



June 2016

## **Affordable Housing Working Group (AHWG) – 5-Year Targets**

### **Introduction**

The AHWG has set targets for ensuring that more people in Halifax find affordable housing over the next five years. These targets were endorsed by the Housing & Homelessness Partnership and will help direct the work of the AHWG, and its partners. The targets represent “stretch goals” and desired outcomes based on identified need and market conditions. The targets represent an invitation for the partners and the community to work together differently and to identify resources needed to both preserve and expand the supply of affordable homes in Halifax.

### **Principles**

Housing is a social determinant of health. In achieving our targets we want to ensure that housing contributes to the social, economic and environmental vitality of our communities. In meeting our targets we also want to strive for housing that is inclusive, accessible, energy-efficient, beautiful, durable, and culturally appropriate.

### **Key Populations in need of affordable housing**

Everyone needs an affordable home. But the following populations in our community are more likely to face affordability challenges:

- Lone parent households
- One- person households
- Recent immigrants
- Persons with a disability
- Aboriginal-led households
- Youth households
- Senior-led households

## Targets

Create 3,000 new affordable homes

- 1,000 new affordable social and non-market housing units
- 1,000 new affordable private market rental units
- 250 affordable homeownership housing units
- 250 new rent supplements
- 500 new secondary units

Preserve 2,000 existing affordable homes

- Increase in the number of licensed Single Room Occupancies (current 17)
- Reduce vacancy rates in key neighbourhoods

## Definitions

**Affordable Housing:** Housing is considered affordable when no more than 30% of household gross income is spent on housing. This includes the cost of mortgage/ rent, monthly heat (include gas, oil and electricity), water, and utilities.

**Affordable Social housing** is rental housing designed to be affordable for households with incomes that are generally between 80% and 65% or less of the median renter income for the household's size. It includes different categories of housing that may include additional services needed by the residents. It includes publicly provided housing, rent supplements, co-ops, non-profit and supported housing. Affordable social housing is created, operated and funded through direct initial and ongoing government subsidies.

**Affordable Non-market housing** is rental or ownership housing designed for long-term occupancy and to be affordable to households between 100% and 80% of the median renter income for their household size. It includes different categories of housing that may include additional services needed by the residents. Affordable Non-market housing may be created by direct government subsidies but may not require ongoing (operating) subsidies.

**Affordable private sector housing** is rental or ownership affordable and targeted for specified-term occupancy to households with incomes between 80% and 65% of the median income for their household size. It is housing that receives up-front government subsidies or incentives but generally does not require on-going (operating) subsidies.

**Affordable Market housing** is rental or ownership housing that is modest in form and specification. In general, it is affordable to households with incomes between 100% -

150% of the median income for their household size. It can be produced without up-front capital cost contributions or on-going direct government subsidies, but may include incentives or regulatory changes to encourage particular design elements (e.g. efficient, sustainable, accessible).

## **Funding**

The key sources of funding for affordable housing in Nova Scotia are through the following provincial-federal programs:

- Canada-Nova Scotia Investment in Affordable Housing Agreement
- CMHC Affordable Housing Programs such as SEED funding and Flexible Financing
- Federal Homelessness Partnering Strategy funding

While additional funding may become available as part of the 2016/17 Federal Budget over the next 2 years, the proposed targets will depend on availability and approval of funding for additional rent supplements, for construction of new units, and for home ownership assistance. Municipal regulatory changes will also be required to enable more diverse forms of housing such as secondary units, and to enable affordable rental housing through planning tools such as density bonusing. Energy efficiency programs will also play a key role, as will enhanced affordability standards and partnerships with the non-profit and private sector.

## **Next Steps**

A workplan to help us implement the targets is being developed. If you have any questions, comments or ideas please contact the Co-Chairs of the Affordable Housing Group:

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