



CMHC/Nova Scotia Agreement for  
**Investment in  
Affordable Housing  
2011-2014**  
Year 2 Reporting



# CMHC/Nova Scotia Agreement for Investment in Affordable Housing 2011-2014

## Year 2 Reporting

### Introduction

In 2011, the Nova Scotia Housing Development Corporation<sup>1</sup>, on behalf of the province entered into the CMHC-Nova Scotia Agreement for Investment in Affordable Housing 2011-2014. Under the Agreement, Nova Scotia has \$61.2 million to invest in affordable housing over a three-year period. The housing funds are cost-shared between the federal and provincial government and its partners. The objective of the Agreement is to improve the living conditions of households in need by improving access to affordable housing that is sound, safe, suitable and sustainable. The Agreement also sets out provisions for annual public accountability reporting to explain how funds were invested and what has been achieved in meeting the objectives of the Agreement.

The provincial government recognizes that when people choose the housing that is right for them, they are healthier, better educated, more self-reliant and simply better off overall. That means stronger communities and a stronger economy.

Improving access to the right kind of housing is a part of the long term provincial housing strategy that was released in May 2013. It stresses affordability, choice, partnership and community-building.

### What did we accomplish?

In Year Two of the Agreement, Housing Nova Scotia invested \$24.5 million to help 2,575 low-income households access better, healthier and safer homes. The outcomes and indicators prescribed in the Agreement and Year One and Two results are set out in *Table 1. A map of Nova Scotia* is attached at the end of this report and shows the communities and areas where investments have been made.

Additionally, \$3.2 million was leveraged through contributions from partners to help reduce development costs of affordable rental housing.

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<sup>1</sup> In August 2013 legislation was proclaimed that changed the name of the Nova Scotia Housing Development Corporation to Housing Nova Scotia.

**Table 1: Investment in Affordable Housing 2011-2014 Outcomes and Results**

	2011-12	2012-13
<b>Outcome 1</b>		
Reduce the number of households in need by improving access to affordable housing that is sound, safe, suitable and sustainable		
<b>Households no longer in need</b>	2,353 <sup>2</sup>	2,575
• Homes preserved through major health and safety related repairs	1,080	1,013
• Seniors or persons with disabilities helped by health and safety related repairs or home adaptations that will enable them to continue to live independently in their own homes and communities	955	994
• Affordable rental units created through new construction and repair	34 <sup>2</sup>	132
• Affordable rental units preserved through rehabilitation and repair	137 <sup>2</sup>	156
• Shelters for victims of family violence upgraded through needed capital improvement	14 <sup>3</sup>	9 <sup>3</sup>
<b>Outcome 2</b>		
Increase the resources available to address housing needs of households in need by encouraging contributions by others, including the private and not-for-profit sectors		
• Additional funds leveraged from partners to reduce development costs	\$2.3 M	\$3.2 M
<b>Outcome 3</b>		
Foster a more holistic approach to addressing poverty by supporting a broad range of programs	See footnote 4	See footnote 4
<b>Outcome 4</b>		
Reduce demand for services and institutional living by increasing and extending independent living for seniors in need and persons with disabilities.		
• Seniors or persons with disabilities helped by health and safety related repairs or home adaptations that will enable them to continue to live independently in their own homes.	955	994
<b>Outcome 5</b>		
Improved accommodations for victims of family violence by providing access for safe, sound, suitable, secure and accessible housing		
• Shelters for victims of family violence upgraded through needed capital improvements <sup>3</sup>	14 <sup>3</sup>	9 <sup>3</sup>

<sup>2</sup> These are revised figures. In the Year One report released in the fall of 2012, we reported a total of 2,369 households assisted. However, 16 fewer approved new rental units went forward and the approved funds were re-allocated in 2012-13. Also, we invested in one more rental preservation unit than anticipated.

<sup>3</sup> This involved: Year One - 147 beds/self-contained units; and Year Two - 280 beds/self-contained units.

<sup>4</sup> Housing Nova Scotia has worked closely with the Department of Community Services to provide affordable housing options for vulnerable individuals such as those receiving Income Assistance or those with physical and intellectual disabilities.

## **Making a difference in the lives of low-income Nova Scotians**

### **Home Repairs**

Housing Nova Scotia helped low-income homeowners by investing in needed health and safety related home repairs. This is essential to improve well-being, including overall health, mental health, and their children's educational success. The most frequent needed repairs were: roofs, windows, furnaces and exterior doors.



Repairs also include emergency home repairs so families can continue to live safely and comfortably in their homes. The most common emergencies were furnaces and roofs.

### **Keeping seniors and individuals with disabilities in their own homes**

Providing support for seniors and persons with disabilities is a key part of the provincial housing strategy. It starts with support for renovating and adapting their current homes to meet their current needs. Seniors and persons with disabilities want to stay in their homes and live independently and with dignity in their communities as long as they can. Investments in needed health and safety repairs and home adaptations help them do that. In Year Two, Housing Nova Scotia, helped 994 low-income seniors, 65 years of age or older, and persons with disabilities.



Often the assistance that can make the biggest difference to seniors are home modifications that let them continue to live safely in their own homes. The most frequently funded home adaptations that improve accessibility in and around the home are ramps, grab bars in bathrooms and replacing bathtubs with walk-in showers. Other common home repairs include roofs, windows, exterior doors and furnaces.

## Rental Preservation

There is a need to preserve the existing rental housing as it plays a critical role in addressing the need for affordable housing. In 2012-13, Housing Nova Scotia invested in preserving 156 affordable rental units. Housing Nova Scotia continues to partner with developers to renovate existing affordable rental units as rehabilitation is less expensive than new construction. It brings safe, sound, suitable and affordable rental housing for low-income Nova Scotians back to the marketplace while helping to stabilize existing neighbourhoods.

Over the life of the agreement, Housing Nova Scotia has been able to preserve over 200 rental units in the Halifax area, 62 units in Spryfield and 143 units in North End Dartmouth. The rehabilitation involved six boarded up buildings. New owners made significant investments to complete the major overhaul to bring the units back into use. All major components were rebuilt, such as converting heating systems to gas, new roofs, windows, doors, electrical, kitchens, flooring and bathrooms.

Complete rehabilitation of the existing apartment buildings lead to energy-efficient improvements that produce utility savings for owners and tenants and lower maintenance costs. Preserving the existing stock also benefits tenants by retaining the supply of affordable units which allows families to live in stable, diverse communities close to services, transit, and work.

## New Affordable Housing

In Year Two, 132 Nova Scotia families accessed new rental units. These units must remain affordable for 15 years. Eleven projects were approved and included both new construction and the conversion of non-residential buildings into affordable housing. The latter developments are challenging but provide opportunities for affordable housing in existing built-up areas within walking distance of services.



**Bridgewater - A developer is converting vacant space on the second floor into 10 affordable apartments.**



**Bridgewater - In this photograph, a historic post office building was converted into 6 affordable apartments while the front of the building remains in commercial use.**



**Amherst - A former office building was converted into 13 new affordable housing units.**

Of these 132 units, 77 units were converted from unused floor space in five buildings. The conversions of non-residential space in downtown areas makes use of the existing infrastructure, increases the population base within downtown cores and helps sustain local commercial businesses. The photographs on this page and those on the following three pages show how Housing Nova Scotia is partnering with others to convert existing non-residential space into affordable apartments.

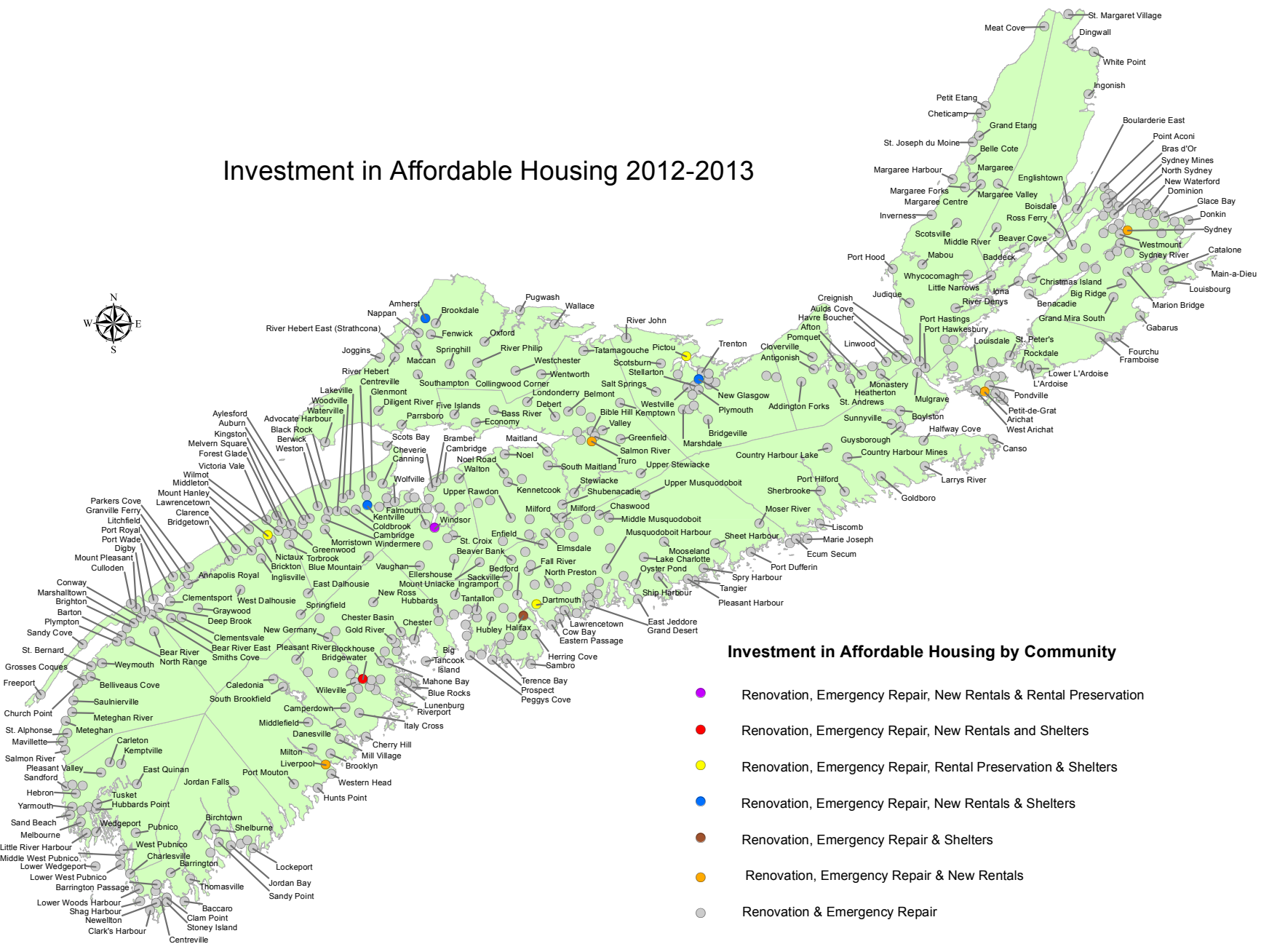


**New Glasgow - 18 rental units were created in the unused space above the ground floor businesses.**



**Amherst - These photographs show the dramatic conversion from a vacant school to 30 affordable rental housing units**

# Investment in Affordable Housing 2012-2013



## Investment in Affordable Housing by Community

- Renovation, Emergency Repair, New Rentals & Rental Preservation
- Renovation, Emergency Repair, New Rentals and Shelters
- Renovation, Emergency Repair, Rental Preservation & Shelters
- Renovation, Emergency Repair, New Rentals & Shelters
- Renovation, Emergency Repair & Shelters
- Renovation, Emergency Repair & New Rentals
- Renovation & Emergency Repair