



Summary

Halifax – Housing Needs Assessment

The **Housing Needs Assessment for Halifax** identifies housing requirements in the Municipality based on housing supply, demand and estimates of future supply and demand trends over a five- and ten-year period. The Assessment provides a baseline to guide the Housing and Homelessness Partnership as it makes housing related decisions. It will also be a reference tool for a wide range of organizations and agencies involved in providing housing options for the residents of Halifax.

What is affordable housing?

The standard guideline is that housing is affordable when it does not exceed 30% of a household's gross annual income.

Key Findings

- Approximately 1 in 4 Halifax households have a housing affordability issue – meaning they spend more than 30% of their total household income on housing.
- 41,785 households spent 30% or more of their total household income on housing costs. This represents approximately 25% of all households.
- 19,570 households in HRM are spending 50% or more of their household income on housing. This represents approximately 12% of all households.
- A much greater proportion of renters are experiencing housing affordability issues – 42.7% of renters compared to 15.1% of owners.

The Housing Needs Assessment sought to answer the following four key questions:

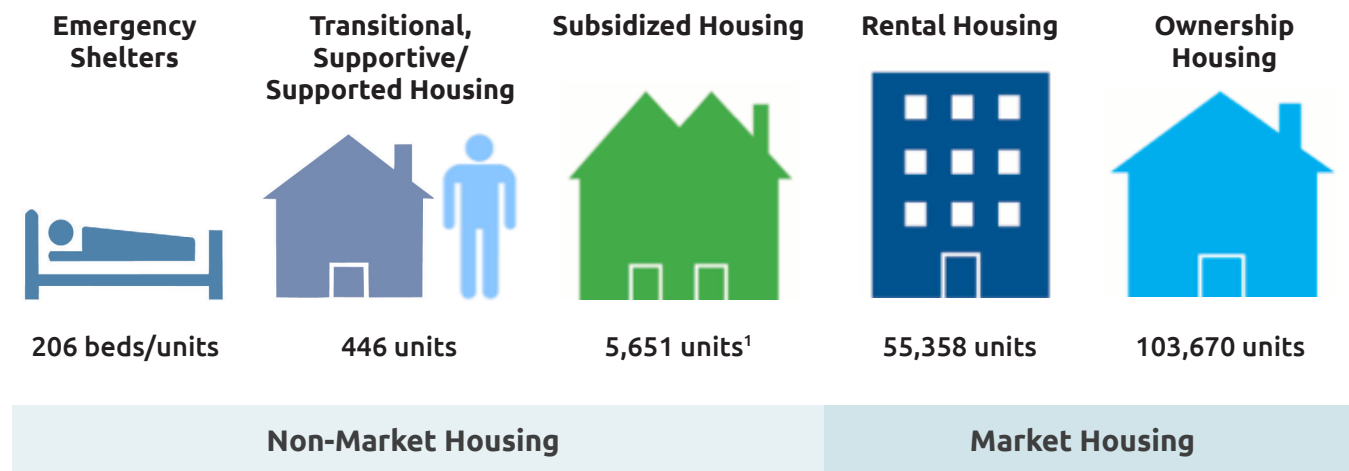
1. What is the nature of the housing **demand and need** for housing in the municipality?
2. What is the nature of the **housing supply** in the municipality?
3. Based on the study findings, what is the current **housing gap** in the municipality and where is it located?
4. What will the housing market look like in the next five and ten years?

Housing Supply

The supply of housing in the Municipality is comprised of approximately 4% non-market rental housing, 34% private market rental housing and 62% ownership housing. Halifax is one of the few cities in Canada that continues to see a large supply of rental housing being built.

- Non-market housing includes: shelters, subsidized and supportive housing (such as co-ops), public housing.
- Market housing includes people paying the going market price to rent or buy and are not subsidized.

The chart below illustrates the supply of non-market and market housing based on the 2011 Census and information provided by provincial departments and service organizations.



¹ This number includes co-ops, public housing and rent supplement units.

Housing Supply Gaps

- A need for non-market housing – 20% of the households in those earning about \$29,500 or less in 2014 need non-market housing. This group includes a high proportion of lone parent households, one-person households, recent immigrants, persons with a disability, Aboriginal-led households youth households, and senior-led households.
- There is a need for an adequate supply of housing that is affordable to households with lower incomes, particularly in certain areas of the Municipality such as the Regional Centre (City of Halifax and City of Dartmouth).
- There is a need for an adequate supply of rental housing for moderate income households, including smaller rental housing options for one- and two-person households as well as larger options for family households.

Future Trends

In the next 10 years Halifax is expected to grow by almost 47,000 people, and it is estimated approximately 20,240 units will be built during this period.

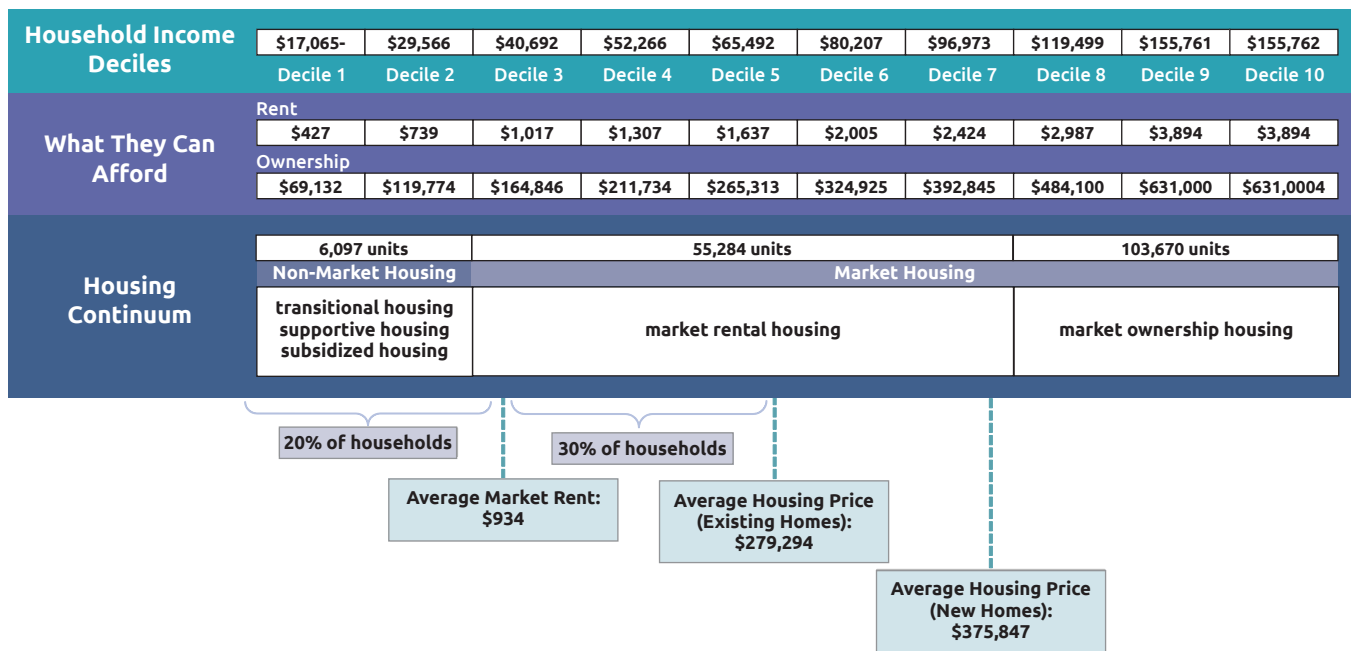
1. **Population growth and residential development are shifting to urban communities** but a diverse range of housing options is needed in all areas of the Municipality.
2. **The aging population will require appropriate housing options.** This should include independent living with Universal Design features, rental units with both high-end finishes and more modest finishes, supported and supportive living options, and long-term beds.
3. **A growing number of one and two-person households will require smaller units** (both in bedroom count and floor-size).
4. **Shift in residential development to rental housing.** Currently, rental units comprise the majority of new construction, yet vacancy rates vary across the Municipality and among different housing types.
5. **Demographic trends indicate that demand for ownership housing will continue at a lower rate.**
6. **There is a need for non-market options for households with lower incomes particularly in certain areas of the Municipality such as the Regional Centre.** This need is expected to increase.
7. **There are population groups that are more likely to be facing housing affordability challenges.** This includes households led by an Aboriginal person, a recent immigrant, a youth, a senior, a person with a disability, a one parent and one-person households.
8. **Housing options are also required for individuals who are homeless or at risk of homelessness.** In 2014, 1,497 individuals stayed in shelters for the homeless in Halifax. There is a need for permanent housing options for persons with disabilities, mental health, addictions and concurrent disorders who are homeless or at risk of being homeless. Overall, there has been a decline in the number of individuals using emergency shelters in recent years and in the emergency shelter bed-occupancy rate.

The **Housing and Homelessness Partnership** is a coalition of eight organizations committed to working together to put an end to homelessness and housing poverty in Halifax. The parties include: Affordable Housing Association of Nova Scotia, Canada Mortgage & Housing Corporation, Halifax Regional Municipality, Housing Nova Scotia, Investment Property Owners Association of NS, IWK, Nova Scotia Health Authority, United Way Halifax.

Household Income and Housing Affordability

The chart below measures the housing options available to households based on their total annual household income. To compile the chart, all the households in HRM were divided into ten equal groups based on their total household income. Each income group is called a decile.

Each Household Income Group/Decile is looked at in terms of what type of housing they could afford without spending more than 30% of their income on housing. For example, Income Decile 1, based on spending less than 30% of their income on housing, could afford on average to pay \$427 per month for a rental unit or they could afford to buy a home at an average price of \$69,132.



Key Findings from Income vs Affordability:

- Households in the first two Income Deciles, those households with an annual income of \$29,566 or less, would not be able to afford the average market rent of \$934 per month without paying more than 30% of their income.
- In 2011, the average price of an existing home in HRM was \$279,294. Based on the chart above, this average price is not affordable to households in the Income Deciles 1- to 4. It is, however, affordable for Income Deciles 5 to 10.

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To see the full Report, go to: <http://housingandhomelessness.ca/news/housing-needs-assessment-report/>