight the need for a range of housing options for families and individuals throughout all stages of life. Bridgewater is growing, and our current processes, policies, and plans need to evolve to keep pace with this level of renewal, growth, and prosperity.

The Town’s Housing Action Plan proposes five co-related initiatives that work together to accelerate the permitting of housing stock over the next decade. The initiatives align with the HAF priority objectives to promote the development of affordable, inclusive, and diverse communities that are low-carbon and climate-resilient. With these five initiatives, the Town anticipates creating a positive environment to incent housing affordability. The Town is projecting an increase of 18 affordable units (15% of the 367 accelerated permits). These initiatives will enable the Town to provide solutions to the most urgent infrastructure barriers to residential development. Building permit processes will be improved. The Town will also update planning policies to achieve lasting, systemic change.

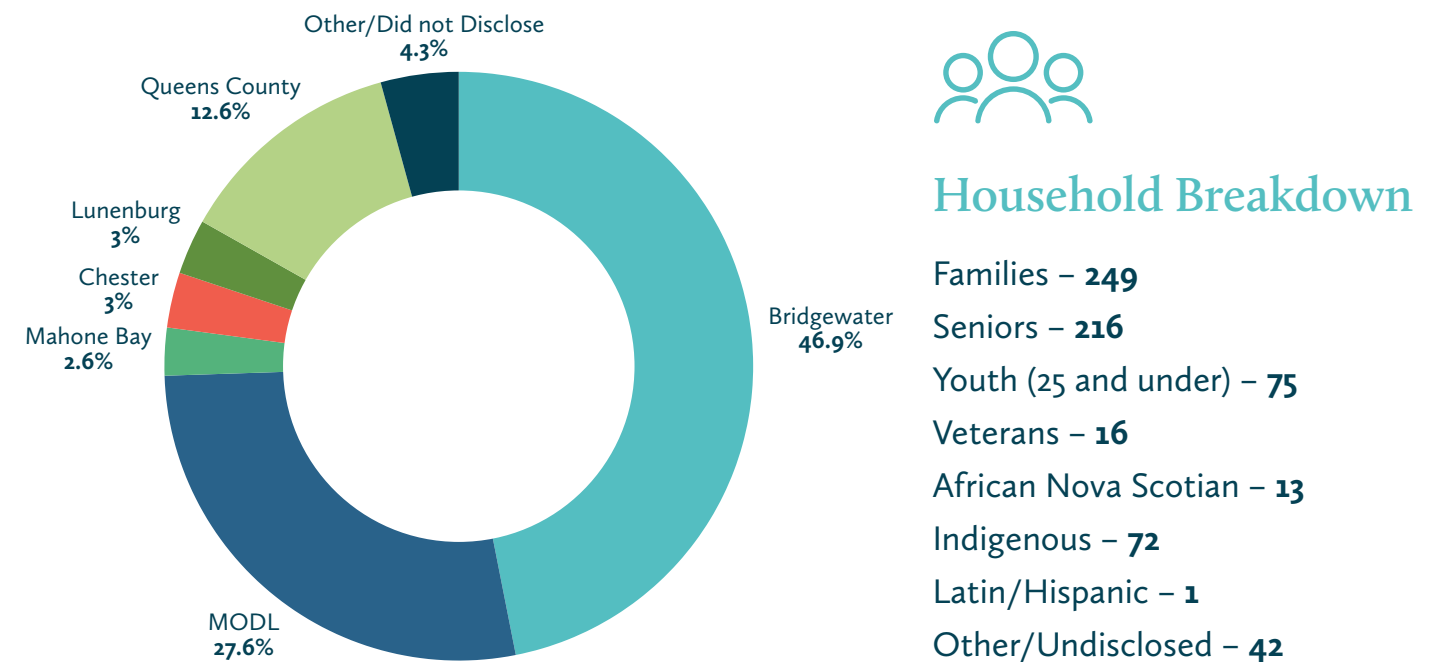
A careful analysis and comparison of Bridgewater’s actual permit data to the HNA results reveals the Town is falling further behind in residential development. At the time of the HNA it was reported that the Town only issued 56 of the assumed 105 permits in 2022 and was on track to issue even fewer permits in 2023.

Approximately
40%

of the town’s residents are renters and the Town has tracked a growing rate of housing insecurity. Upon reviewing the statistics collected by the region’s Coordinated Access System, the number of residents who are homeless and housing insecure is growing.

Community of origin for households accesses South Shore Open Doors Society services, as of March 2025

Figure 1: These numbers represent which communities along the South Shore individuals and families experiencing homelessness or at risk of homelessness are coming from.



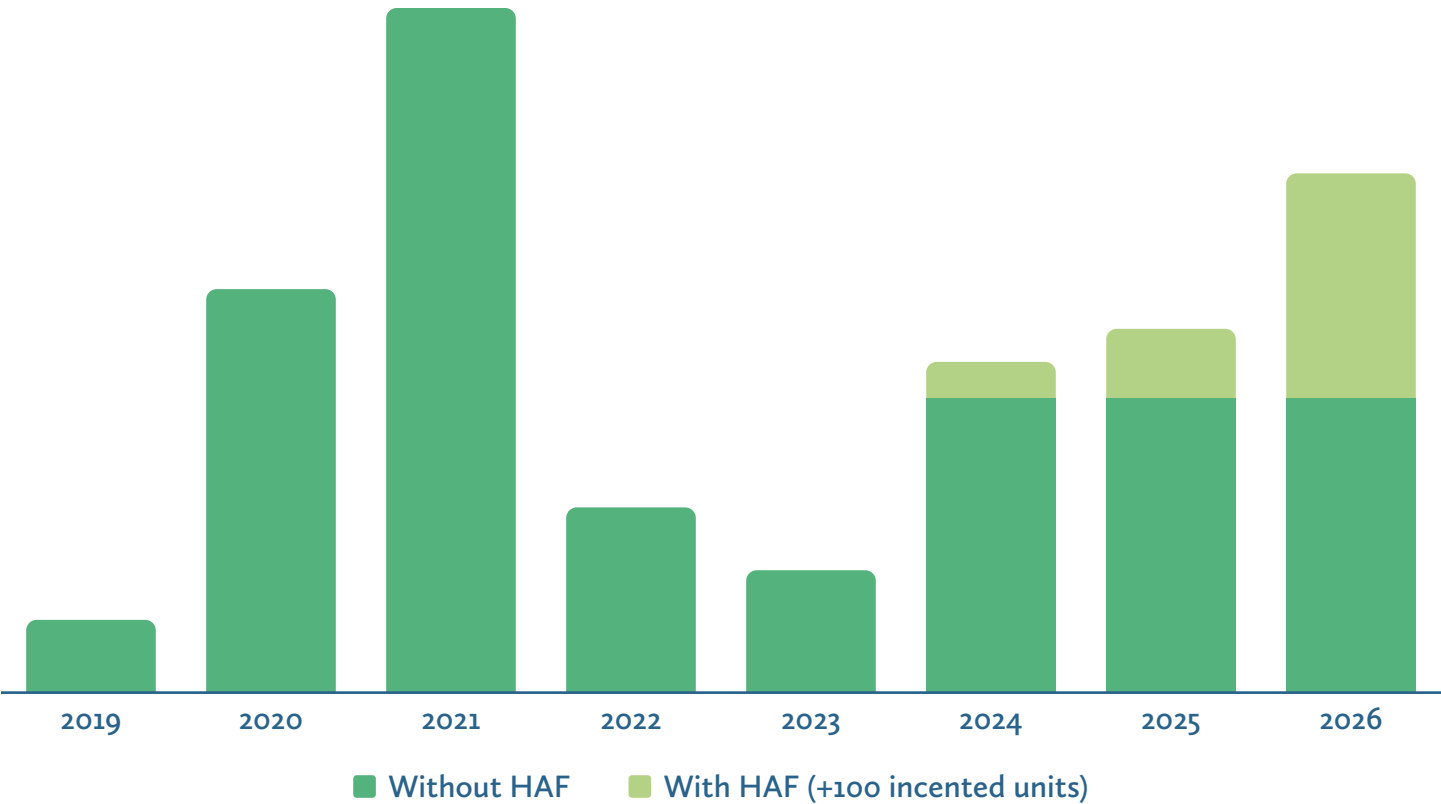


Homelessness in Bridgewater is driven primarily by the loss of rental units - either due to sales, renovations, or individuals fleeing domestic violence. Families represent the largest group in need, with 245 identified through the Coordinated Access System since May 2022. Yet, there are currently only 11 non-market housing units in Bridgewater designated for families. In March 2024, the Province announced a new 21-unit non-market housing development, offering a mix of one-, two-, and three-bedroom units, set to open in Fall 2026. While this is a welcome step, the supply of family-oriented, affordable housing remains far below demand. Rising rental rates are making it increasingly difficult for residents to secure affordable options, and the pace of housing need is outstripping what the Town's tax base and current funding models can sustain.

The HAF program comes at a critical time for Bridgewater. Securing HAF funding will empower the Town to fast-track critical initiatives that unlock new housing opportunities while upholding its commitments to climate resilience and infrastructure renewal.

Housing Growth in Bridgewater

Figure 2 illustrates past and future residential growth in Bridgewater, identifying scenarios with HAF support (lime green + light green) and without HAF support (lime green only).



Recent growth coupled with impacts of climate change, specifically the increasing frequency and intensity of precipitation events, has overwhelmed the housing-related storm water and wastewater systems in the community.

The Town is actively working to address the most urgent housing related infrastructure constraints and has developed a \$69.3M budget and 10-year Wastewater Infrastructure Investment Plan. The Town has received \$22.8M from the Province of Nova Scotia and \$20.4M from the federal government to support implementation of the 10-Year Wastewater Infrastructure Investment Plan. This includes improving

several pump stations, rehabilitating essential systems at the wastewater treatment plant, and replacing combined sewers with separate stormwater and sanitary sewer systems. The project improves public safety and helps build more homes.

With HAF, the accelerated scenario anticipates 100 incented units and a total addition of 367 housing units over three years. This assumes the HAF funding will foster systemic impacts that will unlock a potentially higher housing supply in the coming years and mitigate the Town’s near and mid-term infrastructure constraints while the long-term infrastructure plans are implemented.





How do the Housing Action Plan initiatives address housing supply issues?

The five proposed initiatives within the Housing Action Plan are aimed at addressing the most pressing challenges to accelerating housing supply and increasing housing affordability in Bridgewater. Each initiative involves a combination of studies, policy development and implementation of policy changes to accelerate residential permitting.

The Town's largest barrier to growth is the state of its wastewater infrastructure. As stated, the Town has a \$69.3M budget and a 10-year Wastewater Infrastructure Investment Plan to renew its infrastructure and support its growth and climate resilience. The plan includes separating stormwater from sanitary sewers, increasing pipe sizes, and relocating infrastructure away from flood prone areas. However, this is not a solution that will have impacts in the short-term. The Housing Action Plan initiatives are designed to support the 10- Year Wastewater Infrastructure Investment Plan and ensure development can continue while the system is being renewed.



Housing Action Plan Initiatives

Initiative 1: E-Permitting and Regional Inspection Services

Initiative Type: Implementing new/enhanced processes or systems

This initiative will contribute to the acceleration of housing development approvals and inspections by creating an optimized regional building service environment within the Town of Bridgewater as well as Lunenburg and Queens Counties. This comprehensive regional service will include the adoption of a new permitting and electronic records management system. The proposed new system will enable online digital applications and reduce the time and cost required for approvals.



Start date: August 2024



Completion date: February 2026



Estimated number of units the initiative will incent within 10 years: 50



Estimated number of units the initiative will incent with 3 years: 15



Estimated Cost: \$50,000



Supply Impact: Medium



System Impact: High

Priority Objectives



Creating more housing supply



Supporting affordable, inclusive, equitable and diverse communities

Adopting a regional building service within the Town of Bridgewater and regional partner municipalities will accelerate approvals and building processes, ultimately creating more housing supply sooner. By improving the permitting and inspection processes and advancing development, the initiative supports the provision of housing across different segments of the housing spectrum, including accessible and affordable housing options.

1. The online portal will improve communication between applicants and staff, which will expedite reviews, improve processes, and positively impact housing development processes going forward.
2. The new regional system will clarify processes and provide increased transparency and access for developers as their applications are processed and reviewed.



Milestones

Shared Services Agreement with Municipality of District of Lunenburg

Council approval of Shared Services Agreement for Regional Building Services: The Town will partner with neighbouring municipality, the Municipality of the District of Lunenburg, to define the scope, contract, and implement regional building services.



Recruitment

Recruitment of new staff to support and expedite building permitting processes.



Procurement of new e-permitting software

Procurement of new e-permitting software enabling online application processes, inspection bookings, and records management.



Implementation of e-permitting and payment system

Implementation of e-permitting and payment system: Deployment of new permitting software across regional partners and automation of workflow, including training and user guides. This also includes an online portal for applicants to view the status of their applications and schedule inspections.



Process improvements to development and building permit approvals

Audit of building and development permit workflow for improved efficiencies.





Housing Action Plan Initiatives

Initiative 2: Incentives for Affordable Housing

Initiative Type: Introducing targeted incentives and tailored fee structures to encourage affordable housing development and the conversion of non-residential spaces into residential use.

The goal of this initiative is to provide grants to support private investment in housing and infrastructure to incent new and affordable housing. Objectives include increasing the availability of affordable housing, offsetting development costs associated with new housing, and incentivizing the Town's existing density bonus policy for missing middle housing.



Start date: December 2024



Completion date: November 2025



Estimated number of units the initiative will incent within 10 years: 100



Estimated number of units the initiative will incent with 3 years: 25



Estimated Cost: \$95,000



Supply Impact: High



System Impact: Medium

Priority Objectives



Creating more housing supply



Supporting affordable, inclusive, equitable and diverse communities

The incentive program is designed to boost housing supply by offsetting development costs, specifically encouraging the creation of affordable units. By supporting the addition of accessory dwelling units, the program promotes greater density, affordability, and fosters inclusivity, equity, and diversity within the community.

1. The current housing needs assessment indicates a strong demand for affordable housing in the Town and this grant program will incentivize both market and non-market housing to meet that demand.
2. This grant program will be structured to provide stability and predictability for affordable housing development, helping to address market barriers and better meet the growing needs of the community.



Milestones

Recruitment

Recruitment of Housing Program Coordinator (FTE) or partner organization to develop and oversee the program.



Develop new Affordable Housing Policy and update By-Laws

Town staff will develop new affordable housing policy and update any related/ supported policies and by-laws.



Develop and Implement Policy and Incentive Program

Town staff will develop and implement policy and incentive program to support and incent development of new affordable housing units by private sector, enabled by the policy work.



Council Approval of Policy and Program

Policy and Program reviewed and approved by Bridgewater Town Council.



Program Launch

Program promotion and community engagement and program recruitment.





Housing Action Plan Initiatives

Initiative 3: Municipally Owned Land for Housing

Initiative Type: Promoting infill developments with increased housing density and a variety of unit types

The Town owns a large piece of centrally located greenfield land that has been prioritized for housing. An infrastructure masterplan has already been completed. This initiative will create a strategy and program to make this parcel available for non-profit and private sector housing development, while ensuring the inclusion of a diversity of housing typologies and tenures.



Start date: December 2024



Completion date: April 2026



Estimated number of units the initiative will incent within 10 years: 175



Estimated number of units the initiative will incent with 3 years: 50



Estimated Cost: \$135,000



Supply Impact: High



System Impact: High

Priority Objectives



Creating more housing supply



Supporting affordable, inclusive, equitable and diverse communities



Supporting complete and walkable communities with diverse land uses and access to amenities

Enabling development of this parcel will increase housing supply in the community by an estimated 50 units over the program period, and require a certain percentage of affordable units, while also requiring a diversity of housing types and community infrastructure supporting walkability and access to amenities.

1. The current housing needs assessment indicates a strong demand for affordable housing in the Town and this grant program will incentivize both market and non-market housing to meet that demand.
2. This grant program will be structured to provide stability and predictability for affordable housing development, helping to address market barriers and better meet the growing needs of the community.



Milestones





Housing Action Plan Initiatives

Initiative 4: Pre-approved Plans for Accessory Dwelling Units (ADUs)

Initiative Type: Pre-approved building plans for accessory dwelling units

This initiative will encourage a more diverse housing supply by streamlining permitting and approvals, and providing clear, accessible guidance for both residential property owners and developers looking to add additional dwelling units, whether small-scale or multi-unit. The Town will convene a diverse working group to review and recommend building plans for pre-approval. Once designated, these plans, along with process guidelines, will be published in a publicly accessible database on the Town's website.



Start date: December 2024



Completion date: December 2025



Estimated number of units the initiative will incent within 10 years: 100



Estimated number of units the initiative will incent with 3 years: 25



Estimated Cost: \$95,000



Supply Impact: High



System Impact: Medium

Priority Objectives



Creating more housing supply



Supporting affordable, inclusive, equitable and diverse communities

Streamlining the approval process for accessory dwelling units (ADUs) will help increase the supply of this flexible housing option in the Town. ADUs contribute to a more diverse housing mix within existing neighbourhoods and can provide more affordable options for residents.

1. The ability to support in-fill, density, and diverse housing types all support the housing outcomes Bridgewater requires, as outlined in the Housing Needs Assessment.
2. Providing pre-approved plans for accessory dwelling units enhances stability and predictability by reducing uncertainty and minimizing additional costs in the development process.



Milestones

Recruitment

Recruitment of Housing Program Coordinator (FTE) or partner organization to create and oversee program.



Community Engagement

Engage community and stakeholders and create a working group of diverse stakeholders to review building plans that will be designated by the Town as pre-approved.



Review CMHC guide and other designs

Review CMHC guide, conduct jurisdictional scan, and research local suppliers of plans and pre-fab housing for other suitable pre-approved designs. Evaluate plans for alignment with the Nova Scotia building code and current land use by-law requirements. A working group of diverse stakeholders will be assembled to review building plans that will be designated by the Town as pre-approved.



Council Approval

Council Approval of pre-approved design catalogue and accompanying policy.



Program Promotion

Creation and dissemination of communications and promotional materials for the database and program.





Housing Action Plan Initiatives

Initiative 5: Remove R1 Zoning in Priority Areas

Initiative Type: Allowing increased housing density on a single lot including promoting “missing middle” housing forms

Staff will review the Town’s current single unit dwelling (R1) zone and propose alternatives to Council. This will include immediately removing the R1 zone in priority areas where wastewater capacity is not constrained and where housing intensification is required to meet demand. A policy will be established to create a pathway to eliminate the R1 zone throughout Town as the wastewater system is upgraded to accommodate additional capacity. This zoning change will enable an incremental increase in density to the Town’s housing stock.



Start date: December 2024



Completion date: December 2025



Estimated number of units the initiative will incent within 10 years: 20



Estimated number of units the initiative will incent with 3 years: 5



Estimated Cost: 150,000



Supply Impact: High



System Impact: High

Priority Objectives



Creating more housing supply



Supporting affordable, inclusive, equitable and diverse communities

The elimination of R1 zoning will allow for and is anticipated to support the development of accessory dwelling units and missing middle housing and therefore diversify housing types and increase the supply of housing by increasing the number of allowable units on existing residential lots.

1. The elimination of the R1 zone will support the inclusion of the broadest range of housing needs in every residential zone.
2. The elimination of the R1 zone will mean more housing volume, and more types of housing, can be built in every neighbourhood.



Milestones

Recruitment

Recruitment of Housing Program Coordinator (FTE) or partner organization to create and oversee program.



Review

Review existing planning policies.



Bylaw Amendments

Initiate Municipal Planning Strategy and Land Use By-law amendments to eliminate the R1 zone in all areas of Town not constrained by the wastewater system.



Community engagement

Community engagement.



Council approval of Land Use By-Law amendments

Review and approval of MPS/LUB amendments by Town Council.





Conclusion

The Town of Bridgewater is deeply committed to expanding both market and non-market housing options. The five initiatives outlined in the Housing Action Plan are designed to work in tandem to accelerate building approvals and increase the number of new residential units. Addressing affordable housing is a strategic priority for Town Council, and this plan builds on that commitment by fostering a more inclusive and accessible housing landscape.

This work complements the Town's ongoing poverty reduction efforts through the Energize Bridgewater program, further strengthening our ability to support residents in meeting their basic needs. Bridgewater believes that housing is a human right and everyone deserves a safe, comfortable, and affordable place to call home.



