

Meeting the needs of Nova Scotians through the National Housing Strategy

Nova Scotia Federation of Municipalities


May 9, 2019

 Housing
NOVA SCOTIA
Opening Possibilities.



“affordable housing”

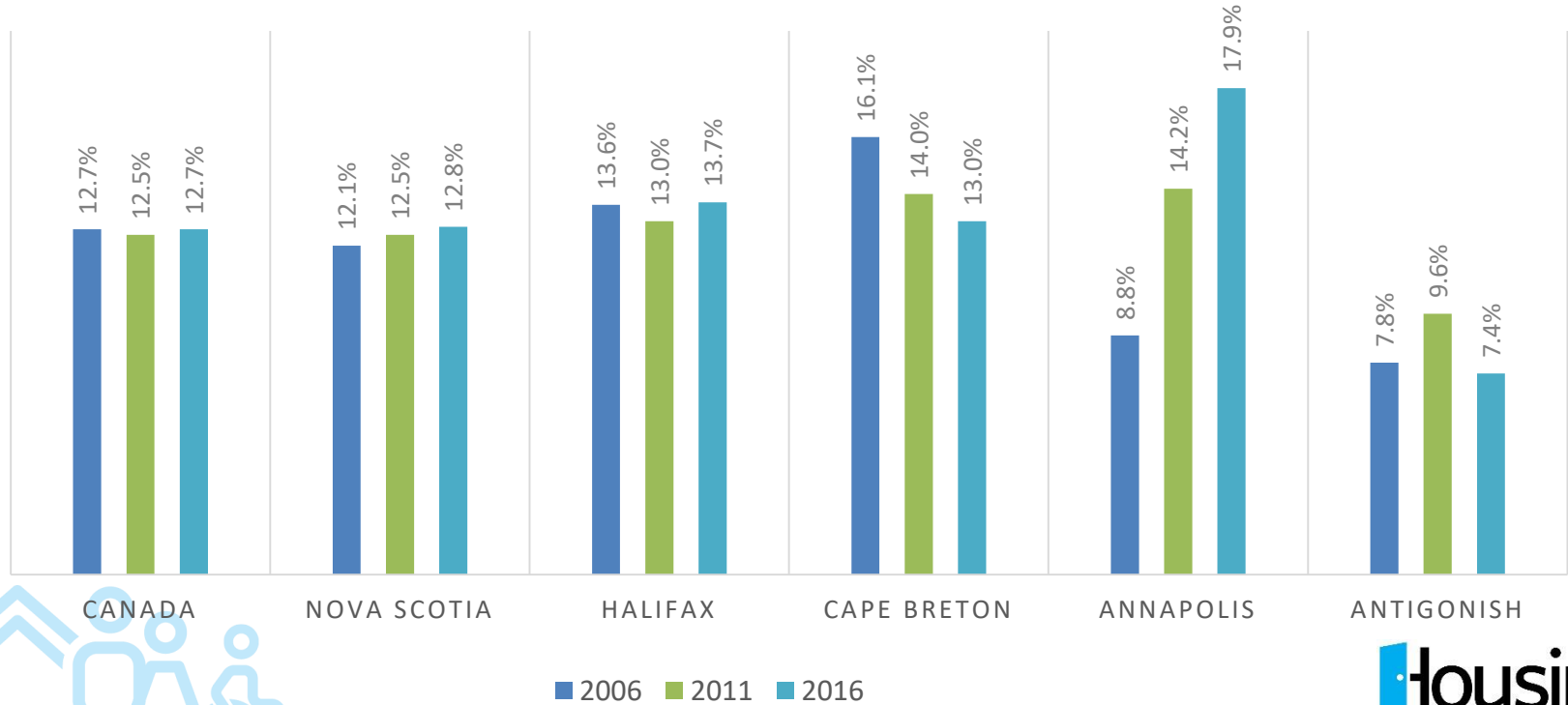
- “Affordable” can be defined as *having a cost that is not too high* (Merriam-Webster)
- Core Housing Need:
 - A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that they could not afford alternative suitable and adequate housing in their community.
- Housing standards:
 - **Suitable** - enough bedrooms for the size and makeup of resident households according to National Occupancy Standard (NOS) requirements.
 - **Adequate** - housing not requiring any major repairs.
 - **Affordable** - housing costs less than 30% of total before-tax household income.



Households assessed for core housing need includes only private, non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios less than 100%. Urban areas include Census Metropolitan Areas and Census Agglomerations. (Source: CMHC)

Housing Affordability in Nova Scotia

CORE HOUSING NEED RATE



Meeting the needs of Nova Scotians



2,100 low-income homeowner households assisted with major health and safety related repairs to preserve their home or make adaptations last year.



1,700 families and seniors came off public housing waitlist since January 2018 through new rent supplements.



\$17.5 million investment to conduct major repairs to our public housing buildings in 2019/20, an increase of over \$7 million from last year.



More than 325 young families bought their first home through the down payment assistance program (DPAP) since April 2017.



Rent Supplements

- Rent supplements help bridge the gap between what a low-income household can afford to pay (30% of gross household income) and the actual monthly market rent.
- The subsidy is paid by Housing Authority directly to the landlord.
- Over 2,000 rent supplements in use across the province, including 550 created in 2018/19
- Government commitment to create up to 1,500 new rent supplements by 2021, including 300 for individuals experiencing homelessness.



Access to homeownership

- Saving for a down payment remains one of the main barriers to homeownership.
- More than 325 moderate-income families have realized their dream of owning a home through Down Payment Assistance Program since its launch in 2017.
- Eligible households can access interest-free loan repayable over 10 years. Loan can't exceed 5% of the purchase price.
 - Eligible income = \$75,000 or less
 - Max. purchase price = \$280K (HRM) / \$150K
 - Max Eligible Loan = \$14,000 (HRM) / \$7,500
- The program is permanent since April 1, 2019



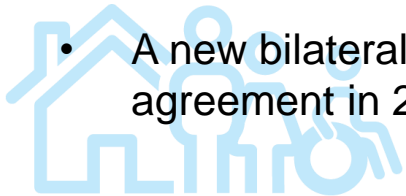
Breaking the cycle of homelessness

- In 2018, Point-in-Time (PiT) counts identified 220 homeless individuals in HRM and 115 in CBRM.
- Housing support workers assisted about 1,300 people experiencing homelessness or at risk of being homeless in 2017/18.
- \$395,000 for Rapid Rehousing Pilot: Shelter Nova Scotia and Salvation Army partnership = 54 men were able to find housing (84% success rate)
- \$600,000 in annual operating funding for new 24/7 emergency shelter for women and men in Sydney.
- Personal item allowance for clients staying in temporary shelters - \$101 per month.
- New investment to create 300 rent supplements available for people facing homelessness.



National Housing Strategy

- National Targets:
 - 50% reduction in chronic homelessness
 - Removing 530,000 families from housing need
 - Renovating and modernizing 300,000 homes
 - Building 125,000 new homes
- Priority Areas include:
 - Housing for those in greatest need
 - Social housing sustainability
 - Indigenous and northern housing
 - Sustainable housing and communities
 - A balanced supply of housing
- A new bilateral agreement will replace the current funding agreement in 2019/20



Federal housing initiatives

- National Housing Co-Investment Fund - \$13.2B
 - Loans and financial contributions to attract partnerships and investments to create new, high-performing affordable housing that covers a broad range of housing needs. HNS involve in decision-making.
- Federal Lands Initiative - \$200M
 - Transfer of surplus federal lands and buildings to eligible participants at discounted to no cost for the development of affordable, sustainable, accessible and socially inclusive housing.
- Community Housing Transformation Centre and Sector Transformation Fund - \$64.2M
 - Funding and tools for housing providers to support their transition to more efficient, and effective business models.



Provincial/Territorial Delivered Initiatives

- Canada Community Housing Initiative - \$8.6B (cost-matched)
 - Funding to protect affordability for households currently living in community housing, administered by P/T and supported by former federal programs.
- Canada Housing Benefit - \$4B (cost-matched)
 - Financial benefit provided directly to families and individuals in housing need, including those living in social housing, on a social housing wait-list, or those housed in the private market and struggling to make ends meet.
- P/T Priorities Funding - \$2.2B (cost-matched)
 - Funding provided to provinces and territories to address distinct, regional housing providers.

Allocation for Nova Scotia is not yet determined.



CMHC Targets & Outcomes

- Preserve existing social housing and expand by 15%
- Repair 20% of social housing units
- Maintain Urban Native units in *Good* condition
- Prepare for long-term sustainability
- Support growth in community housing sector
- Direct funding to most vulnerable groups



Provincial Outcomes

- Safe Connected Communities – Affordable Housing
- Reduce public housing waiting list
- Ensure long-term sustainability of community housing (government, coop, not-for-profit)
- Ensure most vulnerable populations are served
- Increase supply of affordable housing
- Leverage external funding
- Achieve operational efficiency and effectiveness



Municipal Survey on Affordable Housing



NS Municipalities Housing Survey

- Affordable housing
- Homelessness
- Top housing issues facing each municipality
- Initiatives that should be included in the NS Action Plan under the National Housing Strategy (NHS)



Participation

- 48 complete survey responses
 - 31 elected officials
 - 17 CAOs
- 60% of municipalities participated
- Response rate varied by region

Participation Rates

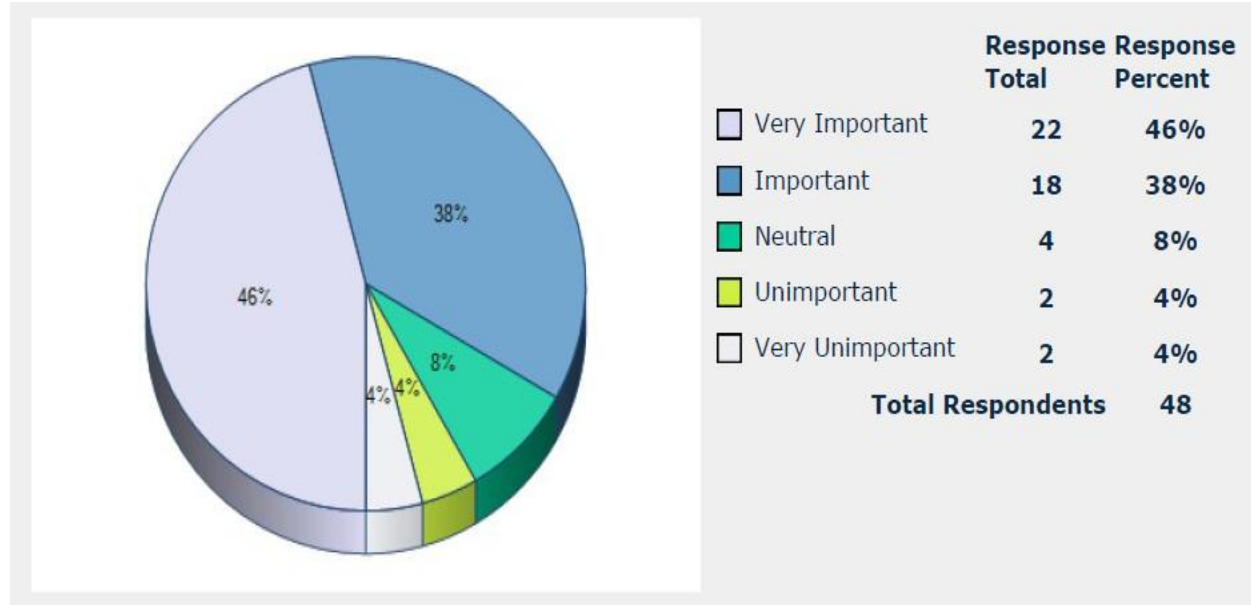
Caucus	Total Responses	Elected Official	CAO	Number of Municipalities represented
Rural Municipalities	22	15	7	13
Towns	23	14	9	14
Regional Municipalities	3	2	1	3
Total	48	31	17	30

What We Heard



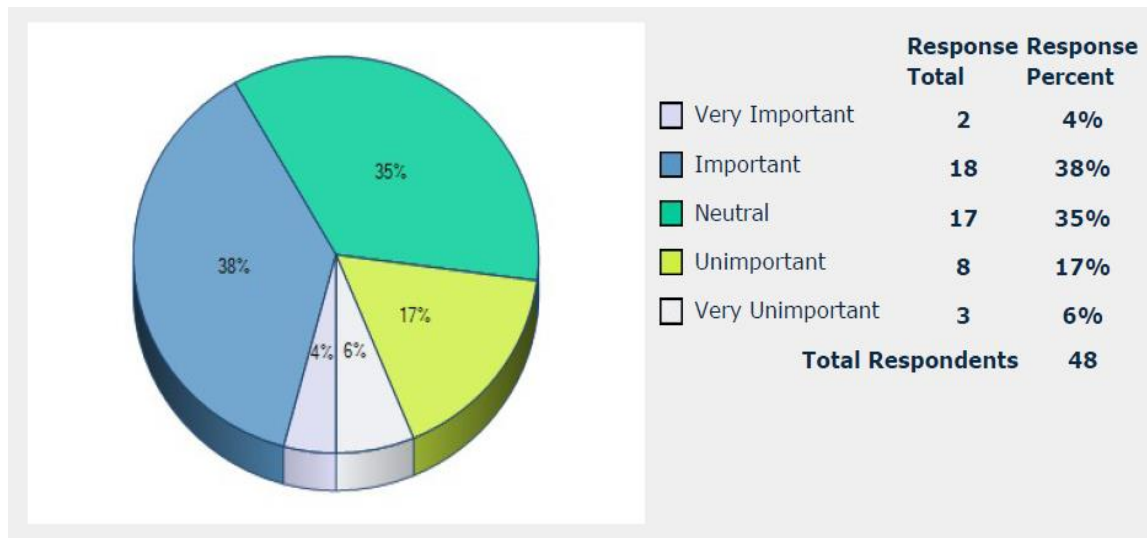
Availability of affordable housing

- 92% say affordable housing is an issue in their municipality
- 46% indicated their municipality has or is working toward, strategies and policies to address affordable housing



Homelessness

- 44% said homelessness is an issue in their municipality
- 12% indicated that their municipality has or is working toward, policies or strategies to help address homelessness



What we heard – top 5 issues

1. Need for more rental housing
2. Existing homes in need of major repairs
3. Low vacancy rate for rental units
4. Limited new affordable housing development
5. Housing supply mis-aligned with demand



“Initiatives your municipality would consider to advance affordable housing”

Initiatives that would be considered by more than 33% of respondents:

- Contribution to promote development of affordable housing (50%)
- Energy efficiency programs (42%)
- Land bank (33%)
- Encouraging secondary suites (33%)
- Property tax exemption/reduction (33%)



NS Action Plan Initiatives

High Importance to Respondents

- Direct supports to identified vulnerable groups
- Establish strategic partnerships to create affordable housing
- Promote mixed-use, mixed-income housing development
- Support home repair and adaption for low-income homeowners
- Build capacity in the co-op and not-for-profit sectors
- Create more accessible housing



NS Action Plan Initiatives

Medium to High Importance to Respondents

- Develop a provincial strategy for reducing and preventing homelessness
- Improve data collection, analysis, and research
- More rent subsidies for low-income households

Low to Medium Importance to Respondents

- Increase support for off-reserve rental housing targeted to Indigenous populations



Other Comments

Rural communities have just as much homelessness as large urban centres. The difference is that it may not be as visible. There are many living in tents and uninhabitable spaces that do not meet minimum standards.

Take time to talk to staff in the municipalities directly. Each region is unique in some way and a blanket approach is likely not going to work. Empower municipalities to do the work you want them to, rather than take a top-down approach. This is a big job. Good luck.

By providing land for housing development, creating as of right development through zoning and land use planning, information sharing and helping to identify areas or communities of need.



Affordable housing that is energy efficient and easy to maintain is important. Many rental properties that are low income affordable are in poor shape and require costly repairs and upkeep.

It is incredibly difficult to get things that are not status quo (eg affordable housing, secondary suites, etc) built and the province needs to understand these challenges and support, through legislative changes in a timely manner.

Identify communities specifically in need of additional affordable housing and work with them to help increase affordable housing stock. Possibly support municipalities to update planning documents to aid in long-term affordable, accessible housing.

Connect with the Co-operative Housing Federation of Canada who are doing interesting work in rural NS to establish new co-op units.

	Towns (26)	Rural (21)	Regional (21)
Responses	15 town – 23 surveys	13 municipalities – 22 surveys	3 municipalities – 3 surveys
Have a strategy or working toward one	35%	50%	100%
Concern about homelessness	48%	36%	67%
Main housing shortage issue	Limited supply of rental accommodation (78%)	Seniors rental housing (91%)	Accessible housing & Seniors rental housing (67%)
Main barrier to affordable housing	Insufficient gov't assistance (61%)	Costs of construction & Insufficient gov't assistance (86%)	Insufficient gov't assistance (100%)



How will HNS use Survey Results?

- To inform development of the NS Action Plan under the National Housing Strategy.
- To identify concrete actions that can advance common areas of concern.
- As a catalyst to engage partners as we advance the Action Plan and other initiatives.

Thank you for your participation in the survey!



Questions?



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