



Housing: Now and Into the Future

BUILDING SAFE AND AFFORDABLE HOUSING ANNAPOLIS COUNTY

Released August 2018



HOUSING: Now and Into the Future

Shelburne ❖ Yarmouth ❖ Digby ❖ Annapolis ❖ Kings ❖ West Hants

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AN INITIATIVE OF OUR LOCAL HOUSING COALITIONS AND STAKEHOLDERS



Including Women's Place Resource Centre and
Annapolis Valley Poverty Coalition

FUNDERS

Canada Mortgage and Housing Corporation (CMHC)

Affordable Housing Association of Nova Scotia (AHANS)

Nova Scotia Advisory Council on the Status of Women

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Municipality of the District of Argyle

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Municipality of Annapolis

Municipality of Kings

Town of Wolfville

Town of Berwick

Town of Kentville

Town of Windsor

Municipality of West Hants

ACKNOWLEDGMENTS

We would like to acknowledge the collaborative efforts of all who supported the development and implementation of ***Housing: Now and Into the Future***. This project was made possible because of the commitment of our community partners, the financial support of our funders, and the participation of all who completed the surveys and shared their stories at community engagement sessions. Without the incredible response from our communities' efforts to support survey distribution through one-on-one supports, home visits, and dedication to giving voice to the housing challenges our communities face, we would not have been able to achieve this success.

This project makes a significant contribution to our understanding of the diverse and complex housing needs of our communities, and will support the ongoing efforts of our community coalitions and partners to bring attention to the issues of affordable housing and poverty that impact many individuals across our rural communities. No single action is needed to address the challenges facing our communities related to housing. It is our hope that the collaboration and partnership demonstrated throughout this process will continue as we move towards action. As we have learned through this process, we will move farther together!

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EXECUTIVE SUMMARY

Executive Summary: Building Safe and Affordable Housing

Throughout the fall of 2017 and winter of 2018 the “Housing: Now and Into the Future” needs assessment was conducted across Shelburne, Digby, Yarmouth, Annapolis, Kings and West Hants Counties in Nova Scotia. The assessment was a collaborative effort among local housing coalitions, community partners and municipal units with the purpose of:

- Increasing knowledge of affordable and supportive housing needs and issues;
- Engaging the community to better understand the local housing situation;
- Generating reports with current data on housing needs relevant to our communities that can be used for planning, service delivery, and funding proposals;
- Documenting the housing needs of all citizens including vulnerable populations (women leaving domestic violence, youth, seniors, LGBTQ, persons with disabilities, people experiencing homelessness).

This report presents findings from the assessment which examines issues related to building safe and affordable housing in our communities.

Affordable housing includes housing provided by the private, public and not-for-profit sectors as well as all forms of housing tenure (i.e. rental, ownership and cooperative ownership).² Housing is a key element to the social and economic sustainability of all communities.^{1,7} A diverse housing supply can cater to different types of residents and offers a broad array of choices.¹ Providing accessible, affordable and appropriate housing is essential to community viability.

The information compiled in this report is intended to help communities better understand the current and emerging housing needs and to provide municipalities and builders with relevant housing data for planning and development purposes.

Key findings – Annapolis County

- 55% of renters have difficulty finding housing that meets their needs.
- 75% of survey respondents indicated it was important to stay close to where they currently live.
- 48% of those surveyed indicated they were planning to move.
- Most movers were adults, aged 26-49.
- 48% of movers indicated they had dependants, most of whom were children.
- Average household size of those renting was estimated at 2.5 people per household.
- 81% of renter households indicated incomes under \$40,000 per year.
- 90% of renters say all-inclusive rents are important.
- Based on incomes, target rents to meet affordability criteria would range between: \$300-\$675 plus utilities or \$625-\$1,000 all-inclusive.

- 64% of builders say having grants to build or renovate affordable units would be helpful.
- Top 3 supports needed to help people stay housed: help with basic home repairs, snow removal and lawn care, being able to be closer to family and friends.
- 70% of those planning to move indicate they require 2 or 3 bedrooms. The number of bedrooms required is consistent across all groups, including seniors.
- Top 5 rental features requested were; high speed internet, washer and dryer, pets allowed, storage space, walking paths/outdoor area.
- 18% of movers require accessibility features.

Community residents need safe and affordable housing, and they need it in order to work, to continue to contribute to the economy, and to avoid the risk of becoming homeless.⁷ Robust publically-owned social housing support could benefit our rural communities as well as increased infrastructure funding, easy to access programs, legislative changes and supportive policies that help the private and not-for-profit sectors fill market and non-market housing gaps. In addition, small rural municipalities often require assistance to recognize their role and/or use their assets in creating affordable housing and often tenants require supports to stay successfully housed as outlined in the *Precarious Housing and Homelessness Report*.⁶ Based on Provincial and Federal and the local information collected there are five general recommendations:

Recommendation 1: Recognize affordable housing as a critical component of a healthy community and apply a human rights lens to housing challenges.

Recommendation 2: Use the Spectrum of Prevention to address housing issues as a means to create healthy communities.

Recommendation 3: Understand the economic and employment payoffs of affordable housing and work collaboratively to actively promote the benefits of economically diverse neighbourhoods and address identified gaps along the housing continuum.

Recommendation 4: Develop partnerships with builders and stakeholders to increase both affordable housing infrastructure and supportive

services that allow people to stay successfully housed in their communities, close to their social support networks.

Recommendation 5: Determine how new and existing policies and bylaws impact affordable housing and identify ways to promote safe and affordable housing development through the design of healthy built environments.

Recommendation 6: Work collaboratively to broaden the scope of housing related supports and services available across rural communities to enable people to become and stay successfully housed; thereby preventing homelessness.

The proposed recommendations are achievable through collaborative efforts from builders, municipal leaders, and community stakeholders invested in creating healthy rural communities. Together, with commitments from all levels of government, everyone can have a safe and affordable place to call home. The above recommendations are discussed in greater detail later in this report.



Housing Needs Assessment

In 2017, housing coalitions invited community stakeholders to explore interest in conducting a housing needs assessment across Shelburne, Yarmouth, Digby, Annapolis and Kings Counties. The region of West Hants later joined our efforts.

A steering committee comprised of members from each of the housing coalitions and other interested community stakeholders co-developed the project proposal. Based on an analysis of available housing data, known gaps in information and best practices/research, the project's purpose, scope and approach were developed.

The Purpose of the Housing Needs Assessment

- To increase our knowledge of affordable and supportive housing needs and issues.
- To engage the community to better understand the local housing situation.
- To generate reports with current data on housing needs relevant to our communities that can be used for planning, service delivery, and funding proposals.
- To document the housing needs of all our citizens including vulnerable populations (women leaving domestic violence, youth, seniors, LGBTQ, persons with disabilities, people experiencing homelessness).

The Expected Benefits

- Gain a better understanding of the housing needs and challenges faced by people in our communities.
- **Inform municipalities, builders, service providers and others about what would help people find and keep the housing they need.**
- Identify and document the supports needed for vulnerable populations to be

successfully housed in their community of choice close to their social support networks.

- Support the community to meet the housing needs of seniors, youth, single parents, women requiring second stage housing, persons with accessibility needs, persons with mental health or addiction issues and persons with lower incomes.
- Provide knowledge and research to support a shift from a crisis response to one that emphasizes prevention.

The Scope of the Project

- Survey the general public, service providers, and stakeholders/developers to understand current and emerging housing needs across 20 municipal units.
- Gather first voice stories and perspective regarding housing needs from the general public, vulnerable populations, services providers, stakeholders/developers through community engagement sessions.
- Analyse the collected housing data
- Make recommendations for action
- Generate reports as needed

Needs Assessment Response

Three separate surveys were developed to collect information, one for each of the three identified target audiences: the general public (any resident of the needs assessment area); service providers and community volunteers (anyone providing supports and services to those facing housing challenges); and stakeholders (includes property owners, landlords, contractors, developers, real estate agents and others). Both qualitative and quantitative data was gathered.

Community engagement sessions were also held to gather additional qualitative data; One general community engagement session was held in each county across the needs assessment area; Two targeted community engagement sessions were held in each county across the needs assessment area; Two service provider/stakeholder community engagement sessions were held, one in the Valley and one in the Tri-County area.

The needs assessment target area covered 20 municipal units and 6 counties across Western Nova Scotia. Counties were grouped into Geographic Areas (Valley and Tri-County). Municipalities from counties were grouped together into Geographic Partnerships. Geographic Partnerships were formed between some municipal units to share costs and

meet minimum population requirements for data analysis, as defined by the housing coalitions.

A total of 4,699 people responded to the housing needs assessment survey; 97.5% indicated where they lived (n=4,581). Overall, 10% were youth under 25, 72% were adults (26-64), and 18% were seniors over 65. The majority of respondents were female (78%), with 21% identifying as male and the remaining 1% indicating they identified outside the gender binary (transgender, gender variant, non-conforming, prefer not to say, or prefer to self-describe).

A total of 36 Stakeholders (property owners, landlords, realtors, contractors or property managers) responded to the stakeholder survey. A total of 134 service providers responded to the service provider survey. Overall, 213 people participated in 18 Community Engagement sessions held across the 6 counties and provided feedback on housing in their communities.

The surveys are available for download from the coalition's shared website:

<http://www.daashgroup.com>. The report on *Precarious Housing and Homelessness across our Rural Communities* provides additional information on methodology and limitation of this study and is also available for download from the website.⁶





Building Safe and Affordable Housing – Annapolis Co.

Introduction

An efficient and well-functioning housing sector enables the marketplace to be the primary vehicle to meet the shelter needs of Canadians.¹ However, not all members of society have the financial means to compete effectively in the housing market, nor is the marketplace necessarily able to meet the distinct housing needs of some groups. For those households whose needs cannot be met by the marketplace, governments, community organizations, non-profit cooperative groups and the private sector often work together to provide affordable housing solutions.

In Canada, housing is considered affordable if shelter costs account for less than 30 per cent of before-tax household income.² The term "affordable housing" is often used interchangeably with "social housing"; however, social housing is just one category of affordable housing and usually refers to rental housing subsidized by the government.

Affordable housing is a much broader term and includes housing provided by the private, public and not-for-profit sectors as well as all forms of housing tenure (i.e. rental, ownership and cooperative ownership).² It also includes temporary as well as permanent housing. In other words, the term "affordable housing" can refer to any part of the housing continuum from temporary emergency shelters through transition housing, supportive housing, subsidized housing, market rental housing or market homeownership.

Figure 1: Housing Continuum



Core housing need is the term used to determine the extent to which housing insecurity is an issue for households in a community.¹ This standard is defined by the Canadian Mortgage and Housing Corporation (CMHC) and identifies a household as being in core housing need if it falls below at least one of the adequacy, affordability or suitability standards and a household would have to spend 30% or more of its before before-tax income to find alternative local housing that is acceptable.²

ADEQUATE AFFORDABLE SUITABLE

- **Adequate** housing does not require any major repairs, as reported by residents. Housing that is inadequate may have excessive mold, inadequate heating or water supply, significant damage, etc.
- **Affordable** dwellings cost less than 30% of total before-tax household income. Includes rent or mortgage and housing related costs and expenses (e.g., heat, electricity, taxes, etc.).
- **Suitable** housing has enough bedrooms for the size and composition of the resident household, according to National Occupancy Standard (NOS) requirements.

Ensuring safe and affordable housing options along the housing continuum is crucial for an efficient and well-functioning housing sector.¹ To maintain healthy, livable and sustainable communities, residents must have a selection of attainable housing options for all ages and needs. Communities that promote integrated, affordable housing choices through the design of their built environments; encourage safe and affordable housing development and promote integrated rental, subsidized and market housing options, can break down the social conditions that contribute to poor health and economic outcomes.^{3,4,5}

Why Focus on Building Affordable Housing

Essential to the social and economic viability and sustainability of all communities is a diverse housing supply. This supply has to have the ability to respond to the diverse needs of residents and offer a range of accessible, affordable and appropriate housing options across the lifespan.^{1,7} The Housing Now and Into the Future needs assessment has identified a number of the challenges our communities encounter with respect to housing, including: unaffordable housing costs; aging housing stock; and changing housing needs in rural communities. The report on *Precarious Housing and Homelessness* across our Rural Communities indicated that 40% of survey respondents experienced housing insecurity and that this, and core housing need, continues to be an issue placing many residents at risk for homelessness.⁶ This data indicates that housing costs are more than many can afford.

When households spend more than 30 percent of their income on housing, there is less money available for other necessities such as food, clothing, medication, transportation and the ability of residents to engage in the social and economic lives of their communities. The reality of the labour market is that some people make lower wages than others and all are critical to our labour pool.⁷ Thus, ensuring that affordable housing options are available not only avoids the risk of people becoming homeless, but it enables them to work, live and contribute to their community. When we grow housing, we grow the economy.⁷

New affordable housing opportunities that increase and protect affordable housing stocks and aim to create mixed, diverse communities are essential to our economy.⁷ Partnerships that create opportunities and conditions for affordable housing could include, unlocking land; removing barriers to change; exploring design and innovation in mixed use or modular construction; keeping running costs for operation and maintenance affordable and as low as possible; as well as, barrier-free financing.^{7,8}

Overall, healthy neighbourhoods need a mixture of rental and ownership opportunities, as well as market, non-market and social housing options.¹ Municipal governments' play a crucial role in what housing is developed and how it is distributed across neighbourhoods. For example, planning, either deliberate or inadvertent, which result in a concentration of low-income housing in certain areas because it is effectively prohibited or discouraged elsewhere in the municipality can lead to neighbourhoods that are stigmatized, resulting in social exclusion and instability.⁸

AVERAGE MONTHLY COST OF HOUSING SOMEONE WHILE HOMELESS ⁴³

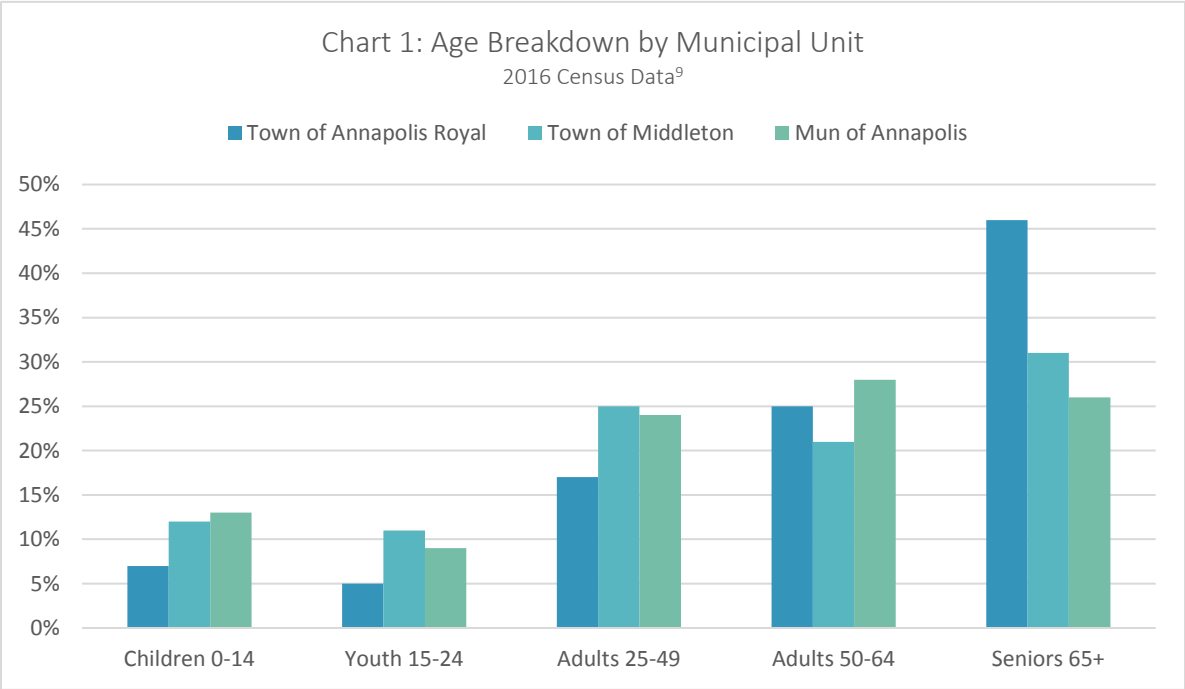
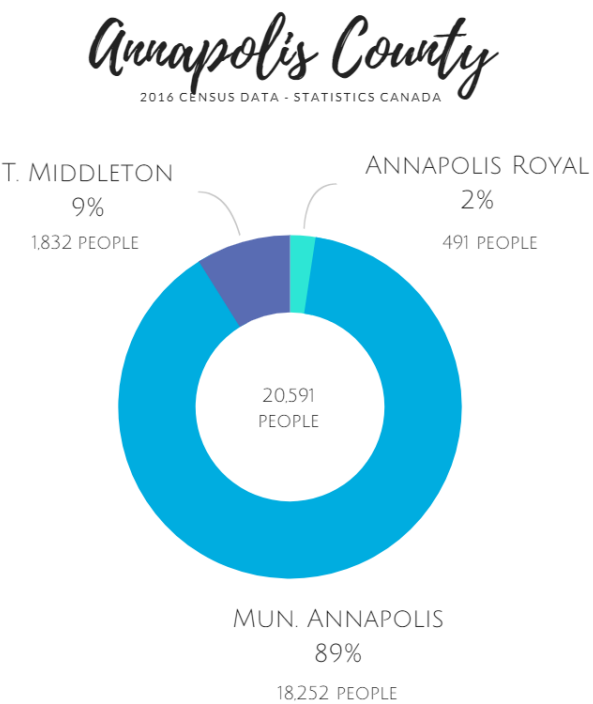


The costs of housing insecurity and homelessness are borne by all members of the community, as tax dollars are spent on the provision of health, justice and other social programs aimed at addressing the impacts of housing insecurity and homelessness in the lives of individuals, and in our communities.^{7, 42,43} Shifting the focus of programs and supports which aim to address the root causes of housing insecurity and homelessness is needed if we are to build healthy, livable and sustainable communities.

An important first step in taking action is understanding the emerging and current housing needs of our communities. This report provides local municipalities and builders with relevant housing data from the Housing Now and Into the Future needs assessment survey, community engagement sessions, and data from the 2016 Census of Canada, to support planning and development activities. A similar report is available for each of the six counties that have participated in the *Housing: Now and Into the Future* needs assessment.

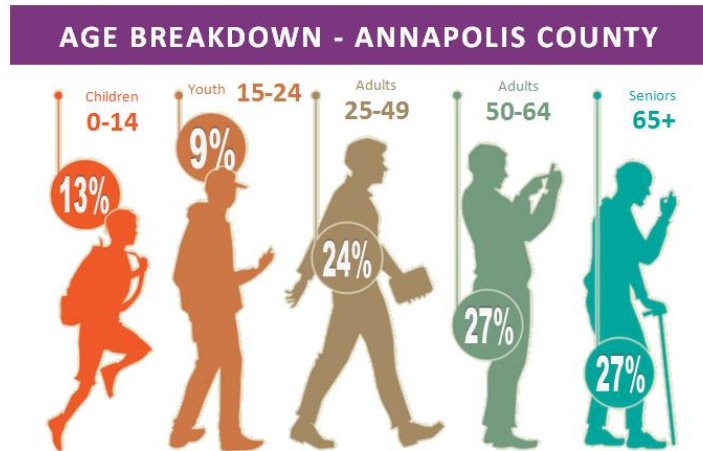
Population Demographics (2016 Census Data)

Population Distribution by Municipal Units



Age Distribution of the Population

The age distribution of the population has an impact on housing demand and housing sustainability in a community. Ensuring new housing construction has the capacity to meet changing needs will strengthen the housing market and protect valuable housing infrastructure.¹⁰ Building sustainable housing means building for the lifespan, not just a specific group (e.g., seniors). Without sufficient planning, building an abundance of one-bedroom seniors' apartments today is likely to result in an overabundance of unsuitable housing requiring major renovations in 20 years when seniors no longer make up such a large portion of the population. In general, sustainable homes have three key elements:¹⁰



1. **Environmental Sustainability:** The house is designed to reduce greenhouse gas emissions, save water and energy and reduce waste during construction and over the house's lifetime.
2. **Social Sustainability / Universal Design:** The house is designed to prevent injuries through built-in safety features. It has security elements to reduce crime and improve the occupants' sense of security. Features are also used to provide flexibility and comfort for people of varying abilities and at different life stages, including children and people with limited mobility.
3. **Economic Sustainability:** The house is designed to save money during construction and over the lifetime of the house. Careful planning avoids the need for major future renovations and reduces costs associated with energy use, water use and maintenance.

Not so long ago, housing professionals thought almost exclusively about the housing needs and preferences of families with children.¹¹ Now they need to understand the needs and preferences of several different household types, not just for housing construction, but also for retrofitting homes to meet the changing needs of households. One clear implication is the need to build flexibility into new or existing housing construction. This flexibility would enable accommodation for a variety of uses, including the need for home offices, semi-independent living (for younger or older family members) before, after, or instead of housing children. Doing this effectively requires adapting basic processes—for instance, thinking through plumbing and other key structural features with consideration of potential modifications, either by the same or subsequent residents. From a Municipal perspective, a review of planning policies, zoning, bylaws and other regulations may be required, giving consideration to the changing needs of households.

The inability of today's housing market to respond quickly to changing population demographics and needs has resulted in a lack of suitable housing infrastructure across our rural communities. With limited rental options available many, including seniors, are either staying in homes that are too big or difficult for them to maintain or moving to more "urban or town" centers despite preferring to stay in their community close to their family and friends. Similarly, without proper planning into the future, meeting the immediate needs of a specific population group could result in housing that is not suitable for the next generation.

An ongoing challenge for many communities relates to the lack of appropriate housing options for seniors wanting to age in place. CMHC reports that about 85% of Canadians over 55 years old want to remain in their present home for as long as possible, even if there are changes in their health.¹² Data from the Housing Now and Into the Future needs assessment echoes this, with 80% of seniors indicating that if they had to move it is important for them to stay housed close to the community where they currently live.

Meeting the demand to keep seniors housed in their present homes means addressing common barriers, and requires adaptations to existing housing, home maintenance, and support services (including personal care) not only from family, friends and neighbours, but also from government and private service providers.¹² This preference, and the preference to stay in their current community, also means providing a full continuum of housing choices in terms of location, forms of housing, types of tenure, living arrangements and a range of support services that allow older adults to continue to live independently and participate in their community for as long as possible.

A Special Senate Committee on Aging report outlined current barriers to aging in place, including the cost of retrofitting seniors' homes to install features such as grab bars and stair lifts.¹³ Aging in place may be inappropriate for seniors living in older structures that require extensive ongoing maintenance. Newer forms of housing that do not require frequent repairs and that can easily be fitted with supports as residents age may be a more comfortable choice. Overall, the best way of looking at aging in place is to consider that all housing providers are, in a sense, providing housing for seniors, if not immediately, then in the long term. Ideally, all housing units should be adaptable as its residents' age or experience mobility challenges.^{12, 41}

Smart technology is another area of consideration for housing providers.¹² Smart technologies for aging are being developed to provide everything from wireless home monitoring systems to assistive robotics to support those who want to stay in their homes. As the population becomes more comfortable with technology they will have higher expectations for smart technologies that offer convenience, safety and connectedness. Developers will benefit from staying abreast of growth in the area of technology.

In general, research suggests that households are a better predictor of changes in housing demand than population and that age structure is changing household composition.¹¹ Overall, household size is shrinking, as married couples *without* children and single-person households begin to outnumber “traditional family” households. Among other things, this trend is challenging old assumptions about age-based choices for housing options.

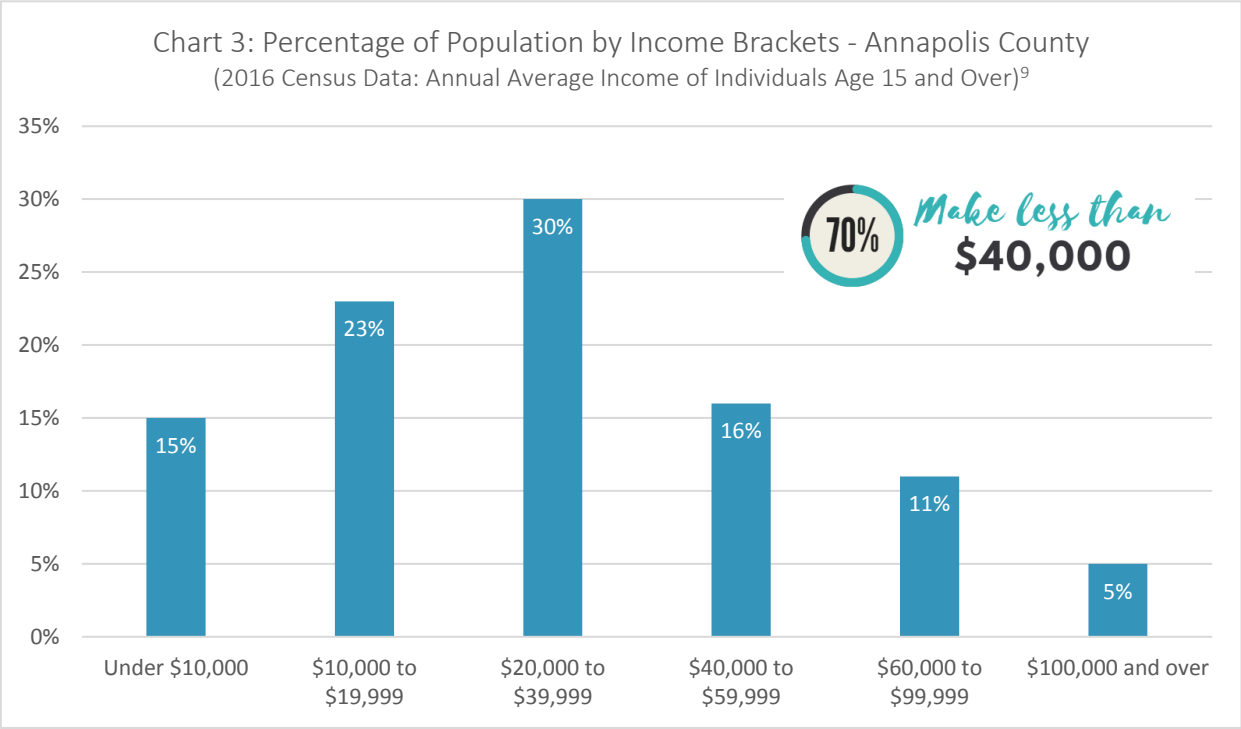
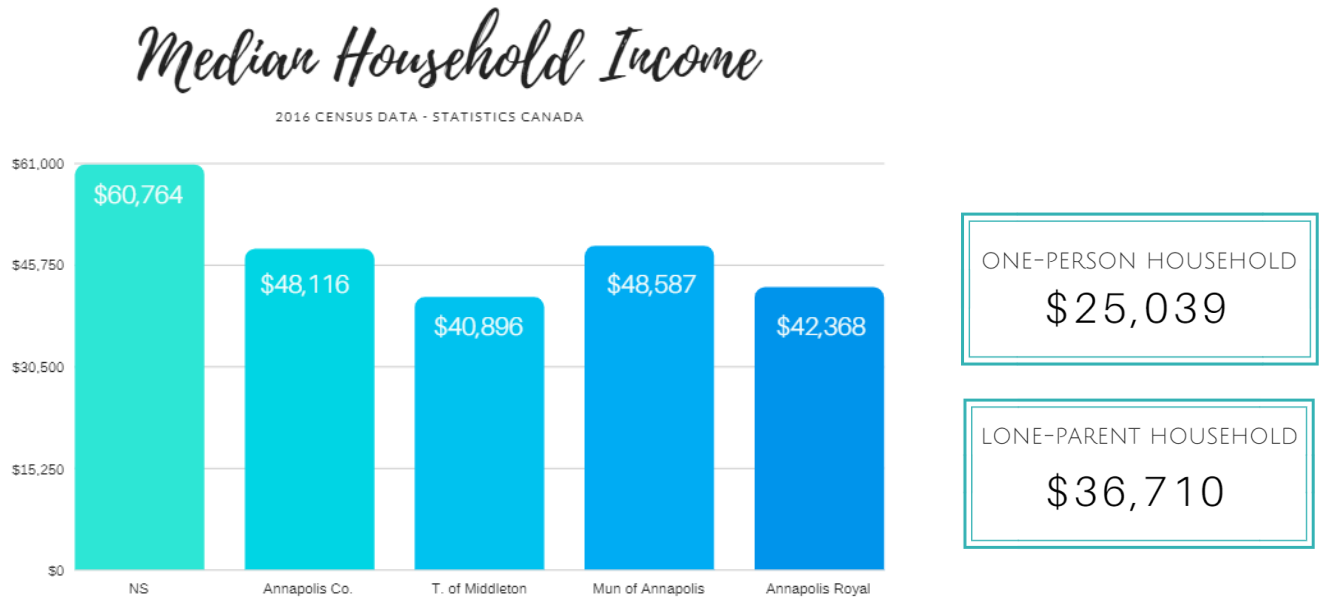
These changes suggest a need for research to help housing professionals manage their response to changing demographics and community needs.¹¹ Specifically, research needs to:

1. Discover what growing household segments—largely without children in the home— really want from housing.
2. Understand the relationship between household composition and housing preferences of specific groups.
3. Develop an understanding of the relationship between household income, household composition, and housing, especially in relation to life stage, with particular attention to ownership issues.

A review of additional Census Data on income and household demographics as well as the results of the *Housing: Now and Into the Future* needs assessment survey should help to provide some context on these issues as housing planning progresses across our rural communities.^{6,9}

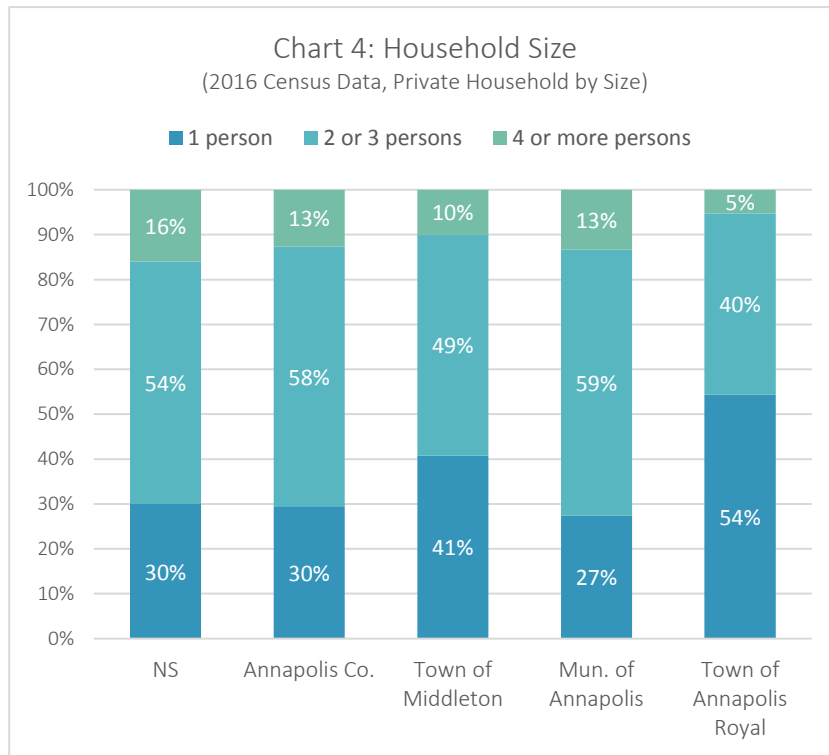


Median Income



Household Demographics (2016 Census Data)

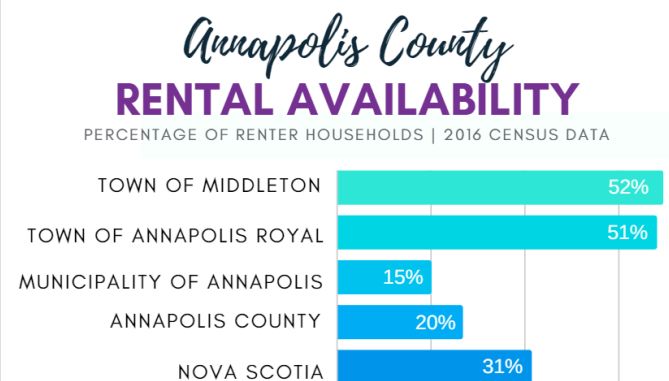
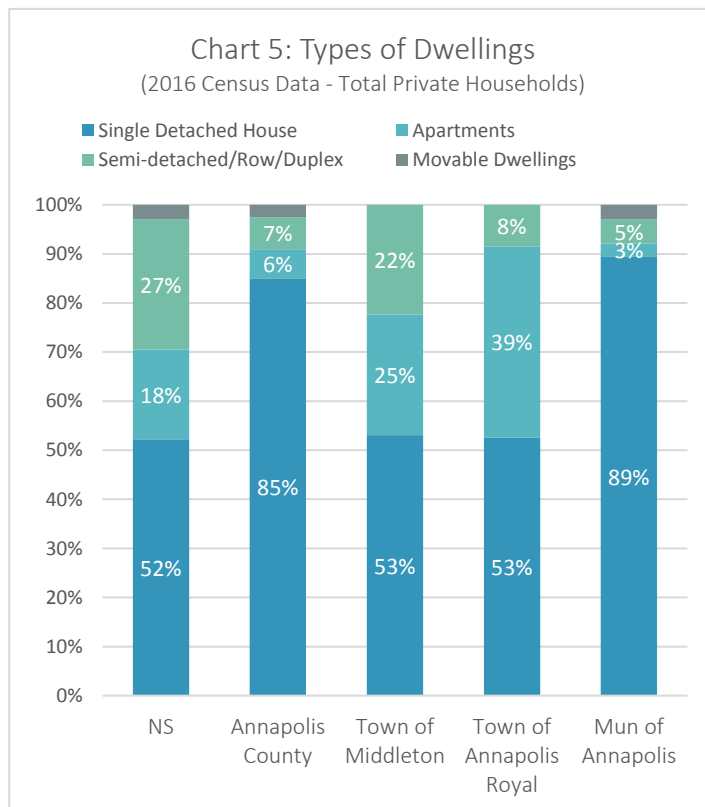
Size and Type



Average **2.2**
HOUSEHOLD SIZE
2016 Census Data

Percentage **6%**
APARTMENTS

Percentage **85%**
SINGLE DETACHED HOUSES

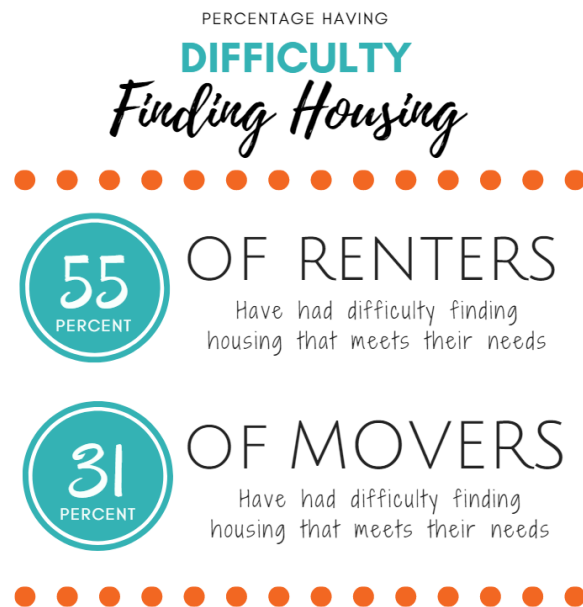
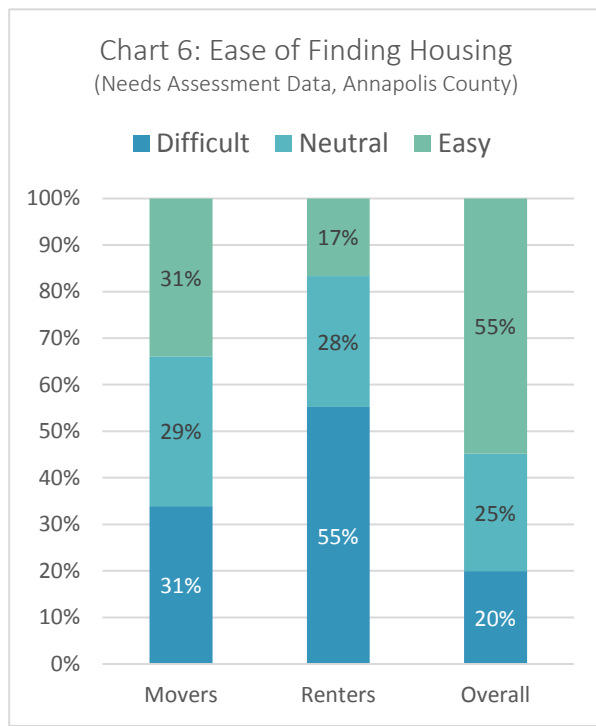


Average **\$698**
RENTAL COST

Average **\$718**
MORTGAGE COST

Needs Assessment Results

Finding Suitable Housing



More than half of survey respondent who rent indicated they had difficulty finding a suitable home that met their needs. Similarly, movers (which could include renters and home buyers) also expressed difficulty finding accommodations that met their needs. Of the 226 respondents in Annapolis County who indicated having difficulty finding housing;

- 31% indicated that there were **not enough rentals** they could afford;
- 18% could **not find a suitable** place to rent;
- 18% indicated that there weren't enough of the **kind of housing** they needed (e.g., accessible, seniors, co-op, assisted living, subsidized);
- 20% indicated there were **not enough homes** they could afford;
- 22% indicated they did not have enough money for a down payment;
- 10% could not find a suitable house to buy.

Affordability and **availability** challenges represented the main reasons respondents indicated that it was hard for them to stay where they were or to find housing.⁶ Rent, heat and lights, a down payment or housing repairs comprised most of the indicated affordability challenges. Affordable rental availability and finding suitable accommodations were identified as availability challenges. For about 24% of respondents, **suitability** was a challenge, indicating that the size of their housing did not meet their needs.

Rental availability across Annapolis County is very limited. **Only 6% of current housing tenure are apartments and overall, only 20% of dwellings are rented.** The greatest proportion of rentals are located in the Towns of Middleton (52%) and Annapolis Royal (51%). But these two Towns only house approximately 11% of the overall population in Annapolis County, serving a very small proportion of the overall population of Annapolis County. Safety and social connections were also identified as key supports that would help people stay successfully housed in their community but their ability to do so is compromised due to availability of rental housing.

Survey respondents across all age groups expressed very clearly (76%) that if they had to move, they wanted to stay close to where they currently lived.

Increasing rental availability across Annapolis County, outside of the towns, would provide opportunities for people to stay housed in their community of choice and close to social support networks. But, to do so, will require planning to ensure adequate access to transportation and services (stores, medical, and grocery) are available. With limited rural public transportation systems and fewer services, builders, municipal governments and housing programs must explore opportunities for providing access to these services as part of their affordable housing plans. These services are necessary to help build and maintain rural communities, preserve the tax-base and keep people housed in their community of choice.

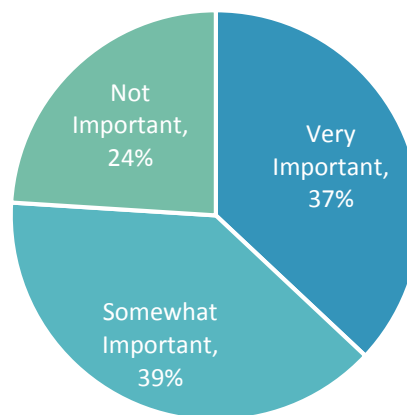
The need to address the shortage for affordable rental housing options across the county is clear. In some communities, success has been seen developing high-end (above-market rent) apartments targeting an affluent segment of the population, with units filling up before construction has started. However, many people in the community still require affordable rental housing options. Given the demand on the market for more lucrative housing developments, it is unlikely that property owners



Say it's Important

If at one point you have to move, how important is it for you to stay close to where you live now?

Chart 7: Desire to Stay Close to Current Community (Annapolis County n=465)



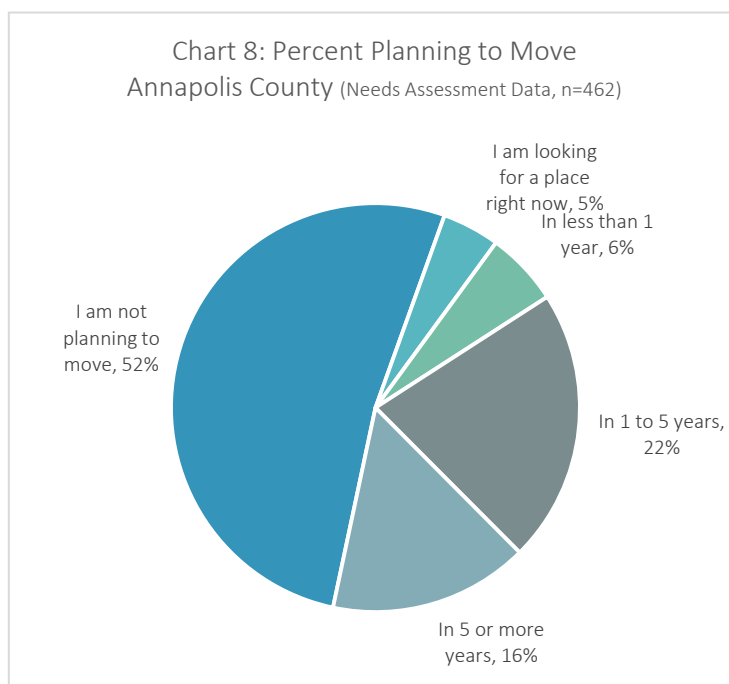
“There’s too much red tape. With bank criteria and then Housing criteria... why bother? It’s easier to just get a mortgage, have one criteria and then rent it to who you want to rent it to. And you can charge what you want. There are enough seniors out there that I can rent at \$1000/month. Why wouldn’t I just do that?”

Community Engagement and Survey Respondent Comments

will choose to develop affordable rental options, without incentives or requirements. Thus, the market is unlikely to meet the needs of its most vulnerable populations. As previously indicated, for the economic health of our communities and the overall well-being of residents, conditions must be created to ensure mixed and diverse neighbourhoods are developed for all.

Planning To Move

According to Statistics Canada, 2016 Census Mobility Data the estimated proportion of the population of Annapolis County having moved within one year of the reference data was 12%. This percentage rose to 30% when referencing whether the person lived in the same residence over the last 5 years.⁹ Although most survey participants indicated that they did not plan to move, a greater proportion indicated they were considering a move compared to the numbers reported in a 5 year period by Statistics Canada. Survey respondents were asked whether they were planning to move. Approximately 48% of survey respondents who answered this question (72%) indicated they were planning to move. As illustrated in Chart 8, most of those planning to move, thought they would do so in either in 1 to 5 years (22%) or 5 years or more (16%).



One limitation of this data is that people with housing related challenges may have been more motivated to respond to the survey and more likely to be considering a move than would be the case across the general population. In addition, given the limited availability of housing options, there is discrepancy between wanting to move and actually being able to find a suitable place.

Age of Movers

Survey respondents of all age groups indicated an intention to move. About two-thirds of movers are adults between 26 and 64 years. Adults aged 26-49 represented the largest portion of those surveyed who were considering a move (35%).

In Annapolis County, for those respondents who indicated that they were planning to move (n=220), 48% (105) indicated they have dependants living with them that relied on them for support. For the majority (65%) these dependents were children. Twenty-six percent indicated they cared for adult dependants and 9% had senior dependants that relied on them for support. These numbers highlight the need for a housing options that would suit a variety of requirements to ensure individuals can age in place and/or look after aging adult dependents.

Chart 9: Age of Movers - Annapolis County
(Needs Assessment Respondents n=220)

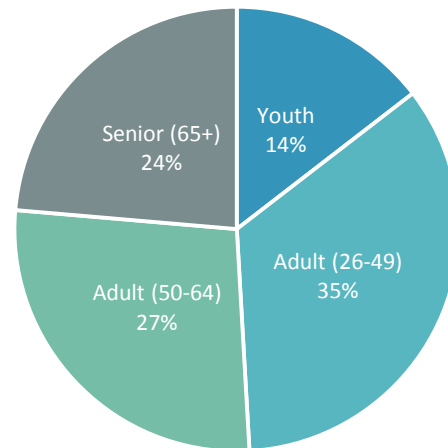
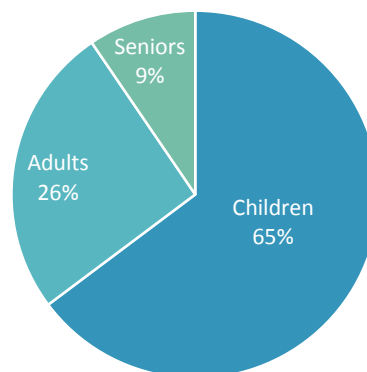
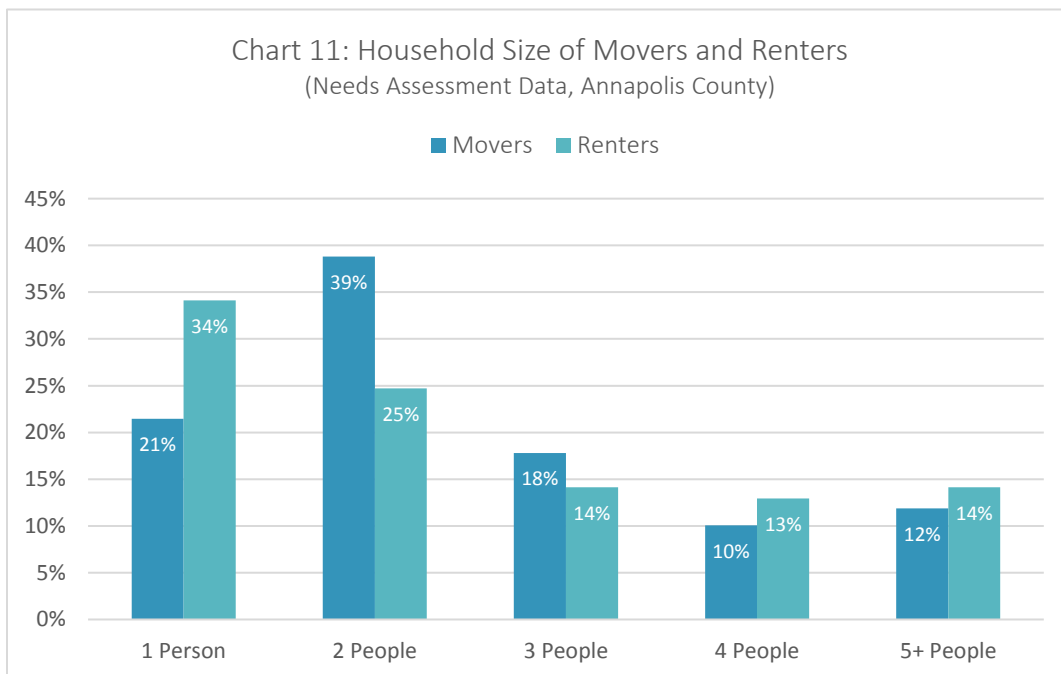
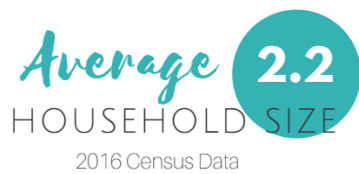


Chart 10: Dependents of Movers
Needs Assessment Data, Movers (n=220)



Household Size of Movers and Renters

The average number of people living in households is gradually decreasing.⁹ Across the general population, the average household size for Annapolis County is 2.2 people. When looking at renters and movers across the county, the average number of people per household is slightly larger for these two groups compared to the general population. The proportion of renters and movers by household size is illustrated in Chart 11. Approximately 26% of renters are one-person households, however, as indicated in the “*Important Rental Features*” subsection, this alone is not an indication of desired bedrooms per unit required. Overall, 59% of current rental households have 1 or 2 people. Despite household size, most respondents indicated the need for 2 or more bedrooms. Building to accommodate these needs and desires will help to ensure market flexibility and responsiveness, now and into the future.



Income of Movers and Renters

According to Census Data for Annapolis County on average, 70% of individuals, 15 years and over, make less than \$40,000 per year.

Among survey respondents who reported on their total household incomes, a greater proportion of renters reported incomes under \$40,000 than movers. About 81% of renter households make less than \$40,000 per year.

Chart 12 summarizes the income distribution of renters who indicated they made less than \$40,000. Of the renters who make less than \$40,000, 47% indicated they make between \$20,000 and \$40,000. An additional 25% indicated making between \$10,000 and \$20,000. Approximately 28% indicated they are potentially living in conditions of extreme poverty (under \$10,000).

Of all survey respondents, 63% of those making less than \$20,000 per year were adults between 26-64 years, 19 % are youth and 18% are seniors. Similarly, approximately 93% of those making less than \$10,000 were either adults (67%) or youth (26%). Seniors (7%) are somewhat protected from these extreme poverty situations as they are eligible to receive a greater share of government transfers. Their poverty is often characterized as “shallow”, meaning it wouldn’t take very much financial support to lift them out of poverty.¹⁴ This is less the case for low-income working aged adults. Many poor working-age adults experience deep poverty, and they would require substantial income increases to raise their income levels to the poverty line.

Chart 12: Income Brackets of Renters and Movers
(Needs Assessment Data)

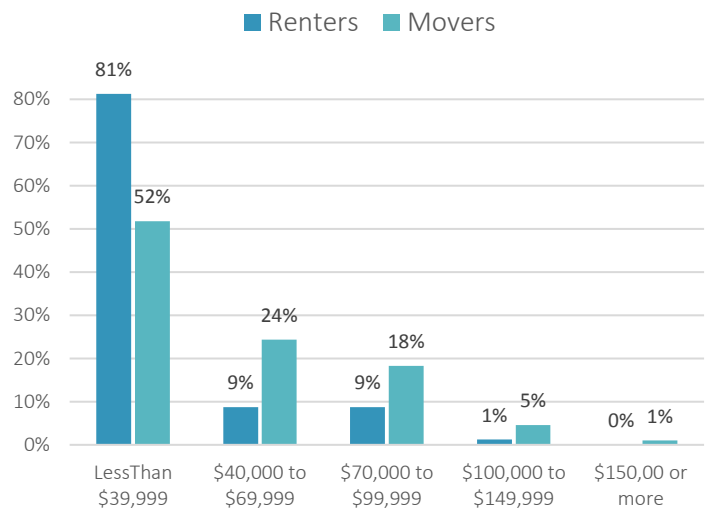
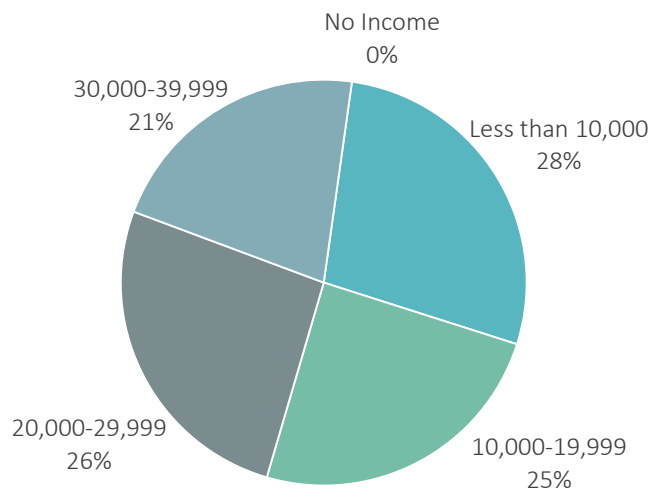


Chart 13: Income Distribution Under \$40,000 / year
(Needs Assessment Data, n=194)



For stakeholders interested in investing in rental properties and those interested in ensuring housing affordability across their communities, this information provides additional insight on what housing affordability and basic income threshold gaps might be for this group.

At current income levels across Annapolis County, meeting affordability targets will require rentals to accommodate household incomes below \$40,000 per year. In the current construction climate, meeting these affordability thresholds will be a challenge without substantial public investments. Property owners have indicated that under these current conditions it is very difficult to both charge an affordable rent and maintain an investment. The private sector alone, even with current government incentives for affordable housing, cannot meet all the affordability demands of those struggling in our communities to find and maintain housing. Current market rents work for those in the \$30,000-40,000 per year range, until faced with one personal crisis (e.g., medical, job loss, car repairs, etc.) causing financial strain their budget simply cannot absorb. Adequate availability of social housing is also required to ensure opportunities and choices along the housing continuum, preventing homelessness and its associated costs.

Income reported by survey respondents will have limitations given that it was self-reported estimates, assigned by income categories. Those respondents who preferred not to report their income or did not know their income were excluded.

Housing Costs

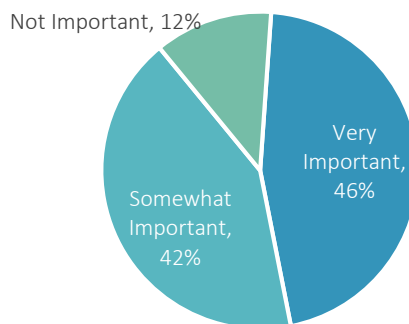
In Annapolis County, more than half (51%) of those with incomes under \$40,000 fall within the \$10,000 to \$30,000 per year range. To meet the 30% affordability thresholds for this income group, housing costs would need to be in the range of \$250 to \$750 (all-inclusive) per month.

Survey participants who indicated they were renting reported rents ranging from \$175 to \$1,100 per month with the average being \$601 per month (somewhat less than the Census average of \$698). Average heating costs were reported at \$175 per month and electricity at \$141 per month. These averages estimate rental housing costs at approximately \$917 per month with heat and lights and would presumably only be affordable for a small portion of renters.

Overall, 90% of renters in Annapolis County indicated that all-inclusive rental agreements were important. Approximately 24% of renters reported having rental agreements where everything was included in what they pay. As with income, rents reported by survey respondents will have limitations



Chart 14: Importance of All Inclusive Rents
(Needs Assessment Data, Annapolis County, n=218)



given that it was self-reported estimates, not separated by rental agreements, and subject to reporting errors.

Based on incomes reported by survey participants, for market rents to meet affordability thresholds they should be in the range of \$300 to \$675 per month if heat and lights are extra. If units are offered as all inclusive, the affordability range would be in the vicinity of \$625 to \$1,000 per month.

Figure 5: Affordability Targets

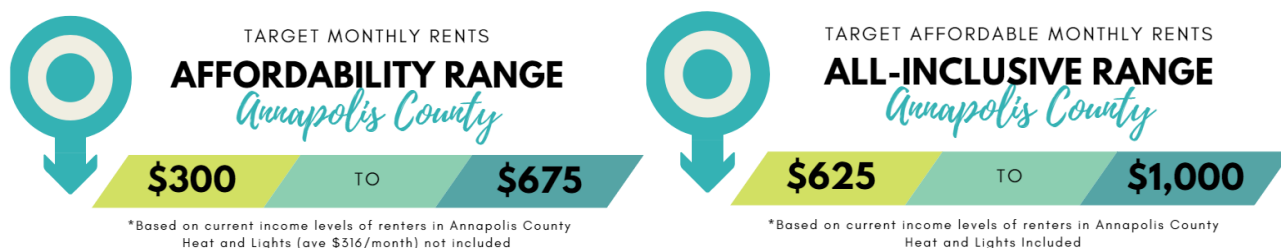


Table 1 summarizes the average rental rates for Annapolis County and provides some recommendations for affordability based on the CMHC definition of no more than 30% of income (heat and lights included) and includes the estimated \$316/month average provided by renters surveyed. With more emphasis on energy efficient builds and less reliance on oil heat, new housing development will be able to keep the cost of heating down which could allow room for higher rents while still maintaining affordability at market rates. Correspondingly, difficult to heat rental housing means rents need to be lower to maintain affordability thresholds. Of the existing housing stock in Annapolis County, approximately 44%, was built before 1960. Older homes are known to be more difficult to heat and retrofit for energy efficiency.

Table 1: Target Affordability Based on Incomes

2016 Census Data (Average Rental Cost)	Needs Assessment (Average Rental Costs)	Target Affordability Based on Incomes* (CMHC Definition of Affordability)
Rent per Month \$698	Rent per Month \$601	Rent per month based on median Income for 1- person household (25,000/year) \$300/month (or \$625 all inclusive)
		Based on Household Income of \$40,000/year \$675/month (or \$1000 all-inclusive)
		Based on Household Income of \$55,000/year \$1050/month (or \$1375 all-inclusive)
*calculated using average heat and lights of \$316/month		

Building and Maintaining Affordable Housing

Affordable housing is not affordable because it's built with cheap or shabby materials; rather, it is affordable because innovative developers with or without government funding have kept the construction and/or operating costs low.¹⁵ Affordable just means that housing should cost no more than 30% of a household's income. It must comply with the same building restrictions and design standards as market-rate housing; as such, it will be designed to fit in with the character of the neighbourhood. When it is funded with public money, additional restrictions and higher standards are sometimes required.



Occasionally there is a misconception that affordable housing and/or higher density housing spoils the character of the neighbourhood.¹⁵ Research clearly shows that communities that create mixed, diverse neighbourhoods are better able to maintain healthy, livable and sustainable communities that provide a selection of attainable housing options for all ages and needs.^{1,3,4,5} Moreover, affordable housing often has a stabilizing effect on a neighbourhood by enabling people to stay in their communities.¹⁵ A recent study of 146 supportive housing sites in Denver concluded that “there was no statistically significant evidence that supportive housing led to increased rates of reported violence, property vandalism/theft, criminal mischief, disorderly conduct or total crimes.” However, there will be occasions when residents will not be persuaded of the merits of affordable housing or new infill development (developing vacant space in more dense areas), no matter how sound the proposal or how serious the need. When this happens, appeal mechanisms and changes to planning rules themselves may be called for. This is the time for municipal leadership.

When affordability thresholds are not maintained, the impacts on individuals and community are felt by everyone. For individuals with mental illness, affordable and supportive housing options have been found to reduce hospitalizations, psychiatric symptoms and substance use while increasing freedom, privacy, dignity and safety.¹⁶ Supportive housing has been shown to improve recovery for people with mental illness including those with long histories of hospitalizations and challenging behaviours and is far more cost effective overall.^{16,17}

Furthermore, a lack of adequate affordable housing has many community health and economic impacts and often forces people to seek any form of shelter, compromising their health and well-being.^{3,18} Excessive rent or housing costs also create financial burdens that contribute to hunger, mental stress, overcrowding, isolation and crime. Communities that promote integrated, affordable housing choices through the design of their built environments, by encouraging safe and affordable housing development and promoting integrated rental, subsidized and market housing options, can break down the social conditions that contribute to poor health and well-being outcomes.^{3,4}

Builders and landlords of housing are important partners in helping to address the diverse housing needs of our communities. Over the needs assessment area, a total of 37 stakeholders responded to the survey. From a property owner / landlord perspective, almost half (45%) indicated that they would not consider investing in affordable housing and an additional 24% indicated that they had considered investing in affordable housing but said it was not financially viable. Approximately 12% of property owners surveyed indicated they have affordable rental units.

The issues most frequently reported by property owners surveyed included:

- *Existing housing stock requires extensive or costly repairs (53%)*
- *Property taxes are too high (47%)*
- *Housing needs are becoming more specialized (44%)*
- *Development / construction costs are too high (36%)*

Overall, 52% of property owners agreed that there was a housing affordability problem in the communities where they worked. Many were not aware of Housing Nova Scotia (HNS) programs (73%) or Canadian Housing and Mortgage Corporation (CMHC) programs (40%) for affordable housing development. When asked what factors would improve interest in affordable housing investments, the following factors were most frequently indicated:

- *Capped or reduced property taxes (80%)*

*“The cost of building is an issue; following building codes, figuring loan payments, property taxes, sewer, insurances and all the other expenses. **By this time, the monthly rent you need to charge goes up to a level where most people that need affordable housing can’t afford what you are offering.**”*

*“We are being made to feel that we need to be social workers but we are a business. **Landlords are not social workers.**”*

*“I had a tenant who was on Income Assistance. He managed his money so carefully and was never late for his rent. I didn’t raise the rent for 7.5 years and I helped him access government programs for additional funds. **I finally had to increase the rent as I was taking a loss and he was unable to stay.** I didn’t know about the rent supplement program otherwise I would have applied and tried to keep them as they were great tenants.”*

“Increasingly difficult to get financing for housing, and very difficult for commercial properties or land; many homes are dated or have deferred maintenance issues.”

*Landlords have the right to choose who goes into their homes. **It is a business and you want to have the best custodian of your asset** (apartment). There are too many stories out there of bad tenants leaving the landlord “holding the bag” and having to pay for damages.*

We can’t raise rent too high. So in order to keep people in, “breaks” are given. But that impacts revenue, how can we put money back into the unit?

I applied for the forgivable renovation loans about two years ago but the red tape and waiting was too much and I ended up “opting out”.

Community Engagement and Survey Respondent Comments

- *Grants to build/renovate affordable units (64%)*
- *Tax incentives for affordable units (52%)*

When asked about the supports and services that would have helped their tenants stay successfully housed in one of their units the factors most frequently indicated were:

- *Having someone help the tenant to ensure their rent is paid on time (36%)*
- *Having someone to help the tenant to get along with neighbors (36%)*
- *Someone to help the tenant connect with supports they might need / referrals (Mental Health, Addiction Services, VON, Senior Safety, Outreach, Continuing Care) (29%)*

As Canada's authority on housing, Canada Mortgage and Housing Corporation (CMHC) works with other federal partners, provincial and territorial governments, non-profit and co-operative housing groups and the private sector to ensure Canadians have access to affordable housing options. Through its "Affordable Housing Centre", developers of affordable housing projects can access knowledge, expertise and financial support, including Seed Funding to develop project proposals.⁴⁰

In 2017 a \$40 billion, 10-year National Housing Strategy was announced.²⁹ The strategy is intended to enhance and improve access to affordable housing infrastructure. Of particular interest for developers, the strategy has led to the creation of a new \$15.2 billion National Housing Co-Investment Fund, which directs the federal government to work with provinces and territories, community housing providers, municipalities, the private sector, and Indigenous governments and organizations to support the creation and repair of affordable homes across the country. The funds are particularly targeted to the creation and repair of housing for those in our communities who are the most housing insecure: women and children fleeing family violence, seniors, Indigenous peoples, people with disabilities, those dealing with mental health and substance abuse issues, veterans and young adults. Additionally, as a crown corporation, CMHC acts on behalf of the Government of Canada to administer funds to provinces and territories allocated to address the housing needs of Canadians.

In Nova Scotia, Housing Nova Scotia (HNS) is the agency responsible for the administration and delivery of affordable housing solutions for low to modest-income Nova Scotians. Housing Nova Scotia offers a variety of programs to help create and preserve existing affordable housing infrastructure. Programs administered by Housing Nova Scotia for landlords and developers support the maintenance, rehabilitation and creation of affordable housing. These funding programs, coupled with rent supplements help landlords meet minimum housing standards and help keep rents low, which impacts the availability and affordability of housing across Nova Scotia. Programs for homeowners include grants and loans for home repairs and modifications, and mortgage funds and grants to help purchase or build modest houses. These programs help lower to modest income households rent and maintain safe and affordable housing.

In 2017, Housing Nova Scotia approved almost 8 million (\$7,717,498) in grants and loans in the Western Region (Valley, Tri-County and South Shore). This included \$6,091,751 in grants and loans to home owners and \$1,395,247 in forgivable loans to landlords. Funding in 2017 was enhanced to help address the increasing needs, but has since gone back down to previous levels with no new or enhanced investments for repair and renovation announced to date. As a result, waitlist for these programs are, once again, on the rise and proving insufficient to meet ongoing infrastructure needs.

Until recently, the funding available from HNS for the development of new affordable housing was \$25,000/unit. While some developers across our rural communities were interested in utilizing the program, long waitlists, a cumbersome application process and too little of a financial incentive were expressed as deterrents. Recognizing the rising costs of construction, and the need to further incentivize the creation of new affordable housing, Housing Nova Scotia doubled this to \$50,000/unit. Overall, this new funding increase has been well received by developers and will hopefully provide additional incentive for more developers to include affordable units in their development plans moving forward.

Despite the significant investments in preserving affordable housing infrastructure, access to grants, long waiting lists and the poor condition of affordable housing continue to be identified as issues in our rural communities, illustrating the scope of the need in this area as well as an inability for many to afford the necessary repairs required to maintain their homes and investment properties.

Even with subsidies, market rents are not always able to meet the needs of all residents.¹ For those living in or close to extreme poverty levels or with specialized housing needs, they simply do not have the income available to compete effectively in the housing market nor is the market place necessarily able to meet their distinctive housing needs.¹⁴ In these situations, social housing options and supportive services to help people stay successfully housed are required to provide affordable housing solutions and to prevent both the associated costs and personal consequences of homelessness.^{14, 25, 38}

Social Housing Programs

Of tenant households in Annapolis County, 16% are subsidized. Eligibility for programs are based on max household income levels (about \$33,500 for a one-bedroom). Social Housing programs include:

- **Public Housing:** These units are for seniors and families and are subsidized at 25%-30% of income with family composition considerations. Heat and lights are included. Units are maintained by the housing authority.
- **Affordable Housing:** Units are owned by private landlords in partnership with the housing authority. Tenants pay 30% of their monthly income and the remaining fair market rental value is subsidized. Heat and lights are extra.
- **Rent Supplement:** Units are owned by private landlords and must be inspected by the housing authority. Tenants pay 25% of their monthly income and the remaining fair market rental value is subsidized. Tenants may receive additional deductions if they are required to pay their own heat and lights.
- **Native and Rural Housing:** Units are maintained by the housing authority and tenant rent is calculated at 25% of monthly income. Heat and lights are not included.

Table 2 outlines the waitlist for social housing in Annapolis County as of April 2018. Applicants are able to apply to be on the waitlist in up to 3 counties. It is possible that the scope of this issue is larger than reported by the waitlist. During community consultation, it was evident that many people opt out of even being placed on the waitlist for a variety of reasons such as housing location may not meet the family need (transportation is an issue), safety concerns, etc.

Table 2: Waitlist for Social Housing as of April 2018

		Totals
Town of Annapolis Royal	0 Families – 5 Seniors – 1 Non-Elderly	6
Town of Bridgetown	1 Families - 5 Seniors - 1 Non-Elderly	7
Town of Middleton	7 Families - 33 Seniors - 17 Non-Elderly	57
Municipality of Annapolis County	4 Families – 4 Seniors - 9 Non-Elderly	17

As reported in the Quick Look at the Numbers for Annapolis County, there are few rental options available and much of the housing stock is aging and may no longer be suitable for the changing demographics.¹⁹ In addition, some of the affordable housing units in rural communities do not meet minimum housing standards and builders and community stakeholders have told us they do not have the financial or administrative resources to invest in housing that does not generate revenue and serves vulnerable populations.

Addressing non-market housing gaps that create new safe, affordable and appropriate housing infrastructure is essential to creating an efficient and well-functioning housing sector that can meet the needs of all residents. Small rural municipalities may require assistance to recognize their role and/or use their assets in creating affordable and appropriate housing infrastructure. Many have land and building resources that would help create conditions for social housing infrastructures. Suggestions towards achieving this were identified at a Nova Scotia rural housing conference held in 2016 and include:

“Whose responsibility is it to fix this housing issue? Not really the business communities, but it seems that’s who they want to fix it!”

Community Engagement and Survey Respondent Comments

- Housing Nova Scotia addressing gaps in non-market housing stock and infrastructure to ensure the availability of an adequate and appropriate supply of affordable and social housing, which meets minimum housing standards, across our rural communities. With limited social housing being built by Housing Nova Scotia, partnerships with local governments and the not-for-profit and private sectors in rural areas need to be fostered and supported to fill this gap and develop affordable infrastructure.
- Housing NS providing leadership in assisting rural communities to increase non-market affordable housing infrastructure. There needs to be:

- Increased infrastructure funding, easy to access programs, and supportive policies put in place that help the private and not-for-profit sectors fill non-market affordable housing gaps.
- A significant increase in governmental investment in social housing options (e.g., seed money to build affordable units, rent supplements, rent geared to income, social housing units, and/or guaranteed livable income);
- A rural lens for affordable housing projects in order to help citizens stay successfully housed in their communities, close to their social support networks;
- An easy to navigate system that creates opportunities to expand affordable infrastructure with support services to assist developers and not-for-profits in meeting application demands, developing business plans, reducing barriers, understanding needs and forming partnerships;
- Help for communities lacking affordable infrastructure to increase or maintain affordable housing stocks.

Rent supplements have been identified as an effective option to help relieve the housing stressors across rural communities. The current Rent Supplement Program provides safe, affordable rental accommodation for low-income households in the private rental market. Under this program, Housing Nova Scotia enters directly into an agreement with a property owner to subsidize a portion of the rent (up to \$250/month). Across Nova Scotia there are more than 800 (plus 440 new supplements) units receiving rent supplements; over 5000 Nova Scotians are currently on the waiting list. Clearly, there is no shortage of demand, but program funding is woefully insufficient.

Providing portable rent supplements, where the supplement is attached to the applicant who applies for it rather than to a building or property owner, enables residents to choose a location that meets their needs; respecting the **individual's choice and dignity and reducing stigma**. Portable rent supplements are a good fit in rural communities as it does not limit the applicant's choice of housing to a particular building, and supports mobility, should the applicant desire a move. But without also addressing the shortage in affordable infrastructure, rents supplements alone become impractical.

The Colchester Antipoverty Report on Housing as a Basic Human Right discusses the apparent shift away from publically-owned affordable housing infrastructure towards private sector partnerships and suggests that this needs to be carefully monitored.²⁰ Advocacy efforts are needed to protect publically-owned social supports such as those that could provide healthy and affordable housing options for all who may be in need. The private sector cannot be expected to meet the needs of our most vulnerable residents. Alongside robust publically-owned social housing supports, increased infrastructure funding, easy to access programs, legislative changes and supportive policies that help the private and not-for-profit sectors fill some non-market affordable housing gaps could benefit our rural communities. In addition, small rural municipalities often require assistance to recognize their role and/or use their assets in creating affordable housing. Tenants also require supports to help them stay successfully housed.

Emergency Housing

There are no formal homeless shelters available in Annapolis County. Like many rural communities, homelessness goes relatively unseen as those in need rely on informal networks to couch surf, double up, sleep rough in unsafe dwellings, seasonal cottages or trailers during all seasons. The resources identified below are located in Kings County but individuals in Annapolis County can access them. Frequently transportation is a challenge when services are provided in another county. Below is a sample of services provided in Kings County accessible to those living in Annapolis.

The Youth Portal

The Youth Portal is a resource center for youth that desire connection and change and supports youth at risk of homelessness. The youth served by the Portal and its outreach program live between Windsor and Annapolis Royal. Priority focus for outreach is youth, 16- 19 years. Prevention is the emphasis for youth 12- 15 years of age. Prevention programs include: Rec Buddies, Family connect and RE-connect, Outdoor Discovery, and One on One support.

Open Arms

Open Arms is a community supported registered charity made up of a network of about 300 volunteers from Hantsport to Bridgetown who have connected through many different churches, community groups, businesses, schools and more. Initially established in 2004 as a Community Chaplaincy/Advocacy for people in need, and soon began a much needed shelter program to complement front-line advocacy work. Inn From The Cold operates from five local churches and from Open Arms two days a week, from November through April.

Chrysalis House

Chrysalis House is located in the Town of Kentville and is a safe and non-judgemental environment providing shelter and outreach services for women and children. These services include support, advocacy, referrals, resources, public education and community development. It is recognized that oppression exists in a multitude of forms and is proactive in empowering women to have hope and make their own choices to live free from violence and abuse.

Chrysalis House operates 24 hours a day 365 days a year. There are absolutely no fees for service to women and children, and they may stay up to six weeks. This may be extended according to the needs of families. These services are free and confidential. Service are offered to the communities of Kings, Annapolis, and Hants County. Public education and community development are also important elements of their work.

Supportive Housing

Some households require housing-related supports. Without supportive services many people cannot become and/or stay successfully housed, nor can they access and make effective use of services in their community. The type of support which can enable people to become and stay successfully housed varies, depending on their needs. For some, assistance with daily living is sufficient. Others require additional supports, programs and services. For those with the most complex needs, more specialized supports are required. These supports may range from simple help with daily living to the

implementation of a comprehensive Housing First Approach in our province. Failing to address the housing related needs of individuals and families who could have remained in their communities, if they had access to the necessary housing-related supports, has compounded the affordable housing issue in rural Nova Scotia. Stakeholders are working to identify the supportive housing services required to help keep people successfully housed and our report on *Precarious Housing and Homelessness* further outlines the needs across our communities.

Supportive housing options for persons with disabilities are available in Annapolis County and offered by the Annapolis County Municipal Housing Corporation and Carleton Road Industries Association:

The Meadows Adult Residential Centre (The Meadows ARC)

The Meadows ARC (located in Bridgetown) provides housing to 33 residents with intellectual disabilities or long term health challenges. They also offer one respite bed. There is access to a wide variety of resources within the facility and the community. Each client has an individualized program that addresses his or her personal, vocational, social and recreational needs and goals.

Carleton Road Industries Association

Carleton Road Industries Association is a non-profit, charitable Adult Service Centre located in Lawrencetown. Their service provision is directed toward the vocation and life skills training areas of those adult residents of Annapolis and Kings Counties who are diagnosed with mental, intellectual, emotional, and/or physical disabilities. Their mandate is to provide high quality and diverse programs that will assist participants to transition into the workforce. At the time of this report there were two apartments located in Lawrencetown available for individuals who access their services. They are also in the process of developing three more apartments which will include a total of 4 one-bedroom apartments and 1 two-bedroom apartment.

Other supportive housing is limited in Annapolis County so individuals requiring this type of housing can access supports in Kings County. Below is a sample of what is provided in Kings County.

Community Living Alternatives Society (CLAS)

Supportive housing options for persons with intellectual disabilities are available in Kings County and are offered by Community Living Alternatives Society (CLAS). CLAS provides quality community living opportunities and promotes and facilitates exercise of individual rights, fulfillment of responsibilities, and participation within communities. CLAS presently supports 61 people, and has a variety of living options for people to choose from throughout Kings County from Wolfville through to Kingston/Greenwood. The options presently include: 1 Group Home (licensed), 2 Developmental Residences (licensed), 9 Small Option Homes, 5 Community Homes and 6 Supported Independent Living (Apartment Program).

L'Arche Homefires

In L'Arche, people who have intellectual disabilities and those who come to assist share life and daytime activities together in family-like settings that are integrated into local neighbourhoods. L'Arche in Canada has nearly 200 homes and workshops or day programs. These are grouped into what L'Arche calls "communities." L'Arche Homefires in Wolfville, is a community of 5 homes in the local area, a candle making workshop (Applewicks), a day program (Cornerstone) and a small retirement program (Discoveries). They currently provide homes for 20 core members.

Project HOPE

Project HOPE a supportive housing framework, based on housing outreach and intensive case management that works through a strength based and peer empowerment model. Project HOPE is designed to assist individuals living with mental illness in Kings County who are homeless or at risk of homelessness to implement long-term solutions to obtain and retain housing. The services include housing placement, eviction prevention, referral to appropriate agencies, skills training, ongoing support, and intensive case management to minimize barriers to finding and retaining housing.

Kings Regional Rehabilitation Centre

The Community Options Program provides care and services to adults and youth who require support living in the community. Safe, stable, homelike accommodations are supported with a range of programs designed to address cognitive, psychological, emotional and/or social challenges. Programs focus on skill development (personal, social, vocational and educational) as well as opportunities through community integration. Homes accommodate from three to eight individuals. There are currently four adult and five youth homes. There are currently eight live in center units at Kings Regional Rehabilitation Centre. These units provide a variety of supportive living environments from a high degree of personal care to meet the needs of clients with significant physical and cognitive challenges including traumatic brain injuries, clients with behavioral, physical, cognitive and other challenges.

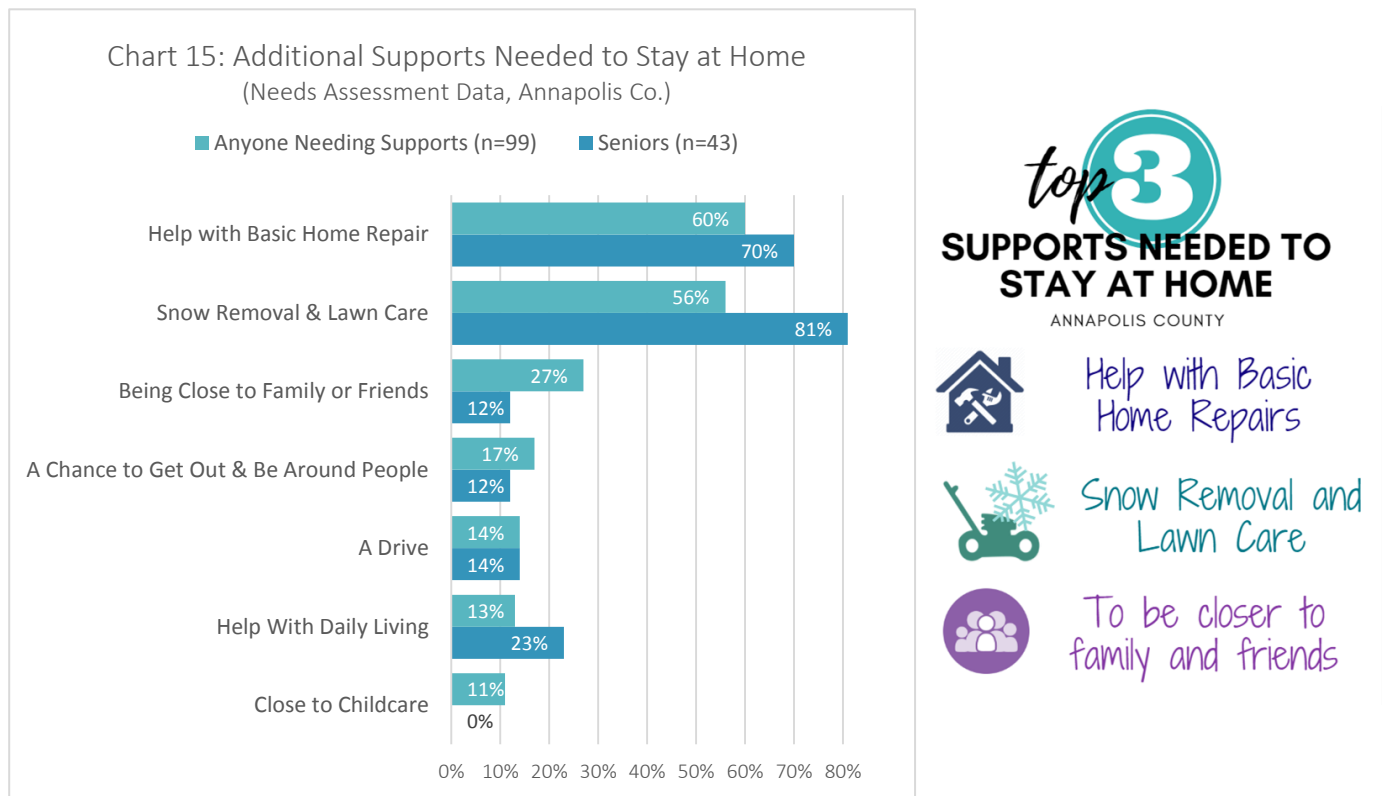
Following a conference on rural housing needs in the fall of 2016, it was identified that there was a need for decision makers and funders of affordable housing to explore ways to make the continuum of supports a foundation of policy in order to help rural communities meet their housing needs. It was identified that efforts to improve access to housing-related supports must:

- Encourage and support community-led initiatives, which bridge gaps between services and add value to existing programs;
- Improve collaboration among government departments with a connection to affordable housing and support services; and
- Broaden the scope of housing-related supports and services.

The *Precarious Housing and Homelessness* report released in March further defines the housing related supports and services required to help people stay successfully housed in their communities.⁶ Service providers, stakeholders and residents indicated that financial assistance (help with bills, rent supplements, reliable income), general help (snow removal, basic home repair, help with daily living), making social connections (feeling safe, being close to family and friends, someone to call), and access to support and information (help finding a place, filling out forms, connecting to supports) were required to help keep some people successfully housed in their homes and communities.

Additional Supports

When survey participants were asked what other supports they would need in order to stay in their home, the top 3 supports included snow removal and lawn care, help with basic home repairs and the opportunity to stay closer to family and friends. These needs were consistent across age groups. Communities, municipal governments and stakeholders should explore ways to collaboratively address these needs, either through volunteer networks, social enterprises, or other social support systems in order to help people in their communities stay safely in their homes as long as possible.⁴¹ Addressing these issues may also mean that valuable housing stocks are better maintained and that the municipal tax base is preserved.



"I do not need supports right now but after my husband and I retire I could see some financial support may be necessary to continue living in our very small cozy house. Due to medical issues, I can see us needing help with lawn and snow removal; being able to afford those may be a challenge as well as medical aids, my husband may need total knee replacements in the near future."

Community Engagement and Survey Respondent Comments

Ideal Next Residence

Investing in rental properties to meet market demands has generated a fair amount of interest in recent years, particularly in response to meeting the needs of seniors looking to move from their single family homes into more worry-free accommodations. Research is clear that to maintain healthy, livable and sustainable communities, residents must have a selection of attainable housing options across the life span.^{1,8,12,30,32,36} Research also indicates that youth are wavering from the expectation that a traditional single family home is what is required to meet their housing needs. Tiny homes are gaining traction with this age group in that it addresses both affordability and a desire to live sustainably with a lighter carbon footprint.²¹

Overall, 74% of Annapolis County respondents who indicated they were planning to move, identified their ideal next residence as a single detached home (respondents were able to select more than one preference).

The charts below highlight the preferences of those planning to move as well as the preferences of groups based on age. As a group, seniors were most interested in transitioning into apartment living. Both seniors and youth are primarily looking for rentals as their next ideal residence. Adults approaching their senior years are also beginning to consider their need to transition into rental accommodations.

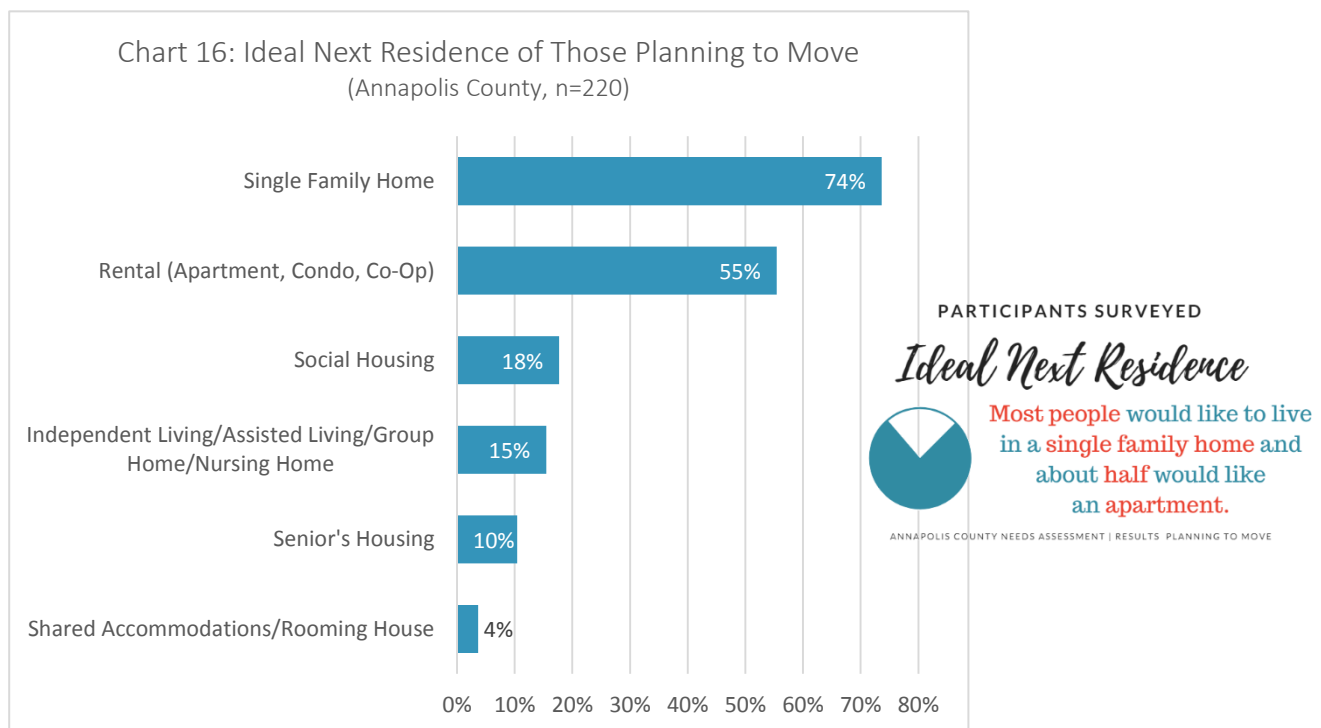


Chart 17: Ideal Next Residence for Youth
(Annapolis County, n=42)

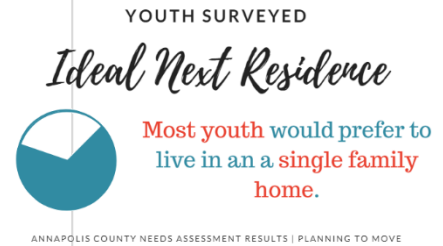
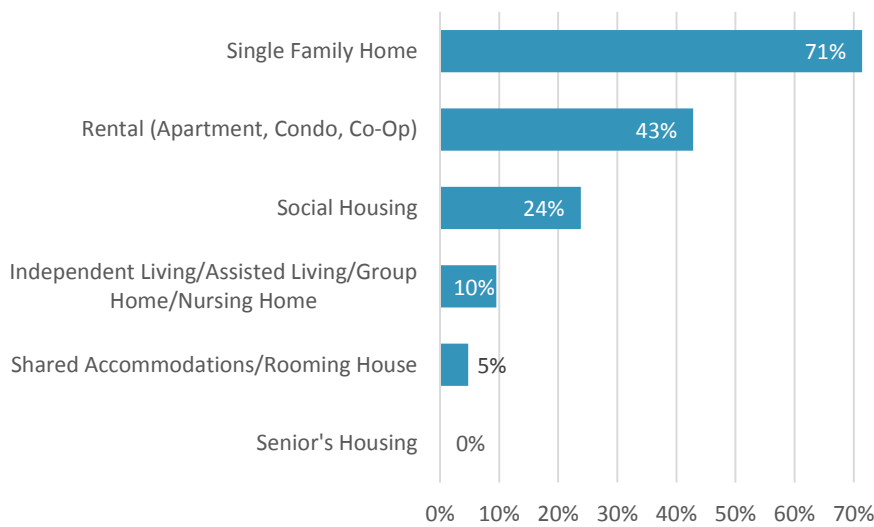
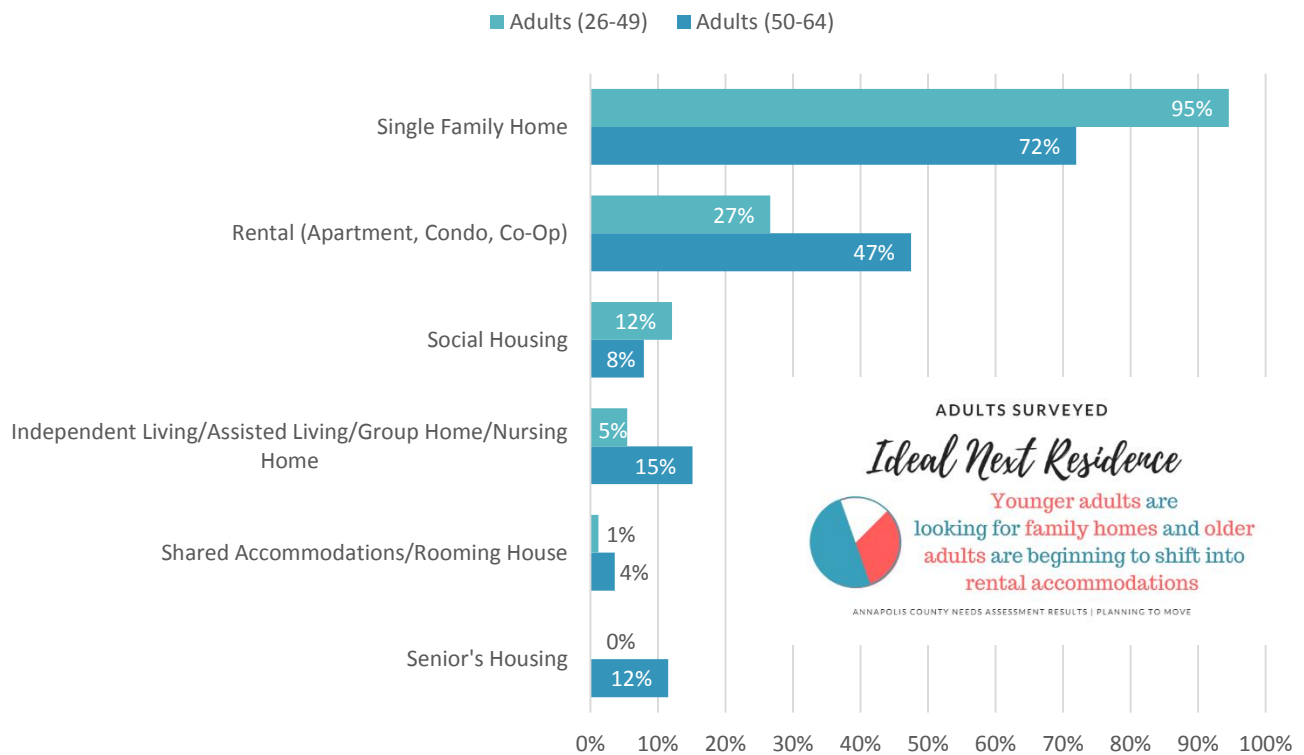
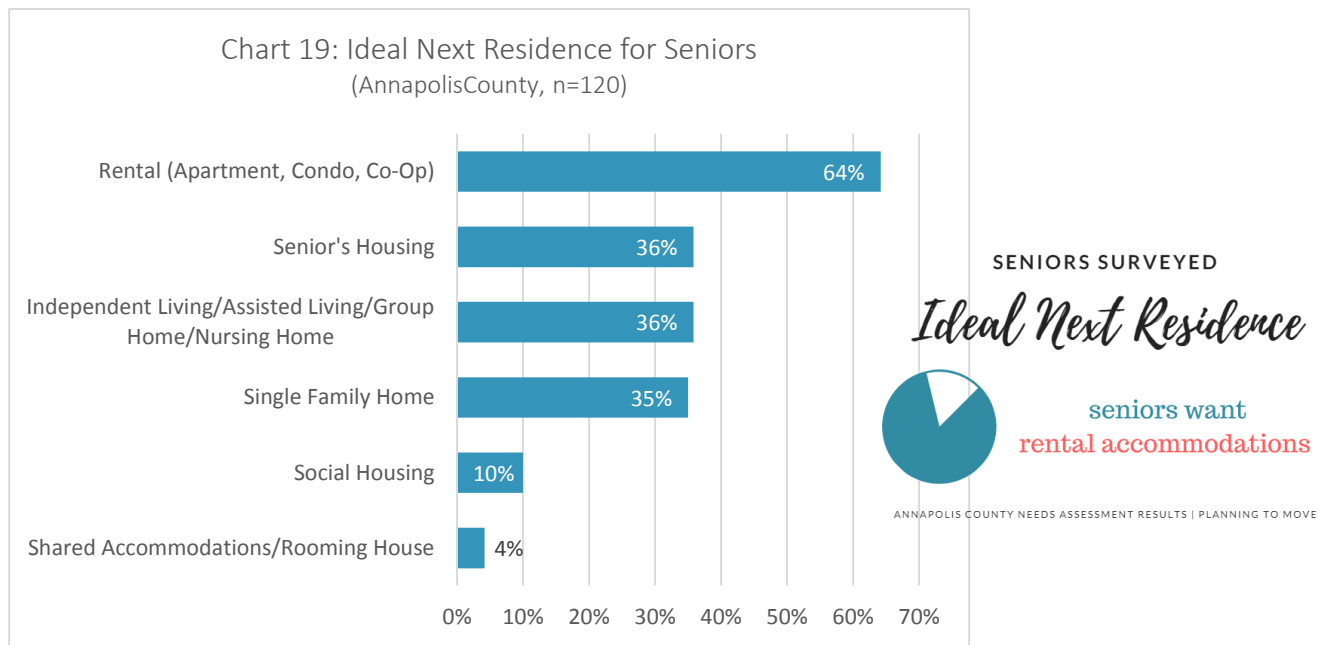


Chart 18: Ideal Next Residence for Adults
(Annapolis County: Age 26-49, n=165; Age 50-65, n=139)





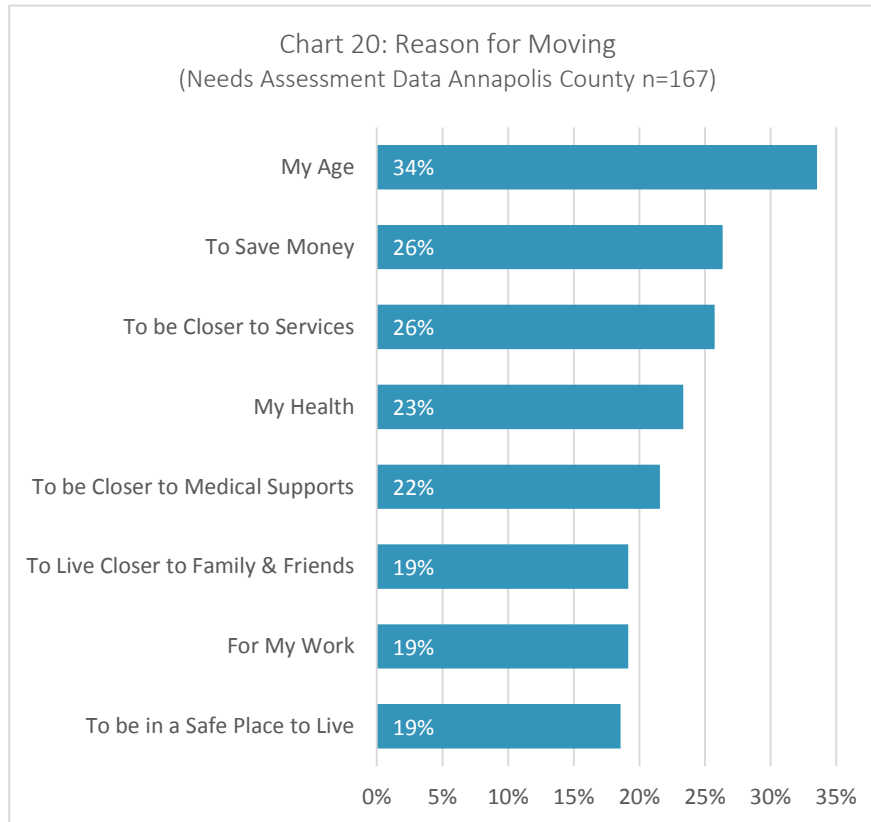
Survey results indicate a demand for rental accommodations across most age groups at levels higher than what currently exists. This limited number of rentals in communities outside of the Town of Annapolis Royal and Middleton impacts availability for individuals wanting to rent in those communities. As a result, people requiring rental accommodations either stay housed in homes that are unsafe, unaffordable or unsuitable because they have no other appropriate options available or they leave their communities. Similarly, developers are much more likely to use their valuable land and investment resources to meet the increasing demands at the upper threshold of the market where the most return on investment is possible.

Market gaps exist in meeting affordable rental accommodation needs. Most homes are single family dwellings (see Chart 5: Types of Dwellings) and the demand for affordable rentals close to where people live is increasing. Many respondents are indicating a need for rental accommodations at rates well above existing market levels.

As mentioned previously, to maintain healthy, livable and sustainable communities residents must have a selection of attainable housing options across the life span. Addressing the existing gaps in housing infrastructure demand while meeting the needs of the entire population and creating mixed and diverse neighbourhoods will require careful planning and consideration by builders, community stakeholders and leadership from all levels of government.

Reason for Moving

Depending on age, the primary reason for moving varies. For those under the age of 49 and under saving money is the primary reason to move. For those individuals 50 plus, their age is the primary reason for moving.



My Age



To save money



To be closer to services



YOUTH (15-24 YRS)

- 1) To save money
- 2) For my work
- 3) My age



ADULT (26-49 YRS)

- 1) To save money
- 2) For my work or to be closer to services
- 3) Safe place to live



ADULT (50-64 YRS)

- 1) My age
- 2) My health
- 3) To save money or to live closer to family or friends



SENIORS (65+ YRS)

- 1) My Age
- 2) My health
- 3) To be closer to medical supports

Important Rental Features – Number of Bedrooms

The Canadian National Occupancy Standard (CNOS) has been developed by the Canada Mortgage and Housing Corporation (CMHC) to help determine the number of bedrooms a dwelling should have to provide freedom from crowding.⁴⁴ Housing suitability refers to whether a dwelling has enough bedrooms for the size and composition of the household.

The Canadian National Occupancy Standard (CNOS) states that

- No more than two people shall share a bedroom,
- Parents or couples may share a bedroom,
- Children under 5 years, either of the same gender or opposite gender may share a bedroom,
- Children under 18 years of the same gender may share a bedroom,
- A child aged 5 to 17 years should not share a bedroom with a child under 5 of the opposite gender,
- Single adults 18 years and over and any unpaired children require a separate bedroom,
- Single adults living alone do not need a bedroom and can occupy a bachelor unit.

These NOS standards were established in 2013 and were created to gauge overcrowding and to determine how suitable housing is for a family's needs. Many families, for various reasons, may not abide by these guidelines. The rental housing index estimates overcrowding (by CNOS Standards) of between 5-10% of renter households across our rural communities.⁴⁵

Policies that use these guidelines for matching families to social housing units may place restrictions on room sharing that could reduce the ability of families with children to access affordable housing.⁴⁶ Enacting these policies is at municipal and provincial discretion.

Survey participants were asked about the number of bedrooms they would need if they had to move. This information provides context for builders as they determine the size and types of units required to meet the needs of those planning to move. In many cases, the size of the household may not necessarily be the best indication of what is required. For example, many seniors, by NOS standards, only require a bachelor or 1-bedroom apartment. However, most (73%) are looking for 2 or 3 bedrooms to accommodate family members or caregivers. These types of units may also better serve changing population demographics overtime and be more flexible towards meeting the needs of the greatest range of potential tenants. Market demands for size may challenge affordability.

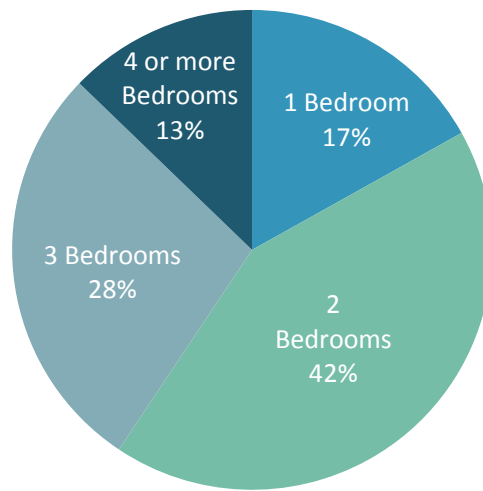
PLANNING TO MOVE | ANNAPOLIS COUNTY

Number of Bedrooms
REQUIRED

2 OR 3

70% of people require
2 or 3 bedrooms

Chart 21: Number of Bedrooms Required
(Needs Assessment Data, Annapolis County n=219)

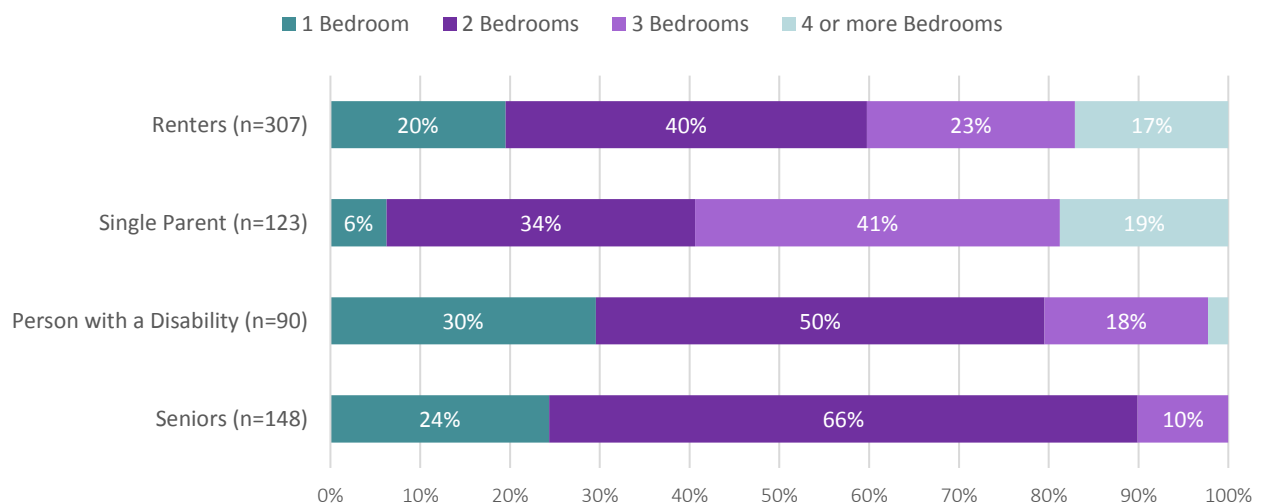


Percentage Needing 2 or 3 Bedrooms

BY GROUP AFFILIATION

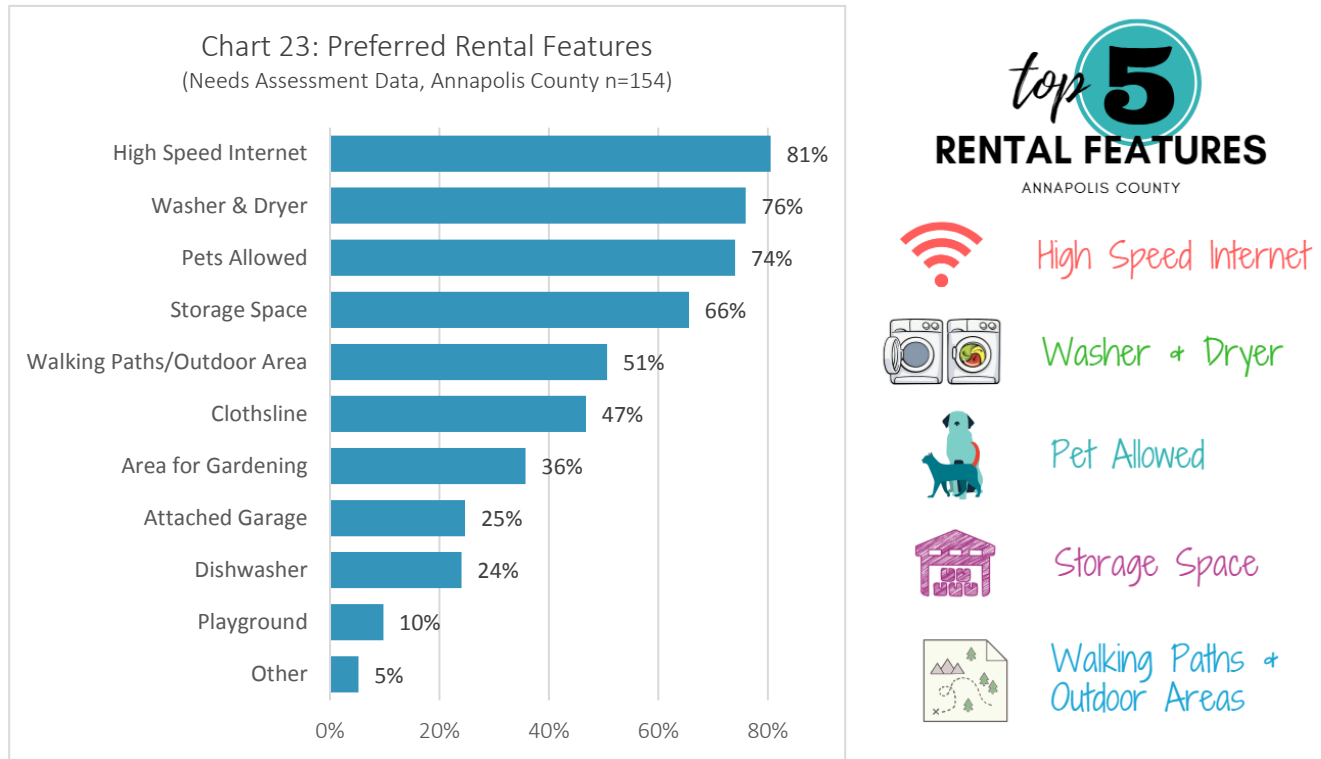


Chart 22: Number of Bedrooms by Group Affiliation
(Needs Assessment Data, Annapolis County)



Important Rental Features – Amenities

Chart 23 below summarizes the rental amenities indicated by survey participants who provided an answer to the question, “If you were planning to rent, what other features would you need to have included. The top 5 amenities identified by potential renters as the most preferred rental features are: high speed internet, in unit washer and dryer, pets, storage and walking paths/outdoor areas. For developers considering which features are most important to include in their rental units, this information provides insights as to what potential renters are looking for.



The primary reason survey respondents in Annapolis County indicated for having been refused a place to live was because they had pets (85%). Correspondingly, rental accommodations where pets were allowed was one of the most selected features required by those considering rental accommodations.

Pets pose a unique challenge; throughout the needs assessment process we have heard stories of people not leaving deplorable conditions despite finding more suitable homes because they would not be allowed to take their pets with them. Responsible pet owners described being denied housing because of their pets based on damages previously caused by tenants with pets. Pets provide a social connection for many people who may otherwise feel isolated and they are important family members for those who choose to have them. However, we also heard of cases where they caused significant property damage and costly repairs to property owners and landlords.

Increasingly, pet owners are demanding more “rights” towards accommodating pets in rentals which is sometimes met by resistance from other tenants and most landlords.²² Governments have largely left the issue unaddressed with little public policy on how to address this problem.

It has been suggested that the Residential Tenancy Act be amended to let landlords establish their own rules with respect to pets and recognizing the extra costs that have to be borne as a result of pet damage and spreading them out as monthly rental surcharges.²² It is also suggested that allowing landlords to set pet policy that suits their premise without the unpredictable behaviour of the arbitration system, there might be more landlord flexibility.²² Finding a fair approach that balances both rights and interests is required as more households attempt to transition from single family dwellings to rental accommodations with their family pets.



Important Rental Features - Accessibility

From a physical accessibility perspective, for those planning to move in Annapolis, 18% indicated that they required accessibility features to meet their housing needs. Approximately 11% of those requiring accessibility features required a fully accessible unit with low light switches, roll under stove, wall oven, low cupboards, roll in shower, and unit large enough to accommodate a wheelchair. The remaining 89% required only a few features to help make their home suitable, including: grab bars (76%), one-story or minimum step-up (74%), a walk or roll in shower (41%), a security system (29%).

The Canadian Mortgage and Housing Corporation (CMHC) and the Age-Friendly Communities initiative encourage communities and developers to consider incorporating effective universal design concepts and construction in all developments.^{23,24} Universal design is only a subtle shift from what is typically done.²³ By providing flexibility in the selection of design features and incorporating adaptability into house design, the life and usability of a home is extended, which supports aging in place.¹² Universal house design is design that will accommodate everyone, including people with disabilities. Universal housing includes houses that are minimally accessible, houses that can easily be made accessible at a later date, and houses that are completely accessible with power door openers, large bathrooms, and so on. These design concepts will help to make new construction flexible in order to meet changing needs.

The best way of looking at aging in place is to consider that all housing providers are, in a sense, providing housing for seniors, if not immediately, then in the long term.^{12, 41} Ideally, all housing



Chart 24: Accessibility Units
(Needs Assessment Data, Persons Requiring Accessibility Features, Annapolis Co., n=38)

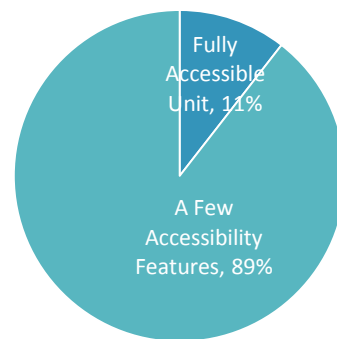
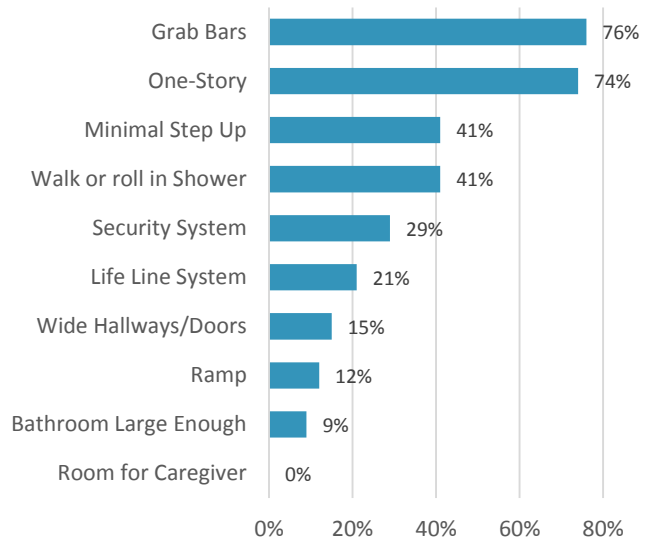


Chart 25: Safety and Accessibility Features

(Needs Assessment Data, Persons Requiring a Few Features, Annapolis Co., n=34)



should be adaptable as its residents' age or mobility changes. These types of design features, that facilitate aging in place and can accommodate persons with disabilities across the life span, can be incorporated into the original design plans of a project. These features are generally unobtrusive, and roughing them into the original construction costs a fraction of what it would cost to add them later.

Community Engagement Themes

Two community engagement sessions for stakeholders (property owners, landlords, developers, real estate agents, contractors, and property managers) were held; one in the Valley and one in the Tri-County area. A community engagement toolkit was developed and used to guide the conversations. It is available for download from the www.daashgroup.com website.

The following themes, relevant to affordable housing development and the supports required to address housing concerns across our communities, emerged from these discussions. They provide insight on the leverage points that if addressed, might encourage more affordable developments across our communities:

Financial

Financial concerns were identified as a barrier for developers to invest in affordable housing developments. The following quotes summarize many of the comments made:

"Banking rules and financing requirements are prohibitive for some who would otherwise be interested in providing affordable housing options."

"It's increasingly difficult to get financing for housing, and very difficult for commercial properties or land; many homes are dated or have deferred maintenance issues."

Community Engagement and Survey Respondent Comments

"I have units that could be under the affordable plan but I would need a grant to allow it since mortgage costs are too high to lower the rent."

"Give a tax holiday, or reduced taxes, as long as the property is being used for affordable housing."

"Will rent cover expenses and leave some room for profit? Because there are more and more families looking for affordable houses."

Community Engagement and Survey Respondent Comments

Societal Responsibilities

Frequently, discussion on whose role it is to address social housing issues emerged. Topics such as basic livable income to ensure tenants can pay rent and landlords can charge enough to maintain their investments; the role of not-for-profits; the reality of asking the business community to address affordable housing needs; and changing societal structures were discussed. The following quotes summarize many of the comments made:

“The living wage is too low. There are seniors that cannot afford to rent in the higher cost rental units and they are not getting proper housing. These people worked all their life for lower wages or owned smaller businesses, they weren’t able to save for the future and/or do not have retirement packages. Their jobs were just as important! Even if they saved some, the cost of living is so high they still fall short.”

“Whose responsibility is it to fix the affordable housing issue? Not really the business communities’, but it seems that’s who they want to fix it!”

“It is important that housing programs continue, however it seems more often than not that these programs are not suitable for profit businesses as “affordable” or “low income” housing options do not make good financial sense for business owners. These programs then fall to the not for profit sector as they are the ones often working to support people in core housing need. However, the not-for-profit agencies are working with limited funding, development expertise and staff resources. Attempting to take on new or innovative housing programs without being able to access support for their administrative and staffing needs is adding one more strain on already strained resources. For Housing Programs to succeed, there needs to be the ability to have sustainable funding available to the organization that is delivering the program so they are able to support the need in the community.”

“We’ve seen youth age 16-18 living in hotels and being supervised 24/7- how is this economical? There has to be a better way.”

Community Engagement and Survey Respondent Comments

Rules and Regulations

Reducing red tape, addressing zoning, easing program rules, changing land use bylaws and making the system generally easier to navigate were identified as solutions that would help / encourage stakeholders to invest more frequently in affordable housing initiatives. The following quotes summarize many of the comments made:

“Make the developer’s end of the affordable housing program easier (through both zoning and grants). Have someone at the Town or Municipality to help developers.”

Cut the red tape (or at least reduce it)!

“With bank criteria and then housing criteria... why bother? It’s easier to just get a mortgage, have one criteria and then rent it to who you want to rent it to. And you can charge what you want. There are enough seniors out there that I can rent at \$1000/month. Why wouldn’t I just do that?”

“Relax current requirements on multi-unit housing to ensure affordability.”

Legislation is needed to allow municipalities to contribute resources (e.g., land banks) directly to the private and not-for-profit sector for the purpose of affordable housing development.

Community Engagement and Survey Respondent Comments

“There are lots of empty houses or empty bedrooms – there are too many barriers to converting them into rental units. If someone wants to convert a large home into 3 rental units they have to put 10% down instead of 5%. There is great deal of red tape associated with it – it’s very cumbersome to navigate”

“R1 zone needs to be reviewed by municipalities – presently, this is to ensure single units and no apartments. Municipalities need to enable more people to have the ability to put in small apartments so others have the ability to live where they want. “Granny suites” or “tiny homes” are also important. Small units enable lower paid employees the ability to live where they work.”

“Rules that encourage safe and affordable development: Building inspections conducted on rental housing to ensure safety, developers should have to set aside a certain number of units as affordable housing (just like some land is now set aside for parkland/green area in subdivisions). It should be part of the municipality’s by-law. Consider mixed housing vs. designated and isolated affordable units (land use controls to support inclusive design)”

Community Engagement and Survey Respondent Comments

Other Considerations

Additional points were identified through the community consultation process that would support affordable housing development, these included consulting more with developers and landlords; easy access to information; addressing needs for common areas; increasing access to rent supplements; using existing public resources; and having more flexibility in communities to meet changing needs. The following quotes summarize many of the comments made:

“Housing NS needs to talk to landlords/developers about what makes sense.”

“Was looking at building/renovating. Went to, who we thought was the right person, to talk about options and it ended up it was the wrong person... they had given us the wrong information. We planned our build on this information. It was wrong. In the end, we decided not to use housing funds and did not build “affordable” units.”

“We need to take old existing buildings and revamp them into housing (i.e. old schools). Yes, sometimes it is expensive to revamp, but how expensive is it to tear down? There are lots of examples of municipalities who have done this. But it needs to be affordable!”

“New developments need funding for comfortable common spaces (lounge, kitchen, BBQ area, meeting room, etc). There has to be an incentive to build these spaces otherwise it comes out of the landlords pocket with no potential to generate income from that space.”

“Rent subsidies have to go with the person! They should be able to choose where they want to live and where their potential support system is. How do they decide which landlord gets subsidies?”

“Considerations for bus route, distance from grocery stores, doctors, etc. should be considered. For many seniors and lower income people transportation is a challenge.”

“Put some money aside for a housing investment; land trust; encourage co-housing/mixed development; transition support homes to help people get on their feet.”

“Enable sharing to minimize monthly costs; home sharing, car sharing, food sharing, etc.”

Community Engagement and Survey Respondent Comments

Opportunities for Action; Conclusions and Recommendations

Housing is a key element to the social and economic sustainability of all communities. A diverse housing supply can cater to different types of residents and offers a broad array of choices.¹ Providing accessible, affordable and appropriate housing is essential to community viability. Community residents need safe and affordable housing, and they need it in order to work, to continue to contribute to the economy, and to avoid the risk of becoming homeless.⁷

Robust publically-owned social housing supports, increased infrastructure funding, easy to access programs, legislative changes and supportive policies that help the private and not-for-profit sectors fill market and non-market housing gaps could benefit our rural communities. Small rural municipalities often require assistance to recognize their role and/or use their assets in creating affordable housing. In addition, some tenants require supports to stay successfully housed. The proposed recommendations are achievable through collaborative efforts from builders, municipal leaders, and community stakeholders invested in creating healthy rural communities. Together, with commitments from all levels of government, everyone can have a safe and affordable place to call home.

Housing as a Human Right

Recommendation 1: Recognize affordable housing as a critical component of a healthy community and apply a human rights lens to housing challenges.

Recommendation 2: Use the Spectrum of Prevention to address housing issues as a means to create healthy communities.

In the fall of 2017, the federal government took a historic step and incorporated a human rights-based approach to housing when it launched Canada's first-ever National Housing Strategy.²⁹ Public consultation on a rights-based approach to housing were underway up to June 2018.³⁰

A human rights based approach to housing is protected in the International Covenant on Economic, Social and Cultural Rights, specifically Article 11 and Article 25 (1) of the non-legally binding Universal Declaration of Human Rights.²⁵ As defined in these articles, a human rights-based approach to housing would include ensuring, through policy, that every person, regardless of the color of their skin, their level of education, their gender or sexual identity, whether or not they have a disability, the job they have or the neighbourhood they live in – has an equal opportunity to access a safe, secure, habitable, and affordable home with freedom from forced eviction.^{8, 25, 26, 29, 31}

While the right to adequate housing clearly does not obligate governments to construct a nation's entire housing stock, most governments are involved in housing construction to some degree.²⁷ It is the government's obligation to guarantee that everyone can exercise the right to live in security, peace, and dignity through measures that prevent homelessness, prohibit forced evictions, address discrimination, focus on the most vulnerable and marginalized groups, ensure security of tenure to all, and guarantee that everyone's housing is adequate."^{26, 27, 28, 31}

A stable, safe, affordable, and appropriately sized home is critical for the health of individuals and families. People’s ability to stay in their homes and communities, rooted to their social networks, depends on the availability, quality, and location of affordable housing.³¹ The cost of housing directly impacts whether families can afford daily essentials such as food, transportation, education, and medical care, and can save money and build their assets over time. Good quality affordable housing yields positive health and education outcomes by lowering household stress, enabling the purchase of nutritious food, and supporting family stability.

The quality of affordable housing is directly linked to health; homes that are well maintained, free from toxins such as lead and mold, and that have proper ventilation and noise insulation reduce residents’ risks of exposure to carcinogenic (cancer-causing) pollutants, injuries, asthma, stress, and neurological disorders.³¹ When families are displaced and cannot find affordable housing to relocate to, they may become homeless. Homelessness can be devastating to health, creating new health conditions and exacerbating existing ones from communicable diseases (e.g., pneumonia, tuberculosis), to chronic conditions (e.g., diabetes, asthma), to behavioral health issues (e.g., depression, substance abuse), to injuries and violence.

Residential instability—moving from place to place in a relatively short period of time—has also been linked to negative health and social outcomes for children.^{17, 31} These negative outcomes include increased drug and alcohol use, behavioral problems, more visits to the emergency room, juvenile delinquency, poor self-reported health, and teenage pregnancy.³¹ While residential instability can have immediate impacts on health outcomes, the repeated upheaval of families by government sponsored and sanctioned programs and policies—is associated with health and social impacts that last generations.³¹

In working towards creating healthier communities, we must support affordable housing work, recognizing that affordable housing is a critical component of a healthy community and often the central factor in preventing displacement.³¹ After all, efforts to improve community environments will not truly support health if neighborhoods are unaffordable, unwelcoming, or inaccessible for low income people, people of color, people with disabilities, people with mental health challenges and working families.

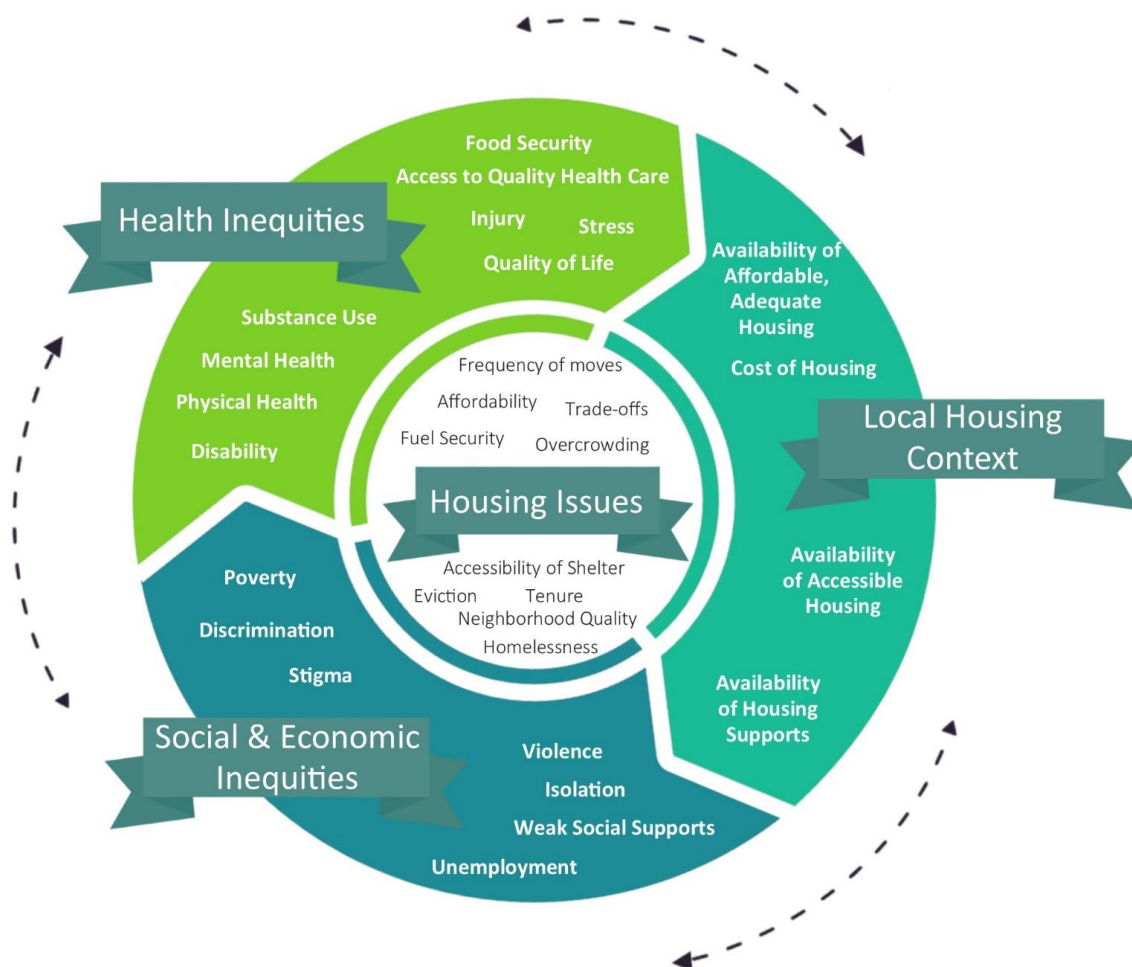
Public health practitioners, community planners, designers and decision-makers in municipal and regional governments share a responsibility to shape healthier built environments that promote good health.⁸ The phrase “built environment” refers to the human-made or modified physical surroundings in which people live, work and play. Communities that promote integrated, affordable housing choices through the design of their built environments, by encouraging safe and affordable housing development and promoting integrated rental, subsidized and market housing options, can break down the social conditions that contribute to poor health and well-being outcomes and encourage economic stability and growth.^{3, 4, 7, 41}

If housing is not well integrated in the community, people with lower incomes often end up living in areas of the community with reduced access to transportation, social support networks, community

services, and amenities.³² Ironically, these are often the same lower income and more vulnerable populations who would have the most benefits to gain from accessing these “public goods” in terms of their health and social outcomes. The inequitable socioeconomic distribution of substandard housing reflects underlying disparities in income, assets, and power; without interventions, supports or policy changes, tenants are often powerless to improve their housing conditions.¹⁸

Figure 6 below illustrates the relationship between housing and health and the interplay of factors such as the local housing context and social and economic inequities (shaped by social, economic, and housing policies), which influence people’s living conditions and, in turn, impact health and health equity.^{20, 33}

Figure 6: Housing and Health (adapted from Housing: A Basic Human Right)²⁰



Prevention strategies to address complex concerns like housing as a human rights issue should include a continuum of comprehensive efforts and requires collaboration across stakeholders and systems. The Prevention Institute framework outlines the spectrum of prevention across six levels of interrelated actions ranging from policy change to individual and community engagement. The levels are complementary, for example, educational efforts work in service of policy work, not in isolation, and policies and organizational practices are responsive to the needs and experience of communities and coalitions.^{31, 38}

The Spectrum of Prevention includes:

(Adapted from “Realizing the Vision of Healthy Communities” - Prevention Institute, 2017)³¹

- Influencing Policy and Legislation:** Public policy development is a powerful tool for shaping conditions that influence health, safety, and equity. Policies affect large numbers of people by establishing population-wide requirements and standards, reflecting community norms, and directly influencing resources, actions, and behaviors.
- Changing Organizational Practices:** Government agencies, funders, private developers, and community based organizations alike can examine and modify internal policies, procedures, and norms that influence affordable housing conditions.
- Fostering Coalitions and Networks:** Because community health and stability are shaped by a multitude of factors, achieving the vision of healthy communities for all requires collaboration across sectors, issue areas, and approaches. Coalitions and networks of partners can leverage resources, gain greater access to decision-makers, and have broader visibility and reach than any single organization could attain on its own.
- Educating Providers:** Here, “providers” refers to a broad array of stakeholders and individuals in a community who have a direct role interfacing with residents. This includes professionals—from the staff of government agencies and community based organizations, to faith leaders, to social service providers, to progressive real estate developers—as well as paraprofessionals or community leaders. Educating providers increases their capacity to champion healthy communities through build environments.
- Promoting Community Education:** Community education provides information, resources, and skills to the general public and increases the collective awareness of issues and engages action on the conditions that shape people’s health, safety and access to opportunity.
- Strengthening Individual Knowledge and Skills:** Equipping people with the knowledge and skills to engage in decision-making processes amplifies their voice and power; it also makes policies, practices, and advocacy efforts more responsive to the needs and perspectives of people who will be most directly impacted.



Affordable Housing as Economic Development

Recommendation 3: Understand the economic and employment payoffs of affordable housing and work collaboratively to actively promote the benefits of economically diverse neighbourhoods and address identified gaps along the housing continuum.

From an economic perspective, the reality of the labour market is that some people make lower wages than others, yet are critical to our labour pool.⁷ These workers and community residents need affordable housing, and they need it in order to work, to continue to contribute to the economy, and to avoid the risk of becoming homeless. Policies of government that support employment and economic development often don't recognize affordable housing as a part of the solution towards long-term community health and sustainability.³⁴ Investing in affordable housing promotes economic development in several ways, including: ^{31, 34}

- Stimulating employment in construction and repair sectors;
- Improving worker and employer attraction and retention. Many employers have reported that a lack of affordable housing makes it more difficult – and thus more costly – to recruit and retain employees. A lack of affordable housing can put a local economy at a competitive disadvantage;⁴²
- Increasing the discretionary income of households can help stimulate the local economy and spur job creation.^{31,34} When renter households move from unaffordable housing to affordable housing, the percentage of their income that they spend on housing decreases. This results in more spending on goods and services, and because low-income households tend to spend their discretionary income primarily within their community, they can help stimulate the local economy and spur job creation;
- For children, a secure home improves their likelihood of academic achievement and completion of post-secondary education.³¹ A healthy and educated workforce can attract employers and job-related investment in communities. Moreover, graduates earn more annually, the result of this increased earning potential is greater contributions to economic growth;
- Affordable housing can reduce government expenditures on high-cost programs.³⁴ Lower health outcomes result in increased use of the health care system, particularly costly emergency services. This increased pressure on the system diverts resources from other types of private or public spending and investment that may have yielded greater economic benefit. By shifting our focus to prevention and solutions, we build a better community, re-direct tax dollars to more effective programs that have true long-term resonance in the community, and overall, improve the business and residential environment for everyone.

Healthy neighbourhoods need a mixture of rental and ownership opportunities, as well as market, non-market and social housing options.^{1,35} All levels of government play a crucial role in what housing is developed and how it is distributed across neighbourhoods. The Nova Scotia Housing Strategy,

released in 2013, included an action plan to address several specific provincial goals related to affordable housing, including: ³⁵

- Fostering healthy, vibrant and diverse communities by supporting a mix of income levels, housing types and tenures;
- Ensuring affordable housing choices for owners and renters;
- Providing paths to equity and home ownership by becoming a leader in innovative financing options;
- Building partnerships between private sector developers, businesses, local government and community organisations to offer new housing options; and
- Serving seniors, the disabled and vulnerable Nova Scotians by supporting the right housing options. ^{35, 41}

Historically, provincial funding has lacked sufficiency to incentivize affordable housing projects as lucrative for the private sector, an increase, announced in 2017, for up to \$50,000 per unit may help offset that. However, as identified in the needs assessment, many builders and developers continue to indicate that the process is cumbersome, with too many rules and not worth the added effort in a high demand market. Canada's Federal Housing Strategy²⁹ and the 2018-2019 Housing Nova Scotia Business Plan³⁶ aims to address some of these gaps.

Furthermore, the housing market cannot adequately address specialized housing needs, in these situations, social housing options and supportive services to help people stay successfully housed are required to provide affordable housing solutions and to prevent both the associated costs and personal consequences of homelessness.^{34,38} The private sector cannot be expected to meet the needs of our most vulnerable residents. Nonetheless, alongside robust publically-owned social housing supports and services, increased infrastructure funding, easy to access programs, legislative changes and supportive policies that help the private and not-for-profit sectors fill affordable housing gaps could benefit our rural communities. Coordination between all levels of governments that support collaborative partnerships and impact availability, affordability, and supportive services along the housing continuum will be essential to meeting the housing needs of all our residents.

Creating Partnerships

Recommendation 4: Develop partnerships with builders and stakeholders to increase both affordable housing infrastructure and supportive services that allow people to stay successfully housed in their communities, close to their social support networks.

Partnerships have been identified as a key principle of the National Housing Strategy and indicates that it will invest in municipalities, to empower communities to lead the fight against homelessness.²⁹ In 2013, the Nova Scotia Housing Strategy, also identified building partnerships between private sector developers, businesses, and local government and community organizations to offer new housing options as a priority.³⁵ Housing Nova Scotia's 2018-2019 Business Plan includes maintaining and expanding strategic partnerships as a priority.³⁶ It indicates that partnerships with stakeholders will be crucial to addressing the challenges facing the affordable housing sector and to leverage new

opportunities. The business plan also identifies facilitating strategic partnerships with social housing providers and shelter operators to increase housing options for our most vulnerable residents.

It is generally acknowledged that affordable housing cannot be built, nor the tenants provided with the right supports, without some direct government funding.³⁶ Strengthening partnerships across sectors will help create the conditions that will encourage stakeholders to build more affordable housing, ensure it remains affordable over the long-term, and provide more flexibility within the regulatory and development process.³⁷ Governments have committed to act as a partner to empower the private sector, not-for-profit sector and each other to facilitate affordable housing construction.³⁶

Municipal governments can review affordable housing policies and bylaws, utility costs, water/sewer allocations and land costs that contribute to maintaining affordability in the construction and operation of housing units.³⁶ In addition, some construction standards like parking requirements and green spaces could be modified on affordable housing projects to lower construction costs. All levels of government need to actively promote the benefits of economically diverse neighbourhoods.³⁶

Housing coalitions working with municipal units have identified legislative barriers that prevent municipalities from partnering and contributing resources (e.g., land banks) directly to the private and not-for-profit sector for the purpose of affordable housing development. Current barriers include not allowing municipalities to sell or lease property and land at prices less than market value for the purpose of affordable housing, limited phase-in freeze of assessments (the cancellation, reduction or refund of taxes) for multi-residential zones, a narrow grouping of vulnerable populations identified in the Municipal Housing Corporations Act for which affordable accommodations can be constructed, held or managed. Addressing these barriers while maintaining long-term affordability commitments will impact partnership opportunities and affordable housing infrastructure by allowing municipalities to divest unwanted property or lands, freeze assessment values of properties before renovations or improvements are made, and create mixed-income housing for all citizens.

While some developers are interested in developing affordable housing, long waitlists, a cumbersome application process, poor business case and insufficient financial incentives were expressed as deterrents. Builders have identified that they need supports to effectively partner in addressing safe and affordable housing gaps. Reducing red tape, addressing zoning, easing program rules, changing land use bylaws and making the system generally easier to navigate were identified as solutions that would encourage stakeholders to invest more frequently in affordable housing initiatives.

Due to the nature of rural communities, innovative solutions beyond infrastructure are required to support safe and affordable housing. These may include social spaces, addressing transportation, providing access to healthy food, medical services, childcare and access to housing first supports. Developing these partnerships upfront will support both housing infrastructure development and the likelihood people can stay successfully housed.

Planning Beyond Zoning

Recommendation 5: Determine how new and existing policies and bylaws impact affordable housing and identify ways to promote safe and affordable housing development through the design of healthy built environments.

The design choices we make in our homes, schools, workplaces, communities, and transportation systems can have major effects on health, which is defined by the World Health Organization as “a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity.”⁵ Communities that promote integrated, affordable housing choices through the design of their built environments, by encouraging safe and affordable housing development and promoting integrated rental, subsidized and market housing options, can break down the social conditions that contribute to poor health and well-being outcomes and encourage economic stability and growth.^{3,4,8,32}

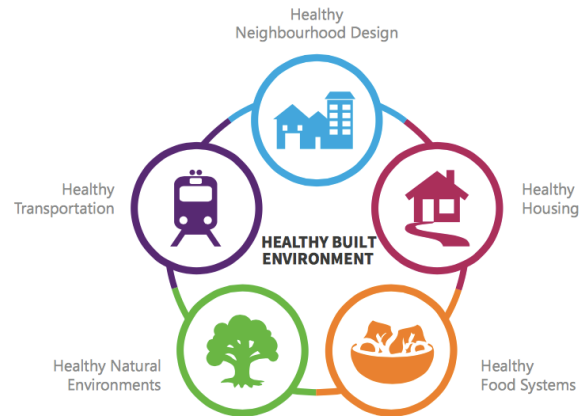
Healthy communities need a mixture of rental and ownership opportunities, as well as market, non-market and social housing.^{1, 5, 38} Planning restrictions, either deliberate or inadvertent, can often impact affordable housing distribution resulting in neighborhoods that are unaffordable, unwelcoming, or inaccessible for low income people, people of color, people with disabilities, people with mental health challenges and working families.⁸ For example, planning which results in a concentration of low-income housing in certain areas because they are effectively prohibited or discouraged elsewhere in the municipality can lead to neighbourhoods that are stigmatized, resulting in social exclusion, instability and poor health outcomes.

Municipalities have a great deal of influence on how the built environment is structured. The “Healthy Build Environment Toolkit for Promoting Equity, Access and Design for All Ages” provides municipalities with a comprehensive outline on what healthy neighbourhoods look like.³² The tool kit approaches creating healthy communities from five planning principles. These include:

- **Healthy Neighbourhood Design:** Neighbourhoods where people can easily connect with each other and with a variety of day-to-day services. (Enhance neighbourhood walkability; mixed land use; complete and compact neighbourhoods; Enhance connectivity with efficient and safe networks; New developments)
- **Healthy Transportation Networks:** Safe and accessible transportation systems that incorporate a diversity of transportation modes. (Enable mobility for all ages and abilities; Make active transportation convenient and safe; Prioritize safety; Encourage use of public transit; Enable attractive road, rail and waterway networks)
- **Healthy Natural Environments:** A built environment where natural environments are protected and natural elements are incorporated, and are experienced by and accessible to all. (Preserve and connect open space and environmentally sensitive areas; Maximize opportunities to access and engage with the natural environment; Reduce urban air pollution)

- **Healthy Food Systems:** A built environment that can support access to and availability of healthy foods for all. (Enhance agricultural capacity; Increase access to healthy foods in all neighbourhoods; Improve community-scale food infrastructure and services)

- **Healthy Housing:** Affordable, accessible, and good quality housing for all that is free of hazards and enables people to engage in activities of daily living while optimizing their health. (Increase access to affordable housing through provision of diverse housing forms and tenure types; Ensure adequate housing quality for all segments of society; Prioritize housing for the homeless, elderly, low income, groups, and people with disabilities; Site and zone housing developments to minimize exposure)



Municipalities across Nova Scotia have already begun to address and improve social integration through the development and regulation of mixed-use and mixed-income communities and to develop affordable housing policies that improve affordability, availability and accessibility.³⁹

The Municipal Government Act includes a provincial statement of interest on housing, which outlines the need for municipalities to plan for and permit a range of housing options in their communities, providing a foundation for communities to include policies addressing affordable housing, special-needs housing and rental accommodation.

Developing plans, bylaws and policies on the core belief that housing is a human right and that everyone needs and deserves a home that is affordable to them, is intrinsically linked to the principle of healthy housing and healthy build environments.^{8, 38} Determining how existing laws may be discriminatory (even if not intentional) by looking beyond the intent to the impact and understanding what can be done at the municipal level will influence and inform change as well. A summary of suggestions and best practices related to the protection and promotion of affordable housing development was sourced from municipalities across Canada and are included below for reference and as solutions that could be initiated locally.

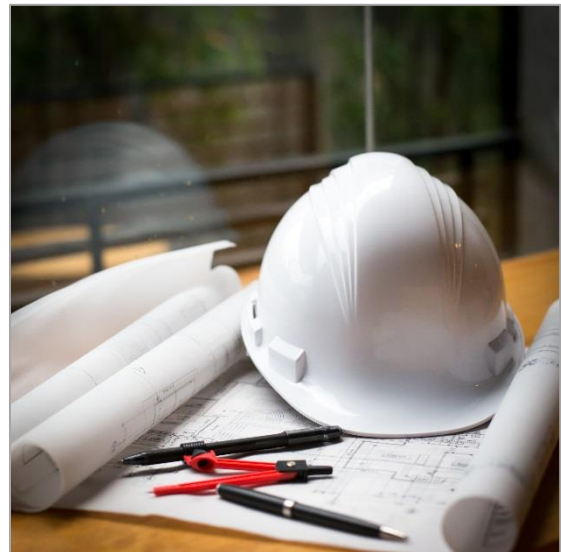
Good Practices:

- Use laws to support proposals for affordable housing or intensification by stressing that proposals must meet all legislative requirements. All housing construction must meet the standards of the building code to safeguard against poor quality construction, and development must comply with good planning practices established by the province and municipality.^{7,15}
- Create a housing strategy for the municipality, addressing the need and demand for different types of housing, such as lower-end market, social and special needs housing.^{7,15}
- Promote and offer incentives to build affordable, equitable housing.^{7,15}
- Work collaboratively and become an advocate for safe and affordable housing by creating community-based partnerships.^{29, 38}

Examples of strategies, policies and bylaws include:

- Enabling higher densities, smaller lot sizes, reduced lot size requirements and flexible policies for smaller units (tiny homes, granny suites) in exchange for greater affordability, accessibility, and a range of housing types.^{21, 36, 37}
- Requiring a mix and range of housing types, lot sizes, unit sizes, functions, tenures and levels of affordability. Implementing a housing strategy with specifications on how affordable housing targets will be met, policies that achieve a mix and range of housing types within each level of affordability; considerations of locations for social housing developments.⁸
- Inclusionary Zoning sets a minimum percentage (25-35%) of units within a zone which must be developed as affordable housing and as accessible for people with disabilities.^{8, 21} As a policy this can be used with other policies that incentivize developers to produce affordable housing, such as density bonuses, waiving development fees, or allowing parking requirement exemptions to promote affordable housing. An alternative approach would be fees charged to developers building market housing within the municipality, and then these funds levied are used for developing affordable housing.^{29, 36, 37}
- Reducing costs for developers building affordable housing by waiving or reducing property taxes or other development charges and fees to facilitate keeping rents low.^{21, 29}
- Considering innovative financing arrangements to encourage and support affordable development and maintenance of non-profit and affordable housing (e.g., height and density incentives, community improvement plans, low-interest loans, reduced municipal fees and charges).^{8, 36}
- Supporting opportunities and infrastructure for social enterprise.²¹
- Creating a registry of vacant land and properties and exploring opportunities to use these resources, through partnerships, for affordable housing.^{21, 37}
- Streamlining and accelerating the land-use planning, approvals and zoning processes for affordable housing construction: Accelerate municipal planning and zoning/rezoning processes so that developers can move on constructing affordable housing sooner.^{29, 37}
- Exploring new and innovative ways to leverage and use government/publicly owned lands which can reduce the cost to developers and stimulate affordable housing construction.³⁷ Consider long-term land leasing/ground leases of government land to developers to encourage private sector engagement.
- Partnering to ensure public resources like empty buildings, schools, or commercial buildings are converted into affordable housing.^{8, 21, 37} Negotiate affordable housing options when public lands are sold to private developers.
- Creating strategies for modernizing historical properties (e.g., setting aside money to deal with asbestos so that building can be retrofitted affordably)²¹
- Enabling a sharing economy as a means to minimize monthly costs (home sharing, car sharing, maintenance sharing, food sharing, volunteer networks, social connections, etc.).²¹ Include opportunities to enable social inclusion and connectedness through established and supported networks.³⁸ One key component to the well-being of any person is their ability to nurture positive relationships with others, connect to communities, and become involved in activities that are meaningful and fulfilling.

- Applying a human rights lens to decisions that could result in the loss of affordable housing.^{8,30,32,38} Examples which could result in the loss of affordable housing include; revitalization projects that raise property values; lodging house zoning or regulations that act to reduce availability; rental housing licensing; heritage planning; zoning bylaw amendments that place new restrictions on the location of accessory apartments, yet do not grandfather existing accessory apartments; etc. Unless municipalities take steps to mitigate the effects of these kinds of decisions on vulnerable populations, they continue to contribute to the housing challenges in their communities.⁸
- Ensuring concerns about affordable housing projects are based on legitimate land-use planning considerations, and not stereotypical assumptions about the people who will live there.⁸
- Ensuring policies and practices are not discriminatory. Some examples of discriminatory practices include: Requiring affordable or supportive housing providers to adopt restrictions or design compromises that are not applied to other similar housing structures in the area (e.g. requiring fences or walls around the property to separate it from other neighbourhood homes because of the intended residents; putting arbitrary caps on the numbers of residents allowed; requiring extra public meetings, lengthy approval processes or development moratoria because of the intended residents of a proposed housing project). **Best practices include,** developing anti-discrimination and anti-harassment policies; Reviewing and removing barriers, designing inclusive housing programs, drafting procedures to respond to accommodation requests, setting procedures for resolving disputes quickly and effectively, setting up education and training programs.^{8, 29}
- Tax reductions for low-income property owners.
- Preparing education and awareness programs with community, government and industry stakeholders to highlight the economic and social advantages of incorporating affordable housing into our communities.⁸
- Encouraging accessibility features in all new housing, and building design that will facilitate subsequent conversion to provide additional housing units, such as secondary suites.⁸
- Incorporating healthy neighbourhood design in planning and development documents.^{12, 24,32}
- Understanding and advocating for the implementation of strategies within the Framework for Homelessness Prevention.^{6, 31, 38} The Prevention Framework outlines the legislation, policies, collaborative practices, and interventions that reduce the likelihood that someone will experience homelessness and reduce the risk of recurrence of homelessness for those who have been homeless, through the provision of necessary supports to stabilize housing, enhance integration, and create social inclusion.



Housing First Supports

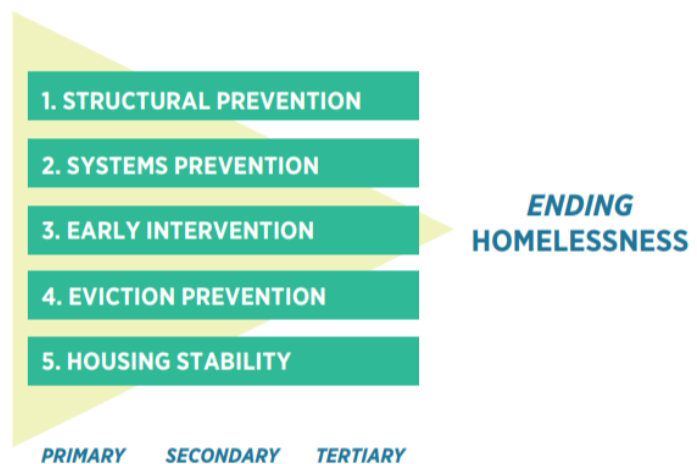
Recommendation 6: Work collaboratively to broaden the scope of housing related supports and services available across rural communities to enable people to become and stay successfully housed; thereby preventing homelessness.

Without supportive services many people cannot become and/or stay successfully housed, nor can they access and make effective use of services in their community.³⁸ A range of housing options and supports are required to meet the diverse needs of Nova Scotians.⁴¹ These supports may range from simple help with daily living to enhanced community supports, services and programs to specialized services to the implementation of a comprehensive Housing First Approach to housing in our province. Failing to address the housing related needs of individuals and families who could have remained in their communities, if they had access to the necessary supports, has compounded the affordable housing issue in rural Nova Scotia.

In addition, landlords and property owners are expressing frustration with the degree to which they are left trying to manage difficult tenants, mitigating property damages and, in some cases, providing varying community supports and cutting rent (at a loss to them) to help keep some lower-income residents housed. Relying on the private sector to address these issues is unsustainable and unfair to all involved; tenants, landlords, and the community.

Decision makers and funders of affordable housing need to explore ways to make the continuum of supports a foundation of policy in order to help rural communities meet their housing needs as identified in the *Precarious Housing and Homelessness* Report.⁶ Efforts to improve access to housing-related supports must:

- Encourage and support community-led initiatives, which bridge gaps between services and add value to existing programs;
- Improve collaboration among government departments with a connection to affordable housing and support services;
- Broaden the scope of housing-related supports and services⁴¹;
- Implement prevention strategies that address the factors that lead people to become homeless; including addressing structural prevention, systems prevention, early intervention, eviction prevention, and housing stability.³⁸



The National Housing Strategy identifies support for responsive interventions as well as preventative strategies aimed at stemming the flow of people into homelessness as a priority.²⁹ Housing Nova Scotia also indicated a plan to enhance cross-government collaboration to promote a coordinated approach to meeting the housing needs of Nova Scotians.³⁶ This includes working with the Department of Community Services and Nova Scotia Health Authority to most effectively meet the needs of shared client groups to address common areas of interest to better serve vulnerable populations.

The Big Picture

A home is more than just an address. Having a home makes it possible to access employment, enroll in school, and open a bank account.²⁹ A home provides shelter, security, and a place to raise our families. All Canadians deserve a dignified place to call home.

Everyone has the right to live in a healthy community—and we can make that right a reality.^{31, 38} Envisioning a land use system that values health and equity as drivers of the “highest and best use” of land and of our public and private investments—one that advances these values through all policies, projects, and practices.³¹ Achieving this will require our best thinking and efforts, together, and a collective shift that approaches homelessness (and housing insecurity) as preventable.³⁸

Adopting a human rights approach means thinking differently about homelessness and the factors leading up to homelessness.³⁸ It requires an integrative response which engages numerous systems. Above all, a human rights approach to housing recognises that supporting people to access and maintain housing before they experience homelessness is the right thing to do.



Appendix 1: Grants and Programs

CMHC Affordable Housing Centre:

<https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/index.cfm>

Personalized support, including local expertise and networking opportunities. Visit the website to contact one of their consultants. Programs include Affordable Rental Innovation Fund (Loans, forgivable loans, contributions and innovative financing options that support needs across the housing continuum), Mortgage Loan Insurance, Seed Funding (financial assistance to support activities that will help facilitate the creation of new affordable housing units and assist existing housing projects to remain viable and affordable), Webinars.

Atlantic Business Centre

Barrington Tower, 9th Floor
1894 Barrington Street
Halifax, Nova Scotia

Phone: 902-426-3530

TTY: 1-800-309-3388

Fax: 902-426-9991

Mailing Address

CMHC Atlantic Business Centre
P.O. Box 9315 Station A
Halifax, Nova Scotia
B3K 5W9

Housing NS Programs

<https://housing.novascotia.ca/programs-and-services>

Current programs for builders include Rental Rehabilitation Assistance Program, Disabled Rental Rehabilitation Assistance Program, Rooming House Residential Rehabilitation Assistance Program, Home Adaptations for Senior's Independence (for Rental Units), Conversion Residential Rehabilitation Assistance Program, and Access-A-Home Program for rentals.

Western Region:

Serving the communities of Kings County, Annapolis County, Digby County, Yarmouth County, Shelburne County, Queens County, Lunenburg County
101 Magee Drive, Box 1000, Middleton, NS B0S 1P0

Switchboard: (902) 825-3481

Toll-free: 1-844-424-5110

Fax: (902) 825-6560



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