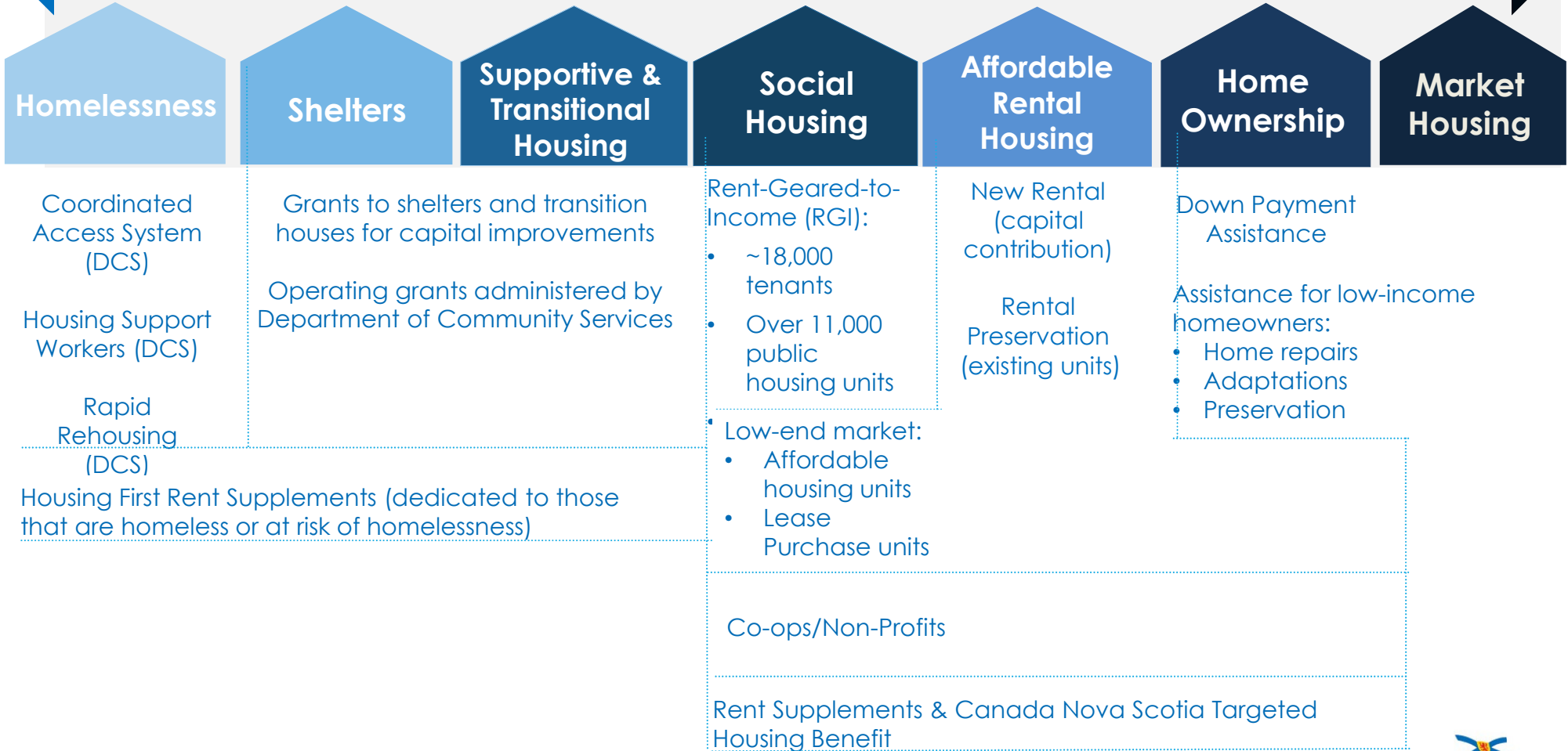


# Affordable Housing in Nova Scotia: Recent Developments

PRESENTATION TO CBRM COUNCIL

NOVEMBER 22, 2021

# Housing Spectrum



## Housing in CBRM

41,765 households in  
CBRM

30,085 are homeowners.

11.4% of homeowners  
spend over 30% of their  
income on housing  
costs.

11,595 are renters.

45.2% of renters spend  
over 30% of their income  
on housing costs.

31% are one person  
households.

Source: CMHC, adapted from Statistics Canada (Census of Canada and National Household Survey)

## What is Affordable Housing?

- Adequate (in good repair)
- Suitable (large enough for its household occupants)
- Costs less than 30% of the household's pretax income

Affordability is challenging low- and moderate-income households.

2020 Average Market Rent - Nova Scotia		AMR	\$ 829	\$ 981	\$ 1,182	\$ 1,422
Average Income Before Taxes		30% of monthly total income	Bachelor	1BR	2BR	3BR+
<b>FAMILIES</b>						
<b>Total Households: 276,000</b>						
Lowest decile	\$28,200	\$705	NO	NO	NO	NO
Second decile	\$45,100	\$1,128	YES	YES	NO	NO
Third decile	\$57,000	\$1,425	YES	YES	YES	YES
Fourth decile	\$68,000	\$1,700	YES	YES	YES	YES
Fifth decile	\$80,200	\$2,005	YES	YES	YES	YES
Sixth decile	\$95,100	\$2,378	YES	YES	YES	YES
Seventh decile	\$109,800	\$2,745	YES	YES	YES	YES
Eighth decile	\$127,300	\$3,183	YES	YES	YES	YES
Ninth decile	\$152,600	\$3,815	YES	YES	YES	YES
Highest decile	\$243,500	\$6,088	YES	YES	YES	YES
<b>SINGLES</b>						
<b>Total Households: 171,000</b>						
Lowest decile	\$4,300	\$108	NO	NO	NO	NO
Second decile	\$12,700	\$318	NO	NO	NO	NO
Third decile	\$20,200	\$505	NO	NO	NO	NO
Fourth decile	\$23,400	\$585	NO	NO	NO	NO
Fifth decile	\$28,700	\$718	NO	NO	NO	NO
Sixth decile	\$35,000	\$875	YES	NO	NO	NO
Seventh decile	\$42,100	\$1,053	YES	YES	NO	NO
Eighth decile	\$49,500	\$1,238	YES	YES	YES	NO
Ninth decile	\$60,400	\$1,510	YES	YES	YES	YES
Highest decile	\$98,500	\$2,463	YES	YES	YES	YES

# Nova Scotia Affordable Housing Commission (NSAHC)

- Formed **November 2020** to:
  - Engage with experts & stakeholders across the province to learn more about the current state of affordable housing in Nova Scotia.
  - Identify meaningful, sustainable and actionable strategies to increase supply of and access to affordable housing in Nova Scotia.
  - Make recommendations by **May 31, 2021**.



# Cape Breton Regional Municipality: What We Heard

Survey + Regional workshop: 108 participants (CBRM)

## Challenges

- Limited supply one-bedroom units
- Impact of short-term rentals on supply
- Need for wrap-around support services
- The “invisible homeless” - couch surfing
- Substandard rental units/lack of affordable housing options
- Lack of suitable seniors housing complexes

## Opportunities

- Increased rent subsidies
- Affordable housing incentives for developers
- Create new bylaws allowing secondary suites
- Whitney Pier project – example of multi-governmental collaboration

# Nova Scotia Affordable Housing Commission - Recommendations

## Short-Term (2021/22)

- #1-Establish arm's length independent provincial housing entity
- #2-Recognize housing as a key strategic sector for economic growth, health, & social equity
- #3-Modernize provincial legislation & regulations
- #5-Empower municipalities to become key partners in affordable housing\*
- #6-Support creation of more affordable housing, prioritizing a mixed-income, multi-partner approach\*

## Mid-Term (2022/24)

- #4-Develop provincial housing strategy
- #7-Reduce costs for new affordable housing
- #8-Reduce regulatory & non-cost barriers of new development
- #9-Prevent loss of affordable homes
- #10-Build community housing capacity\*

## Mid-Term (2022/24)

- #11-Transform public housing model\*
- #12-Expand housing options for seniors & vulnerable Nova Scotians
- #13-Provide targeted resources & supports to vulnerable & under-represented communities
- #14-Enhance renter protections, equitable access, & better-functioning conditions
- #16-Improve collection & access to rental housing data

#	Long-Term (2024/26)
15	Address the specific needs of rural and non-urban communities
17	Support innovation and promote cross-sectoral partnerships

\* = Immediate Investment

# CBRHA – Public Housing

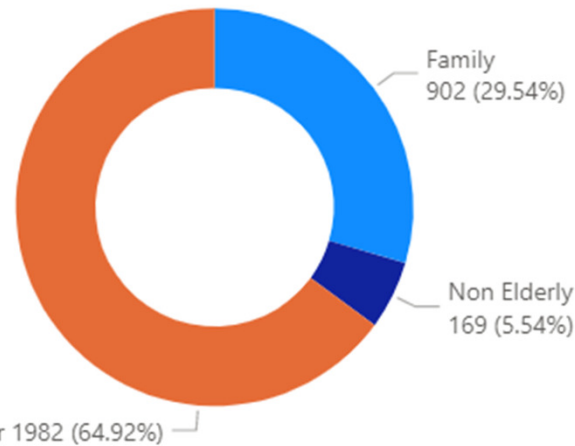
## Tenants - CBRHA

<b>3053</b> Households	<b>5193</b> Tenants	<b>\$1,540</b> Avg Monthly Income	<b>61</b> Avg Leaseholder Age	<b>\$453</b> Avg Rent
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## Waitlist - CBRHA

Applicants	Median Age	% Receiving IA
1,538	60	24%

Households by Client Type



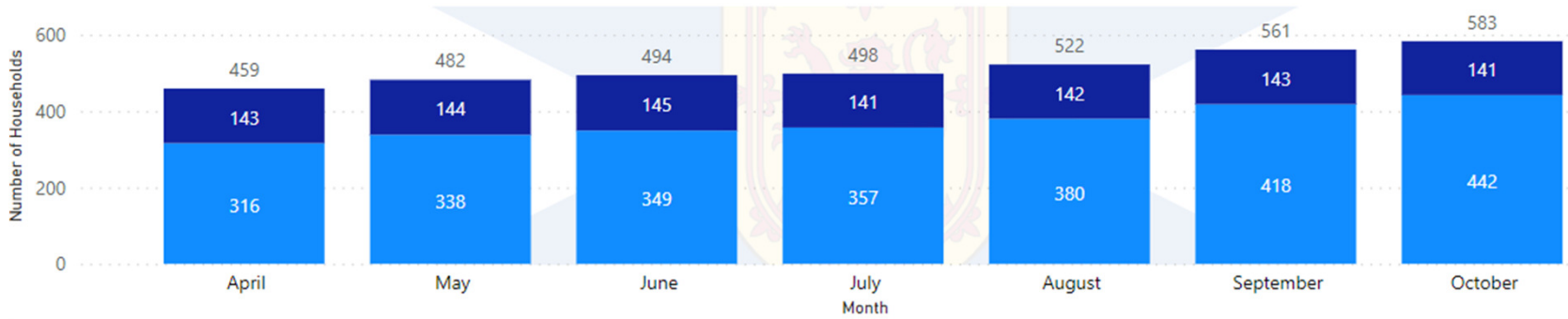
New "Quick Start" investment of \$2M in renewal of existing Public Housing is underway

As of September 30, 2021

# CBRHA – Rent Supplements

## Households Receiving Rent Supplements by Month

● Portable ● Non-Portable



New "Quick Start" rent supplements are being issued under the existing portable rent supplement program

As of September 30, 2021

# New support for Community Housing Sector

Enhanced focus on community housing growth & capacity building

New team in development

- Provide technical and navigator services to Community Housing organizations
- Help develop transformation & growth strategies
- Connect organizations to funding opportunities (all levels of government)

NS Affordable Housing Commission recommendations

- Create a new Community Housing Growth Fund
  - - Program launch - Spring 2022
- Housing needs assessments (in collaboration with NSFM)

Partner with St. FX Extension Department and the Community Housing Transformation Centre on the [Build Together Initiative](#).

Questions? [Stephan.Richard@novascotia.ca](mailto:Stephan.Richard@novascotia.ca)

## **A Healthy Nova Scotia: Solutions for Housing and Homelessness**

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Working with Partners to  
Increase Housing Supply

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Bridging the Gap

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Working with Partners to  
Help People Experiencing  
Homelessness

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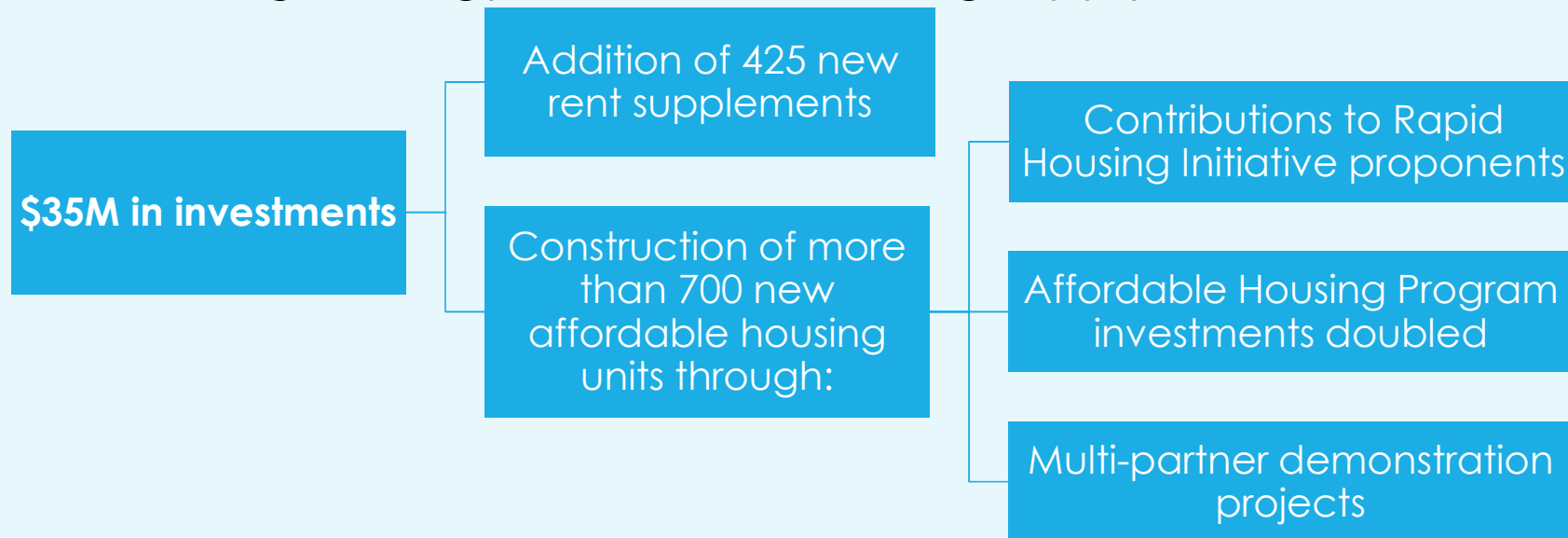
Continuing Focused Efforts

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- Housing Plan builds on:
  - Advice of the Affordable Housing Commission
  - Actions in federal-provincial housing agreements
  - Nova Scotia's Housing Action Plan
  - Conversations with stakeholders
- Increase affordable housing supply, including rental stock
- Protections for renters
- Access to safe housing options for the most vulnerable

# New Housing Investments

On October 20, 2021, the Province announced a new Short-term Housing Strategy to increase housing supply:



## New Housing Investments

13

\$6.4 million for  
nearly 300 new  
rental units

Call for partnership  
to build affordable  
housing across the  
Province

\$400,000 to  
support  
community  
housing

*Thank you*