

# Housing: The Big Story

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By Christ Drost

The housing industry has recovered a lot since 2017. In fact, we have some of the [best Calgary mortgage rates](#) we've seen in years and the market always seems to be improving. However, Hastings County hasn't seen these benefits. The improvements should come in time but at the moment, there are still issues that need to be addressed until the boom finally happens. In fact, it can be a struggle to find a suitable and affordable mortgage company. An online search could lead you to mortgage companies like K5 Mortgage and similar others who could be a potential savior from your mortgage woes.

This can be quite stressful for people, from a couple buying their first house, to a family looking to expand. That is why it is lucky we have access to services like a remortgage calculator, which can help homeowners see whether their mortgage price wavers or not and whether they can save money this way.

It might not have produced the sensational headlines one might expect as one of the top stories of 2018, but the shortage of rental and affordable housing in North Hastings is probably the deepest felt issue across the region. With a very long official affordable housing list (a number the county says is underrepresented as many drop off or do not bother to get on the list out of frustration), this story is one that will continue to unfold every day until some action is taken.

This story is about more than numbers. It is about people, individuals, families and children in our very own communities here in North Hastings who are struggling. All evidence points to the fact that the most important thing each of us needs is a roof over our heads, a warm and welcoming place to call our home.

Furthermore, In Bancroft it is recognized that we need to attract new residents to expand our tax base to help cover infrastructure costs. With virtually no rental units available, even for those who have a good income, the availability of units will continue to impact our ability to attract new people and for our young people to return home when they are ready to raise a family.

The County of Hastings is five years in to a 10-year housing plan that is not yet working for North Hastings. While it is encouraging that they seem to recognize their challenges, continuing on the same path is not likely to achieve different results.

North Hastings Community Trust is off to a good start trying to put together a house sharing program where seniors and youth or seniors and other seniors are matched. Now would be a good time for the county to step up and provide additional dollars to NHCT for additional staff hours to get this local program off the ground.

Think about it. If you and your family have been couch-surfing at the homes of friends or family and are desperate to obtain affordable rental accommodation, would you not rather call or visit someone from our community rather than try to reach the appropriate faceless individual at a department at the county office in Belleville?

Let's hope 2019 is the year that the county, local municipalities and grassroots groups in the community pull together to take collective action to address North Hasting housing shortages. Now is the time to take advantage of federal Canada Mortgage and Housing National Housing Strategy funding while it lasts. With an election happening later in 2019, time is of the essence.

This is our best chance for a made in North Hastings solution.