

**HOUSING NOVA SCOTIA
2019 - 2022**

ACTION PLAN

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



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EXECUTIVE SUMMARY

Housing is the foundation
for safe, connected communities
and for promoting social and
economic progress.

The Province of Nova Scotia, through Housing Nova Scotia (HNS), has entered into a ten-year cost-matched funding agreement with Canada Mortgage and Housing Corporation (CMHC) with planned investments of provincial and federal funding of nearly \$400 million.

This action plan covers the first three years of the agreement, from 2019/20 to 2021/22. Over the course of the next three years, we will invest nearly \$90 million to improve the lives of Nova Scotians and advance shared outcomes under the National Housing Strategy.

The plan has a balance of new programming to advance NHS objectives and provincial priorities, as well as continued programming including home repair/adaptation programs. HNS estimates that, over the next three years, the initiatives in this action plan will reduce housing need for 3,000 households, as follows:

New programming

- Over 100 households living in public housing will benefit from accessibility improvements to public housing units, with 30 of these units planned to become fully accessible.
- Over 70 Indigenous households in housing need will benefit from repair of Urban Native housing units and construction of four new units.
- Nearly 70 households will access new rental units in the community housing sector through a new transformation fund.
- 40 low-income households will be able to access new rental housing through a new Transformation/Co-Investment Fund.
- Over 300 low-income households living in community housing will benefit from a new program to support infrastructure and redevelopment of existing non-profit and co-operative housing buildings.
- 100 households will benefit from a new rent-supplement unit located in the private rental market.
- 130 households in core housing need will have access to a new rent supplement located in a non-profit or co-operative housing building.

Continued programming

- Over 1,300 low-income homeowners will be assisted to remain in their home through repair/adaptation programs.
- Over 200 households will be able to access new affordable and rehabilitated rental housing under the Affordable Housing Program and the Rental Residential Rehabilitation Assistance Program.
- Over 450 low-income households will benefit from investments in repair and renewal of public housing.
- 2,100 existing social housing units with an expiring operating agreement will continue to be maintained as social housing. These units are part of the baseline of 11,615 existing social housing units.
- Existing supports for homelessness with the Shelter Enhancement Program will continue.

Additional households will be assisted beginning in 2020 once the Canada Housing Benefit (CHB) is incorporated into the action plan (following negotiation of the CHB Schedule to the Agreement).

SECTION 1. Nova Scotia Context

Housing is more than a building.
Safe, affordable, and appropriate
housing is the foundation of
our communities.

When Nova Scotians' housing needs are met, they are healthier, happier, and more productive. This benefits the individual and the province overall. Our communities and economy are strengthened when everyone has a place to call home.

Working in collaboration with our partners, Housing Nova Scotia (HNS) supports thousands of Nova Scotians each year by investing in housing programs and services for households in need across the housing spectrum and by providing safe, affordable homes to more than 17,800 tenants in provincially owned and managed public housing units.

Our strategic priorities include

- increasing access to affordable housing
- preserving and sustaining existing social and community housing stock
- maintaining and expanding strategic partnerships
- ensuring HNS is well positioned to meet emerging challenges

To advance these priorities, we will strengthen programming over the next decade in key areas to

- serve the most vulnerable Nova Scotians and advance provincial housing outcomes
- invest in stabilizing and strengthening the community housing sector
- set the stage to transform the public housing portfolio to better serve client need

This action plan

- describes the context in which current housing programs are delivered
- provides an overview of current housing programs
- identifies the areas where National Housing Strategy (NHS) funds will support additional or enhanced programming to meet specific needs

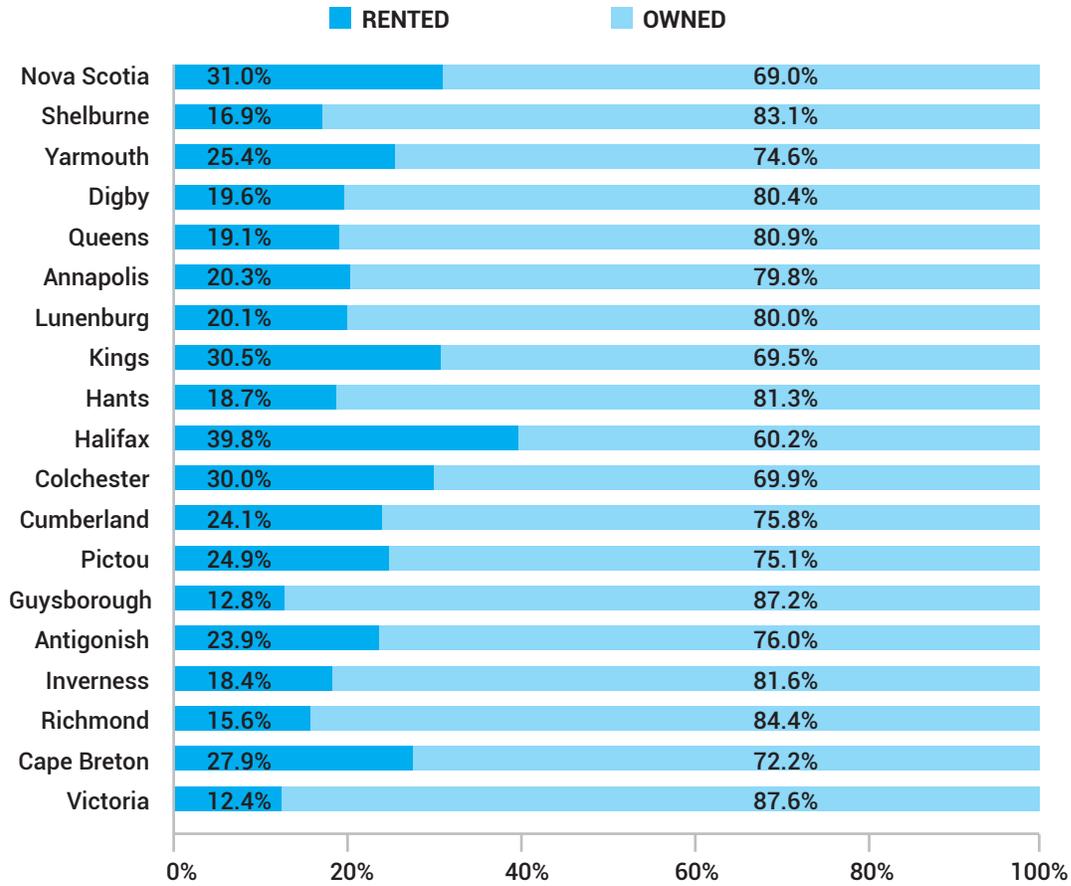
The action plan will allow HNS to improve the lives of low-income Nova Scotians by increasing access to affordable housing; supporting Nova Scotians to age in place; building safe, connected communities; preserving existing social housing stock; and ensuring the sustainability of housing programs in the long term.

Population and Household Trends

There are a number of trends shaping the housing needs of Nova Scotians. These include the following:

- Population growth. The province is experiencing its strongest population growth in 34 years. Nova Scotia's population reached 965,382 persons at the beginning of 2019, and our youth population is growing at an even faster rate. For the third year in a row, more youth are moving to Nova Scotia than leaving. More international students are also choosing to study here and stay after graduation.
- Nova Scotia is making historic gains on the immigration front. In 2018, the province welcomed 5,970 newcomers who are staying and building their futures here. In fact, our immigrant retention rate has almost doubled in the last 15 years, and now stands at 71 per cent—the highest in our region.
- The world is aging, and so is Nova Scotia. The first of the baby boomers have turned 70. By 2030—a little more than a decade away—more than one in four Nova Scotians will be aged 65 and over. Longer life expectancies and lower birth rates mean our population will be older. In addition, a higher proportion of the population in smaller, rural communities is over age 65.
- Over the last 15 years, the composition of the typical household in Nova Scotia has changed significantly. In 1996, only 27 per cent of households in the province consisted of one or two people; today they make up the largest proportion of households in the province (68.5 per cent).
- 30 per cent of Nova Scotians aged 15 years and older are living with a disability.
- Nova Scotia has a median household income of \$60,764, with 17.2 per cent of the population identified as low income.
- 68.7 per cent of households in Nova Scotia own their homes, 30.7 per cent are renters, and 0.6 per cent live on a reserve. The proportion of renter households is highest in Halifax (39.8 per cent) and lower in smaller communities outside the Halifax Regional Municipality (HRM) where there are more homeowners.

2016 Distribution of Rented and Owned Households



Source: Statistics Canada, 2016 Census of Population

Gender-based Analysis Plus (GBA+)

Research suggests that access to affordable housing can contribute to improved social and economic outcomes for women. Single mothers and single senior women are more likely to face challenges finding affordable housing due to their relatively low household incomes coupled with additional financial constraints, such as child-care costs. In Nova Scotia, women earn less than men in total income, despite equal participation in the workforce. They also work in lower-paying positions and are more likely to live in poverty. Women from marginalized communities, including Indigenous and racialized women, seniors, and those living with disabilities, are particularly susceptible to the effects of poverty.

HNS invests in housing programs and services for households in need across the housing spectrum. Gender-based analysis demonstrates that well over half of all clients in these programs are women in housing need:

- Almost 70 per cent of public housing tenants are women.
- Over 60 per cent of applicants to public housing are female.
- Approximately 18 per cent of public housing tenants are lone-parent families, and, of those, 93 per cent are female-led households.
- Two-thirds of public housing units are seniors' units, of which 65 per cent are female occupants.
- Approximately 60 per cent of rent-supplement clients are female.
- In 2018/19, half of all participants in the homeowner repair/adaptation programs were single-led female households. Of those, the average age was 67.

Child poverty, in Nova Scotia, is linked to the degree of access that households have to suitable and affordable housing. According to Statistics Canada, Nova Scotia also had the highest rate of children living in low-income households, at 22.2 per cent in 2016, and the highest rate of adults living in low-income households, at 16.2 per cent. Understanding the impact of poverty; domestic violence; and access to safe, suitable, and affordable housing on women and girls is crucial to addressing the barriers and challenges they face.

Core Housing Need

Core housing need is an indicator used to reflect the number of low-income households that could not access affordable, suitable, adequate housing without spending 30 per cent or more of their total household income on housing. Data indicates that 49,450 households (12.8 per cent) in Nova Scotia are in core housing need, a slight increase from 2012 (12.5 per cent). Of the households in core housing need in Nova Scotia, 34 per cent are homeowners and 66 per cent are renters.

Rental Housing Market

The availability of affordable rental housing across Nova Scotia is constrained. The private rental market is concentrated in the HRM, which represents 85 per cent of the overall provincial private rental market. In many cases, low- and moderate-income households, especially in rural Nova Scotia, may not have access to affordable rental housing in their local area.

The supply of new rental housing in HRM has not kept pace with the unexpected population growth over the past three years; subsequently, vacancy rates have reached very low levels. The provincial average vacancy rate is 2.0 per cent, while in Halifax it is 1.6 per cent.

Average rental rates in the private market have increased steadily over the last several years as vacancy rates have declined. Average rent for all bedroom sizes reached \$1,018 in October 2018, compared to \$934 in 2015, an increase of about 9 per cent. Combined with the high incidence of low-income persons in the province, these rising rental rates place increased demand on the affordable housing system.

Current Housing Programming

HNS delivers a range of housing solutions to thousands of Nova Scotians each year to help meet the needs of Nova Scotians with low or moderate incomes. This includes social housing, capital contributions for new affordable rental housing, financial assistance for low-income homeowners, supports for the community housing sector, and supports for moderate-income first-time homebuyers.

Public Housing

Public housing is subsidized rental housing owned by the province and operated by five regional housing authorities. There are currently over 17,800 low-income tenants housed in 2,150 public housing buildings with over 11,300 units. Tenants must meet income eligibility thresholds to access these rental units. Rent is determined based on total household income so that households contribute no more than 30 per cent of total household income toward rent. Even though operating costs are increasing (such as the costs of utilities, heat, building materials, and wages), tenant rent has not increased substantially over the last decade. The current average rent paid by public housing tenants is \$436/month.

The average age of public housing buildings is 40. The age of the stock drives the need for capital improvements, including the replacement of major building systems. Given the age of the buildings, major repair and renewal, as well as preventive maintenance, will continue to be required over the next decade.

Rent Supplements

In addition to public housing, over 2,000 low-income households live in a rental unit supported by the province's rent supplement program. A rental subsidy is paid to private or not-for-profit landlords by the housing authority and funded through various federal-provincial funding agreements as well as provincial funding. Subsidies are based on rental rates and client incomes. In spring 2018, the Government of Nova Scotia announced new funding for up to 1,500 additional rent supplements over three years, to be directed to reducing the public housing waitlist.

Co-operative and Non-profit Housing

Affordable housing is also available through co-operative and not-for-profit housing projects. Co-operative housing is owned and managed by the residents themselves, while not-for-profit housing projects are owned and managed by the sponsoring not-for-profit organization or group. Rent varies based on the organization. Tenants can access these units by applying directly to the co-operative or not-for-profit housing provider. Some tenants may come from the public housing waitlist.

As of March 2019, the community housing sector in Nova Scotia includes almost 1,319 units owned and operated by 49 community housing co-operatives and not-for-profit housing providers and funded through the Social Housing Agreement (SHA). These housing providers have a reporting relationship through HNS. There are additional not-for-profit and co-operative organizations in operation outside the SHA, but they do not have a formal relationship with HNS.

Urban Native Housing

In Nova Scotia, 111 Urban Native units receive subsidies under the SHA as of March 31, 2019. These units are located in urban areas and are owned and managed by Tawaak Housing Association, a not-for-profit Indigenous housing organization. Units are primarily located in Halifax, with a small number in Sydney, Truro, Bridgewater, Liverpool, and Antigonish. Tenants pay rent-g geared-to-income (RGI) rents or low-end-of-market rents. Households are selected based on being financially unable to obtain affordable, suitable, and adequate housing in the private market.

Other Affordable Housing

In addition to these programs, affordable rental housing is available in the private and not-for-profit sectors. HNS partners with providers in both sectors to support increased supply of affordable housing through the Affordable Housing Program, the Rental Housing Preservation Program, and the Rental Residential Rehabilitation Assistance Program, which provide capital contributions for new construction and preservation of affordable rental housing. Assistance is also available to landlords who provide affordable housing to low-income tenants with disabilities.

Low-income Homeowners

Nova Scotia has a high percentage of home ownership, with 30.5 per cent of private dwellings being built prior to 1961 and 9.3 per cent of households reporting their home requires major repair. Many of the province's seniors are living in these older homes and maintenance is becoming more expensive, especially for those on fixed incomes.

Homeowners comprise 34 per cent of households in core housing need in Nova Scotia. The availability of affordable rental housing and social housing is constrained in some of the province's smaller, rural communities. Low-income homeowners, especially in rural Nova Scotia, may not have access to affordable rental housing in their local area in either the private sector or social housing.

For this reason, programs targeted to supporting low-income homeowners are vital to addressing housing need in Nova Scotia. HNS offers programs targeted to low-income seniors and families to provide grants and/or loans for home adaptations as well as home repair. Eligible adaptations include minor renovations to help with age-related challenges, such as installation of handrails in hallways and stairways, walk-in showers, and grab bars. HNS also offers grants for low-to-moderate-income households to adapt homes for wheelchair accessibility.

HNS also offers support to eligible low-to-moderate-income first-time homebuyers through the Down Payment Assistance Program.

Reducing Homelessness

Together with our partners at the community agencies, HNS is working to reduce and prevent homelessness. HNS offers funding to community agencies to fund housing support workers who help tenants remain housed through ongoing support services, such as placing them in a unit with a rent supplement, eviction prevention support, and other support services. Last year in HRM, through the Housing Support Worker Initiative, close to 900 people were assisted to find more stable housing. In addition, through our Shelter Enhancement Program, HNS provides funding to shelter organizations across the province for needed capital repairs.

Meeting the Unique Needs of Women and Girls

Nova Scotia has taken measures to support women and girls fleeing domestic, intimate partner, and sexual violence, but more needs to be done. According to Statistics Canada, the province is in the lower third of provinces and territories for rates of intimate partner violence. In 2011, Nova Scotia had the second-lowest rate nationally of family-related murder-suicides in Canada for the 10 years previous.

Women leaving domestic violence situations and who are in core housing need are eligible to receive priority access to HNS public housing and rent supplements. That means they are

placed at the top of the waitlist for the next available unit in either public housing or a rent-supplement unit. HNS also provides funding for housing support workers who provide supports to households who are homeless or at risk of homelessness. Through our Shelter Enhancement Program, HNS also assists shelters and transitional housing providers, with particular emphasis on victims of domestic violence.

Energy Efficiency and Environmental Sustainability

HNS is committed developing innovative approaches to long-term public housing sustainability and exploring opportunities to improve the energy efficiency of our affordable housing stock. This includes continued collaboration with partners across government and in the public and private sectors to advance innovative energy efficiency and environmental sustainability initiatives. Ongoing work includes the continued implementation of the 2014 Energy Consumption Reduction Initiative to make energy a focus of retrofit projects, as well as collaboration with Efficiency Nova Scotia and Clean Foundation.

In 2016/17, HNS completed three affordable housing projects that were built to Passive House Standards. The Passive House building concept adapts conventional construction materials and techniques to reduce energy needs. Homes built to a Passive House Standard can save up to 85 per cent in heating costs over conventional building standards. The three projects have helped housing authorities save on energy costs and reduce their carbon footprint.

HNS is collecting and analyzing data on energy efficient affordable-housing projects, including the Passive House projects, to inform future decision making with a view to improving the energy efficiency of our current stock, as well as new projects developed in collaboration with partners in the private and not-for-profit sectors.

In addition, as part of the federal Greening Infrastructure Program, HNS has engaged a consultant to conduct energy modelling and business case analyses for eight eligible properties to ensure compliance with the NetZero Energy Standard, Passive House Standard, and deep-energy retrofit. These projects are part of the larger federal Green Infrastructure Program, which includes energy upgrades, such as solar power installations, envelope upgrades, and heat pump installations.

SECTION 2. First Three-year Action Plan (2019/20 to 2021/22)

HNS has developed this action plan as required under the new ten-year Canada–Nova Scotia National Housing Agreement.

The province will publish a plan every three years for the duration of the agreement. Action plans will set the outcomes, targets, and indicators that describe how Nova Scotia will utilize National Housing Strategy funding to advance provincial long-range housing outcomes as well as to meet national targets.

This action plan demonstrates the province's long-term commitment to serve the most vulnerable Nova Scotians and to build safe, connected communities. This involves

- strengthening programs across the housing spectrum
- partnering with the private sector and community housing providers to improve access to affordable housing
- creating communities that maximize people's economic and social well-being
- ensuring housing is sustainable for generations to come

These actions will create the conditions to transform Nova Scotia's housing system and implement multi-faceted solutions to a range of community housing challenges, along with a commitment to work across agencies, and in partnership, to achieve real results.

Nova Scotia Housing Outcomes

HNS has identified the following seven long-range housing outcomes. This three-year action plan is focused on advancing these provincial priorities and aligning with the National Housing Strategy goals.

1. Advance government strategic goal: Safe Connected Communities – Affordable Housing
2. Reduce the public housing waiting list
3. Ensure long-term sustainability of community housing (government, co-op, and not-for-profit)
4. Ensure the most vulnerable populations are served
5. Increase supply of affordable housing
6. Leverage external (federal) funding
7. Achieve operational efficiency and effectiveness

These outcomes will shape Nova Scotia's action plans under the NHS.

Consultation

HNS understands the value of drawing on the strengths of Nova Scotia's communities to solve housing challenges and improve options for vulnerable Nova Scotians. Since the release of the National Housing Strategy, HNS has consulted with businesses, not-for-profit organizations, and municipalities through various channels, and the input received has informed the planned initiatives described in this action plan. The key themes reflected through these consultation processes are described in Appendix A, along with an explanation of how the input helped shape the action plan.

Action Plan Initiatives

All projects identified under Nova Scotia–delivered NHS initiatives are subject to annual budget appropriation and continuous review for implementation based on community needs.

This action plan reflects HNS's long-range strategic focus to preserve, expand, and transform the province's affordable housing system over the next decade, while advancing the seven provincial housing outcomes. In the first three years, the province will focus on preserving and transforming HNS's existing social and public housing and stabilizing Nova Scotia's community housing sector. The planned initiatives will advance National Housing Strategy objectives, including the following:

Expanding Community Housing and Supporting Creation of Mixed-income Communities

Through the bilateral agreement, the province will direct investments to both private and non-profit sectors to support the provision of safe and secure housing options for Nova Scotians in housing need. Increased funding will also be invested to repair and upgrade existing social housing infrastructure.

Investment in new, affordable housing in the community housing sector, and for rent-assisted affordable rental units in the private sector, will support the creation of mixed-income communities. The first three-year action plan will invest in initiatives that set the stage for long-term growth and transformation of the community housing portfolio (co-operative, non-profit, and provincially-owned housing). This will include investment in infrastructure, opportunities for portfolio management and redevelopment, governance and operating structure reviews, asset management, processes and planning, and identifying strategic partnerships. Subsequent action plans will set out initiatives to further advance the creation of livable and inclusive housing communities and affordable housing that meets the needs of tenants, including accessibility to services and employment opportunities.

Over the three-year action plan period, over 360 new affordable rental units located in both the community housing sector and the private rental market will be created with a total anticipated expansion of nearly 1,600 units over the term of the agreement. This will remove households from the housing waitlist over the term of the agreement and support the creation of mixed-income communities. A mix of market rents and rent-assisted units will contribute toward the long-term sustainability of the affordable housing market across the province.

Meeting Housing Need

The planned actions will ensure a balance between reducing and eliminating housing need. "Housing need" occurs when a household falls below at least one of the standards of affordability, suitability, and adequacy, and the household would have to spend at least 30 per cent or more of their before-tax income to access acceptable local housing. Action plan initiatives will reduce housing need (for example, home repair and adaptation programs) and eliminate housing needs (such as RGI-rent supplements and social housing units).

This action plan also advances the federal human rights-based approach to housing by directing assistance to the most vulnerable groups, such as investing in repair of and adding to the supply of affordable housing directed to off-reserve Indigenous Nova Scotians. In addition, HNS is exploring opportunities to increase client autonomy and decision making through the design of the Canada Housing Benefit.

Meeting the Unique Needs of Women and Girls

This action plan's initiatives will support the needs of women and girls in a variety of ways. Over 60 per cent of all public housing applicants are women; when broken down by applicant type, females account for about 70 per cent of family applicants, 60 per cent of senior applicants, and about half of non-elderly single applicants. By supporting the operation of public housing and the expansion of social-housing units, HNS will ensure these women are assisted. In addition, new initiatives to support growth in the community housing sector will set the stage for more affordable rental housing in co-operative and non-profit housing. Funding will continue for the Shelter Enhancement Program, as well as for rent supplements targeted to households experiencing homelessness. Further, the home repair/adaptation program will continue to support low-income homeowners to remain in their homes and age in place. Over half of all program recipients are single-led female households, with an average age of 67.

Promoting Accessibility, Environmental Sustainability, Energy Efficiency, and Local Employment Benefits

This plan includes investment in the repair and renewal of existing public housing stock. This includes projects that will result in reductions in energy consumption and greenhouse gas emissions. Further, repair and renewal work that contributes to improved energy efficiency will support the long-term sustainability of provincially owned housing stock, ensuring this asset is available into the future to safely house the most vulnerable citizens. These projects will also include retrofits (on a case-by-case basis) to public housing units to better meet client demand for accessibility features.

In addition, through our Affordable Housing Program, HNS will work with housing providers to encourage new affordable housing projects to follow energy efficient principles and increase availability of accessible units.

These investments in public housing renewal and construction of new, affordable housing are anticipated to positively impact GDP and help create jobs in the construction sector.

A. Nova Scotia Priorities Housing Initiative

For the first three-year action plan, HNS will direct funding under the Nova Scotia Priorities Housing Initiative to assist nearly 1,800 households in housing need through three key areas:

1. Home repair/adaptation programs that reduce housing need for low-income homeowners, particularly in rural areas of the province.
2. Continue the Shelter Enhancement Program, which provides funding to shelters and transition houses for repair and renewal.
3. Increased supply of affordable housing across the province through the Affordable Housing Program and the Rental Residential Rehabilitation Assistance Program to assist in upgrading the condition of existing self-contained units to preserve rental affordability for low-income tenants. New units created through the Affordable Housing Program will receive a rent supplement to ensure that low-income Nova Scotians can access these units at affordable rates. Increased supply of affordable housing through the creation of new rent supplements to house households in housing need. These rent supplements will support households in core housing need, including those who are in a housing program that has ended.

1. Programs for Low-income Homeowners

Through this action plan, HNS will continue to deliver needed home repair and adaptation programs in response to identified demand. This will help to improve the condition and sustainability of the existing supply of housing, and support safe, connected communities. These programs also support Nova Scotia Government strategic objectives of helping seniors to age in place and advance improvements in accessibility for those with disabilities.

1.2. Shelter Enhancement

HNS will continue to support existing shelters and transition houses to complete necessary repair and renewal work. These organizations provide critical services to women, children, and youth who have experienced family violence.

1.3. Increasing the Supply of Affordable Rental Housing

The Nova Scotia Priorities Housing Initiative will support the development of 187 new affordable rental-housing units. This includes 87 new units built through the province's Affordable Housing Program and 100 new rent supplements to advance the objective of creating access to affordable rental housing in mixed-use, mixed-income communities. New affordable housing units created through the Affordable Housing Program will receive a rent supplement. The new 100 rent supplements are an effective mechanism to serve vulnerable groups, such as single households under the age of 58, lone parents, and victims fleeing domestic violence who need housing quickly.

In addition to these efforts, 120 affordable rental units will be preserved over the next three years through the Rental Residential Rehabilitation Assistance Program, increasing the number of units of affordable housing available to low-income Nova Scotians.

The Nova Scotia Priorities Housing Initiative will address National Housing Strategy (NHS) objectives as follows:

NHS Objective	Nova Scotia Priorities Housing Initiative Items
Promote social inclusion through mixed-use, mixed-income housing	<ul style="list-style-type: none"> • New rent supplements
Address housing needs of vulnerable groups	<ul style="list-style-type: none"> • Investments in housing assistance for seniors, including home repair/adaptation programs • New rent supplements
Support projects specifically targeting the unique needs of women and girls	<ul style="list-style-type: none"> • New rent supplements • Continue Shelter Enhancement Program
Modernize social housing to achieve long-term sustainability, including achieving greater social inclusion, energy efficiency, and financial sustainability	<ul style="list-style-type: none"> • Initiatives focused on increasing the supply of affordable housing will support greater social inclusion, and HNS will work with providers to ensure units are designed and built with energy efficiency principles and to accessibility requirements in the provincial building code
Expand social housing over the term of the agreement	<ul style="list-style-type: none"> • 87 new rent-assisted units created through the Affordable Housing Program • 100 new rent supplements to house households from the waitlist

B. Canada Community Housing Initiative (CCHI)

Preserving existing social and community housing is a key priority for Nova Scotia. As of March 31, 2019, there were 11,615 social housing units still under administration related to the Social Housing Agreement (SHA). These include provincially owned public housing units as well as units owned and managed by non-profit and co-operative housing providers. Through the implementation of this three-year action plan, over 1,200 households will be assisted through the Canada Community Housing Initiative (CCHI) in three key areas:

1. Preserving existing social housing and expanding access to social housing
2. Improving accessibility in public housing units
3. Setting the conditions for longer-term transformation, expansion, and growth in the community housing sector (co-operative and non-profit housing)

1. Preserving Existing Social Housing

The affordable housing environment in Nova Scotia is complex. The expiration of federal operating agreements under the SHA, combined with the additional pressure of an aging housing stock, make it challenging to continue to deliver the depth of rental subsidies needed to support vulnerable citizens, while also ensuring provincially owned stock is financially sustainable.

As part of addressing this challenge, HNS is implementing a long-range public housing renewal plan. Based on a comprehensive building-condition assessment process, HNS has identified the required work to preserve building conditions at their current levels. This will include repair and renewal to major building components and systems, development of a formal preventive maintenance program, and initiating repair to interiors.

HNS will also invest in preserving 71 Urban Native units that remain under the SHA. Urban Native units are located across the province and are owned and managed by Tawaak Housing Association, a not-for-profit Indigenous housing organization.

The SHA sets out a schedule for federal housing subsidies to Nova Scotia until 2035. Over the next three years, the operating agreement for 2,100 units will mature. This includes provincially owned public housing units as well as units owned and managed by non-profit or co-operative housing providers. To support long-range housing outcomes for the province, HNS will invest provincial funds in public housing to continue to offer these units as part of the province's portfolio of social housing and will work with non-profit and co-operative housing providers to ensure units continue to be offered at affordable rental rates and appropriate investments are made in repair and renewal.

2. Improving Accessibility in Public Housing Units

HNS will invest in renovations to existing public housing units to improve accessibility features on an as-needed basis to meet client needs. This will mark the beginning of a multi-year investment plan to transform the province's stock to better match the needs of our aging clients.

3. Setting the Conditions for Longer-term Transformation, Expansion, and Growth in the Community Housing Sector

Supporting the availability of affordable housing dedicated to under-represented and vulnerable groups is a key priority for HNS.

Over the next three years, the province will invest CCHI funds in the development of 174 new affordable housing units as part of its efforts to expand social housing. This includes construction of four additional Urban Native housing off-reserve units, 130 new rent supplements

in the community housing sector, and 40 new affordable rental units built by third parties with provincial contributions through a new transformation fund. Units will be offered at low-end-of-market rates to ensure that low-income Nova Scotians can access them at affordable rental rates. In addition to these 174 new units, 187 new affordable housing units will be created by 2021 through the Nova Scotia Priorities Initiative as part of the province's expansion efforts (see previous page for more detail).

The co-operative and non-profit housing sector is currently small and concentrated in Halifax. Over the next decade, Nova Scotia will invest in setting the conditions for transforming our approach to the delivery of housing assistance to support sustainable growth over time. In the first three years, HNS will focus on stabilizing this sector to prepare it for future growth initiatives.

A new needs-based community housing capacity building program will support not-for-profit and co-operative housing organizations to undertake business plan creation, building condition assessments, and governance structure and operational reviews to build long-term capacity and growth in the sector.

In addition, a community housing transformation program will provide forgivable loans to community housing organizations to undertake projects that will support long-term transformation and sustainability, including infrastructure upgrades that will stabilize asset condition and improve sustainability; asset-management planning; portfolio planning; amalgamation; redevelopment; and transformation to mixed-use and mixed-income developments.

A third new program, a provincially managed transformation fund—an application-based program—will be introduced to support increased supply of affordable housing by 40 units. Funding will be allocated to organizations planning affordable housing redevelopments based on established program criteria that align with the province's action plan. Units built through this program will advance the province's efforts to expand the supply of social housing.

In addition, through this new fund, almost 70 new units are anticipated to be created in the community housing sector including buildings owned and operated by the Province, through support for transformation.

Finally, over the next three years, HNS will pilot a project using a mixed-market approach to deliver more social and community housing, while improving the efficiency and effectiveness of the existing operating model.

National Housing Strategy Objectives

The Canada Community Housing Initiative will address NHS objectives as follows:

NHS Objective	CCHI Items
Promote social inclusion through mixed-use, mixed-income housing	<ul style="list-style-type: none"> • New community housing transformation program that provides forgivable loans to community housing organizations • New provincially managed transformation fund • New community housing capacity building program
Address housing needs of vulnerable groups	<ul style="list-style-type: none"> • Invest in renovations to existing public housing units to improve accessibility
Support projects specifically targeting the unique needs of women and girls	<ul style="list-style-type: none"> • Invest in repair and renewal of Urban Native housing units • Invest in the construction of four new Urban Native units
Preserve affordability of units and promote greater financial sustainability, asset management, and social inclusion of the stock	<ul style="list-style-type: none"> • Invest in improving the long-term sustainability of social housing stock through building repair/renewal; investments in interiors; preventive maintenance; energy efficiency improvements • Create 130 new rent supplements in the community housing sector • Maintain 11,615 social housing units
Modernize social housing to achieve long-term sustainability, including achieving greater social inclusion, energy efficiency, and financial sustainability	<ul style="list-style-type: none"> • Pilot a project using a mixed-market approach to deliver more social and community housing, while improving the efficiency and effectiveness of the existing operating model • Almost 70 units created in the community housing sector through a new transformation program. As the program is designed, decisions about rental rates will be made • Strategic review of the broader portfolio to identify opportunities for strategic efficiencies and cost recovery
Expand social housing	<ul style="list-style-type: none"> • 174 new affordable housing units comprised of 4 additional Urban Native housing off-reserve units, 130 new rent supplements in the community housing sector, and at least 40 new affordable rental units built by third parties with provincial contributions through the new transformation fund

Canada–Nova Scotia Housing Benefit

The Canada Housing Benefit (CHB) is currently being co-developed by CMHC and Nova Scotia. The benefit is anticipated to run from April 1, 2020, to March 31, 2028.

The benefit will be designed to align with National Housing Strategy principles.

SECTION 3. Required Indicators and Targets

Expected Results Overall

Maintain/Increase Social Housing Supply

During the first three-year action plan, Nova Scotia will increase access to social housing through construction of new Urban Native housing units, creation of new rent supplements in the community housing sector as well as in the private rental market, and construction of new units built through provincial contributions to third parties offered at low-end-of-market rates which will also receive a rent supplement. In the first three years, this will mean over 360 new, affordable, rent-assisted units, with a total anticipated expansion of nearly 1,600 units over the term of the agreement (13.7 per cent over baseline). This will remove households from the housing waitlist over the term of the agreement and support the creation of mixed-income communities. In the community housing sector, a mix of market rents and rent-assisted units will contribute toward the long-term sustainability of the affordable housing market across the province.

In addition to the planned expansion of social housing, 11,615 existing social housing units will be maintained. This includes both provincially owned public housing and co-operative/non-profit housing units that are operated by third parties. To support long-range housing outcomes for the province, HNS will invest provincial funds in public housing to continue to offer these units as part of the province's portfolio of social housing and will work with non-profit and co-operative housing providers to ensure that units continue to be offered at affordable rental rates and that appropriate investments are made in repair and renewal. In addition, at least 120 affordable rental housing units in the private sector will also be preserved through provincial contributions under the Rental Residential Rehabilitation Assistance Program.

Due to the small size, concentration in the HRM, and limited capacity of the community housing sector, investments in expansion during the first three-year action plan will focus on increasing availability of affordable rental housing in both the private and community housing sector in communities across the province, while HNS works with non-profit and co-operative housing providers to support growth outside HRM and increase capacity over the next decade. This will include investment in community housing infrastructure, opportunities for portfolio management and redevelopment, governance and operating structure reviews, asset management, processes and planning, and identifying strategic partnerships. Subsequent action plans will set out initiatives to further expand the number of units in the community housing sector in communities across the province, commensurate with improved capacity of the sector to support expansion opportunities and demand.

Repair Existing Stock

Through our Public Housing Renewal Plan, HNS has identified required investments to maintain the condition level of the existing provincially owned public housing stock. NHS funds will be directed to this renewal work, as described in table 1 on page 20. It is projected that this will impact over 450 public housing units over the next three years. The province will also invest in preserving 111 Urban Native units that remain under the Social Housing Agreement as of March 31, 2019. These units are owned and managed by Tawaak Housing Association, an Indigenous non-profit housing organization. It is projected that 71 Urban Native units will be repaired/renewed over the next three years.

Table 1: Targets and Outcomes for Expected Results Overall

Outcome	Expected Results	Target (Units)								
		Year 1 Target and Funding (\$M)		Year 2 Target and Funding (\$M)		Year 3 Target and Funding (\$M)		3-year Cumulative Total Target and Funding (\$M)		2019/20 – 2027/28 Target
Maintain/ Increase Social Housing supply	Units continue to be offered in social housing	661	\$3.094	1,524	\$6.358	2,049	\$7.396	2,049	\$16.848	8,580
	Expand Social Housing Units overall by 15%	134	\$2.528	199	\$2.825	288	\$4.061	361	\$9.414	1,591
	No net loss of Urban Native social housing units available to low-income households	25	\$0.030	45	\$0.144	51	\$0.232	51	\$0.406	106
Repair Existing Stock	At least 20% of existing social housing units repaired	160	\$4.800	170	\$5.269	125	\$4.000	455	\$14.069	3,000
	Retained Urban Native social housing units are repaired to good condition	36	\$3.679	17	\$1.761	18	\$1.813	71	\$7.253	111

Notes:

- “Units continue to be offered in social housing” reflects the number of social housing units for which the operating agreement under the SHA matures each year, net of Urban Native units. It includes 2,100 units, of which 51 are Urban Native and 432 are co-operative and non-profit. A portion of the funding (\$9.970 million) is provincial funding only and will not be included in claim or disbursement reporting to CMHC. The remaining funding (\$6.878 million) will be included in claim and disbursement reporting and allocated to repair and renewal work to maintain units coming off agreement; this funding is included in table 3 on page 23 in the Repaired/Renewed line. The 10-year total of 8,580 units does not reflect the total 11,615 units in the baseline because operating agreements will continue to expire through 2034.
- Expansion of rent-assisted units includes new Urban Native units, new rent supplements in the community housing sector and private rental market, new units built with provincial contributions under the Affordable Housing Program and the Transformation Fund/Co-investment Fund. This will allow HNS to achieve a 13.7 per cent expansion target over the baseline by 2027/28.
- The number of units projected to be affected by repair and renewal of major building components and systems is an estimated projection only. The targets are subject to revision based on actual work completed.
- In addition to planned investment in social housing repair using NHS funds, Nova Scotia will also undertake repair and renewal of its social housing stock through its Public Housing Renewal Plan using provincial funds.

Households for Which Housing Need will be Addressed by Initiative

Over the next three years, Housing Nova Scotia will assist nearly 3,000 households in housing need through federal and provincial funding under the Nova Scotia Priorities Housing Initiative and the Canada Community Housing Initiative. Those households, and the associated provincial investment, are described in table 3 on page 23. Additional households will be assisted through initiatives that receive provincial funding only, outside the bilateral agreement.

Nova Scotia Priorities Housing Initiative:

- Over 1,300 low-income homeowners assisted to remain in their home through repair/adaptation programs
- Over 200 households access affordable rental housing under the Affordable Housing Program (with a rent supplement) and the Rental Residential Rehabilitation Assistance Program
- Over 200 households housed in a rent supplement unit located in the private rental market

Canada Community Housing Initiative:

- Almost 70 households will access new rental units in the community housing sector through a new transformation fund
- At least 40 new affordable rental units built by third parties with provincial contributions through a new transformation fund.
- Over 300 low-income households living in community housing will benefit from a new program to support infrastructure and redevelopment of existing non-profit and co-operative housing buildings
- 130 low-income households access rent supplements in the community housing sector
- Over 450 low-income households will benefit from investments in repair and renewal of public housing
- Over 100 low-income households will benefit from investment in required accessibility improvements to their public housing unit, with 30 of these units planned to become fully accessible
- Over 70 Indigenous Nova Scotians in housing need will benefit from repair of Urban Native housing units and construction of four new units

Table 2: Expected Number of Households for Which Housing Need will be Addressed by Initiative

Initiative	Target (Households)				
	Year 1	Year 2	Year 3	3-year Cumulative Total	2019/20 – 2027/28 Target
Nova Scotia Priorities Housing Initiative	814	698	552	1,747	4,794
Canada Community Housing Initiative	295	455	546	1,236	6,140
Total	1,109	1,153	1,098	2,983	10,934

Notes:

- Targets are estimates only and are subject to revision.
- Three- and nine-year total targets do not reflect a sum of annual targets due to continuation of a set number of units in each year (for example, rent supplements that begin in 2020/21 and are planned to continue throughout the term of the agreement).
- This table does not include existing social housing units (11,615) nor units that have or will expire under the SHA over the term of the agreement, apart from the portion of units that will receive funding through planned repair/renewal or affordability assistance that are included.
- The estimated number of units that will be affected by public housing repair/renewal is based on the HNS planned renewal program. This table does not include additional social housing units that may be affected by investment of provincial funds outside the NHS through the Public Housing Renewal Plan.
- Planned accessibility improvements to public housing units are intended to adapt units to meet the needs of aging clients on an as-needed basis. This may not require fully barrier-free units.

Planned Cost-matched per Initiative

Table 3: Planned Cost-Matched Funding per Initiative

Initiative	Planned Cost-Matched Funding		
	Year 1 (\$M)	Year 2 (\$M)	Year 3 (\$M)
Nova Scotia Priorities Housing Initiative	\$4.641	\$5.987	\$4.975
Canada Community Housing Initiative	\$9.317	\$8.793	\$10.345

Note:

- This table includes planned expenditures on administration not to exceed 10 per cent of funding allocation.

Planned Funding and Indicators to Achieve Overall Targets

Over the next three years, HNS will reduce housing need through action plan initiatives, including new construction, repair and renewal, preservation of existing public housing, and affordability assistance to households in housing need. Specifically:

- nearly 200 households will be housed in new rental units through new construction initiatives
- nearly 2,500 low-income households will benefit from investments in repair/renewal of public housing units; Urban Native units; co-operative and non-profit units; units in the private rental market that are preserved through the Rental Residential Rehabilitation Assistance Program; and low-income homeowners through repair/adaptation programs
- over 400 low-income households will be assisted through rent supplements

Table 4: Planned Funding and Indicators to Achieve Overall Targets

Indicator: Number of Households for Which Housing Need is Addressed	Target (Households)								2019/20 – 2027/28 Target
	Year 1 Target and Funding (\$M)		Year 2 Target and Funding (\$M)		Year 3 Target and Funding (\$M)		3-year Cumulative Total Target and Funding (\$M)		
	#	(\$M)	#	(\$M)	#	(\$M)	#	(\$M)	
New Construction	38	\$2.375	57	\$3.500	102	\$6.582	197	\$12.457	714
Repaired/Renewed	971	\$22.867	819	\$20.724	653	\$18.124	2,443	\$61.715	8,398
Affordability Assistance Project-based Subsidy	100	\$1.278	160	\$2.325	230	\$2.729	230	\$6.332	1,082
Affordability Assistance to the Household	-	-	175	\$1.532	200	\$1.675	200	\$3.207	1,000
Total	1,109	\$26.520	1,211	\$28.081	1,185	\$29.110	3,070	\$83.711	11,194

Notes:

- Targets are estimates only and are subject to revision.
- New construction includes new units built through capital contributions under the Affordable Housing Program; new units built in the community housing sector through the transformation fund; and construction of four new Urban Native units.
- The repaired/renewed figure in this table differs from the figures reported in table 1 (Targets and Outcomes for Expected Results Overall), because that table reflects only existing social housing and Urban Native units. This table includes those units as well as public housing accessibility improvements; Rental Residential Rehabilitation Assistance Program; low-income homeowner repair programs; and a new community housing sector transformation program.
- This table does not include existing social housing units (11,615) nor units that have or will expire under the SHA over the term of the agreement, apart from the portion of units that will receive funding through planned repair/renewal or affordability assistance which are included.
- Affordability Assistance - funding for rent supplements and capacity building.

Table 5: Planned Funding and Indicators to Achieve Overall Targets

Indicator: Housing Units Considered Accessible	Target (Units)								2019/20 – 2027/28 Target
	Year 1 Target and Funding (\$M)		Year 2 Target and Funding (\$M)		Year 3 Target and Funding (\$M)		3-year Cumulative Total Target and Funding (\$M)		
	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units	(\$M)	
New									
Repaired/Renewed	10	\$0.350	10	\$0.350	10	\$0.350	30	\$1.050	90
Total	10	\$0.350	10	\$0.350	10	\$0.350	30	\$1.050	90

APPENDIX A: Consultation

Stakeholder	Initiative/Input Received	Action Plan Initiative
<p>Nova Scotia municipalities</p>	<p>Online Survey in spring 2019 on current state, challenges, opportunities, and priorities for affordable housing in each municipality</p> <p>Common challenges: constrained supply of affordable rental housing; state of home repair; low vacancy rate for rental units; limited new residential development; and homelessness</p> <p>Common barriers: seasonal vacancy; insufficient financial assistance; costs of construction and limited number of builders/developers; lack of affordable housing for seniors; and Airbnb/sharing economy</p> <p>2017 Statement of Municipal Concern on Affordable Housing</p> <ul style="list-style-type: none"> • Lack of housing of various types • Poor quality housing, especially for low-income renters • Ongoing support from other levels of government to those supplying housing to citizens • Homelessness • Affordable housing for those with disabilities • Housing options for seniors <p>Engagement at Municipal Caucuses 2017</p> <ul style="list-style-type: none"> • Needs in rural communities are different than larger urban centres • More access to affordable housing, particularly for vulnerable groups • Many homeowners can't afford to make necessary repairs to their homes • Provincial-Municipal Joint Committee on Housing • Create community-based partnerships to identify local issues related to homelessness and affordable housing • Mobilize citizens to support actions and reduce NIMBYism 	<ul style="list-style-type: none"> • Affordable Housing Program • Additional rent supplements to reduce the waitlist • Support aging in place through continuing home repair/adaptation programs • Increase supports for and strengthen community housing sector

Stakeholder	Initiative/Input Received	Action Plan Initiative
<p>Cape Breton Homelessness and Affordable Housing Working Group</p>	<p>Affordable Housing Strategy for Cape Breton Regional Municipality</p> <ul style="list-style-type: none"> • Establish affordable housing coalition involving non-profit, public, and for-profit sectors, to expand partnerships • Establish a coordinated access system for homelessness programs • Expand emergency shelter supports • Increase affordable rental housing stock and rent supplements, prioritizing single, non-senior adults • Improve existing housing stock for renters and owners • Housing challenges are diverse and complex • Need for more affordable rental units and supportive housing in rural areas 	<ul style="list-style-type: none"> • Multi-year renewal plan to maintain the condition level of public housing buildings • Invest in renovations to existing public housing units to improve accessibility • Increase supports for and strengthen community housing sector • Affordable housing programs • Design of the CHB (ongoing) • Continue home repair/adaptation programs
<p>Halifax Housing and Homelessness Partnership</p>	<p>Affordable Housing 5-Year Action Plan</p> <ul style="list-style-type: none"> • Build capacity in the community housing sector • Expand number of affordable housing units in HRM • 10-year plan to reach a "Functional Zero" end to homelessness • Support coordinated access system, streamlining the process for people experiencing homelessness • Focus on homelessness prevention: maintain housing stability and ensure that those discharged from institutions have a place to live • Adopt Homeless Individuals and Families Information System (HIFIS) 4 for data collection and analysis. • Endorse Housing First principles 	<ul style="list-style-type: none"> • Design of the CHB (ongoing) • Affordable Housing Program • Increase supports for and strengthen community housing sector • New rent supplements in community housing sector

Stakeholder	Initiative/Input Received	Action Plan Initiative
Shelter Operators	<p>Roundtable with shelter operators held in 2017 (Homeless No More - Youth Homelessness, Coordinated Access Governance Table [Halifax], Homelessness Partnering Strategy [HPS] Community Advisory Board [Halifax and rural and remote], Cape Breton Homelessness and Affordable Housing Working Group)</p> <ul style="list-style-type: none"> • Need more affordable units • Need portable rent supplements • Need supportive housing options for chronically homeless • Need shelter diversion and eviction prevention practices 	<ul style="list-style-type: none"> • Design of the CHB (ongoing) • Affordable Housing Program
Affordable Housing Association of Nova Scotia (AHANS)	<p>Engagement with senior leadership of AHANS</p> <ul style="list-style-type: none"> • More rooming houses to achieve functional zero objective. Rooming houses lost in recent years • Supportive housing options to serve vulnerable population • Build more capacity in the community housing sector to grow the stock of affordable housing • Offer affordable financing options to not-for-profit housing providers • Transform large public housing project to create more affordable housing options and transfer assets to not-for-profit • Identify government surplus land for affordable housing 	<ul style="list-style-type: none"> • Increase supports for and strengthen community housing sector • Affordable Housing Program • Funding for public housing transformation initiatives
Tawaak Housing Association	<p>Joint efforts with AHANS to explore options to support Tawaak Housing Association in ensuring long-term sustainability of Urban Native housing</p> <ul style="list-style-type: none"> • Increase provincial support to build capacity in not-for-profit housing sector • More rent supplements to allow rent increases without impacting clients. Needed to help cover increased operational costs. 	<ul style="list-style-type: none"> • Invest in upgrading Urban Native units • New construction of additional Urban Native units • Increase supports for and strengthen community housing sector
Co-operative Housing Federation (CHF) of Canada	<p>Ongoing engagement</p> <ul style="list-style-type: none"> • Renew memorandum of understanding with CHF Canada to support sustainability and growth in the co-op housing sector • Financial assistance for development of new co-operative housing • Explore innovative and sustainable housing models 	<ul style="list-style-type: none"> • Increase supports for and strengthen community housing sector • New rent supplements in community housing sector

Stakeholder	Initiative/Input Received	Action Plan Initiative
Habitat for Humanity	Ongoing engagement <ul style="list-style-type: none"> • Continue provincial capital grants to build more homes for low-income homeowners 	<ul style="list-style-type: none"> • Down Payment Assistance Program
Public Housing Clients	Let's Talk sessions allow public housing tenants to meet with property managers and discuss issues: <ul style="list-style-type: none"> • Improve building condition • Offer more accessible units available for persons with disabilities • Enhance client service 	<ul style="list-style-type: none"> • Multi-year renewal plan to maintain the condition level of public housing buildings • Invest in renovations to existing public housing units to improve accessibility
Private Landlords	Consultation held in 2017 to review the rent supplement program, identify issues related to its delivery, and discuss opportunities to strengthen partnerships <ul style="list-style-type: none"> • More non-financial support to clients to help maintain tenancy (eviction prevention) 	<ul style="list-style-type: none"> • Additional rent supplements to reduce the waitlist • Design of the CHB (ongoing)
Provincial Government Departments and Agencies	Ongoing engagement <ul style="list-style-type: none"> • Advance energy efficiency opportunities within public housing portfolio and through Affordable Housing development • Align with Government's Action Plan for Seniors • Improve support for women and children victims of family violence 	<ul style="list-style-type: none"> • Repair and renewal of the public housing stock, as well as pursuing greening initiatives • Continue home repair/adaptation programs

