HOUSING NOW AND INTO THE FUTURE:
THE STORY OF AFFORDABLE HOUSING SUMMARY REPORT
NOVEMBER 2018

BIRD&BRANCH
consulting

THE STORY OF AFFORDABLE HOUSING IN OUR COMMUNITIES

Our people

Our communities' realities

Housing as a Human Right

EXECUTIVE SUMMARY

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 qualitative data (written format) analysis and a detailed analysis of the Service provider/stakeholder discussions and 9 partner focus groups/community engagement sessions that took place across the counties of South Western Nova Scotia with community members.

This report breaks down the qualitative data analyzed into three main themes: Affordable housing and risk of homelessness, housing programs and supports, and finally, housing as a human right. Each theme examines the impact, issues and needs of the people in our rural communities in relation to housing.

Our People

Introduction

The risk of homelessness is so close to the surface for so many in our rural communities due the lack of affordable housing. For seniors there are a multitude of issues they face including wanting to stay in their aging family home but not being able to afford maintenance and repairs and the lack of transportation, living on a very limited income, and the lack of affordable and accessible housing options for downsizing. For those working and being paid a minimum wage living pay cheque to pay cheque losing even one week of work could jeopardize their living situations if they can't afford to pay rent one month. The stories we hear from youth involve discrimination and the difficulty of having to grow up too fast. From single parents and those that are dependent on a single income we hear the realities of financial insecurity, difficulty accessing a mortgage, and the increasing costs of living. The people living in our communities with health-related issues and with mental health and addictions paint a serious picture of how their housing is jeopardized often because of stigma and the ongoing need for adequate services and supports. Tenants tell us the serious issues they face including sexualized violence, unsafe and unhealthy living conditions, and the fear and intimidation they feel from their landlords.

Housing is an essential part of everyone's life, and because of the nature of its importance it is fundamentally linked to every aspect of our lives.

"When I get up in the morning the first thing I do is get the kids ready. Then I start thinking about who I am battling first- housing, my landlord, the power company – I don't sleep. I see those pictures on Facebook of people smiling looking at the sun and drinking their coffee and I try to imagine it – it's not my life. Some help would be nice."

SENIORS

"There so many seniors here who need help. They live on a budget that most people cannot live on because rents are high. I know a senior who used to prostitute herself to buy food. This is Canada; too many people live in poverty."

Many seniors face a multitude of housing issues. Rural living presents numerous issues for seniors including, a lack of transportation, older homes which are often in need of repair and maintenance, changes in financial circumstances and potential social and physical isolation.

This issue presents many complexities including the fact that many seniors really want to **stay in their family home** for as long as possible regardless of the state of the home. Many seniors in our rural communities have lived in the same family house almost their entire lives, and for many these houses are deteriorating and requiring major repairs and maintenance that most seniors living on limited income can afford. Living rurally can bring many challenges to those hoping to **age in place**;

"We built our own home over 40 years ago and love where we live but fear that if something happened (death, sickness, disability) to either one of us, living here would be impossible. It's very high

maintenance, huge yard, long driveway, large garage, etc. Finding a way to stay in our home in spite of difficulties would be so wonderful."

One disadvantage of owning a home was discussed in detail, primarily by seniors who found it very **difficult to maintain their aging homes**, especially in relation to the costs of maintenance and repair. Hearing from many stakeholders and community service organizations that work with seniors we know that there are seniors in our communities living in dire circumstances because of **the age of their house**, which at times, have no indoor plumbing, no heat, and no access hot water;

"140-year-old house that needs a roof, plumbing upgrade, electrical upgrade, floor and support beams, heating installed my furnace is outdated, my roof leaks, and water is scarce and plumbing is bad."

For many seniors the need for affordable, accessible housing and to **be able to downsize** is looming on the near horizon. Many people living in our communities know that their housing situation could change for the worst very easily and although many feel secure and content now, they know that in the future that could change. Primarily these discussions on feeling insecure regarding one's housing situation came from people approaching their senior years.

"I haven't seriously thought of downsizing and hope I don't have to as I think the housing that is being built daily for people like myself, a senior, semi-disabled, alone, widowed is simply a money grab. In my opinion, whether the unit is new or not anything over 1000 monthly is far too much."

Seniors housing issues are also complicated by the fact they are aging and can experience many **health-related concerns**. Many seniors in our communities feel a looming insecurity regarding their housing situations because of deteriorating health conditions and the need for accessible and affordable housing;

"My husband is disabled and is having progressive difficulty with mobility. We are going to need a single-floor dwelling that is wheelchair accessible in the near future."

Often seniors need support and services for health-related issues and are not getting the proper, or adequate supports and services in their homes. This includes being sent home from the hospital without any support and services they require and are not able to cope at home alone. One community service provider identifies this as a major crisis; *"Our medical system (homecare) is forcing sick people back into isolated communities without support because of filled hospital beds. We need to address this crisis."* This is augmented by the fact that many seniors identify being taken advantage of, especially when it comes to money in relation to housing; *"Seniors can find themselves in a situation where they are taken advantage of and end up not being able to pay for necessities- what happens when money runs out?"*

The need for assistance and services is a growing concern, as our housing stock ages and our senior demographic grows. Many seniors (or those approaching a senior age) feel that our rural communities are not only lacking in affordable, accessible housing, but also the health and social services and supports needed to age in place;

"We are now seniors and the lack of services in rural Nova Scotia and the lack of internet will force us to move to either metro Halifax or, more likely, to another province closer to family. This area of Nova Scotia is not senior friendly with few recreational activities, poor health care, and poor internet services."

The services needed by many seniors are not limited to social or health-related services, but also something as important as internet service; *"For the winter months I live elsewhere. I rent there and pay $1500/month. But I own a home in a rural community. I would live in my rural home full-time if I had reliable, fast internet service. Even if I had to pay $100-$150/month it's still cheaper than paying rent elsewhere and I would have much more disposable income. The internet would assist me in "feeling connected" and not minding the isolation that occurs in the winter months in a more remote area."*

FAMILIES AND THE WORKING POOR

"My hourly wage does not increase but to live increases every month. Each year I cut back on food (treats are out of the question) and use less heat by wearing more sweaters and using more blankets."

An increasingly vulnerable group that often falls through the cracks are the working poor, which often include adults with children. These are people in our communities that are working in minimum wage jobs and may even have dual incomes, but because of the lack of affordable housing and the rising costs they live **pay cheque to pay cheque**. Community service providers also identify this segment of our population as having difficulty getting ahead because of the lack of affordable housing options**.**   Many families identified wanting to buy a house rather than renting and indicated that being close to schools and employment was of the utmost importance. The **stress** on families working multiple jobs and trying to provide their children is real;

"Trying to get your kids to school while going thru all this housing stress is really hard. My kid has been late more than fifteen times so we got in trouble. If you don't have power it's hard to get going in the morning. I had complaints from the school about what was in my kid's lunch. They called DCS. I can't pay rent and buy good food."

Another important aspect for families of the working poor is the importance and **access to public housing.** The wait times for this type of housing can often be quite long and difficult.

"I have my name on the list for [public] housing but was told that I have to live in the community for a year before I can get a place. We have 5 children. Having a large family, it would be great to have a place. It's what we need."

The working poor often face **discrimination and judgement** by many in our communities. Those with children often felt discriminated against in trying to find safe, affordable housing. Having young children was a reason people were told they could not rent a place;

"With kids it's hard. Some landlords won't take kids. Very hard time getting a place. I looked at a place that had 3-4 bedrooms and they said no small kids."

Landlords struggle when tenants cause damages to units that are financial investments. This often results in landlords being more restrictive with whom they accept as tenants resulting in discriminatory rental practices and views. *"Families like this - the working poor who have low education levels - are very limited for housing options in this area, but bad experiences like mine discourage people like me from renting out properties because of the damage incurred by careless renters. The rental laws need to be improved to hold tenants accountable for the damage they cause."*

SINGLE PARENTS

"As a single parent with kids I worry that if I got sick, and there is no health care coverage, I may end up homeless."

Single parents identify many issues in relation to the attempt to find affordable housing in our communities. The themes identified are in relation to both rental housing and in attempting to own a home. **Trying to access a mortgage** and then being able to afford a mortgage to buy a home proves to be very difficult on one income; *"It took me years as a single parent to finally be approved for a mortgage. My home is a tiny fixer upper. I am deeply in credit debt to have achieved that since my mortgage was as a single person."* Many single parents identified having **a great deal of debt due** to housing costs and one income, which are translated into the difficulty of trying to obtain a mortgage and being turned down; *"Even though I could afford a low mortgage payment (which is much less expensive than rent!), nobody will look at me for a mortgage because of my large student loan I feel completely stuck."* The difficulty obtaining a mortgage was clearly identified, as was the importance of being able to get a mortgage as it's often less expensive than renting; *"I'm a single female with two children, lived in same house for 9 years, put rent up multiple times, finally found my own house and it was cheaper to pay the mortgage then rent!"* Having one income also proves difficult in affording all of the other important aspects of maintaining a basic standard of living including **heat, food and utilities**. Many know that they are living pay cheque to pay cheque and have insecurity in relation to supporting their children and also affording suitable housing. Single parents also discuss the difficulty securing rental housing because of **discrimination** against them because of having children. Many suggested that landlords would not rent to single parents with children if they could rent to someone without.

YOUTH

 "I've lived in a tent, in a card board box with newspaper to keep the damp off and with nothing over my head. I have been hungry. I dumpster dive for food. I have been beaten up. Its ok outside in the summer but it's worse in the winter."

Youth living in the rural communities of South Western Nova Scotia identify a wide range of issues they face in relation to trying to find affordable housing, and also the realities of "**hidden homelessness**." Many youth related stories and comments regarding the idea of rural hidden homelessness where you don't see youth without a home living on the streets in our rural communities as you would see in more urban centres. Youth, and organizations that support youth, identify that there are youth living precariously and at times, homeless; homeless youth are often couch surfing (staying with a different family member or friend every few nights), living in a tent on the out skirts of a town, or living in a small

cottage or camp. *"Homelessness looks really different as a youth: Lots of youth are couch surfing. Get kicked out of their home and end up at friends, relatives, and moving from one couch to the next."*

One of the major facts that youth identified as a reality of being homeless at a young age is **having to grow up too fast**; which effects all aspects of their lives; *"We just don't mentally get to grow up normally – we have to grow up too fast".*   Another youth echoed this point and related similar difficulties; *"When you lose your place to live at a young age you fall behind.   You go into the real world when you aren't ready."*   Youth experiencing homelessness often expressed difficulty with "getting ahead" and many youth discussed that in order to pay rent and take care of yourself you have to **get a full-time job and leave school**; *"If you are lucky enough to find a place to live, you have to work 40+ hours a week to afford it (rent, power, phone, and internet). You don't have money left over for food or the extras. You can't work 40+ hours a week and go to school. You can never get ahead."* This issue is further complicated with the fact of having to grow up quickly; *"You can't go to school or university. You have to find a job and be an adult when you are supposed to be a kid."*

The gaps in the system, because youth are supposed to stay in their home, are prevalent and lead to a greater chance that a youth will be homeless or living precariously. Youth identified that it is very difficult to find an affordable rental, or even find a landlord that will rent to a youth, even if they have a job and money to pay for rent. Youth expressed facing this form of discrimination because of the perceived view that they are financially insecure and sometimes face stigma from landlords.

"Landlords do not want to rent to youth. Homeless youth are not all terrible people. We haven't all been kicked out of our houses because we are terrible. Some of us had to leave. Being a homeless youth changes you forever. Everyone judges you. It's unfair."

SINGLE FAMILY EARNERS (HUSBAND SECURITY)

"If something happened to my husband, I'd be in trouble. There is no way I could afford to live in my house, and I couldn't afford rent or find a suitable place to rent."

Being widowed or the fear of losing one's husband was a theme that emerged frequently in relation to being susceptible to homelessness or precariously housed; often associated with a dependence on a husband as the sole earner. Many women (of all ages) identified that their husbands were the sole earner of the family and that if anything were to happen to them (illness, job loss, etc) they would be at risk of being homeless.

Many women indicated concern over changes in income that could potentially result in reduced financial security. This issue was also connected to precarious housing **due to aging and health-related concerns**; *"If my husband should have to quit his job (he is 71) or die, I would not be able to afford this home. It is sorely in need of many repairs and if I add to my mortgage to do them, it could well make it financially out of reach even now, let alone if my husband's income is lost."*

In addition, the dependence on the husband not only as sole earner for the family but also as **general maintenance and upkeep for the home** was identified as a related factor; *"My husband looks after lawn care, snow removal, etc. at some point we might have to pay for these services. My husband takes care of all the above if I was to lose him I would need to move immediately to an apartment."* Many women

noted that if anything were to happen to their husband they would have to try to sell their house as soon as possible and try to find an accessible, affordable apartment, which many stated as feeling daunting and overwhelming. Again, these issues increase and lead to greater risk of precarious housing for dependent women as age increases and health concerns become greater.

SINGLE MEN

"Homeless are almost always men between the ages of 23-58. This group falls between the cracks. They are not considered a priority for low income housing. Single men are really lacking supports."

Single men between the ages of 23-58 (not classified as a youth and not yet a senior) are often identified by a wide range of service providers as the segment of the population most likely to fall through the cracks and **not qualify for any services or supports** leading to many being homeless or at risk of homelessness. When analyzing the quantitative data and demographic data of the surveys it is clear that not many men between the ages of 23-58 participated in the survey, therefore much of the data on this segment is missing. However, it is clear from service providers working with seniors, low income, and youth that there are numerous single men in our communities that fall through the gaps and do not receive services or supports, which often leads to homelessness and being at risk.

MENTAL HEALTH AND ADDICTIONS

"We need to focus on supporting people with mental health issues or addictions."

People living with mental health and/or addiction issues are often at **greater at risk** of being homeless. This is evident in the numerous services providers who link the clients they work with that have mental health or addictions issues to those that are at risk of being homeless; *"Yes, we all know people who are at risk of eviction because of mental health and addictions. Most behavioural issues that we have seen stem from mental health. We have seen non-chronic health issues conflict with their safety at home."* Service providers also identify the **need for housing that is appropriate** and affordable for their clients; *"There is a need for housing that can support people living with mental illnesses. We often see people with mental health illnesses being put out place after place, with nowhere to go and no family supports."*

Services and supports are needed for those living with mental health and addiction issues. Both clients and service providers identify this need in our rural communities**;** *"I need mental health services. I don't have internet or a phone. If you don't have a phone or internet the world gets really really harsh for someone in need." "There needs to be better access to mental health- with less stigma for those who access mental health."* It is clear that in order to support community members to stay successfully housed, providing access mental health and addiction services is essential.

TENANTS

Issues with landlords were frequently identified as a theme in the qualitative data. Correspondingly, landlords also indicated difficulties with tenants and this **often-difficult relationship** affects the housing situations of many. Landlords, because they own the building that is being rented, **systemically have**

power and authority over the tenant. In many of our rural communities this power is heightened by the fact that many landlords have a monopoly over the rental market and own many (and in some rural communities all) of the rental units. There are many voices in our community that have spoken up regarding the issues they face and includes issues about power and respect; *"Landlords treat us with no respect, don't hear us, are rude, threaten – they know that there is always someone else who is waiting to come along and rent and won't complain."* As noted above issues of monopoly*; "There is one main landlord in town and if you don't do what he wants you don't get a place to live."*

ISSUES TENANTS FACE – SEXUALIZED VIOLENCE, INSECURITY AND FEAR, SAFETY AND MAINTENANCE.

The issues some tenants face go way beyond the power, authority and monopoly landlords have over the tenant. The issues, discussed by a few are very real and paint a challenging picture of **fear and lack of safety related to their housing situations.**

Women in our communities noted that the power the landlord has over them can lead to **sexualized violence** and harassment. Stated bluntly one woman said *"It's different for girls, we have to do things for food, for a place to stay, my landlord sexually harasses me."* This extreme power is further discussed with this women's voice *"I had no power, hot water tank busted, I had wood stove for some heat, I called landlord to look at it."* He said, *"What are you going to do for me, asked me to be his girl, expensive bill, wanted me to do something for him, put his knees on my shoulders and put his hand down my shirt, I took him to tenancy board, I lived, three, four months with no power, no water, money I don't have. He is up on sexual harassment, he is not to be around me."*

The **insecurity and fear** many in our communities' feel is due to feeling very scared and intimidated by their landlords. This intimidation can come off as threats; threats to call the tenancy board, threats to evict, threats to call the police. Many noted that the worst part of feeling scared and intimidated by their landlords is feeling they have no power that *"for some, its' the fear of losing what you have; it's difficult to speak out and leave when you don't have other options for where to live."* This is reinforced by many stating that the only solution that might work is if they call the tenancy board, but then getting evicted because of reporting the landlord*; "I'm afraid to say anything about how bad the conditions are in our building for some people. I am afraid I will get kicked out. I am just keeping my head down."* Even when service providers try to help they find their clients often scared to tell them what is happening this is explained by this person suggesting that *"If I told you about my living situation, you would be forced to do something about it. Then I would lose the only place I have."*

Another voice that speaks to the issues of **power, fear and intimidation** states eloquently; *"my landlord comes in whenever he feels like it – even when I am in the shower. He told me that he can come in whenever he likes and that I should just put a towel on. It has made me really nervous and I find it hard to sleep sometimes worrying that he might come in."*

The stories and voices that echoed the major issues of **safety and security** due to the disrepair many are living in are vast and difficult to hear. The realities of many tenants in our communities is that their housing situation needs major maintenance and repair and that they can't just leave because of the difficulty of finding another place. This community member's voice sums up some of these challenges; *"Not only is rent expensive, the places are crappy. Sometimes not even a bathtub or shower. Landlords don't have to fix the places up because they know people are desperate to move in."*

It is important to share some of the real situations people in our communities are living in, including the **lack of heat**; *"You can literally feel the cold wind blow through the upstairs due to no insulation in the walls."*

The **unhealthy and unsafe conditions;** *"I lived in a condemned house with my five-year-old grandson. The chimney was falling down, there were rodents. The landlord did nothing."*

The **disrepair**; *"We have mould, drafty windows, bad plumbing, outdoor railing that doesn't meet safety codes, a hole in our kitchen ceiling along with water damage, unfinished floors, insufficient current to properly run our heaters, and a general unwillingness by our landlord to fix anything. We had to get our own fridge because after leaving our fridge broken for 2 weeks he bought us a second-hand, mouldy bachelor size fridge for a family of five."*

Some tenants offered **practical solutions** and saw that there could be positive changes made to make their rental situation better. Some suggested that there should be regular inspections done for health and safety (suggested once a year) and a certain amount of licensing for landlords; *"Anyone can be a landlord if they have the money; they should really have to be licensed somehow."* Further, a solution was that landlords should have to **reinvest in their properties** one person suggested; *"Landlords should have to put a certain % back into regular maintenance instead of lining pockets. They need to keep up the investment to make it sustainable."*

LANDLORDS

Landlords discussed the issues they face, for instance the **destruction and damage** that can occur, and as this landlord suggested is due to the fact that the renter doesn't care because it's not their own; *"It's hard to get good tenants. People destroy homes/rentals so have to be careful. With a range of ages in a many unit location there are differences in attitudes which can be a challenge to manage sometimes. Damage to units can be huge and there are some that have the attitude "it's not mine so who cares".*

A few landlords discussed **the cost and business-side** of buying, maintaining and repairing and the importance of trying to make money from their investment; *"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, etc…But yet, in the community, they [landlords] are the bad guys."*

Interestingly, many landlords suggested that the issues between tenant and landlord are systemic and can only be changed with **major systemic changes to laws and regulations**; *"Poverty and mental health were part of the problem, as were systemic generational social issues. We just got tired of footing the bill for it. Every landlord I know has the same problem."*

Our Communities' Realities

HIDDEN HOMELESSNESS

Another important aspect that is unique to our rural communities is that homelessness exists in a very real way, however it is often hidden and is not as visible as in urban centres. This frequently leads to the misperception that homelessness does not exist in our rural communities. However it exists in many ways, albeit hidden; *"There is a big homeless youth problem, but no one knows it because they don't see it. It's hidden."*

Community members often support youth or others by providing them a temporary place to sleep. As one service provider explains; *"There is a lot of couch-surfing and homelessness reported; however, those at-risk are often being cared for by their individual community."*

ACCESSIBILITY AND AVAILABILITY

Accessibility to, and availability of affordable housing is an important issue identified by all people across our rural population. **Regardless of income level**, community members identified that our rural communities **do not have enough affordable housing options**, and also that accessing affordable housing (if it was available) is very difficult. This second point was primarily in relation to subsidized or "social" housing which was discussed by many community members that are finding it difficult to secure subsidized housing due to the long wait lists that exist; *"There is a lack of availability for affordable housing in the western region with a wait year of 2-3 years."* Even those that are identified as an emergency or at high risk are experiencing very long wait lists making their life very difficult; *"I was a "high risk placement" for housing – it took them 8 months for them to find me "emergency" housing."*

FINANCIAL INSECURITY

Hearing the voices of our rural communities in South Western Nova Scotia discuss and explain the financial difficulties due to lack of affordable housing is eye opening. Every single segment of the population discusses the real issues they face because there is little to no affordable housing. The issues our community members face are real and many are forced to make impossible decisions; like deciding whether to heat their home or put food on their table or buy medications. **The heat or eat dilemma is a is heard in many different ways;**

"I chose food this month over paying power bill."

"Financial is my biggest problem. To pay the rent, power and oil leaves very little for food. We are either cold or hungry."

These realities are made worse as many in our communities feel there is **little to no help** "out there" and what help there is, is lacking;

"No one out there to help. I have $154 left a month for food and gas and whatever else. I also need cancer treatments in Kentville and Yarmouth."

"There are hundreds of people paying their rent but can't afford to buy groceries – we need help."

"Assistance does not give me enough money to pay rent and eat and pay bills. After I pay my rent I have $100 left for food, bills and other expenses. If anything goes wrong I don't eat."

These issues are multiplied by many other issues facing our community members including: **cost of living increases, lack of transportation, cost associated with health-related issues, increasing heating and power costs, need for internet and communications**;

"Between high rent (for subpar living conditions) along with power, heat, internet, and phone, it became unmanageable. I couldn't afford to buy groceries. (never mind gas or being able to afford a vehicle.)"

"How do you get food when all your money goes to rent. Food banks only open on certain days, need transportation to get there."

The voices of our community are diverse, however the realities they face in relation to finding affordable housing are clear.

Working and minimum wage jobs are no longer enough to ensure a basic standard of living that includes adequate housing; *"Minimum wage makes it hard to find affordable housing. I live paycheque to paycheque."*

S**ervice providers** that are trying in a system full of gaps to find solutions;
"I know of many who have; there are few safe rentals in the area, people 'settle' for rentals that are unsafe because there is nothing else, cost of rent is often beyond what people can afford, many in the community work long hours for minimum wage which does not enable them to apply for a mortgage, often it's paying rent or food or heat."

From vulnerable and **those at-risk of homelessness with health and disability-related issues;** *"Landlord has reduced rent for 1 year as an act of kindness. It's still significantly above the maximum housing allowance provided by community services. I am terrified of what will happen in the spring when I am forced to move. Housing allowance is half what market prices are for renting even small places. My last apartment was physically/environmentally unsafe, in a town where I knew no one, without easy access to food. All of this lead to a significant decrease in my health and increasing disability."*

EMPLOYMENT & TRANSPORTATION

The importance of reliable, affordable transportation is a key factor in access to housing and for many in our community's transportation remains a difficult barrier. Employment, and access to employment was also discussed as a factor in housing and vice versa. Often these other factors had a reciprocal relationship with housing, without one the other would be virtually impossible.

INTERNET

For those living rurally, access to reliable internet is important. This need was identified by many as more and more vital services are accessed online; *"A lot of services and supports are now online, and*

often we are expected to fill out forms online. How can we do this with dial up internet or no internet access at all?" Students and people in our communities hoping to advance their education, access to internet was essential to be able to take part in online courses and upgrading; *"Unreliable internet service that is slower than dial up is a huge barrier. I tried to take courses to be able to improve my income but had to give up because of this."* Also reinforcing the need for internet, many seniors and people living rurally discussed the importance internet has in reducing social isolation; *"I would live in my own home full-time if I had reliable, fast internet service. The internet would assist me in "feeling connected" and not minding the isolation that occurs in the winter months in a more remote area."* Another important aspect of living rurally and the importance of access to internet is the ability to work from home online; *"The rural internet is terrible, and we have to pay a lot of money to have satellite service as the service is so bad. My husband works from home, online, and had we known how bad the rural service is, we would not have moved here."*

LOCATION

Many identified choosing a home because of the location and proximity to necessary services, while others identified a rural location as important. Creating opportunities for affordable housing options across all communities is important as municipal and provincial governments plan for housing. People know that amenities, like grocery stores and a library, close by or within walking distance are factors in deciding where to live. For many, access to outdoor amenities are also important considerations in where their home is located, like having access to active transportation (walkable or bikeable trails or paths), gardening, etc. Living rurally was identified by some as what they like about where their home was located; allowing for privacy, safety, quietness, green space, and access to nature; *"Our home and it's location (on a lake in the woods) have played a major role in our personal well being and mental health."*

PETS

Having pets was identified by many as a very important aspect of housing. Many renters identified that having pets was a huge barrier in securing housing; *"Having a pet closes a lot of doors."* Having pets was identified as something that led to living precariously, or being at-risk of being homeless*; "I couldn't bring my dog because he wasn't certified as a help dog. Landlords don't want pets. I was couch hoping most of the summer because of my dog. You shouldn't have to couch hop. No one should have to live like that. It's a major problem not being able to have pets. We've nearly ended up homeless because we didn't want to give up valued members of our family (our pets)."* This was also reinforced by the importance pets have to reducing social isolation and on our mental health and wellbeing; *"Pets are very important to mental health, often pets aren't allowed at rental units."*

Housing as a Human Right

HOUSING: A human right and the basic needs

For many, their need for safe, adequate and affordable housing is not being met. The following priorities were consistent themes identified by people participating in our survey.

- **SAFE, SECURE.** Having a safe, secure home that is not falling down and trustworthy neighbours and landlord.

- **THE RIGHT FIT.** A space that is the right "fit"; a bedroom that isn't shared by 4 kids; no overcrowding.

- **UTLITIES.** The basic utilities: heat, power, water, appliances, internet and phone.

- **HEALTHY.** A place that is healthy; it's free of mould and rats; that there might even be a yard or grass for children to play on.

- **LOCATION.** That it is in a location close to family or friends, close to amenities, and even close to transportation options.

- **COMMUNITY.** That there's a sense of community; a social support system.

For many in our communities knowing there are services and programs available to help will help ensure their needs are met. This includes: **access to free, reliable transportation, access to health care services, home maintenance programs including snow and lawn care, and affordable childcare**. Further to this many in our communities identified the importance the outside environment of our homes has in relation to a healthy community. These factors include: a clothesline to dry clothes, green spaces and lawns, gardens for growing your own vegetables, and flowerbeds.

Many people made comments on what their community could look like. Below are suggestions made by respondents and offered as long-term solutions for this complex issue by service providers and stakeholders.

- Services and programs that provide **long-term, upstream solutions** so people in our communities do not have to rely on short term fixes: *"No need for food banks, Open Arms and there is no waiting list at the housing authority."*

- **Poverty reduction strategies:** *"Kids can be kids, their experience of stability means they can go to school, the cycle of poverty can be broken."*

- **Mixed housing and choice:** *"There is a diversity of housing leading to choice." "Neighbourhood is inclusive, mixed spaces, work spaces, walkable, farm education, and community garden."*

- **Active transportation and accessible communities:** *"Bike paths everywhere! Walking paths, connector trails, bus routes that are frequent, paved shoulders, the list goes on!"*

- **Community connections and a sense of belonging:** *"People experience stability and community connectedness and feel supported, a sense of belonging and security."*

> *"Community-based homes that encourage links between residents, young and old, families and kids and seniors and singles, social activities in central areas."*

- **Aging in place:** *"My hope is to stay in my home and age here, but I realize I will need access to supports and public transportation as I get older."*

- **A Guaranteed Basic Income:** *"We already have this for seniors and it should be/needs to be expanded for others and a basic income would reduce income disparity, there should be a living wage for all people."*

CONCLUSION

As you hear, read and relate to the voices of our community and the issues, needs and the impact that housing has on all of us, it is evident how complex safe, adequate and affordable housing is.

All demographics of our communities' face challenges, but the one message that is clear is that we do not have enough affordable housing stock in our communities; that even if we can access the programs and supports to get the funds needed, finding the actual housing is what is really difficult. Our at-risk populations and those most vulnerable include our seniors, youth, single family earners, single parents, those living with mental health and addictions, families and the working poor. In our communities we face many issues and challenges including: stigma and discrimination, worrying about the future, tenancy issues, hidden homelessness, employment and transportation, taxes and the cost of living. Ensuring programs and services reach and meet the needs of people across our communities is of the utmost importance.

The future has to involve change. It has to involve long-term, sustainable solutions that will not just "patch the problem" but systemically address the complexities of the affordable housing struggle. Housing is a basic human right and everyone deserves to be able to access affordable, safe, and healthy housing in our communities. It is essential that we all come together to find solutions to address our housing needs.