

Resources:

- Canadian Centre for Policy Alternatives
- Inequalities, housing as a Human Right
- 10 Principles from social policy framework for NS

“What would it take to ensure that everyone has meaningful access to safe, permanent affordable, secure, supported and adequate housing in Nova Scotia?”



Policy:

1. Ensure universal access
2. Forefront Public Provision and Community Control
3. Promote Interconnectedness
4. Respect, protect and promote social inclusion
5. Redress the legacies of colonialism, racism and enslavement
6. Address climate justice
7. Develop decent work and well-Being
8. Support democratization
9. Require accountability
10. Ensure Fiscal Fairness

- 1. Ensure Universal Access:** Affordable housing solutions must ensure that access is a right and not based on one's ability to purchase in the market. It is critical to ensure there is no discrimination for accessing safe, permanently affordable, and adequate housing, on any basis, whether race, ethnicity, immigration status, social class, ability, religion, age, parental status, family composition, gender or sexual orientation, conviction and/or arrest history, eviction history, and credit score, or other.
- 2. Forefront Public Provision and Community Control:** We need to move away from the current approach to housing, which relies heavily on the market to meet housing needs. Time and time again we are witness to its failure. Public, non-market affordable housing, that is funded by general revenue, must be quality, green, address equitable access, and solutions must be developed and implemented in partnership with community and community stakeholders.
- 3. Promote Interconnectedness:** It is critical that there be a focus on prevention of homelessness, housing insecurity and upstream solutions across policy silos that address the root causes, or we will be constantly reacting and providing emergency solutions that are stop-gap at best.
- 4. Respect, Protect and Promote Social Inclusion:** Affordable and inclusive housing solutions must address deeply-rooted systemic barriers to tackle how race, gender, class and ability compound exclusions related to housing and housing supports.
- 5. Redress the legacies of colonialism, racism, and enslavement:** Housing solutions need to be grounded in reconciliation and reckoning to address the historical and violent dispossession of land and property by colonial governments from Indigenous and African Nova Scotian communities.
- 6. Address Climate Justice:** Housing solutions must incorporate climate justice and evidence-based greenhouse gas emission reduction goals and consider the effect of climate change and environmental racism on different communities and the disproportionate impact of some proposed climate change policies on marginalized groups.
- 7. Develop Decent Work and Well-Being:** Addressing the housing and homelessness crises must advance economic justice by ensuring that those who build and maintain housing, as well as those who provide housing-related support services, are paid a living wage.
- 8. Support Democratization:** Addressing the housing and homelessness crises must involve more open decision-making processes that safeguard non-market housing from the influence of corporations and business interests and enable stakeholder and tenant engagement.
- 9. Require Accountability:** Affordable housing solutions must be part of a systematic plan that includes clear lines of accountability, with strong targets and timelines for measuring progress, including by which level of government. This report is focused on the need for significant provincial leadership and funding.
- 10. Ensure Fiscal Fairness:** We cannot have high quality, green, affordable, and accessible non-market housing without also transforming our taxing and spending. To ensure the investment at the scale that is necessary, considerations should be given to specific tax measures that could support paying for the necessary funding based on ability to pay, while addressing income and wealth inequality.

Numbers:

Core need of housing:

Those who are spending more than 30% of their before tax income on rent/mortgage costs and utilities.

Renter vs Owner:

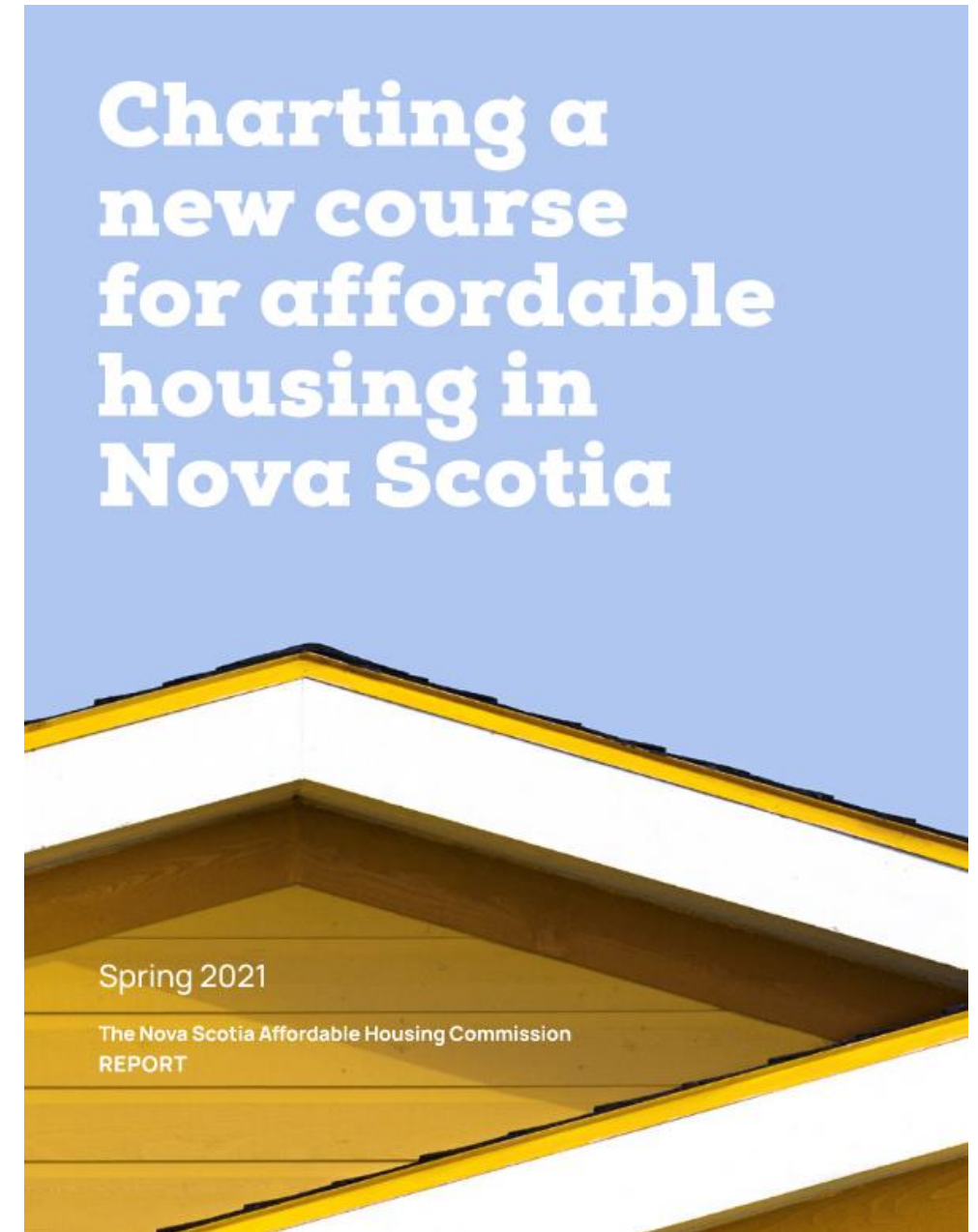
Core housing need in renters: 28.1%

Core housing need in owners: 6.3%

	HRM	NS
Number of Renter Households	63,835	115,555
Renters in Core Housing Need	17,325	32,490
Below Affordability Standard	16,205	30,475
Below Adequacy Standard	2,505	4,880
Below Suitability Standard	1,425	2,385
Median Household Income before Tax for Renters in Core Housing Need	\$21,638	\$19,272

Resources:

- NS Affordable Housing Commission
- Widening gap between supply and demand
- *Practical* recommendations
- **Next Steps**



Resources:



OUR HOUSING SUPPLY

THE CORE QUESTION

How can we improve the supply and access to affordable rental housing in Nova Scotia?

THE CONTEXT

Increased migration is growing our population

Rising construction costs and skilled labour shortages have made our rental market slow to respond to demand

There is a lack of federal, provincial, and local funding



OUR PEOPLE AND COMMUNITIES

THE CORE QUESTION

How can we be more responsive to the evolving needs of our residents and communities?

THE CONTEXT

Vulnerable groups have difficulty finding a home they can afford

Urban and rural divides on supply, the cost of rent, aging residents, and short-term rentals

Not enough data on how housing impacts people and communities



PARTNERS AND GOVERNANCE

THE CORE QUESTION

How can all people who affect housing work better together across sectors?

THE CONTEXT

Legislative and regulatory constraints are burdensome and inflexible

Sectors and government departments are siloed

It is difficult to navigate the financing and complex governance of affordable housing

Resources:



OUR HOUSING SUPPLY

THE GOALS

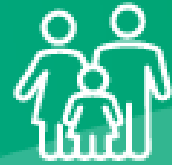
Build the capacity of our community housing sector

Diversify our supply with accessible, dense, multi-family, mixed model options

Try new, alternative and flexible financing mechanisms

Incentivize landlords to build long-term rental housing

Explore housing reserve funds and land banks



OUR PEOPLE AND COMMUNITIES

THE GOALS

Connect rental housing with transit or other infrastructure

Improve access to rent supplements and other support

Collect better data on affected communities and housing

Build a path to home ownership for renters

Empower communities to help increase awareness of affordable housing options and remove systemic barriers



PARTNERS AND GOVERNANCE

THE GOALS

Collaborate across government, non-profit, and businesses

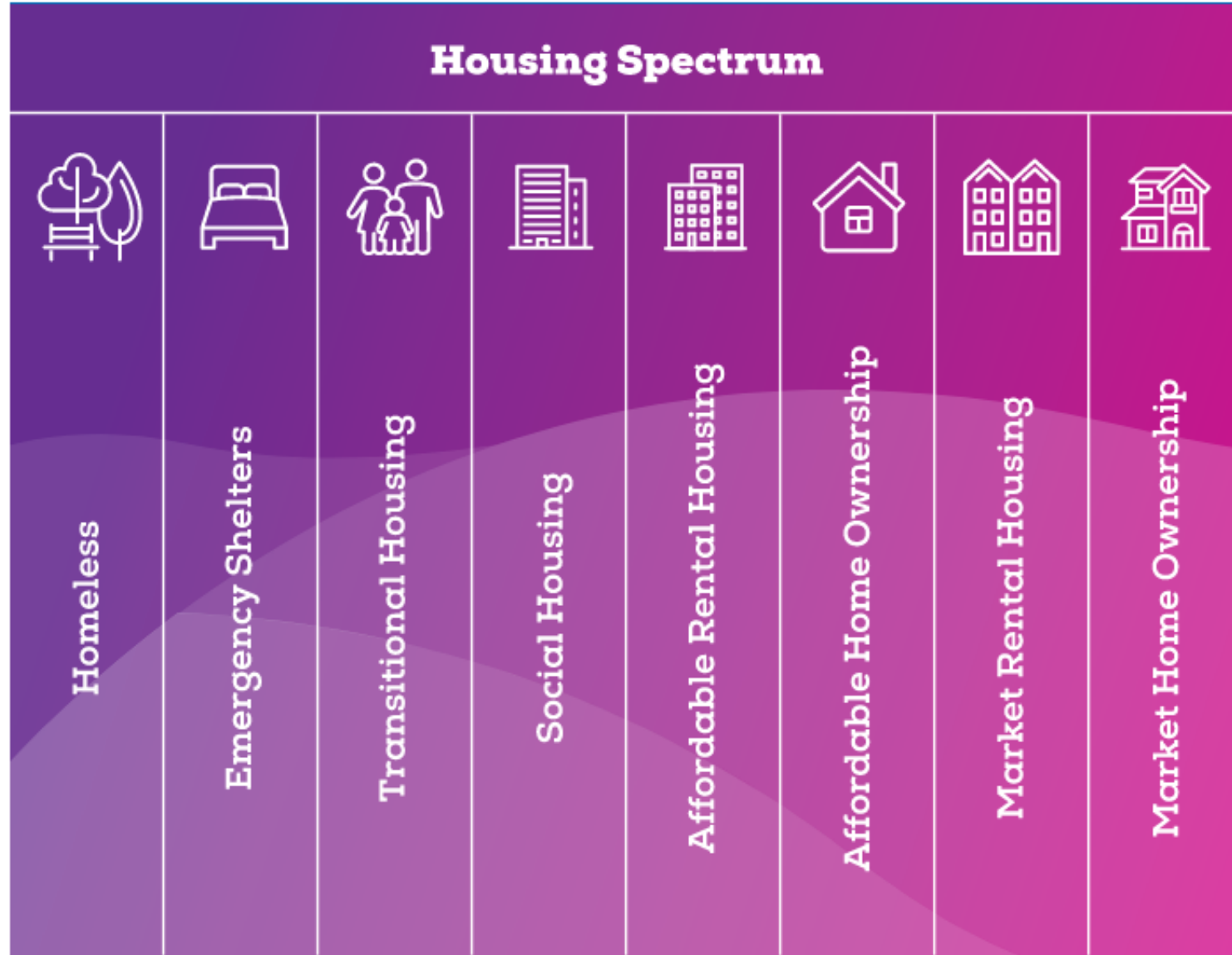
Make housing policy specific and enforceable

Empower municipalities to become an effective partner in affordable housing

Improve planning incentives such as fee and tax exemptions

Learn from the successes of other jurisdictions

Resources:



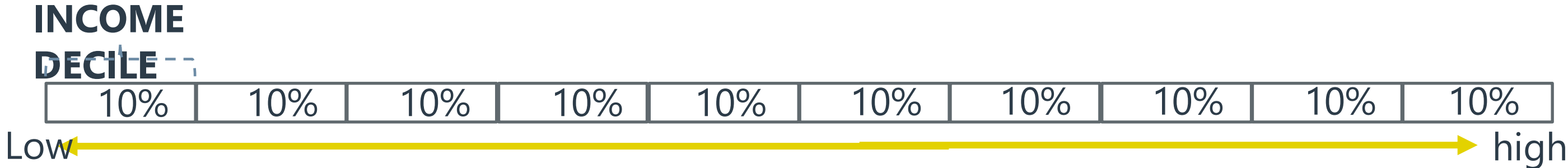
Affordability vs Cost:

Households: Families

10% - All options \$829+ are unaffordable

20% - 2 bedroom at threshold of affordability at \$45,000 annual income

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+
FAMILIES*						
Total Households: 276,000						
Lowest decile	\$28,200	\$705	NO	NO	NO	NO
Second decile	\$45,100	\$1,128	YES	YES	NO	NO



Affordability vs Cost:

Households: Families

All options affordability at \$60,000+ annual income.

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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

Affordability vs Cost:

Households: Single

0-50% - All options unaffordable at \$28,700 annual income.

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SINGLES*						
Total Households: 171,000						
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

Affordability vs Cost:

Households: Single

60-80% - Gradient of options.

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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

Affordability vs Cost:

Households: Single

All options are affordable at \$60,400+

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Ninth decile	\$60,400	\$1,510	YES	YES	YES	YES
Highest decile	\$98,500	\$2,463	YES	YES	YES	YES