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**Item No.**  
**Community Planning & Economic Development**  
**September 15, 2016**

**TO:** Chair and Members of Community Planning and Economic Development  
Standing Committee

**SUBMITTED BY:** Original Signed by:  

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Bob Bjerke, Chief Planner & Director Planning & Development

**DATE:** June 24, 2016

**SUBJECT:** Halifax Needs Assessment

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**SUPPLEMENTARY REPORT**

**ORIGIN**

Oct. 15, 2015 motion of the Community Planning and Economic Development Standing Committee:

1. Request a staff report regarding possible municipal response using planning documents to ensure there is no net loss of affordable housing when property is redeveloped and the potential of inclusionary zoning for new developments and report back to CPED with the staff report.
2. Request that staff work with the Housing Partnership to develop an analysis of the needs assessment that will quantify the number and types of units needed to be built to meet the below market needs in HRM and report back to CPED with a staff report.
3. Request that the Mayor convey to the Minister of Community Services the Committee's concern in light of the recent housing report and the need to work together to ensure the current available below-market stock does not continue to decline.

Jan. 8, 2015 motion of the Community Planning and Economic Development Standing Committee: Recommend that Regional Council direct staff to provide regular updates on the work of the Housing and Homelessness Partnership through CPED, including recommendations for strategic actions and initiatives.

**LEGISLATIVE AUTHORITY**

Halifax Regional Municipality Charter (HRM Charter) S. 229 (1) A municipal planning strategy may include statements of policy with respect to any or all of the following: (j) municipal investment for public

and private development and the coordination of public programs relating to the economic, social and physical development of the Municipality;  
Nova Scotia Municipal Government Act Statement of Provincial Interest Regarding Housing "Planning documents must include housing policies addressing affordable housing, special-needs housing and rental accommodation".

Regional Municipal Planning Strategy Policy S-30 to S-34 regarding housing diversity and affordability.

### **RECOMMENDATION**

It is recommended that the Community Planning & Economic Development Standing Committee recommend that Regional Council:

1. Approve in principle the Housing and Homelessness Partnership five-year affordable housing targets as presented in this report;
2. Direct staff to develop an implementation framework to support the implementation of the Housing & Homelessness Partnership five-year affordable housing targets that fall within the municipality's mandate, including identifying specific actions, monitoring tools and any additional resources if required.
3. Request that the Province amend the Halifax Regional Municipality Charter to enable Council to implement inclusionary housing for all or part of the Municipality.

### **BACKGROUND**

In October 2013, Regional Council endorsed HRM's formal participation in the Housing and Homelessness Partnership led by the United Way. The Halifax Housing & Homelessness Partnership was formalized in September 2014 when the Partnership Charter was signed by senior staff of the eight organizations. In April of 2016 the Department of Community Services has also joined the Partnership, bringing the number of partners to nine. The mandate of the Partnership is "to end housing poverty and homelessness in the Halifax region" by addressing policy and systemic issues. HRM's contributions identified in the Partnership Charter include:

- Leveraging municipal resources by liaising with and coordinating the involvement of municipal departments and services;
- Exploring ways to positively impact affordable housing via programs, policies and regulations that the Municipality controls, as per the Regional Municipal Planning Strategy; and
- Community development/engagement to build public understanding and acceptance of various forms of housing across the Municipality.

The Partnership is organized around the Homelessness Working Group (HWG) and the Affordable Housing Working Group (AHWG). Some of the key accomplishments of the working groups are described and illustrated below (Figure 1).



Fig. 1 Summary of the Housing & Homelessness Partnership Key Activities (2014-2016)

Regular updates on the work of the Partnership are available on the Partnership website (<http://housingandhomelessness.ca/>). In 2014, the two working groups focused on engaging the community and stakeholder groups to develop an understanding of the issues, develop first key initiatives and develop action plans. The following include a brief summary of the key activities of the two working groups.

**Homelessness Working Group (HWG):** The HWG is chiefly comprised of service providers, but also includes funders and policy makers such as the Affordable Housing Association of Nova Scotia and the Nova Scotia Department of Community Services. Key accomplishments include the following.

- In 2014, the HWG formed a number of task teams focused on key issues and barriers, including the Housing First Phase One.
- In July 2013, the North End Community Health Centre Mobile Outreach Street Health (MOSH) was selected to implement Housing First - Phase One initiative with a plan to house 50 - 60 of Halifax's most chronically and repeatedly homeless individuals. As of June 2015, 39 individuals were housed resulting in ending 216 years of cumulative homelessness. The MOSH-Housing First is working closely with the Shelter Nova Scotia Herring Cove Apartments-Housing First.
- The two housing first projects are possible as a result of significant resources available from the federal government and the Housing and Homelessness Partnership in Halifax. In addition to HPS funding, Housing NS is providing rent supplements, members of IPOANS are providing access to private sector apartments, NS Central Health Authority is providing clinical support, and HRM is funding a comprehensive evaluation of the program.
- The Homelessness Working Group is in the process of finalizing a community-based homelessness plan which is focused on the homelessness support system as a whole. It is anticipated to be completed in the summer/fall of 2016.

**Affordable Housing Working (AHWG):** The AHWG group is comprised of partners that can influence policy and funding (i.e. Housing NS, CMHC, HRM, AHANS, IPOANS and the Nova Scotia Health Authority). Key accomplishments include the following:

- In 2014/15, the working group focused on gaining an in-depth overall understanding of the housing market in HRM as well as stakeholder roles and responsibilities. This resulted in the *Housing Poverty: Putting Faces on Poverty* report, and the *Halifax Housing Needs Assessment*;
- A 5-Year Strategic Plan was presented and approved by the Partnership in December of 2015 (Attachment B), and the affordable housing targets were approved in May of 2016 (Attachment C);
- The working group is now developing a more detailed work plan centred on implementing the targets discussed in this report;
- The AHWG hosted a well-attended conference in December 2015, which focused on developing the capacity of the housing sector and was attended by both non-profit and private sector representatives;

Given the work of the Partnership, Halifax is well positioned to participate in discussions related to the Federal budget, which commits \$2.3 billion towards affordable housing and homelessness over the next two years. The Federal government also committed to doubling contributions under the 2014-2019 Federal Funding Extension of Investment in Affordable Housing Agreement (IAH), and developing a National Housing Strategy (NHS) to be implemented over the subsequent 8 years. Consultation on the NHS was initiated at the end of June and will continue until October 21, 2016.

At the time of writing this report, the new bilateral Canada-Nova Scotia Agreement has not been yet signed, but the maximum possible funding can increase from approximately \$20M to \$40M over the next two years (subject to provincial matching funds). The Halifax region will continue to be eligible for \$400K per year under the Homelessness Partnering Initiative (HPS). In addition, \$208M is going to be available across the country for the new Affordable Rental Housing Innovation Fund (over 5 years) and \$30M to help providers maintain rent-geared-to income units. Consultations on these new programs are currently underway.

As requested by Council, a copy of the Mayor's letter to the Minister of Community Services (dated Dec. 17 2015) as well as the Minister's response (dated Jan. 15, 2016) is included in Attachment A. A meeting between Mayor Savage and Minister Bernard took place on March 10, 2016.

## **DISCUSSION**

The following section includes a discussion on (1) municipal tools for "no net loss" of affordable housing (2) the potential of inclusionary zoning, and (3) the Housing & Homelessness Partnership affordable (below market) housing targets.

### **1. Municipal Tools for "No Net Loss" of Affordable Housing During Redevelopment**

The idea of "no net loss" is central to policy discussions on affordable housing, pointing out that when faced with a shortage of affordable housing it is not enough to build new housing if the existing stock (which tends to be more affordable than new stock) is being lost. Additional concerns arise if rental housing stock affordable to households below median income levels is being replaced by owner-occupied forms. Rental housing is important for meeting the needs of a diverse population and is vital to a healthy economy. It also allows moderate-income households to stay in the city. Because the income of renters is typically half of the income of owners, even renovations can be disruptive to renters. Renters are also more reliant on access to transit, community amenities, and social services and, therefore, a move tends to be more disruptive.

Planning policies and regulations have a major impact on the redevelopment potential of existing housing stock as significant "up zoning" drives up land values and is a good predictor of redevelopment.

Therefore, land use policies and zoning by-laws that place a value on the existing housing stock, including low and mid-density forms, can contribute to providing stability for the rental stock while permitting modest conversions, expansions as well as more significant growth on suitable sites.

Vancouver, Toronto and Montreal are three Canadian cities known for tenant relocation and rates of change policies tied to their official plans. All three cities have very tight rental markets (in 2015 vacancy rates were 1.6% in Toronto, 0.8% in Vancouver and 4% in Montreal as compared to 3.4% in Halifax). The City of Ottawa also has additional provisions in its demolition by-law where residential units are involved, and a permit for a replacement building has not been issued. The following sections provide an overview of policies in Vancouver and Toronto.

### **1.1 Vancouver Tenant Relocation and Protection Policy and Rate of Change Guidelines**

The 1995, Vancouver “CityPlan: Directions for Vancouver” includes a specific policy to “maintain a stock of rental housing”. The policy was driven by Council’s concern over the scarcity of federal or provincial incentives to develop rental housing, competition from the condominium industry, the lack of new development of purpose built rental housing, and the number of rental housing units demolished or targeted for demolition. The key policies introduced in 2007 and updated in 2015 include:

- certain zones with a high number of rental stock designated as “Rate of Change” areas; and
- “Tenant Relocation Plans” required when tenants are impacted which include financial assistance based on occupancy, assistance with moving expenses and a right of first refusal for tenants to move back to new developments when replacement is required.

The Rental Housing Stock Policy (2007)<sup>1</sup> applies to specific zones and sites where a multiple dwelling consisting of six or more dwelling units requires a demolition, a change of use or occupancy. No units can be demolished or converted unless a housing agreement, satisfactory to Council, provides for the replacement of, or contribution to the replacement of, rental housing units, on or off site, or the provision of another form of affordable housing.

Changes introduced in 2015 include a requirement to replace rental units on a 1-for-1 basis for new developments with more than 6 units, and a proposal to provide a \$40,000 grant to one or more non-profit societies with expertise in mediating landlord and tenant conflict to provide additional support to vulnerable tenants. Tenant relocation plans are now required in all zoning districts (except single family and industrial or agricultural areas) for rezoning and development permit applications.

### **1.2 City of Toronto Rental Housing Demolition and Conversion Bylaw**

The 2006 *City of Toronto Act* (s. 111 (1)) states that the City “may prohibit and regulate the demolition of residential rental properties and may prohibit and regulate the conversion of residential rental properties to a purpose other than the purpose of a residential rental property”. This includes the ability to impose conditions on demolition and conversion permits.

In addition to the Housing policies contained in City’s Official Plan, in 2007 the City passed Rental Housing Demolition and Conversion Bylaw (now part of the Municipal Code Chapter 667) which gives the City of Toronto enhanced authority to protect rental housing from demolition and conversion to non-rental purposes (e.g. condominium, offices, or other non-rental uses). Generally, the policies and the bylaw apply to properties containing 6 or more rental units. In some cases, approval of demolition of private rental or social housing may occur if certain conditions are met. There is a separate application required for this permit, which the City may decide to refuse or approve with conditions.

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<sup>1</sup> [Vancouver Rental Housing Policy Presentation and staff report](#)

Under the Official City plan, the following conditions may be applied<sup>2</sup>:

- at least the same number, size and type of rental housing units are replaced and maintained with rents similar to those in effect at the time the redevelopment application is made;
- for a period of at least 10 years, rents for replacement units will be the rent at first occupancy increased annually by not more than the Provincial Rent Increase Guideline or a similar guideline as Council may approve from time to time; and
- an acceptable tenant relocation and assistance plan addressing the right to return to occupy one of the replacement units at similar rents, the provision of alternative accommodation at similar rents, and other assistance to lessen hardship.

Similar provisions apply to conversion of condominium units. City of Toronto staff indicated that the replacement rental units are secured through Section 37 benefits (i.e. density bonusing) with an agreement placed on title. The plan includes provision that if the rental housing stock returns to a healthy state (e.g. 3% vacancy rate) these requirements may be lifted. In 2012, the City commissioned a study to look at six test sites along its *Avenues* to examine the impact of the rental housing replacement policy on the feasibility of building mid-rise developments and found it to be a negligible factor.<sup>3</sup>

In summary, both the City of Toronto and the City of Vancouver have the ability in their charters to regulate the loss of rental units. Further, the cities have a rental licencing program in place which can track rental units. This is typically administered through a rental property business licence or a similar program with regular inspections required etc. Both programs were developed in response to a very tight rental market and are supported by strong provincial legislation (including tenancy legislation). While there are clear benefits to the program, administration requires significant resources.

Council could request similar enabling legislation to the loss of rental stock and choose to apply it in certain areas or when the rental market reaches low vacancy rates (i.e. less than 2%). According to the CMHC Rental Market Report (October 2015), Halifax's current vacancy rate is 3.4%, and 3.1% on Peninsula South.

## **2. Inclusionary Zoning**

Land use planning plays a fundamental role in the location, mix, type and density of housing. Council requested information on the potential of inclusionary zoning in the Municipality. Inclusionary zoning refers to "policies, by-laws and programs that require development proposals with residential units to include affordable housing units and provide for those units to be maintained as affordable over a period of time"<sup>4</sup>. This approach combines housing policy and land-use planning approvals to require that private-market developments include below market-rate rental and/or ownership housing. While inclusionary programs are typically associated with mandatory programs, some are voluntary and are based on incentives meant to offset the cost of housing. Although mandatory and voluntary programs share many characteristics, they differ in one fundamental aspect that significantly affects how effective they are in providing affordable housing:

- Mandatory programs require developers to provide affordable housing as a condition of receiving development approval, and may provide some form of regulatory concessions in return for that housing, in particular housing that offers deeper discounts.
- Voluntary programs (also called incentive-based or negotiated) encourage developers to provide the affordable housing by using regulatory concessions as incentives. Surveys in the

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<sup>2</sup> [City of Toronto Official Plan Housing Policies Approved by the OMB on April 3, 2007](#)

<sup>3</sup> [City of Toronto staff report Aug. 16, 2012](#)

<sup>4</sup> [Ontario Municipal Affairs and Housing . 2016. Inclusionary Zoning Consultation Discussion Guide](#)

US indicated that voluntary programs produce significantly fewer units than mandatory programs<sup>5</sup> (Lincoln Institute, 2015).

In both cases, over time the lower rents of the inclusionary housing units are reflected in land values as the developers adjust what they are willing to pay for property based on the anticipated financial performance of that development<sup>6</sup>. In the Halifax context, density bonusing that provides affordable housing can be considered a form of voluntary inclusionary housing. Implementation of future density bonusing programs for affordable housing will be discussed in a separate staff report.

Inclusionary housing programs have a long history in the United States. It is estimated that 512 inclusionary housing programs exist in 487 local jurisdictions in the US. A survey by the Innovative Housing Institute concluded that 50 inclusionary programs distributed across the country had produced more than 80,000 units since adoption (Innovative Housing Institute 2010).

While a number of provinces provide for incentives-based inclusionary housing in their legislation, only the Province of Manitoba has passed in 2013 legislation authorizing the use of mandatory inclusionary zoning. However, in May of 2016, the Government of Ontario introduced a bill to allow municipalities to use inclusionary zoning. That same month the Government of Alberta announced that it will be adding inclusionary zoning powers to their Municipal Government Act based on request received from Edmonton and Calgary.

The Manitoba *Planning Act* and *City of Winnipeg Charter* enable all municipalities and planning districts in the province to pass by-laws that would require developers of new market residential developments to construct and provide a proportion of units for housing that is affordable to low and moderate income households. To staff's knowledge, such mandatory requirements have not been implemented to date. The inclusionary housing provisions enable, but do not require, the municipalities to use mandatory inclusionary zoning as follows:

- the zoning by-law for a new development may require that a specified percentage of the dwelling units are offered as affordable housing for low- and moderate-income households;
- when enabled, the zoning by-law also must contain a definition of affordable housing (or a way of determining when housing is affordable);
- the zoning by-law may allow for modifications to the relevant specific development requirements, including permitted increased density, in return for the affordable housing; and
- the development agreements associated with these development may set terms and conditions for the provision of the affordable housing, including their number, type and extent; and the measures required to maintain the long-term affordability of the affordable housing.

The Ontario *Promoting Affordable Housing Act, 2016* (the Act), which received the first reading on May 18, 2016 proposes amendments to the *Planning Act* and would prescribe the content of inclusionary zoning policies in municipal official plans and by-laws. Regulations may also require some municipalities to include policies that authorize inclusionary zoning in their official plans. The proposed legislation would also generally prohibit the use of density bonusing where inclusionary policies are place, and also prohibit appeals to the Ontario Municipal Board from municipal inclusionary zoning policies and zoning by-laws. Appeals made by the Minister of Municipal Affairs and Housing would still be allowed.

Inclusionary housing is still new in Canada, but is attracting increasing interest given the limited investment in housing for low and moderate income households over the past two decades. There is also recognition that the social housing programs of previous decades, which tended to concentrate low-income households in a number of public housing "projects" did not necessarily help build inclusive and integrated communities. The appeal of inclusionary housing is in that, if planned carefully, it can provide access to affordable housing in a range of locations with access to employment, transit, education, and

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<sup>5</sup> Lincoln Institute. 2015. [Inclusionary Housing Policy Focus Report](#).

<sup>6</sup> [Inclusionary Housing in Canada](http://inclusionaryhousing.ca/) <http://inclusionaryhousing.ca/>

other services. The cost of the inclusionary units is reflected in land values therefore development projects can continue to be profitable.

Based on HRM's average annual housing starts of 1,800-2,500 units, a 10% requirement of affordable housing could produce 180-250 affordable units per year, which is more than the number of units produced in the past two decades. These units may include a mix of low and moderately priced private affordable units that address a need different from publicly funded housing. Significant redevelopment opportunities currently exist on both private and public lands such as the Cogswell Interchange, Shannon Park, and the Bloomfield site to name a few. The Canada Lands Company also respects local land use policies which require a portion of affordable housing on large redevelopment sites (e.g. the City of Montreal requires that all new large residential developments provide a minimum of 30% of the new units as affordable housing - 15% in social housing; and 15% in affordable rental or affordable ownership). While this can be accomplished through density bonusing on designated lands subject to a rezoning, inclusionary housing could make the process more straight-forward.

The current Charter review is an opportunity to provide HRM with the enabling legislation needed to establish mandatory inclusionary zoning. The details of the legislation could be determined in consultation with the Provincial government and other stakeholders. While staff have already raised this issue with the Province, Council's endorsement would further support and highlight the importance of such an amendment. The implementation of inclusionary zoning policies may require the Municipality to implement a program or a third-party partnership to monitor the long-term affordability of the resulting units.

### **3. Housing and Homelessness Partnership Affordable Housing 5-Year Targets**

The Housing & Homelessness Partnership Charter commits partners to developing evidence-based solutions, including outcome-based indicators, monitoring and reporting. The targets are informed by the Halifax Housing Needs Assessment, the AHWG 5-Year Strategic Plan, as well as the current landscape of the housing sector. Given the significant need identified by the Needs Assessment (20% of HRM households being in need of some form of non-market housing when a mere 4% of the stock can be classified as non-market), and the fact that virtually no new social housing has been built since 1993, the targets needed to be ambitious but also realistic. The working group has identified a number of strategic goals and actions to maintain and create new affordable housing.

The AHWG looked to other municipal jurisdictions for methodologies that were rooted in the local housing market and considered factors such as projected population growth, housing starts, rental and ownership housing starts, and vacancy rates in the current rental market. The target-setting exercise also considered:

- the importance of investing in the existing stock of affordable social and private sector housing;
- the importance of capturing a share of housing starts for affordable housing; and
- the anticipated increased federal investment in affordable housing.

These targets are desired outcomes only, and do not represent approval of funding by partners (which require separate processes). Implementation must also consider the social, economic and environmental sustainability of the housing stock. There are also neighbourhoods with a valuable supply of relatively affordable housing experiencing higher than average vacancy rates, pointing to broader issues of neighbourhood planning and housing quality. The housing stock in these neighbourhoods is very valuable therefore the targets include both the preservation and the creation of new units. For example, a working group of landlords in Dartmouth North was formed by the AHWG to identify opportunities to address this issue.

The targets align with the Halifax Economic Growth Plan 2016-17, which includes a goal of increasing the supply of non-market housing from the current 4% share of the housing stock as part of its objective of making Halifax a more affordable place to live. Based on Regional Plan projections to maintain a 4%



share of non-market housing in 2021, 2,250 new units are required by 2021. The targets were presented to CPED by members of the Partnership on June 9<sup>th</sup>, 2016.

**Table 1: Affordable Housing Working Group 5-Year Targets**

<b>Key Principle: Housing is a Social Determinant of Health.</b> Housing contributes to the social, economic and environmental vitality of our communities	
<b>Key Vulnerable Populations: Lone parent households, one- person households, recent immigrants, persons with a disability, Aboriginal-led households youth households, and senior-led households</b>	
AHWG Strategic Goals	Targets (5 year)
<b>1) Increase the supply of affordable housing options that meet people’s need</b>	<b>3,000 new secured affordable units</b> <ul style="list-style-type: none"> <li>• <b>1,000</b> additional units of affordable social and non-market rental housing</li> <li>• <b>1,000</b> additional units of affordable private rental housing</li> <li>• <b>250</b> additional units of affordable home-ownership units</li> <li>• <b>250</b> additional rent supplements</li> <li>• <b>500</b> new secondary units and/or laneway housing</li> </ul>
<b>2) Reduce the number of residents living in core housing need</b>	<b>2,000 units preserved</b> <ul style="list-style-type: none"> <li>• <b>2,000</b> units preserved or upgraded (social, non-profit and private market) through repairs and energy retrofits</li> </ul>
<b>3) Foster a Strong Housing Sector</b>	<ul style="list-style-type: none"> <li>• Increase the Number of Licenses Single-Room Occupancies (SROs)</li> <li>• Reduce vacancy rates in Certain Neighbourhoods</li> <li>• Strengthen and Build capacity for increased effectiveness of the housing sector</li> </ul>
<b>Total</b>	<b>5,000 units over 5 years</b>

Staff recommend that Council endorse these targets in principle and request staff to continue to work with other partners to develop a more detailed work plan.

Table 2, below, outlines some of the key implementation activities identified to date for municipal action. Some of the activities are already underway. There are also related initiatives identified by Council, including consultation on the registration of rental units, the non-profit tax exemption review, the building permit review, the by-law simplification process, the Centre Plan and other secondary planning processes, which can have major impact on the housing market. Staff have been working as part of the Partnership with the understanding that any additional resources required to support the work will be presented to Regional Council for approval. Any additional work must take place in the context of the

1996 *Service Exchange Agreement* unless key responsibilities are renegotiated. With the endorsement of affordable housing targets discussed below the Municipality will need to carefully consider the role it can play in supporting these targets, including activities that can be conducted within existing municipal mandate, and those that may require additional mandate and resources. The delineation between social housing and other forms of modest and moderately-priced housing is key to this discussion (see Appendix C).

**Table 2: Summary of key proposed municipal activities (AHWG Strategic 5-year Plan)**

Existing mandate
<ul style="list-style-type: none"> <li>• Advance key areas of planning policy development and research to include smaller units, secondary suites, laneway housing and row housing, rooming houses and group homes, micro-units, internal conversions etc.</li> </ul>
<ul style="list-style-type: none"> <li>• Develop a proposal for the administration of any non-market and below-market units resulting from density bonusing or inclusionary zoning.</li> </ul>
<ul style="list-style-type: none"> <li>• Identify government-owned land for strategic and innovative development opportunities of mixed-income housing and supporting public amenities (e.g. identify affordable housing as a priority under surplus land disposal).</li> </ul>
<ul style="list-style-type: none"> <li>• Identify opportunities to increase housing accessibility by promoting universal design standards.</li> </ul>
<ul style="list-style-type: none"> <li>• Facilitate opportunities to increase the supply of student housing.</li> </ul>
<ul style="list-style-type: none"> <li>• Preserve and offset the loss of Single Room Occupancies (SROs).</li> </ul>
<ul style="list-style-type: none"> <li>• Develop a public database of by-law infractions.</li> </ul>
<ul style="list-style-type: none"> <li>• Address the remaining Urban Renewal Agreements and lease agreements by improving coordination between HRM, Housing Nova Scotia and CMHC.</li> </ul>
<ul style="list-style-type: none"> <li>• Preserve long-term viability of affordable market and non-market housing (e.g. increased tax exemptions; reduction of development fees; expedited approval processes; energy efficiency programs; pilot projects).</li> </ul>
<ul style="list-style-type: none"> <li>• Encourage expansion of non-market housing by supporting the non-profit sector (increased tax exemptions; reduction of development fees; expedited approval processes; energy efficiency programs; pilot projects; less-than-market land sales, leverage their existing capital assets).</li> </ul>
<ul style="list-style-type: none"> <li>• Host ideas competitions and implement an awards program to recognize innovation and excellence in affordable residential developments and associated programs that integrates social, environmental and economic considerations.</li> </ul>
<ul style="list-style-type: none"> <li>• Monitor progress of housing need, including types of housing, priority populations and geographic areas.</li> </ul>
Potential expanded mandate
<ul style="list-style-type: none"> <li>• Develop recommendations for legislative changes required to implement density bonusing and enable inclusionary zoning and community land trust models (e.g. require a portion of affordable units as part of site redevelopments).</li> </ul>
<ul style="list-style-type: none"> <li>• Participate in the Province of Nova Scotia's Between the Bridges initiative in Dartmouth North (e.g. neighbourhood planning).</li> </ul>

## **Conclusion**

The work of the Housing & Homelessness Partnership is informing key changes in federal, provincial and municipal policy. The key value of the partnership is in identifying key barriers to housing affordability and advancing systemic changes while also engaging in strategic initiatives when required. The AHWG Strategic Plan identifies key areas of municipal and other partners' contribution while assuming that each partner will continue to explore additional actions as required. It is important to highlight that, according to the 2011 Census, Halifax has 44% of Nova Scotia's population, while 49% of Nova Scotia households spending more than 30% of income on shelter reside in HRM. The Municipality can continue to work on allowing a wide range of housing options but Council endorsement of the housing targets and Charter amendments enabling inclusionary housing policies can help highlight the extent of the need that exists in Halifax and focus implementation activities.

## **FINANCIAL IMPLICATIONS**

There are no financial implications at this time. However, the implementation of some of the proposed activities may have cost implications for the Municipality. Once the implementation framework has been developed, potential costs will be better understood and specific financial requests of the Municipality could be made at that time.

## **RISK CONSIDERATION**

There are no significant risks to the Municipality in approving in principle the affordable housing targets.

## **COMMUNITY ENGAGEMENT**

The affordable housing targets were approved by the Housing & Homelessness Partnership and are based on stakeholder feedback conducted by the Affordable Housing Working Group. Additional engagement took place as part of the Halifax Housing Needs Assessment in 2015.

## **ENVIRONMENTAL IMPLICATIONS**

No environmental implications.

## **ALTERNATIVES**

1. Council may choose not to approve in principle the affordable housing targets. This course is not recommended by staff as it would signal a lessened support for the work of the Partnership at a time when increased investment in housing is anticipated for Halifax.

## **ATTACHMENTS**

Attachment A: Mayor Savage's letter to Minister of Community Services Joanne Bernard and Minister's response

Attachment B: Affordable Housing Working Group 5-year Strategic Plan  
<http://housingandhomelessness.ca/wp-content/uploads/2016/06/AHWG-5-Year-Strategic-Plan.pdf>

Attachment C: Affordable Housing Working Group 5-Year Targets

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A copy of this report can be obtained online at <http://www.halifax.ca/commcoun/index.php> then choose the appropriate Community Council and meeting date, or by contacting the Office of the Municipal Clerk at 902.490.4210, or Fax 902.490.4208.

Report Prepared by: Kasia Tota, Community Developer, (902) 490-5190

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# HALIFAX



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Dec 17, 2015

Honorable Joanne Bernard  
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Dear Minister Bernard,

Halifax Regional Municipality is pleased to participate on the Housing and Homelessness Partnership led by the United Way. Along with Housing Nova Scotia, Regional Council supported multi-sectoral community consultations, the *Housing First* initiative, and the *Halifax Housing Needs Assessment*. The goal of ending homelessness and housing poverty in the region is ambitious, yet one that I am confident we can accomplish with the right vision and leadership at the table. Halifax has some unique housing challenges and I appreciate you dedicating resources to support the work of the Partnership in the Halifax region.

Halifax Regional Council recently had the opportunity to consider the finding of the *Halifax Housing Needs Assessment*. This report paints a stark picture of housing affordability in the Halifax region with approximately 1 in 4 households faced housing affordability challenges, and 1 in 5 in need of some form of non-market housing. The proportion of households in Halifax facing affordability challenges is above the national and provincial average. Among the comparator municipalities, only London and Victoria face greater challenges. Regional Council is particularly concerned about the end of social housing agreements and recognizes the need to work together to ensure the current below-market stock is maintained in a state of good repair and does not continue to decline.

This foundational report provides a baseline of housing needs, housing supply and affordable housing gaps in the Halifax region. The study provides the statistics and demographic trends that will allow us to set long-term goals to address housing needs, while still focusing on the short-term, urgent needs of the community

Safe, appropriate and affordable housing is critical to Halifax's success as a capital city. As you know, the study has a dual purpose of informing Halifax's planning efforts, and to provide direction to members of the Housing and Homelessness Partnership. I understand that one of the next steps will include the development of a work plan for the Partnership. I'm pleased that the study was jointly funded by the municipality and by Housing Nova Scotia. With the launch of *Halifax's Housing First* initiative earlier this year, and the release of this important study, the Housing and Homelessness Partnership has already demonstrated what we can achieve when we work together.

I look forward to the opportunity to further discuss with you the urgent housing affordability challenges in Halifax, and what more we can achieve by working together, and coordinating our efforts. My office will be in touch with you to set up a meeting at your earliest convenience.

Kindest regards,

A black rectangular redaction mark covering the signature of Mike Savage.

Mike Savage  
Mayor



Community Services • Services communautaires  
Office of the Minister • Bureau du ministre

PO Box 696, Halifax, Nova Scotia, Canada B3J 2T7 • C.P. 696, Halifax (Nouvelle-Écosse) Canada, B3J 2T7 • www.gov.ns.ca

January 15, 2016

Mayor Mike Savage  
1841 Argyle Street  
P. O. Box 1749  
Halifax, NS B3J 3A5

Dear Mayor Savage:

Thank you for your letter of December 17, 2015, with respect to the Housing and Homelessness Partnership led by United Way and your invitation to meet and discuss the urgent housing affordability challenges in Halifax.

Making sure everyone can live in a good home, at a price they can afford, has been a priority of mine ever since becoming the Minister responsible for Housing Nova Scotia and it will continue to be. I am pleased with the progress we have made on the issue of homelessness and affordable housing in the past 2 years as a result of stronger collaboration between all levels of government, the not-for-profit and the private sectors.

I am particularly proud about the fact that shelter usage rates continue to decline in Halifax, which is an indication that we are making a real difference in the lives of more homeless individuals. We have recently announced that we will make rent supplement funding available for the Housing First project, which will complement other existing initiatives such as the Housing Support Workers Program and our funding assistance to local shelters.

However, as you so eloquently pointed out in your correspondence, more needs to be done. I am confident that, working through the Halifax Housing and Homelessness Partnership, we can continue to combine our efforts to address the housing challenges in our capital city. I recently reviewed the Partnership's *Affordable Housing Action Plan* and I am encouraged by the level of commitment from all partners to achieve its ambitious goals.

Mayor Savage, you are a strong advocate for our/the citizens who struggle to put a safe and affordable roof over their head, and I admire your passion for this very important issue. I can assure you that you have my full cooperation as we continue to work along with our other partners to help more of your citizens and other Nova Scotians.

... /2

Mayor Mike Savage  
Page 2

Lastly, I would be happy to meet with you to discuss the urgent housing affordability challenges in Halifax, please contact my assistant, Ms. Nancy Doyle-Lynch, at 902-424-8296 or via email, [nancy.doyle-lynch@novascotia.ca](mailto:nancy.doyle-lynch@novascotia.ca).

Thank you for reaching out to me and I look forward to future discussions.

Respectfully,



Hon. Joanne Bernard, BA, MA  
Minister

c. Ms. Nancy Doyle-Lynch





# **FIVE YEAR STRATEGIC PLAN**

## **2015-2020**

**Affordable Housing Working Group**

Revised: November 13, 2015

## **INTRODUCTION**

The Housing and Homelessness Partnership is a multi-stakeholder coalition committed to working together to put an end to homelessness and housing poverty in the Halifax Regional Municipality. Established in 2013, the Partnership brings together eight influential organizations to coordinate their efforts and bring real change. The group has one common agenda: to collectively set priorities and change the landscape for people who are homeless, at risk of homelessness or living in a home they can't afford or that is not suitable for their needs.

To help achieve its ambitious goals, the Partnership has created two working groups: the Homelessness Working Group (HWG) and the Affordable Housing Working Group (AHWG). The mandate of the AHWG is to put an end to housing poverty by leveraging the influence and capacity of each partner to upgrade, preserve and expand the existing stock in both market and non-market affordable housing.

This strategic plan has been developed by members of the AHWG and is based on approximately a year of research and consultation with stakeholder groups and a wide array of community members to determine key issues and housing gaps. The results are contained in two important reports:

- **Housing Poverty: Putting Faces to the Numbers (2015).** Affordable Housing Working Group.
- **Halifax Housing Needs Assessment (2015).** SHS Consulting.

The plan is intended to guide efforts of the Housing and Homelessness Partnership for the next five years with task teams developed to work on specific outcomes. It identifies key strategic priorities and measurable outcomes to address existing and expected housing gaps across the housing continuum. Priorities will be subsequently identified. It is assumed that while some actions may be carried within existing agency mandates, others may require approval through regular business planning processes.

The strategic plan may be periodically updated to reflect new information, and the Affordable Housing Working Group will provide, at minimum, annual updates to the Partnership on progress made. For more information on the goals and objectives of the Homelessness Working Group, please visit: <http://www.housingandhomelessness.ca/>

## HOUSING GAPS

Members of the Housing and Homelessness Partnership are committed to providing affordable housing that meets a variety of housing needs for the residents of Halifax. The members are: Affordable Housing Association Nova Scotia; Canada Mortgage and Housing Corporation; Halifax Regional Municipality; Housing Nova Scotia; Investment Property Owners Association of Nova Scotia; IWK Health Centre; Nova Scotia Health Authority; and United Way Halifax. The housing market can be viewed as a continuum (Fig.1) where the supply of housing responds to the range of housing demand in a community. However, due to social, economic, and geographic factors, the full range of housing needs in a community is not always met in the private housing market. This is particularly the case for individuals and families with low incomes or persons with special housing needs. Instead, the housing needs of these individuals and families are often met by non-market housing provided by the public and not-for-profit sectors.

A 2015 study by the Canadian Center for Policy Alternatives and United Way Halifax established the living wage for Halifax at \$20.10 an hour to ensure a standard of living that promotes well-being and social inclusion. The study also concluded that if more affordable housing was available to families, the hourly living wage could be lower.

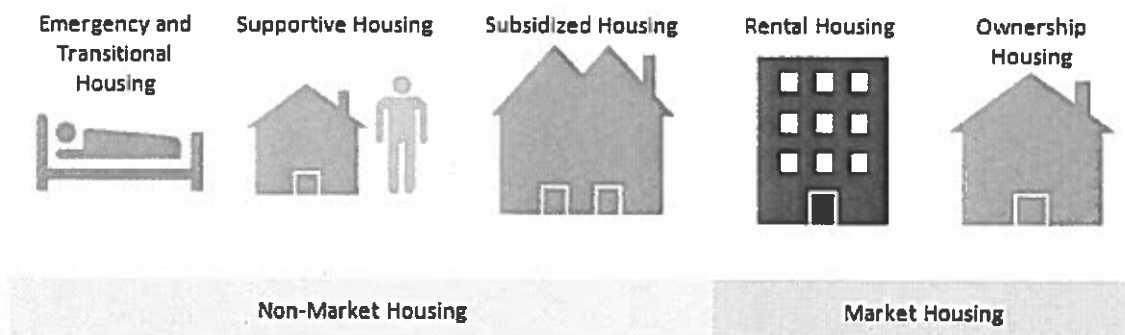


Figure 1: Housing Continuum

Based on the 2011 census, the Halifax housing universe accommodated a total of 165,155 dwelling units – 103,670 owned and 55,358 rented. This includes 6,097 non-market units (4% of the total). The number of dwelling units in the Municipality increased by 14.3% from 2001 to 2011 and based on population projections it is expected that over the next 10 years approximately 20,000 new housing units will be built in Halifax.

The 2015 Housing Needs Assessment describes in detail the nature of current housing supply, need, and demand in Halifax, and what need and demand will look like over the next 10 years. The study confirmed the following overall trends in population and housing need:

- Shift in residential development to urban communities;
- Shift in residential development to multi-unit dwellings and rental stock;

- Population is aging and will require appropriate housing options in addition to aging in place;
- Shift to smaller households will require smaller units;
- Demand for ownership housing is expected to continue at a lower rate;
- Need for non-market housing options will continue and is expected to increase.

The report identified the following housing gaps:

- 20% of the households in the Municipality (30,030 in 2011) earning \$29,566 or less in 2014 are not able to afford average market rent and may require non-market housing if they are to spend no more than 30% of their income on housing<sup>1</sup>.
- Households in need of non-market housing include a high proportion of lone parent households, one-person households, recent immigrants, persons with a disability, Aboriginal-led households, youth households, and senior-led households.
- There is a need for a range of housing options throughout the Municipality but the Regional Centre has the greatest number and proportion of households facing affordability challenges.
- There is a need for a sufficient supply of rental and ownership housing options affordable to low and moderate income households (those earning \$29,567-\$52,266 per year).

Currently non-market housing units provide a safe and affordable place to live for approximately 6,000 households in Halifax: 4,184 in public housing units, 1,194 in co-operative housing units, and 566 receiving rent supplements. As stated above the need is expected to increase.

According to Metro Regional Housing Authority, there are approximately 1,181 seniors, 666 families and 386 individuals waiting for a public housing unit in Halifax. The Housing Needs Assessment indicated that approximately 20% of the region's households may require non-market housing and the need is expected to increase as average house prices and market rents increase and as the population of seniors with low, fixed incomes are pushed out of the private housing market. The following illustration depicts housing demand and supply along the continuum.

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<sup>1</sup> Non-market housing support may include rent supplements unless the households are living in homes which are fully paid off.

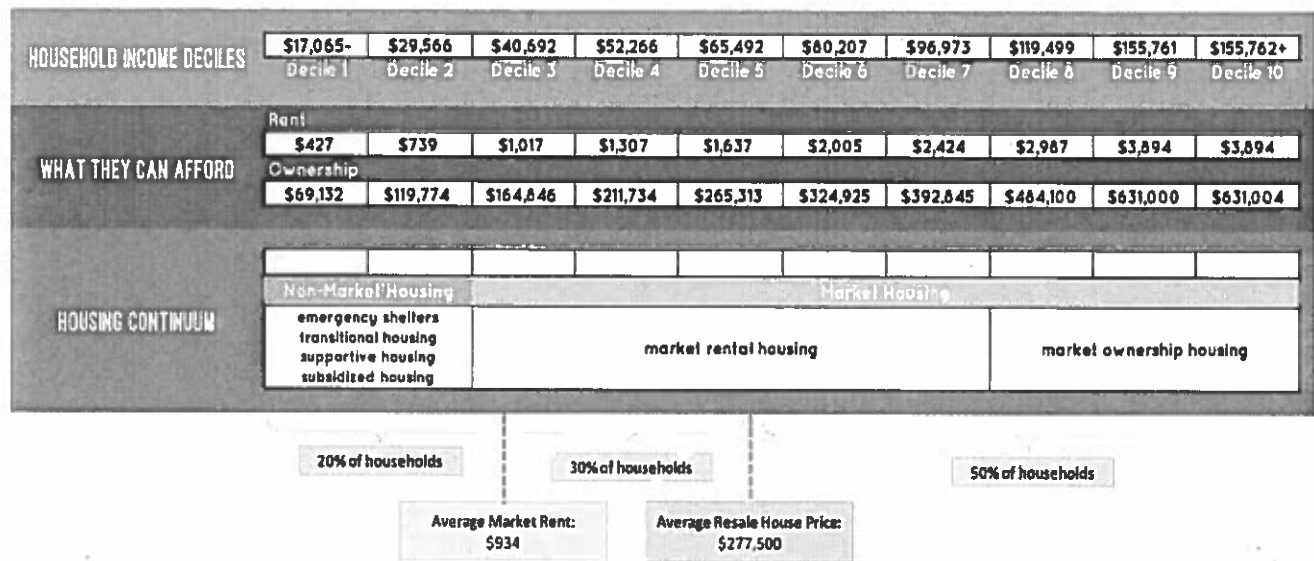


Fig.1: Income and Housing Continuum for Halifax CMA; 2014

### Collective Beliefs and Commitments

This strategic plan is influenced by a set of guiding principles adopted in the Housing and Homelessness Partnership Charter:

1. The Partnership is committed to applying a social determinants of health lens to examining the issues and developing solutions.
2. We believe that working together differently for revolutionary change involves finding systemic solutions that span traditional boundaries. We see this as a prerequisite to collective success and will look at changing our respective policies and practices to enable it.
3. We will adopt outcome-oriented indicators and other measures for monitoring and reporting. We will all own each of the outcomes equally, choosing targets that mark our progress.
4. We believe that transparent communications and evidence-informed decision-making will be key to doing our work differently and gaining the trust and buy-in of all stakeholders.

## **ROLE OF GOVERNMENT**

The three levels of government are members of the Housing and Homelessness Partnership. Representatives from Halifax Regional Municipality (HRM), Housing Nova Scotia (HNS), Canada Mortgage and Housing Corporation (CMHC) and Nova Scotia Health Authority (NSHA) have contributed to the development of this strategic plan and ensured its alignment with their legislated responsibilities as well as corporate strategies. The Affordable Housing Association of Nova Scotia (AHANS) and the Investment Property Owners Association of Nova Scotia (IPOANS) are also core members of the working group. See Appendix A for details on each organization and their authorities. The successful implementation of the Plan will depend on the engagement of all partners and of the broader community.

## **DEFINITIONS**

**Affordable Housing:** The Partnership recognizes a range of affordability levels. It defines affordable housing as housing which is modest in terms of floor area and amenities, based on household needs and community norms, is priced at or below average market housing rents or prices for comparable housing in a community or area.

**Core Housing Need:** In Canada, it is generally accepted that households who have to spend more than 30% of their before-tax annual household income to pay median rent or alternative local accommodation and whose home is not appropriate\* for their needs are in core housing need.

\* **Appropriate housing:** Housing that meets standards of affordability, adequacy, and suitability:

- **Affordable** housing costs less than 30 per cent of before-tax household income. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.
- **Adequate** housing does not require any major repairs, according to residents.
- **Suitable** housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

**Non-market housing:** is made up of temporary accommodation, which includes emergency shelters and transitional housing units, as well as permanent housing, which includes supportive or special needs housing and subsidized or public housing units. While there is always a need for temporary, emergency accommodation in a community, the future focus of non-market housing is on permanent accommodation.

**Market housing:** includes rental and ownership options in the private housing market. While some of these units may be affordable to lower income households, most of these units are targeted to moderate and higher income households.

**Low-income household** means households in the lowest 20% of the income distribution for the region.

**Moderate income household** means households in the 30% - 50% of the income distribution for the region.

## **GOALS AND TARGETS**

The Affordable Housing Working Group Strategic Plan includes three main strategic goals. These goals were developed through a comprehensive planning process including: facilitated goal setting sessions; consultation with key stakeholders; and the completion of a *Housing Needs Assessment* study.

To achieve each goal, a set of critical strategic objectives was developed with their supporting key activities. To measure progress against each goal, key performance indicators (KPI) have been identified and are reflected in this plan.

Reporting on the Plan will be conducted at minimum annually, and the strategic plan may be periodically revised to reflect progress and new information.

## **GOAL 1: INCREASE THE SUPPLY OF AFFORDABLE HOUSING OPTIONS THAT MEET PEOPLE'S NEEDS**

As demand for affordable rental housing outstrips supply, fewer Haligonians are able to find an affordable home that meets their needs. As we've seen in recent cases of rooming houses, many people living in poverty are forced to choose between feeding themselves or paying rent for what are often overcrowded, unsafe, and substandard living accommodation. While subsidized housing made available through Housing Nova Scotia, co-operative housing and other non-profit housing landlords is helping thousands of families and individuals, there are still too many waiting for their next home.

Creating new market and non-market affordable housing is necessary to meet the demand of today's and future generations. Creating more affordable housing will not only support our most vulnerable neighbours, but will also foster a healthier and more inclusive community. To provide homes that are within the reach of low-income residents, partners will work together along with key stakeholders to further invest in affordable housing through a long-term, coordinated framework.

### **Strategic objectives:**

#### **1.1. Reduce barriers to affordable housing development**

With limited funds available for social housing, the private sector is key to any sustainable solution to address the shortage of affordable housing in Halifax. In fact, many developers have long expressed a desire to build more affordable housing but point to the many hurdles they face.

There are a number of challenges that stand in the way of attracting private development of affordable rental housing. NIMBYism (Not in my backyard), outdated planning policies, lengthy approval processes, and lack of incentives to create affordable housing are often considered the principal road blocks. The Municipality is also experiencing challenges with the licensing of its building officials. With this in mind, to help foster the creation of affordable housing, we will:

- Advance key areas of planning policy development and research to include smaller units, secondary suites, laneway housing and row housing, rooming houses and group homes.
- Develop recommendations for legislative changes required to implement density bonusing and enable inclusionary zoning and community land trust models.
- Develop a proposal for the administration of any non-market and below-market units resulting from density bonusing or inclusionary zoning.



- Involve the private sector to identify barriers and solutions
- Identify government-owned land for strategic and innovative development opportunities of mixed-income housing and supporting public amenities. Selection to be informed by the Housing Needs Assessment.
- Facilitate development process by expediting licensing of building officials.

## **1.2. Increase supply of non-market housing**

Non-market housing is available to Halifax residents who can't afford to pay market-level rents or for whom the market doesn't always provide housing options, such as seniors on fixed-income, lone parents and persons with disabilities. These subsidized housing units have received a direct financial subsidy from government programs. In Halifax, there are 6,097 non-market housing units located throughout the city, consisting of:

- Public Housing – owned and operated by the provincial government.
- Non-Profit Housing – owned and operated by non-profit organizations.
- Co-operative Housing – owned and operated by association of residents.
- Urban Native Housing – owned and operated by non-profit organizations and targeted to aboriginal people.
- Rent Supplements – offered through the provincial government and managed by the Regional Housing Authorities.
- Ownership Housing – operated by Habitat for Humanity Nova Scotia.

As pointed out in the Halifax Housing Needs Assessment study, approximately 20% of Halifax's households require non-market housing and this need is expected to increase. A healthy supply of non-market rental housing is needed throughout the city to meet the needs of low-income citizens. To achieve this objective, we will:

- Encourage expansion of non-market housing by supporting the non profit sector.
- Explore opportunities for non-market housing to leverage their existing capital assets in order to develop additional affordable housing units.

**1.3. Provide a greater diversity of housing options to match the changing demographic profile of Halifax**

Households have varying housing needs that change over time. They may need various types and sizes of housing, from large single family homes to accessory suites and single-room occupancies. In some areas regulations no longer meet the housing needs of today's population. Meeting the widening range of housing needs of our aging population will call for more options and greater affordability. As proven in other jurisdictions, housing options such as secondary suites can not only increase the supply of affordable housing, they can assist the homeowner, as well, by serving as a mortgage helper. To achieve this objective, we will:

- Develop recommendations for increasing the flexibility within current land use plans and by-laws to increase housing options that meet community needs, including options for secondary suites, laneway housing, row housing and micro-units, internal conversions etc.
- Review land use policies and by-laws for inconsistent definitions and restrictions on licensed group homes.
- Review existing programs for opportunities to better serve large and culturally diverse families.
- Identify opportunities to increase housing accessibility by promoting universal design standards.
- Facilitate opportunities to increase the supply of student housing

**1.4. Preserve and offset the loss of Single Room Occupancies (SROs)**

Single Room Occupancies (SROs) are one of the least costly forms of transitional and permanent accommodation available to low-income Canadians, often protecting vulnerable people from homelessness. In Halifax, where many neighbourhoods are adjacent to universities and colleges, property owners may subdivide houses or build homes with multiple bedrooms to rent singly to students. The number of licensed SROs declined in HRM from 136 in 2007 to 17 in 2015. It is also known that many "quasi-rooming houses" operate without a license, some of which may not comply with land use regulations. To preserve and offset the loss of SROs we will:

- Complete research on the status and policy options for rooming houses.
- Adopt a protocol for emergencies and closures.

- Increase public and landlord education on M-100 standards and available funding programs to improve health and safety conditions.
- Review land use by-laws related to SROs.
- Register and monitor SROs.
- Explore opportunities to connect rehabilitation of rooming houses with employment and community development programs.

#### **1.5. Preserve and offset the loss of affordable housing**

While the creation of new affordable housing is important to meet the current needs, investment in increasing supply must be balanced with preservation and enhancement of existing units. This means ensuring they are well-maintained and are still serving the best purpose. To achieve this objective, we will:

- Preserve long-term viability of affordable market and non market housing.
- Address the remaining Urban Renewal Agreements and lease agreements by improving coordination between HRM, Housing Nova Scotia and CMHC.
- Develop a public database of by-law infractions.

### **GOAL 2: REDUCE THE NUMBER OF RESIDENTS LIVING IN CORE HOUSING NEED**

Reducing the number of individuals and families who require more than 30% of their total gross household income to cover their housing costs is a key priority of the Affordable Housing Working Group. We acknowledge that successful completion of the objectives identified under Goal 1 will have a significant impact on achieving our mission. However, we believe the following strategic objectives can further help reduce the number of households in core housing need.

#### **Strategic Objectives:**

##### **2.1. Identify revitalization opportunities in areas with highest concentration of residents in core housing need**

Concentrations of low-income housing in Halifax are relatively small compared to other Canadian urban centres but they do exist. The issues are compounded by lack of employment opportunities, services and community amenities such as parks and grocery stores. While the outcomes of neighbourhood revitalization programs and mixed-income development continue to be debated, the Affordable Housing Working Group believes that

our first efforts should be focused in areas of greatest need. To achieve this objective, we will:

- Determine what role the Partnership can play to support the Province of Nova Scotia's *Between the Bridges* initiative.
- Review benefits and opportunities to implement a Circle of Care approach based on collaborative partnerships to improve community liveability and well-being.

## **2.2. Assist low-income residents to remain in stable housing**

To prevent evictions and stabilize housing we will:

- Conduct a needs assessment study to identify the most appropriate housing solution.
- Identify opportunities to expand the rental supplement program.
- Explore solutions to prevent evictions due to short-term financial crisis.

## **2.3. Improve energy efficiency of older affordable housing units**

Halifax residents pay twice as much as people living in Winnipeg for their electricity. Haligonians have some of the highest power rates in the country, which has a direct impact on the overall housing affordability. Obviously, houses built to conserve energy are more affordable in the long run because of lower operating costs, but what do you do when your housing stock is old and not energy efficient? Already, many initiatives exist to help reduce consumption and the overall costs of home energy. We want to see even more low-income renters paying less for utility costs and, where utility is included in rent, the expectation is that landlords make upgrades and pass on the savings to their tenants. Improving energy efficiency makes sense and that's why we will:

- Work with Efficiency Nova Scotia and other partners to create a plan to reduce the burden of growing utility costs on low-income tenants and homeowners, including a monitoring program to ensure affordability.

## **2.4. Help seniors live independently in their own homes longer**

There are many benefits of aging in place. For seniors, being able to live safely and comfortably in their own Halifax homes allows them to maintain a familiar environment and

valuable social networks. It also promotes physical and mental well-being as seniors can remain active longer. The fiscal reality of the province and growing demand for elder care means that government will continue to shift its focus on in-home care. Making sure seniors can continue to afford living in their home or pay their rent is a key priority of this group. To achieve this objective, we will:

- Review existing programs to make sure they meet the demand.
- Create more awareness around existing assistance for seniors, in particular among diverse communities.

### **2.5. Increase support to low-income households**

It is widely recognized that housing is a key determinant of health. When safe, affordable and accessible housing is supported by health, justice and community services, individuals and families often benefit from a better quality of life. To achieve this objective, we will:

- Examine the Circle of Care approach of collaborative partnerships to improve community liveability and well-being.

## **GOAL 3: FOSTER A STRONG HOUSING SECTOR**

Members of the Housing and Homelessness Partnership believe in the strength of collaboration. The size and urgency of the problem means that government cannot solve it alone. To make a real difference in our community, we must join forces – citizens, community, businesses and government. This means being more effective in targeting help to the most vulnerable in our communities and finding sustainable solutions. We believe that the achievement of our ambitious goal of eliminating housing poverty in Halifax can only be done by fostering a strong housing sector and working effectively together.

### **Strategic Objectives:**

#### **3.1. Strengthen and build capacity for increased effectiveness in the housing sector**

Non-profit housing providers play a vital role in meeting the growing housing need of low-income households in Halifax. Like their government counterpart, non-profit housing providers are operating in an environment of limited resources. Ensuring the long-term viability of these organizations and supporting their efforts to increase their efficiency and effectiveness have been identified by the Affordable Housing Working Group as a key priority. To achieve this objective, we will:

- Engage housing sector stakeholders in a dialogue on potential solutions and systemic changes, including planning for the end of social housing agreements.
- Review best practices and make recommendations to improve and strengthen the social housing system.
- Develop and implement capacity-building opportunities based on identified needs.
- Review CHRA's "Sector Transformation Initiative" and get a better understanding on how it can benefit Halifax social housing providers.
- Develop opportunities to increase cultural competency in the housing sector.

### **3.2. Facilitate better knowledge sharing among housing sector participants**

Successful implementation of the housing strategies required to achieve the goals and objectives of this strategic plan can only occur with effective housing sector participation. Governments, businesses and non-profit organizations each possess a wealth of experience and knowledge that allow them to meet their own strategic objectives. Imagine how much more we could do if that information was shared and used towards a common goal? To start building more capacity and learning within the housing sector, we will:

- Increase consultation and information exchange among all levels of government, non-profit and private sectors.

### **3.3 Collect better information to inform decision-makers and policy developers**

To inform and improve its capacity to put an end to housing poverty in Halifax, the Affordable Housing Working Group requires the best available evidence from research, practice and experience. CMHC, Housing Nova Scotia and HRM collect a wealth of information related to the local housing market and latest research, but information gaps do exist. It is a priority to collect all the data relevant to the work of the working group now and in the future. To achieve this objective, we will:

- Monitor progress of housing need, including types of housing, priority populations and geographic areas.

### **3.4 Implement a recognition program to encourage and promote accomplishments in the housing sector**

The Affordable Housing Working Group understands the urgency of housing need as well as the incredible contribution that well-designed and well-built housing can make to building walkable, beautiful and sustainable communities. We would like to promote and recognize

approaches to housing development and re-development that integrates social (including heritage), environmental and economic considerations. As with all of our initiatives, we know that it is only through collaboration that we can create a more sustainable future. To achieve this objective, we will:

- Implement an awards program to recognize innovation and excellence in affordable residential developments and associated programs that integrates social, environmental and economic considerations.
- Host ideas competitions to help implement recommendations of the Affordable Housing Working Group.

**APPENDIX A**

The following table demonstrates each organization and their authorities:

<b>Government/ Key Agency</b>	<b>Legislated Authority</b>	<b>Mandate</b>	<b>Key Authorities</b>
Federal – CMHC	National Housing Act CMHC Act <a href="http://laws-lois.justice.gc.ca/eng/acts/N-11/">http://laws-lois.justice.gc.ca/eng/acts/N-11/</a>	Purpose in relation to financing for housing, is to promote housing affordability and choice, to facilitate access to, and competition and efficiency in the provision of, housing finance, to protect the availability of adequate funding for housing at low cost, and generally to contribute to the well-being of the housing sector in the national economy.	<ul style="list-style-type: none"> <li>• Housing loan insurance, guarantee and protection;</li> <li>• Rental housing;</li> <li>• Land assembly; land acquisition and leasing;</li> <li>• Repair, rehabilitation and conversion of housing;</li> <li>• Home ownership;</li> <li>• Housing research;</li> <li>• Loans for student housing; public housing; new community development.</li> </ul>
Provincial – Housing Nova Scotia	Nova Scotia Housing Act (Housing Act. R.S., c. 211, s. 1). <a href="http://nslegislature.ca/legc/statutes/housing.htm">http://nslegislature.ca/legc/statutes/housing.htm</a>	The purpose of the Act is to improve and increase the affordable housing stock of the Province	<ul style="list-style-type: none"> <li>• Enter into agreements with the Government of Canada, the government of a province or a municipality or an agency of any of them, or any person for the purpose of this Act;</li> <li>• Municipal agreements and funding;</li> <li>• Acquisition, administration and sale of property (including expropriation);</li> <li>• Borrowing; broad powers to undertake housing studies, establish, operate and maintain housing and urban renewal projects;</li> <li>• Establish housing authorities, developing regulations (including respecting limitation of municipal taxes by municipalities in respect of property owned by a company or corporation established for the purposes of this Act);</li> <li>• Plan, design, build, own, maintain, manage and operate housing projects etc; encourage and promote the development of a variety of housing projects.</li> </ul>
Municipal – HRM Planning & Development	Halifax Charter <a href="http://nslegislature.ca/legc/sol/solh.htm">http://nslegislature.ca/legc/sol/solh.htm</a>	Develop and maintain safe and viable communities, provide land use planning and set tax rates.	<ul style="list-style-type: none"> <li>• Primary responsibility for land use planning, development charges, density and bonus zoning;</li> <li>• Property taxation;</li> <li>• Enforcement of Building Code;</li> <li>• Regulation of minimum standards;</li> <li>• Acquire and sale property (including less than market value);</li> <li>• Acquire a property that contains a vacant building if the building is boarded up for a period of time that exceeds the length of time that it may be boarded up under a by-law);</li> <li>• May issue community grants and provide tax exemptions to non-profit organizations;</li> <li>• May provide tax exemptions to low-income property owners;</li> <li>• May enter into agreements the Minister of Community Services or Canada Mortgage and Housing Corporation with respect to housing projects.</li> </ul>
AHANS		AHANS was established in the mid-	<ul style="list-style-type: none"> <li>• Funding, through our management of the</li> </ul>



*Affordable Housing Working Group – Strategic Plan 2015-2020*

		<p>1980's and registered as a non-profit society in 1990. AHANS is directly involved in building affordable housing and in upgrading, protecting and better utilizing the province's existing stock. Under the Homelessness Partnering Strategy (HPS) AHANS is the community-based advisory board (CAB) for HRM and for rural Nova Scotia (the RRAB).</p>	<p>Federal Government's Homelessness Partnering Strategy;</p> <ul style="list-style-type: none"> <li>• Advice, counseling and experience regarding systemic problem solving.</li> </ul>
IPOANS		<p>IPOANS is an organization dedicated to representing the interests of private residential property owners/managers and developers in the province and providing members with services of substantial benefit. IPOANS is focused on legislative lobbying and advocacy work and has established itself as the "voice" of rental property owners in Nova Scotia.</p>	<ul style="list-style-type: none"> <li>• Providing access to existing rental apartments and supportive property owners;</li> <li>• Providing insight and expertise regarding property management, operations and development.</li> </ul>
United Way		<p>United Way is an influential voice for change through public policy and courageous leadership. With a proven track record that extends beyond funding, it is a valued partner on homelessness and affordable housing and a catalyst for neighborhood renewal. It is at the centre of a cultural shift toward healthy, active lifestyles. Founded in 1925, United Way works with community partners to build sustainable solutions for the future while also supporting services to improve lives today.</p>	<ul style="list-style-type: none"> <li>• Partner, Convener, Advocate, Funder and Researcher relative to innovative housing programs so that our community has a range of supportive and affordable housing in all areas;</li> <li>• Effective, appropriate advocacy and flexible funding capabilities focused on outcomes.</li> </ul>
Nova Scotia Health Authority		<p>The Nova Scotia Health Authority partners with the IWK Health Centre to plan and deliver primary care, community health, and acute care. They also provide the highest level of specialized services to residents from other parts of the Atlantic region. Their work extends beyond hospitals and health centres, and clinics. You can find their health teams in schools, downtown cores, and other community settings.</p>	<ul style="list-style-type: none"> <li>• Providing access to appropriate clinical support services;</li> <li>• Access to expertise for program evaluation.</li> </ul>



June 2016

## **Affordable Housing Working Group (AHWG) – 5-Year Targets**

### **Introduction**

The AHWG has set targets for ensuring that more people in Halifax find affordable housing over the next five years. These targets were endorsed by the Housing & Homelessness Partnership and will help direct the work of the AHWG, and its partners. The targets represent “stretch goals” and desired outcomes based on identified need and market conditions. The targets represent an invitation for the partners and the community to work together differently and to identify resources needed to both preserve and expand the supply of affordable homes in Halifax.

### **Principles**

Housing is a social determinant of health. In achieving our targets we want to ensure that housing contributes to the social, economic and environmental vitality of our communities. In meeting our targets we also want to strive for housing that is inclusive, accessible, energy-efficient, beautiful, durable, and culturally appropriate.

### **Key Populations in need of affordable housing**

Everyone needs an affordable home. But the following populations in our community are more likely to face affordability challenges:

- Lone parent households
- One- person households
- Recent immigrants
- Persons with a disability
- Aboriginal-led households
- Youth households
- Senior-led households

## Targets

### Create 3,000 new affordable homes

- 1,000 new affordable social and non-market housing units
- 1,000 new affordable private market rental units
- 250 affordable homeownership housing units
- 250 new rent supplements
- 500 new secondary units

### Preserve 2,000 existing affordable homes

- Increase in the number of licensed Single Room Occupancies (current 17)
- Reduce vacancy rates in key neighbourhoods

## Definitions

**Affordable Housing:** Housing is considered affordable when no more than 30% of household gross income is spent on housing. This includes the cost of mortgage/rent, monthly heat (include gas, oil and electricity), water, and utilities.

**Affordable Social housing** is rental housing designed to be affordable for households with incomes that are generally between 80% and 65% or less of the median renter income for the household's size. It includes different categories of housing that may include additional services needed by the residents. It includes publicly provided housing, rent supplements, co-ops, non-profit and supported housing. Affordable social housing is created, operated and funded through direct initial and ongoing government subsidies.

**Affordable Non-market housing** is rental or ownership housing designed for long-term occupancy and to be affordable to households between 100% and 80% of the median renter income for their household size. It includes different categories of housing that may include additional services needed by the residents. Affordable Non-market housing may be created by direct government subsidies but may not require ongoing (operating) subsidies.

**Affordable private sector housing** is rental or ownership affordable and targeted for specified-term occupancy to households with incomes between 80% and 65% of the median income for their household size. It is housing that receives up-front government subsidies or incentives but generally does not require on-going (operating) subsidies.

**Affordable Market housing** is rental or ownership housing that is modest in form and specification. In general, it is affordable to households with incomes between 100% -

150% of the median income for their household size. It can be produced without up-front capital cost contributions or on-going direct government subsidies, but may include incentives or regulatory changes to encourage particular design elements (e.g. efficient, sustainable, accessible).

## **Funding**

The key sources of funding for affordable housing in Nova Scotia are through the following provincial-federal programs:

- Canada-Nova Scotia Investment in Affordable Housing Agreement
- CMHC Affordable Housing Programs such as SEED funding and Flexible Financing
- Federal Homelessness Partnering Strategy funding

While additional funding may become available as part of the 2016/17 Federal Budget over the next 2 years, the proposed targets will depend on availability and approval of funding for additional rent supplements, for construction of new units, and for home ownership assistance. Municipal regulatory changes will also be required to enable more diverse forms of housing such as secondary units, and to enable affordable rental housing through planning tools such as density bonusing. Energy efficiency programs will also play a key role, as will enhanced affordability standards and partnerships with the non-profit and private sector.

## **Next Steps**

A workplan to help us implement the targets is being developed. If you have any questions, comments or ideas please contact the Co-Chairs of the Affordable Housing Group:

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