



FIVE YEAR STRATEGIC PLAN

2015-2020

Affordable Housing Working Group

Revised: November 13, 2015

INTRODUCTION

The Housing and Homelessness Partnership is a multi-stakeholder coalition committed to working together to put an end to homelessness and housing poverty in the Halifax Regional Municipality. Established in 2013, the Partnership brings together eight influential organizations to coordinate their efforts and bring real change. The group has one common agenda: to collectively set priorities and change the landscape for people who are homeless, at risk of homelessness or living in a home they can't afford or that is not suitable for their needs.

To help achieve its ambitious goals, the Partnership has created two working groups: the Homelessness Working Group (HWG) and the Affordable Housing Working Group (AHWG). The mandate of the AHWG is to put an end to housing poverty by leveraging the influence and capacity of each partner to upgrade, preserve and expand the existing stock in both market and non-market affordable housing.

This strategic plan has been developed by members of the AHWG and is based on approximately a year of research and consultation with stakeholder groups and a wide array of community members to determine key issues and housing gaps. The results are contained in two important reports:

- Housing Poverty: Putting Faces to the Numbers (2015). Affordable Housing Working Group.
- Halifax Housing Needs Assessment (2015). SHS Consulting.

The plan is intended to guide efforts of the Housing and Homelessness Partnership for the next five years with task teams developed to work on specific outcomes. It identifies key strategic priorities and measurable outcomes to address existing and expected housing gaps across the housing continuum. Priorities will be subsequently identified. It is assumed that while some actions may be carried within existing agency mandates, others may require approval through regular business planning processes.

The strategic plan may be periodically updated to reflect new information, and the Affordable Housing Working Group will provide, at minimum, annual updates to the Partnership on progress made. For more information on the goals and objectives of the Homelessness Working Group, please visit: <http://www.housingandhomelessness.ca/>

HOUSING GAPS

Members of the Housing and Homelessness Partnership are committed to providing affordable housing that meets a variety of housing needs for the residents of Halifax. The members are: Affordable Housing Association Nova Scotia; Canada Mortgage and Housing Corporation; Halifax Regional Municipality; Housing Nova Scotia; Investment Property Owners Association of Nova Scotia; IWK Health Centre; Nova Scotia Health Authority; and United Way Halifax. The housing market can be viewed as a continuum (Fig.1) where the supply of housing responds to the range of housing demand in a community. However, due to social, economic, and geographic factors, the full range of housing needs in a community is not always met in the private housing market. This is particularly the case for individuals and families with low incomes or persons with special housing needs. Instead, the housing needs of these individuals and families are often met by non-market housing provided by the public and not-for-profit sectors.

A 2015 study by the Canadian Center for Policy Alternatives and United Way Halifax established the living wage for Halifax at \$20.10 an hour to ensure a standard of living that promotes well-being and social inclusion. The study also concluded that if more affordable housing was available to families, the hourly living wage could be lower.



Figure 1: Housing Continuum

Based on the 2011 census, the Halifax housing universe accommodated a total of 165,155 dwelling units – 103,670 owned and 55,358 rented. This includes 6,097 non-market units (4% of the total). The number of dwelling units in the Municipality increased by 14.3% from 2001 to 2011 and based on population projections it is expected that over the next 10 years approximately 20,000 new housing units will be built in Halifax.

The 2015 Housing Needs Assessment describes in detail the nature of current housing supply, need, and demand in Halifax, and what need and demand will look like over the next 10 years. The study confirmed the following overall trends in population and housing need:

- Shift in residential development to urban communities;
- Shift in residential development to multi-unit dwellings and rental stock;

- Population is aging and will require appropriate housing options in addition to aging in place;
- Shift to smaller households will require smaller units;
- Demand for ownership housing is expected to continue at a lower rate;
- Need for non-market housing options will continue and is expected to increase.

The report identified the following housing gaps:

- 20% of the households in the Municipality (30,030 in 2011) earning \$29,566 or less in 2014 are not able to afford average market rent and may require non-market housing if they are to spend no more than 30% of their income on housing¹.
- Households in need of non-market housing include 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 a range of housing options throughout the Municipality but the Regional Centre has the greatest number and proportion of households facing affordability challenges.
- There is a need for a sufficient supply of rental and ownership housing options affordable to low and moderate income households (those earning \$29,567-\$52,266 per year).

Currently non-market housing units provide a safe and affordable place to live for approximately 6,000 households in Halifax: 4,184 in public housing units, 1,194 in co-operative housing units, and 566 receiving rent supplements. As stated above the need is expected to increase.

According to Metro Regional Housing Authority, there are approximately 1,181 seniors, 666 families and 386 individuals waiting for a public housing unit in Halifax. The Housing Needs Assessment indicated that approximately 20% of the region's households may require non-market housing and the need is expected to increase as average house prices and market rents increase and as the population of seniors with low, fixed incomes are pushed out of the private housing market. The following illustration depicts housing demand and supply along the continuum.

¹ Non-market housing support may include rent supplements unless the households are living in homes which are fully paid off.

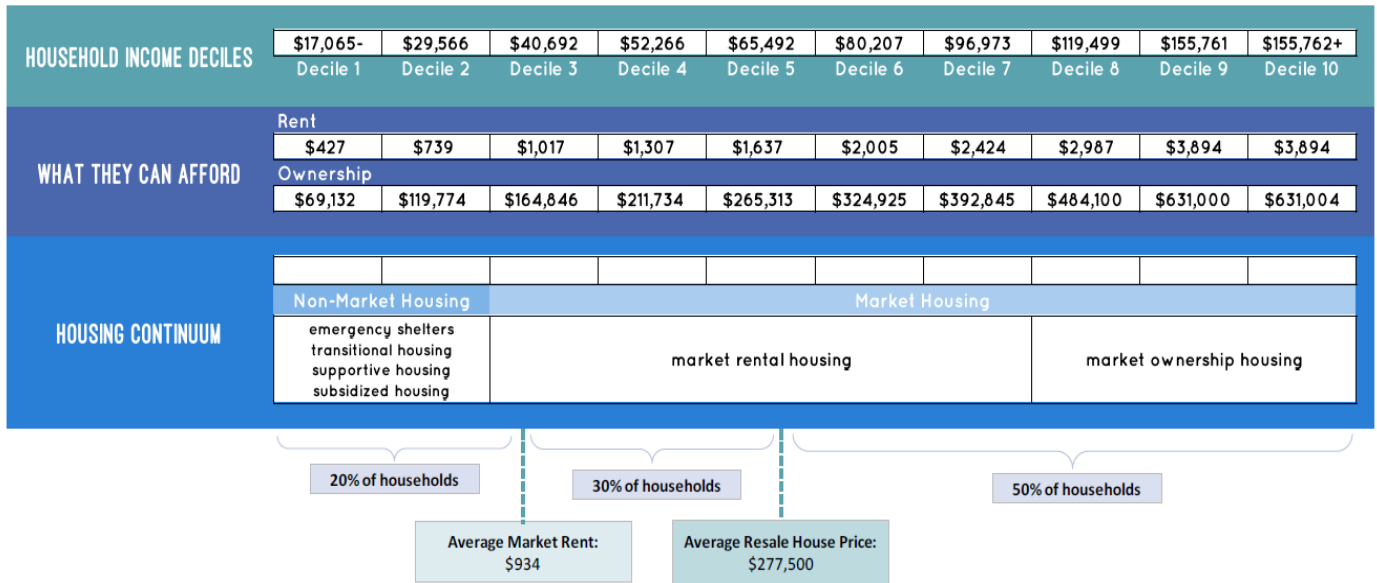


Fig.1: Income and Housing Continuum for Halifax CMA; 2014

Collective Beliefs and Commitments

This strategic plan is influenced by a set of guiding principles adopted in the Housing and Homelessness Partnership Charter:

1. The Partnership is committed to applying a social determinants of health lens to examining the issues and developing solutions.
2. We believe that working together differently for revolutionary change involves finding systemic solutions that span traditional boundaries. We see this as a prerequisite to collective success and will look at changing our respective policies and practices to enable it.
3. We will adopt outcome-oriented indicators and other measures for monitoring and reporting. We will all own each of the outcomes equally, choosing targets that mark our progress.
4. We believe that transparent communications and evidence-informed decision-making will be key to doing our work differently and gaining the trust and buy-in of all stakeholders.

ROLE OF GOVERNMENT

The three levels of government are members of the Housing and Homelessness Partnership. Representatives from Halifax Regional Municipality (HRM), Housing Nova Scotia (HNS), Canada Mortgage and Housing Corporation (CMHC) and Nova Scotia Health Authority (NSHA) have contributed to the development of this strategic plan and ensured its alignment with their legislated responsibilities as well as corporate strategies. The Affordable Housing Association of Nova Scotia (AHANS) and the Investment Property Owners Association of Nova Scotia (IPOANS) are also core members of the working group. See Appendix A for details on each organization and their authorities. The successful implementation of the Plan will depend on the engagement of all partners and of the broader community.

DEFINITIONS

Affordable Housing: The Partnership recognizes a range of affordability levels. It defines affordable housing as housing which is modest in terms of floor area and amenities, based on household needs and community norms, is priced at or below average market housing rents or prices for comparable housing in a community or area.

Core Housing Need: In Canada, it is generally accepted that households who have to spend more than 30% of their before-tax annual household income to pay median rent or alternative local accommodation and whose home is not appropriate* for their needs are in core housing need.

* **Appropriate housing:** Housing that meets standards of affordability, adequacy, and suitability:

- **Affordable** housing costs less than 30 per cent of before-tax household income. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.
- **Adequate** housing does not require any major repairs, according to residents.
- **Suitable** housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

Non-market housing: is made up of temporary accommodation, which includes emergency shelters and transitional housing units, as well as permanent housing, which includes supportive or special needs housing and subsidized or public housing units. While there is always a need for temporary, emergency accommodation in a community, the future focus of non-market housing is on permanent accommodation.

Market housing: includes rental and ownership options in the private housing market. While some of these units may be affordable to lower income households, most of these units are targeted to moderate and higher income households.

Low-income household means households in the lowest 20% of the income distribution for the region.

Moderate income household means households in the 30% - 50% of the income distribution for the region.

GOALS AND TARGETS

The Affordable Housing Working Group Strategic Plan includes three main strategic goals. These goals were developed through a comprehensive planning process including: facilitated goal setting sessions; consultation with key stakeholders; and the completion of a *Housing Needs Assessment* study.

To achieve each goal, a set of critical strategic objectives was developed with their supporting key activities. To measure progress against each goal, key performance indicators (KPI) have been identified and are reflected in this plan.

Reporting on the Plan will be conducted at minimum annually, and the strategic plan may be periodically revised to reflect progress and new information.

GOAL 1: INCREASE THE SUPPLY OF AFFORDABLE HOUSING OPTIONS THAT MEET PEOPLE’S NEEDS

As demand for affordable rental housing outstrips supply, fewer Haligonians are able to find an affordable home that meets their needs. As we’ve seen in recent cases of rooming houses, many people living in poverty are forced to choose between feeding themselves or paying rent for what are often overcrowded, unsafe, and substandard living accommodation. While subsidized housing made available through Housing Nova Scotia, co-operative housing and other non-profit housing landlords is helping thousands of families and individuals, there are still too many waiting for their next home.

Creating new market and non-market affordable housing is necessary to meet the demand of today’s and future generations. Creating more affordable housing will not only support our most vulnerable neighbours, but will also foster a healthier and more inclusive community. To provide homes that are within the reach of low-income residents, partners will work together along with key stakeholders to further invest in affordable housing through a long-term, coordinated framework.

Strategic objectives:

1.1. Reduce barriers to affordable housing development

With limited funds available for social housing, the private sector is key to any sustainable solution to address the shortage of affordable housing in Halifax. In fact, many developers have long expressed a desire to build more affordable housing but point to the many hurdles they face.

There are a number of challenges that stand in the way of attracting private development of affordable rental housing. NIMBYism (Not in my backyard), outdated planning policies, lengthy approval processes, and lack of incentives to create affordable housing are often considered the principal road blocks. The Municipality is also experiencing challenges with the licensing of its building officials. With this in mind, to help foster the creation of affordable housing, we will:

- Advance key areas of planning policy development and research to include smaller units, secondary suites, laneway housing and row housing, rooming houses and group homes.
- Develop recommendations for legislative changes required to implement density bonusing and enable inclusionary zoning and community land trust models.
- Develop a proposal for the administration of any non-market and below-market units resulting from density bonusing or inclusionary zoning.

- Involve the private sector to identify barriers and solutions
- Identify government-owned land for strategic and innovative development opportunities of mixed-income housing and supporting public amenities. Selection to be informed by the Housing Needs Assessment.
- Facilitate development process by expediting licensing of building officials.

1.2. Increase supply of non-market housing

Non-market housing is available to Halifax residents who can't afford to pay market-level rents or for whom the market doesn't always provide housing options, such as seniors on fixed-income, lone parents and persons with disabilities. These subsidized housing units have received a direct financial subsidy from government programs. In Halifax, there are 6,097 non-market housing units located throughout the city, consisting of:

- Public Housing – owned and operated by the provincial government.
- Non-Profit Housing – owned and operated by non-profit organizations.
- Co-operative Housing – owned and operated by association of residents.
- Urban Native Housing – owned and operated by non-profit organizations and targeted to aboriginal people.
- Rent Supplements – offered through the provincial government and managed by the Regional Housing Authorities.
- Ownership Housing – operated by Habitat for Humanity Nova Scotia.

As pointed out in the Halifax Housing Needs Assessment study, approximately 20% of Halifax's households require non-market housing and this need is expected to increase. A healthy supply of non-market rental housing is needed throughout the city to meet the needs of low-income citizens. To achieve this objective, we will:

- Encourage expansion of non-market housing by supporting the non profit sector.
- Explore opportunities for non-market housing to leverage their existing capital assets in order to develop additional affordable housing units.

1.3. Provide a greater diversity of housing options to match the changing demographic profile of Halifax

Households have varying housing needs that change over time. They may need various types and sizes of housing, from large single family homes to accessory suites and single-room occupancies. In some areas regulations no longer meet the housing needs of today's population. Meeting the widening range of housing needs of our aging population will call for more options and greater affordability. As proven in other jurisdictions, housing options such as secondary suites can not only increase the supply of affordable housing, they can assist the homeowner, as well, by serving as a mortgage helper. To achieve this objective, we will:

- Develop recommendations for increasing the flexibility within current land use plans and by-laws to increase housing options that meet community needs, including options for secondary suites, laneway housing, row housing and micro-units, internal conversions etc.
- Review land use policies and by-laws for inconsistent definitions and restrictions on licensed group homes.
- Review existing programs for opportunities to better serve large and culturally diverse families.
- Identify opportunities to increase housing accessibility by promoting universal design standards.
- Facilitate opportunities to increase the supply of student housing

1.4. Preserve and offset the loss of Single Room Occupancies (SROs)

Single Room Occupancies (SROs) are one of the least costly forms of transitional and permanent accommodation available to low-income Canadians, often protecting vulnerable people from homelessness. In Halifax, where many neighbourhoods are adjacent to universities and colleges, property owners may subdivide houses or build homes with multiple bedrooms to rent singly to students. The number of licensed SROs declined in HRM from 136 in 2007 to 17 in 2015. It is also known that many "quasi-rooming houses" operate without a license, some of which may not comply with land use regulations. To preserve and offset the loss of SROs we will:

- Complete research on the status and policy options for rooming houses.
- Adopt a protocol for emergencies and closures.

- Increase public and landlord education on M-100 standards and available funding programs to improve health and safety conditions.
- Review land use by-laws related to SROs.
- Register and monitor SROs.
- Explore opportunities to connect rehabilitation of rooming houses with employment and community development programs.

1.5. Preserve and offset the loss of affordable housing

While the creation of new affordable housing is important to meet the current needs, investment in increasing supply must be balanced with preservation and enhancement of existing units. This means ensuring they are well-maintained and are still serving the best purpose. To achieve this objective, we will:

- Preserve long-term viability of affordable market and non market housing.
- Address the remaining Urban Renewal Agreements and lease agreements by improving coordination between HRM, Housing Nova Scotia and CMHC.
- Develop a public database of by-law infractions.

GOAL 2: REDUCE THE NUMBER OF RESIDENTS LIVING IN CORE HOUSING NEED

Reducing the number of individuals and families who require more than 30% of their total gross household income to cover their housing costs is a key priority of the Affordable Housing Working Group. We acknowledge that successful completion of the objectives identified under Goal 1 will have a significant impact on achieving our mission. However, we believe the following strategic objectives can further help reduce the number of households in core housing need.

Strategic Objectives:

2.1. Identify revitalization opportunities in areas with highest concentration of residents in core housing need

Concentrations of low-income housing in Halifax are relatively small compared to other Canadian urban centres but they do exist. The issues are compounded by lack of employment opportunities, services and community amenities such as parks and grocery stores. While the outcomes of neighbourhood revitalization programs and mixed-income development continue to be debated, the Affordable Housing Working

Group believes that our first efforts should be focused in areas of greatest need. To achieve this objective, we will:

- Determine what role the Partnership can play to support the Province of Nova Scotia's *Between the Bridges* initiative.
- Review benefits and opportunities to implement a Circle of Care approach based on collaborative partnerships to improve community liveability and well-being.

2.2. Assist low-income residents to remain in stable housing

To prevent evictions and stabilize housing we will:

- Conduct a needs assessment study to identify the most appropriate housing solution.
- Identify opportunities to expand the rental supplement program.
- Explore solutions to prevent evictions due to short-term financial crisis.

2.3. Improve energy efficiency of older affordable housing units

Halifax residents pay twice as much as people living in Winnipeg for their electricity. Haligonians have some of the highest power rates in the country, which has a direct impact on the overall housing affordability. Obviously, houses built to conserve energy are more affordable in the long run because of lower operating costs, but what do you do when your housing stock is old and not energy efficient? Already, many initiatives exist to help reduce consumption and the overall costs of home energy. We want to see even more low-income renters paying less for utility costs and, where utility is included in rent, the expectation is that landlords make upgrades and pass on the savings to their tenants. Improving energy efficiency makes sense and that's why we will:

- Work with Efficiency Nova Scotia and other partners to create a plan to reduce the burden of growing utility costs on low-income tenants and homeowners, including a monitoring program to ensure affordability.

2.4. Help seniors live independently in their own homes longer

There are many benefits of aging in place. For seniors, being able to live safely and

comfortably in their own Halifax homes allows them to maintain a familiar environment and valuable social networks. It also promotes physical and mental well-being as seniors can remain active longer. The fiscal reality of the province and growing demand for elder care means that government will continue to shift its focus on in-home care. Making sure seniors can continue to afford living in their home or pay their rent is a key priority of this group. To achieve this objective, we will:

- Review existing programs to make sure they meet the demand.
- Create more awareness around existing assistance for seniors, in particular among diverse communities.

2.5. Increase support to low-income households

It is widely recognized that housing is a key determinant of health. When safe, affordable and accessible housing is supported by health, justice and community services, individuals and families often benefit from a better quality of life. To achieve this objective, we will:

- Examine the Circle of Care approach of collaborative partnerships to improve community liveability and well-being.

GOAL 3: FOSTER A STRONG HOUSING SECTOR

Members of the Housing and Homelessness Partnership believe in the strength of collaboration. The size and urgency of the problem means that government cannot solve it alone. To make a real difference in our community, we must join forces – citizens, community, businesses and government. This means being more effective in targeting help to the most vulnerable in our communities and finding sustainable solutions. We believe that the achievement of our ambitious goal of eliminating housing poverty in Halifax can only be done by fostering a strong housing sector and working effectively together.

Strategic Objectives:

3.1. Strengthen and build capacity for increased effectiveness in the housing sector

Non-profit housing providers play a vital role in meeting the growing housing need of low-income households in Halifax. Like their government counterpart, non-profit housing providers are operating in an environment of limited resources. Ensuring the long-term viability of these organizations and supporting their efforts to increase their efficiency and effectiveness have been identified by the Affordable Housing Working Group as a key priority. To achieve this objective, we will:

- Engage housing sector stakeholders in a dialogue on potential solutions and systemic changes, including planning for the end of social housing agreements.
- Review best practices and make recommendations to improve and strengthen the social housing system.
- Develop and implement capacity-building opportunities based on identified needs.
- Review CHRA’s “Sector Transformation Initiative” and get a better understanding on how it can benefit Halifax social housing providers.
- Develop opportunities to increase cultural competency in the housing sector.

3.2. Facilitate better knowledge sharing among housing sector participants

Successful implementation of the housing strategies required to achieve the goals and objectives of this strategic plan can only occur with effective housing sector participation. Governments, businesses and non-profit organizations each possess a wealth of experience and knowledge that allow them to meet their own strategic objectives. Imagine how much more we could do if that information was shared and used towards a common goal? To start building more capacity and learning within the housing sector, we will:

- Increase consultation and information exchange among all levels of government, non-profit and private sectors.

3.3 Collect better information to inform decision-makers and policy developers

To inform and improve its capacity to put an end to housing poverty in Halifax, the Affordable Housing Working Group requires the best available evidence from research, practice and experience. CMHC, Housing Nova Scotia and HRM collect a wealth of information related to the local housing market and latest research, but information gaps do exist. It is a priority to collect all the data relevant to the work of the working group now and in the future. To achieve this objective, we will:

- Monitor progress of housing need, including types of housing, priority populations and geographic areas.

3.4 Implement a recognition program to encourage and promote accomplishments in the housing sector

The Affordable Housing Working Group understands the urgency of housing need as well as the incredible contribution that well-designed and well-built housing can make to building walkable, beautiful and sustainable communities. We would like to promote and recognize approaches to housing development and re-development that integrates social (including heritage), environmental and economic considerations. As with all of our initiatives, we know that it is only through collaboration that we can create a more sustainable future. To achieve this objective, we will:

- Implement an awards program to recognize innovation and excellence in affordable residential developments and associated programs that integrates social, environmental and economic considerations.
- Host ideas competitions to help implement recommendations of the Affordable Housing Working Group.

APPENDIX A

The following table demonstrates each organization and their authorities:

Government/ Key Agency	Legislated Authority	Mandate	Key Authorities
Federal – CMHC	National Housing Act CMHC Act http://laws-lois.justice.gc.ca/eng/acts/N-11/	Purpose in relation to financing for housing, is to promote housing affordability and choice, to facilitate access to, and competition and efficiency in the provision of, housing finance, to protect the availability of adequate funding for housing at low cost, and generally to contribute to the well-being of the housing sector in the national economy.	<ul style="list-style-type: none"> • Housing loan insurance, guarantee and protection; • Rental housing; • Land assembly; land acquisition and leasing; • Repair, rehabilitation and conversion of housing; • Home ownership; • Housing research; • Loans for student housing; public housing; new community development.
Provincial – Housing Nova Scotia	Nova Scotia Housing Act (Housing Act. R.S., c. 211, s. 1). http://nslegislature.ca/legc/statutes/housing.htm	The purpose of the Act is to improve and increase the affordable housing stock of the Province	<ul style="list-style-type: none"> • Enter into agreements with the Government of Canada, the government of a province or a municipality or an agency of any of them, or any person for the purpose of this Act; • Municipal agreements and funding; • Acquisition, administration and sale of property (including expropriation); • Borrowing; broad powers to undertake housing studies, establish, operate and maintain housing and urban renewal projects; • Establish housing authorities, developing regulations (including respecting limitation of municipal taxes by municipalities in respect of property owned by a company or corporation established for the purposes of this Act); • Plan, design, build, own, maintain, manage and operate housing projects etc; encourage and promote the development of a variety of housing projects.
Municipal – HRM Planning & Development	Halifax Charter http://nslegislature.ca/legc/sol/sol.htm	Develop and maintain safe and viable communities, provide land use planning and set tax rates.	<ul style="list-style-type: none"> • Primary responsibility for land use planning, development charges, density and bonus zoning; • Property taxation; • Enforcement of Building Code; • Regulation of minimum standards; • Acquire and sale property (including less than market value); • Acquire a property that contains a vacant building if the building is boarded up for a period of time that exceeds the length of time that it may be boarded up under a by-law); • May issue community grants and provide tax exemptions to non-profit organizations; • May provide tax exemptions to low-income property owners; • May enter into agreements the Minister of Community Services or Canada Mortgage and Housing Corporation with

AHANS		<p>AHANS was established in the mid-1980's and registered as a non-profit society in 1990. AHANS is directly involved in building affordable housing and in upgrading, protecting and better utilizing the province's existing stock. Under the Homelessness Partnering Strategy (HPS) AHANS is the community-based advisory board (CAB) for HRM and for rural Nova Scotia (the RRAB).</p>	<p>respect to housing projects.</p> <ul style="list-style-type: none"> • Funding, through our management of the Federal Government's Homelessness Partnering Strategy; • Advice, counseling and experience regarding systemic problem solving.
IPOANS		<p>IPOANS is an organization dedicated to representing the interests of private residential property owners/managers and developers in the province and providing members with services of substantial benefit. IPOANS is focused on legislative lobbying and advocacy work and has established itself as the "voice" of rental property owners in Nova Scotia.</p>	<ul style="list-style-type: none"> • Providing access to existing rental apartments and supportive property owners; • Providing insight and expertise regarding property management, operations and development.
United Way		<p>United Way is an influential voice for change through public policy and courageous leadership. With a proven track record that extends beyond funding, it is a valued partner on homelessness and affordable housing and a catalyst for neighborhood renewal. It is at the centre of a cultural shift toward healthy, active lifestyles. Founded in 1925, United Way works with community partners to build sustainable solutions for the future while also supporting services to improve lives today.</p>	<ul style="list-style-type: none"> • Partner, Convener, Advocate, Funder and Researcher relative to innovative housing programs so that our community has a range of supportive and affordable housing in all areas; • Effective, appropriate advocacy and flexible funding capabilities focused on outcomes.
Nova Scotia Health Authority		<p>The Nova Scotia Health Authority partners with the IWK Health Centre to plan and deliver primary care, community health, and acute care. They also provide the highest level of specialized services to residents from other parts of the Atlantic region. Their work extends beyond hospitals and health centres, and clinics. You can find their health teams in schools, downtown cores, and other community settings.</p>	<ul style="list-style-type: none"> • Providing access to appropriate clinical support services; • Access to expertise for program evaluation.