



Item 10.3.2

# HALIFAX CLT

COMMUNITY PLANNING AND ECONOMIC  
DEVELOPMENT STANDING COMMITTEE  
MEETING

September 15th, 2022

[unitedwayhalifax.ca](https://unitedwayhalifax.ca)



# Partners In the Project

## **Multi-sectoral partnership**

- Halifax Regional Municipality
- Housing Nova Scotia
- Housing and Homelessness Partnership
- United Way
- Mi'kmaw Native Friendship Center
- Upper Hammonds Plains Community Land Trust
- Davis Pier Consulting



# Gaps in the Housing Continuum







# Housing Need & Systemic Roots

- 2016 – 22,000 households (13.2%) in Core Housing Need
- 2019 – 69, 000 people living in poverty
- 696 actively homeless on BNL, many employed and new to homelessness
- Rising cost of living, especially housing
- Inadequate wages: – 3.2% purchasing power (2021)
- Inadequate housing supply (\*\* 20k -25k rental units needed)
- 3 affordable units lost for every 1 built across Canada
- Province not pursuing new public housing
- Private sector at capacity with higher end housing
- Non-Profit sector ill-equipped to fill housing gap

# What is a CLT?

## Key Features



**Community Focussed** - CLTs are non-profit organizations that own and manage land and other assets according to community interests – often (though not always) through a representative governance model



**Perpetual Affordability** – CLTs hold community assets in perpetuity, thereby limiting inflationary pressures and preserving affordability



**Perpetual Responsibility** – CLTs remain involved as a steward of assets, ensuring that quality is maintained .



**Place-based** – Most CLTs are place based, reflecting the needs, perspectives, and character of their communities.



**Adaptable and Responsive** – CLTs can accommodate a variety of land uses, including affordable rental units, master lease opportunities, low-barrier home ownership, commercial space, community gardens, daycare facilities, community spaces, etc.

# CLT Benefits



**Affordability** – As non-profits operating at scale, CLTs can maximize efficiencies and reduce costs. Research suggests that CLT rental costs tend to decrease, instead of increase over time.



**Long-Term Investment** – Because assets are held in perpetuity, CLT funding represents a long-term investment in community housing solutions.



**Neighbourhood Resilience** – CLTs can serve to protect “at risk” affordable housing resulting in stronger, and healthier individuals and communities.



**Support NP Sector** – By providing reliable, appropriate, and affordable lease opportunities, CLTs can facilitate the work of non-profit housing agencies and improve quality of life for those they support.



**Housing Equity** – With targeted investments and representative governance models, CLTs can help address systemic housing discrimination.



**Capacity Building** – By putting its resources to work for community, a CLT can increase the development and service capacity of the non-profit sector, while providing residents with expanded life opportunities



**Home Ownership Options** – Through “Shared Equity” models, CLTs can provide low-barrier access to home ownership with significantly lower than average mortgage defaults.

# CLT History and Precedent

- Modern CLTs grew out of the Civil Rights Movement in the American rural south
- Hundreds of CLTs across the United States, UK, and Europe.
- Becoming popular across Canada in recent years as a response to affordable housing challenges
  - Homespace – Calgary
  - Hamilton Community Land Trust
  - Central Edmonton CLT
  - Parkdale Neighbourhood Land Trust – Toronto
  - Upper Hammonds Plains CLT - Halifax
  - Down the Marsh Community Land Trust – Truro

## BC CLT

- Established by the Cooperative Housing Federation of BC in 1993.
- Began with six properties transferred from the province
- In 2012, a partnership with the City of Vancouver catalyzed significant growth.
- Currently owns and manages 2600 units.
- Includes townhomes, low and high- density apartments, and cooperative housing.
- Pursuing development of hundreds of new units annually.

“I feel more invested in the neighborhood. I care about what affects the city at large and our own neighbourhood. I simply feel like I care...that’s a change. I was always too transient to feel a sense of responsibility and belonging” – Minneapolis, City of Lakes CLT Homeowner  
(Hackett, 2019)



# The Opportunity

## **Supported by all orders of government**

- CMHC Demonstrations Initiatives
- HNS is a project partner
- Regional Council (2022/23 Business Plan)
- Alignment with Indigenous principles of stewardship

## **Available Funding & Resources**

- CMHC SEMP Funding
- NS Capacity Building Grant
- Surplus Land Policies
- Private donations (e.g. estate planning)
- Foundations



## **Community Support**

- Housing Agencies
- Financial Lenders
- Community Groups
- Private Developers

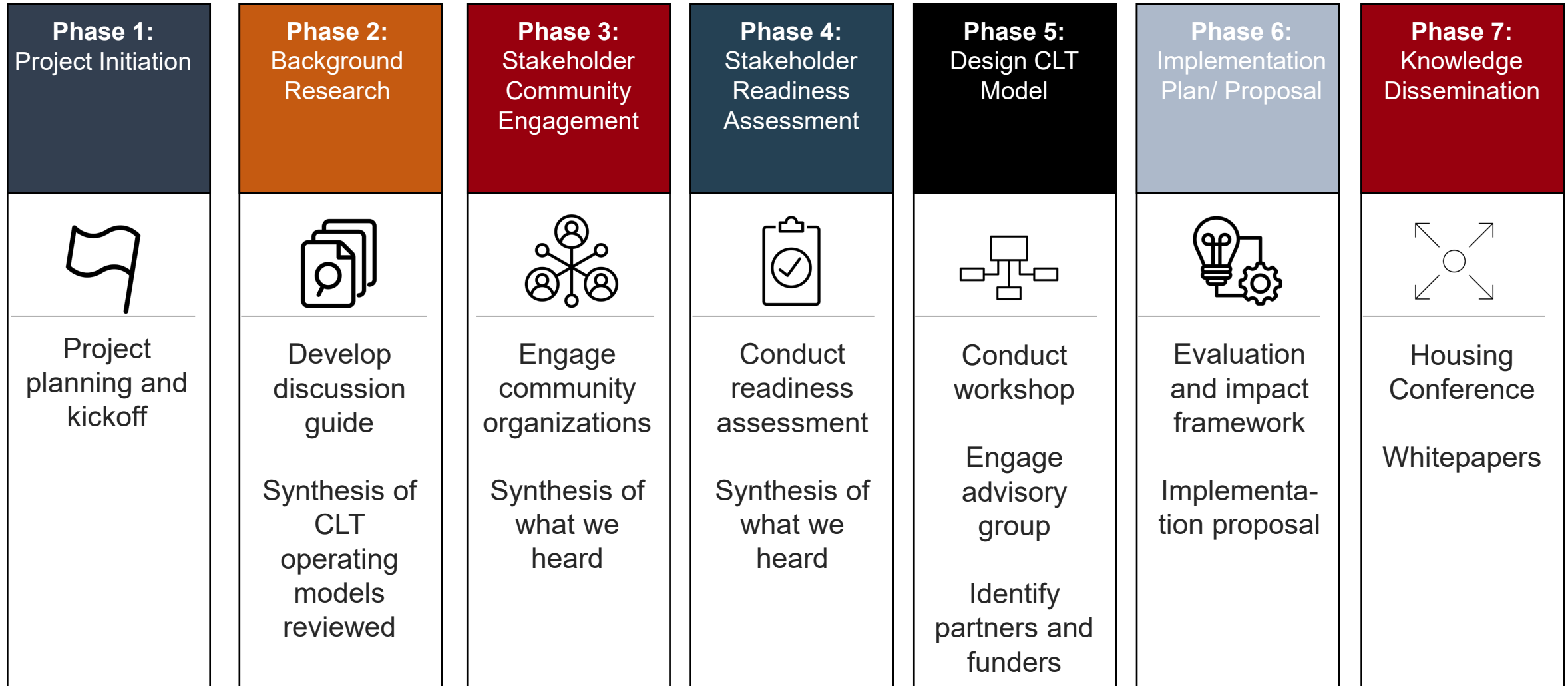
# What we heard

**The housing crisis is putting a strain on everyone**

- Recognize gap in affordable housing development capacity
- Non-profits are overstretched
- Status quo is unsustainable
- CLTs have potential to establish an equitable foundation for reliable, long-term solutions



# Project Approach – Spring 2022 to Summer 2023



# Regional Council - Opportunities to Support

- Learn more about the CLT model – we're happy to help
- Take part in our fall engagement sessions
- Champion the development of a Halifax CLT(s) in community and with gov't partners
- Continue to investigate/pursue supportive policies from other areas, such as Victoria, BC. (thanks to Jill, Kate, and Planning for everything to date)
- Consider potential funding streams that provide CLT growth, capacity, and sustainability



# Thank you

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