



Affordable housing in HRM: a snapshot

Ren Thomas Research & Planning
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Overview

Affordability has sharply decreased in HRM since 2008: increased immigration/migration to a region that hadn't seen growth for decades

Since 2019 there has been a very low rental vacancy rate and increased number of people experiencing homelessness (AHANS estimates 1264 people in September 2024)

Overview

Most housing in Canada is built in the private market for people with incomes well over area medians

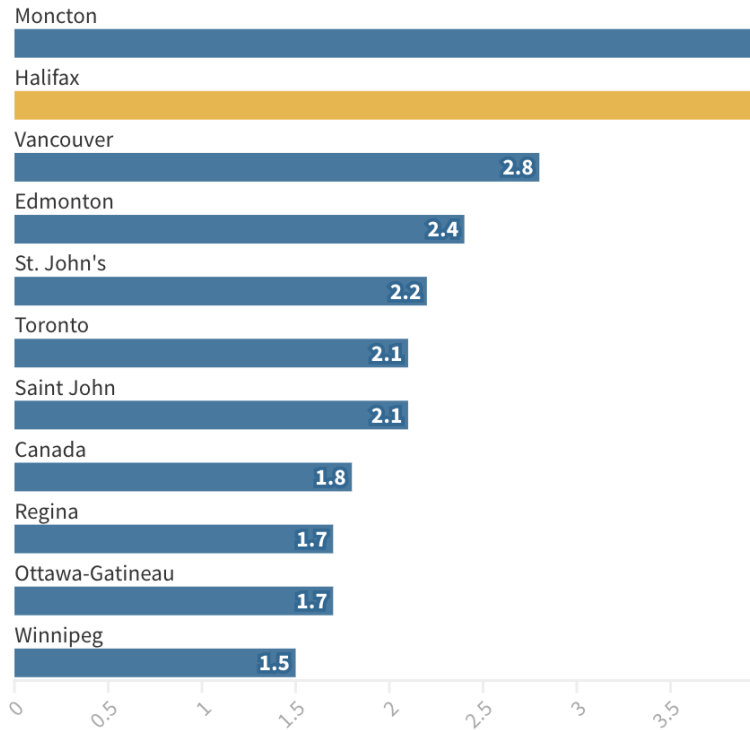
Canadian municipalities are unable to build, or incentivize, much of the housing they need. This responsibility was delegated to them in the mid-1990s with no extra funding or ability to raise funds. Canada Mortgage and Housing Corporation estimates that we need 50,000 units in Nova Scotia by 2030 to meet housing need

National Housing Strategy funding has not prioritized long-term affordability and has not, and will likely not, change the percentage of households in core housing need (certain groups, like single-parent families, are overrepresented)

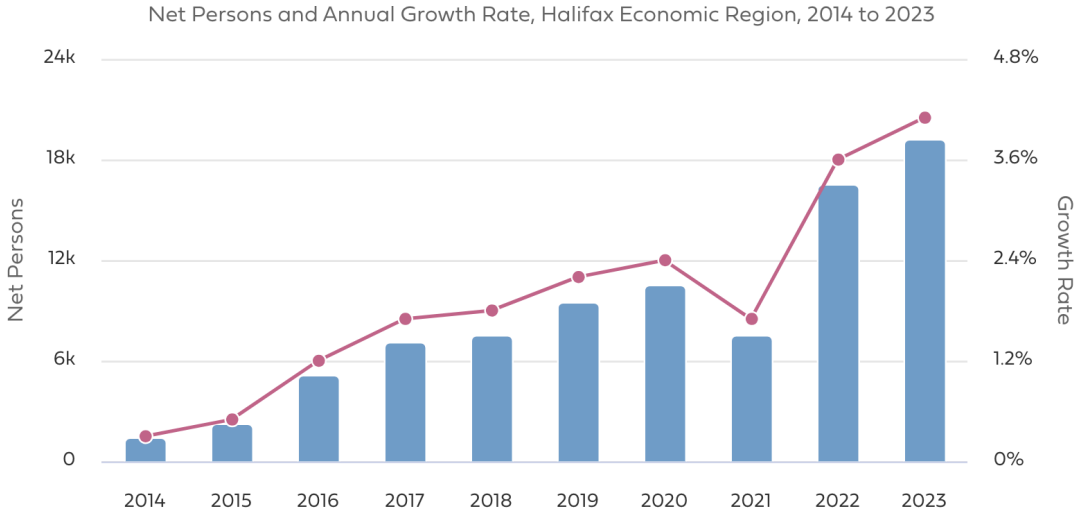
Housing is a shared responsibility <https://housing-infrastructure.canada.ca/housing-logement/housing-plan-report-rapport-plan-logement-eng.html>

Atlantic boom: No other urban centres in Canada saw as much population growth by percentage as Moncton and Halifax in 2022

Halifax's population grew more than twice as fast as the national average from July 1, 2021, to July 1, 2022.



HALIFAX POPULATION GROWTH



Source: Statistics Canada: Annual demographic estimates

Source: Halifax Partnership

Acknowledgement of the need for systemic change

ScotiaBank Insights and Reviews (January 18, 2023) recommends buying, building, retrofitting and building new social housing units to meet the need of low-income households

CMHC 2022 Rental Market Report (January 2023) showed a vast increase in the number of rental units being built (including a record number in Vancouver), but also in the number of renter households

Rentals.ca January 2023 Rent Report noted average rent increases of 12% from 2021, but individual cities were as high as 32% (Kitchener)

Federal Housing Plan released March 2024 focuses on speeding up housing construction, launching federal programs based on provincial successes, making surplus lands available

What has the Province done?

The Province established an Affordable Housing Commission in 2020 to engage with the public and key stakeholders to come up with recommendations, reporting back to the Premier and Minister by July 2021. The Commission report emphasized 17 recommendations including four Quick Start actions:

- \$35 M Housing Supply Fund for demonstration projects in mixed-use and mixed-tenure (including 714 affordable units), 425 new rent supplements, and targeted funding to support the federal Rapid Housing Initiative
- \$2.5 M Community Housing Growth Fund for co-ops and non-profits
- \$2 M for existing public housing repairs/renewal
- \$500,000 for housing needs assessments to help the 49 local authorities understand their housing needs, including African NS communities

What has the Province done?

Recommendations

1. Establish an arm's length independent provincial housing entity
2. Recognize housing as a right and a key strategic sector for economic development, health, and social equity
3. Modernize provincial legislation and regulations
4. Develop a long-term provincial housing strategy
5. Empower municipalities to become key partners in affordable housing
6. Support the creation of more affordable housing, prioritizing a mixed-income, multi-partner approach
7. Reduce costs for new affordable housing
8. Reduce regulatory and non-cost barriers of new development
9. Prevent the loss of affordable homes
10. Build community housing capacity
11. Transform our public housing model
12. Expand housing options that meet the needs of seniors and vulnerable Nova Scotians
13. Provide targeted resources and supports to vulnerable and underrepresented communities
14. Enhance renter protections, equitable access, and better-functioning conditions for rental housing
15. Address the specific needs of rural and non-urban communities
16. Improve access to rental housing data
17. Support innovation and promote cross-sectoral partnerships

What has the Province done?

Consolidated the five regional housing authorities into a **central public housing authority**

Amended the Municipal Governance Act (allowing them to use inclusionary zoning (removed in 2022), provide private-sector housing incentives)

Amended the Residential Tenancies Act to enhance protection from eviction due to renovations (2022), extended 5% rent cap to 2027—but shortened timelines for evictions (2023)

Supported a housing needs assessment for African NS communities, supporting Tawaak Housing Association in their work on the National Urban, Rural and Northern Indigenous Housing Strategy, **ensured housing needs assessments for every NS community**

What has the Province done?

Collaborated on **helping communities develop Community Land Trusts**, such in as Truro and Hammonds Plains (2021)

Created an **inventory of publicly owned land** to identify sites for affordable housing development (a Federal Lands Initiative launched in 2024)

Amended the Halifax Charter to allow faster decisions, free up staff times, and improve development agreements (Deloitte Report October 2022)

Expanded the **Community Housing Growth Fund** (2022, 2023) and introduced a **Community Housing Capital Fund** (2024) to assist non-profits in acquiring/protecting existing units (the federal Rental Protection Fund started in 2024)

What has the Province done?

Less action on:

Establishing an arms-length provincial housing authority

Developing a provincial housing strategy (engagement process began July 2022)

Data sharing

Education and awareness campaigns

Online rental housing registry (federal government announced a Renter Protection Act bill in Sept 2004)

Renter protection: ending fixed-term leases, rent cap above inflation rate, coordination with third sector organizations on protection from evictions

Find their reports here: <https://beta.novascotia.ca/documents/affordable-housing-reports>

What has HRM done?

HRM Task Force on Housing (representatives from HRM Planning and Development, HRM Infrastructure, Housing NS, Municipal Affairs) allows the city and province to coordinate their efforts

Introduced By-Law R-400 to create a **residential rental registry** (came into effect June 2023)

Introduced **regulations on short-term rentals**, restricting those outside of primary homes and commercial zones (came into effect Sept 2023, with supporting provincial regulations in Sept 2024)

HRM led the country in **new residential development** in 2022, housing starts increased by 37.5% in 2023 (completions have since slowed)

HRM received the first of four installments of \$79M in federal funding through the **Housing Accelerator Fund** (2024) and has hired new staff to implement increased housing growth (e.g. in transit corridors, residential zones)

Initiatives in HRM's Action Plan include:

- Make the permit application process more efficient and less expensive for applicants upfront
- Encourage converting non-residential (e.g. office) buildings into residential units
- Promote more dense development along proposed rapid transit corridors
- Make it easier to include housing in heritage redevelopment projects
- Work with partners to incentivize more density in residential neighbourhoods
- Partner with the private sector to speed up approvals
- Expand the Affordable Housing Grant Program
- Create a program to identify available land for affordable housing

Additional planning changes included:

- Expand the list of permitted dwelling types in the Established Residential (ER) Zones
- Increase height in Higher Order Residential and Corridor Zones
- Increase height and Floor Area Ratio (FAR) increases in Centre Zones
- Increase density near universities
- Permit up to four-unit dwellings in all residential zones within the Urban Service Boundary
- Remove/reduce minimum parking requirements
- Increase as-of-right development approvals
- Work with the Province of Nova Scotia to discharge Development Agreements

What are other stakeholders doing?

Mi'kmak Friendship Centre is building a tiny homes project for three individuals. With provincial and federal funding (RHI), **Adsum for Women & Children**, the **Mi'kmaw Friendship Centre**, **North End Community Health Centre**, **AHANS**, **Soul's Harbour**, and **Coady's Place** built new affordable units. **Society of Saint Vincent de Paul's** 38-unit project, now under construction, was funded through HRM's RHI Round 3 funding <https://www.halifax.ca/about-halifax/regional-community-planning/affordable-housing/rapid-housing-initiative>

Akoma Holdings Inc. is redeveloping their property (e.g. Fairfax Homes' 8 units opened in 2024) with federal/provincial funding

Nova Scotia Non-Profit Housing Association, developed in partnership with the **Community Housing Transformation Centre**, Pauline MacIntosh at St. FX/Coady Institute began to support the growth of the sector in 2023

YWCA completed a new affordable housing project (32 units) in Dartmouth in 2024

United Way Maritimes started a Community Land Trust in 2024

Lessons from other provinces/municipalities

There are many successful municipal strategies and programs (e.g. AccèsLogis and strong Technical Resource Groups promoting co-operatives in Québec, capital grants and long-term leases on City-owned land at low rates in Ottawa)

- Municipal/provincial affordable housing supply programs (e.g. Cornerstones Edmonton, Secured Rental Housing Policy Vancouver)
- Municipal housing development corporations (e.g. Hamilton, Edmonton, Calgary)
- Municipal land banks (e.g. City of Saskatoon)
- Indigenous-led development (e.g. MST Development in Vancouver/ Squamish, Siksika Nation in Alberta, Inuit-led organizations in Nunavut)

Conclusions

The housing situation in HRM is typical of the situations seen across the country. Our provincial government has taken action, not as strong as some provinces but stronger than others. HRM is large enough to have also taken action where possible


The solutions will likely include a range of federal, provincial, and municipal initiatives to create different types of housing

The private-sector led model for housing development must transition to encourage more government-led and third sector-led development, which are typically those developing housing for women, single parents, low-income people, and other key demographic groups like seniors and students

Researchers hope for new policies on housing for LGBTQ seniors



Recommendations from Dalhousie researchers include better data gathering, anti-discrimination training

 [Shaina Luck](#) · CBC News · Posted: Dec 14, 2020 3:35 PM AT | Last Updated: 3 hours ago



Ren Thomas, left, an assistant professor at the school of planning at Dalhousie University, and Jacqueline Gahagan, a professor of health promotion, are gathering information on housing for LGBTQ seniors. (Shaina Luck/CBC)



RENTAL MARKETS TIGHTEN EVER FURTHER IN CANADIAN CITIES

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CBC Marketplace ("Behind Closed Doors", [February 24, 2023](#))