

**HOUSING NOVA SCOTIA
2019 - 2022**

ACTION PLAN ADDENDUM

*The CMHC-Nova Scotia Bi-lateral Agreement under
the 2017 National Housing Strategy*



Program Description

The Addendum describes terms and conditions of Canada Housing Benefit (CHB) funding in Nova Scotia. The name of the program is the Nova Scotia Targeted Housing Benefit (NSHTB). The NSHTB is a direct to household benefit that will be launched in 2020, providing housing supports to both renters and homeowners to reduce housing need and prioritized to identified vulnerable groups. Co-designed by the Province and CMHC and informed by stakeholder consultations, the NSTHB is a new program for the Province.

Program Objectives

The NSTHB program will advance National Housing Strategy goals and provincial housing outcomes. Program objectives are to:

- Increase mixed-income communities. Recipients are not restricted to living in homes or apartments that have a pre-existing relationship with the funder and can move to the communities that best suit their needs. This will also help promote more income diversity in communities.
- Improve recipient autonomy. By giving the funds directly to the recipient, they can manage their own household budgets.
- Address emergency or short-term needs. Some individuals or families require housing support immediately or only for a brief period.
- Increase system flexibility. There will be a broader range of tools to help support housing applicants.

Target Client Groups

For the first three-year Action Plan, approximately 2,940 households will receive supports through the NSTHB (2020-2022) through four program streams:

1. Homeowners in Severe Core Housing Need
2. Renter households on the Public Housing waitlist in a target vulnerable group:
 - a. Households at-risk of homelessness (gross household income under \$30,000)
 - b. Seniors (age 58+)
 - c. Non-Elderly Singles (under age 58 with no dependents)
3. Households experiencing homelessness
4. Households in community housing in an expiring rent supplement funded through the Social Housing Agreement (SHA)

Portability

The NSTHB will provide renter households with a portable housing benefit which will enable them to find suitable housing that meets their needs. When households move, or their needs change, the NSTHB will move with them. The direct-to-household benefit provides recipient households with more decision-making power and autonomy over their living situation.

Analysis completed by the Nova Scotia Department of Finance suggests the risk of inflationary pressures from the introduction of the CHB would be limited in Nova Scotia, as the rental market affected by the CHB would be very small. Rental housing starts in Halifax should also mitigate inflation related to the CHB in that region.

For homeowners in severe core housing need, the benefit will help reduce housing need by contributing a monthly benefit towards shelter costs which include: mortgage payments, property taxes and condominium fees, costs of electricity, heat, water and other municipal services, and property insurance. The NSTHB for homeowners is not a portable benefit.

Prioritization to Vulnerable Groups

The four program streams ensure that the benefit will be directed to vulnerable groups that are included in the National Housing Strategy and those which are unique to Nova Scotia.

Homeowners in Nova Scotia represent 34% of households in core housing need. Of these, one third are in severe core housing need, spending more than 50% of income on shelter costs. Without funding support, low-income homeowners may be at-risk of losing their housing, especially in rural and remote communities with limited rental markets and access to affordable housing. The NSTHB includes a stream dedicated to low-income homeowners in severe core housing need.

Renter households who are at-risk of homelessness due to very low incomes, seniors, and non-elderly singles, are among the most vulnerable populations in core housing need in Nova Scotia. The Province's Public Housing waitlist is over 5,000 (as of March 2020). A portion of the NSTHB is therefore targeted to households on the Public Housing waitlist in the identified program streams, as part of advancing the provincial waitlist reduction commitment.

A portion of the NSTHB will be dedicated for use by local agencies with Housing Support Workers who assist clients experiencing homelessness to find suitable and adequate affordable housing.

Finally, over 90 households are currently living in an expiring rent supplement, located in the community housing sector, that was funded under the Social Housing Agreement (SHA). These households will be at-risk of homelessness once their rent supplement expires. A portion of the NSTHB is therefore dedicated to transition those supplements into the successor portable benefit program.

The NSTHB will address the National Housing Strategy (NHS) objectives as follows:

NHS Objective	NSTHB
Promote social inclusion through mixed-use, mixed-income housing	Client has the choice of where to live with the subsidy that flows directly to them.
Address housing needs of vulnerable groups	Four program streams designed to target the benefit to specific vulnerable groups in Nova Scotia
Support projects specifically targeting the unique needs of women and girls	Research demonstrates that women are over-represented in households in housing need, including homelessness. Targeting program streams to households waiting for public housing, and those who are experiencing homelessness may enable more women to access housing supports.

Action Plan Indicators and Targets

Table 2: Expected Number of households for which Housing Need will be addressed by Initiative

Initiative	Target (Households)				3-year Cumulative Total	2019/20 – 2027/28 Target
	Year 1	Year 2	Year 3			
Canada Housing Benefit	–	2,699	241		2,940	6,074
Total	–	2,699	241		2,940	6,074

Table 3: Planned Cost-Matched Funding per Initiative

Initiative	Planned Cost-Matched Funding		
	Year 1 (\$M)	Year 2 (\$M)	Year 3 (\$M)
Canada Housing Benefit	–	\$6.533	\$7.923

Table 4: Planned Funding and Indicators to Achieve 3-Year Targets

Indicator: Number of households for which housing need is addressed	Target (Units)						Total		10 Year Total
	2019/20		2020/21		2021/22		# Units /HH	NHS\$	
	# Units /HH	NHS\$	# Units /HH	NHS\$	# Units /HH	NHS\$			Units
Affordability Assistance to the household	–	–	2,699	\$9.941	2,940	\$12.292	2,940	\$22.233	6,074
Total	–	–	2,699	\$9.941	2,940	\$12.292	2,940	\$22.233	6,074