Building Community and Affordability for Nova Scotia Families

A Housing Strategy for Nova Scotia
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Spring 2013
Summary

Introduction (p1)
We launched a conversation with Nova Scotians over our most pressing, fundamental housing challenges. And with insight and ideas from over 500 individuals and organizations, we’ve crafted our province’s first Housing Strategy, one that stresses affordability, choice, partnership and community-building.

What You Told Us (p4)
In public consultations across the province, by mail and online, Nova Scotians shared their perspectives. While their backgrounds were varied, and participants stressed the need to reflect the diverse needs of our province’s many communities, they consistently affirmed several themes:

• Building diverse, mixed communities
• Using government as a catalyst for partnership and change
• Providing options to make home ownership and rental more affordable, and
• Providing housing options for seniors and vulnerable Nova Scotians.

A Housing Strategy for Nova Scotia (p13)
Our goal is straightforward but ambitious: to ensure that Nova Scotians can find the housing choice that’s right for them and their families, at a price they can afford, in a healthy, vibrant community that offers the services, supports and opportunities they need.

1. Fostering healthy, vibrant and diverse communities
   By supporting a mix of income levels, housing types and tenure, we can build diverse, vibrant new communities and revitalize existing ones.

2. Ensuring affordable housing choices for owners and renters
   At every stage of life, Nova Scotians deserve to be able to find a good home at a price they can afford.

3. Providing paths to equity and home ownership
   Nova Scotia will become a leader in innovative financing options that will help people save for a down payment, build equity and buy their home.
4. **Building partnerships:** drawing on the strengths of Nova Scotia’s local communities, business and governments

We will work with private-sector developers, businesses, local governments and community organizations to build new homes and communities, and offer new options for Nova Scotia families.

5. **Independence and dignity:** Serving seniors, the disabled and vulnerable Nova Scotians

The right housing options can allow Nova Scotia’s seniors to keep living in their own homes, and give people with disabilities greater independence and choice. And they can be the first step for someone suffering from addiction or mental illness to rebuild their lives.

**A Better Way to Work Together** (p22)

Nova Scotia needs a new housing agency designed to meet the realities and challenges facing today’s families and communities: Housing Nova Scotia.

**What’s Next** (p23)

This is the Province’s first long-term Housing Strategy. Change will take time, persistence and partnerships and will start with specific actions over the next 24 months.

**Conclusion** (p24)

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Message from the Minister

Few things are as important as ensuring every Nova Scotia family has a good, affordable home – and that it’s the right home for their unique needs.

When that happens, families are healthier and more resilient, children are better educated, seniors are more independent, and our communities are stronger and more prosperous. When families can’t find that housing, the harm can be profound, and damages all of Nova Scotia.

In November 2012, we launched a long-overdue conversation about housing. In discussions across the province – and through email and the web – hundreds of Nova Scotians generously gave their time, offered their perspectives on affordability and the distinctive needs of individuals and communities, and provided invaluable insight into how we could address those challenges.

I’m proud to present this Housing Strategy because it’s Nova Scotia’s first, and because it adopts bold, innovative approaches:

• Building not just homes, but healthy, diverse neighbourhoods
• Offering affordable housing options for owners and renters
• Paving paths to equity and home ownership
• Building partnerships with individuals, business, community groups and other levels of government
• Fostering independence and inclusion

But most of all, I’m proud of the collaboration that is the foundation of this strategy. Because of the thoughtful contributions of the more than 500 organizations and individuals who came forward, this strategy is more attuned to the priorities of our province, and will make a greater difference for Nova Scotians.
So let me offer my profound thanks to everyone who contributed their voices. I am grateful for your thoughtful contributions and valuable advice. I hope you find your insights reflected throughout the Housing Strategy – in spirit and, in some cases, word for word.

While several common themes emerged from the feedback, the comments we heard most centered on the need for two commitments: to continued cooperation between the public and government, and to put the strategy into action. I can make those commitments right now, emphatically.

Our conversations not only reinforced the tremendous power of Nova Scotians working together, they gave us clear direction on how we engage communities, stakeholders and others as we make this shared vision a reality.

Our Housing Strategy is a catalyst for change. You will see immediate action as we finalize the initial projects and programs and plan them with our partners. And you can expect to see significant improvement in the province-wide housing picture over the next ten years. We are focusing on building diverse, mixed communities, partnerships with not-for-profit organizations and private companies, affordable home ownership and supportive housing to fight homelessness.

Working with the community, the Strategy charts a clear course to deliver housing services and programs that can help revitalize our communities – and make life better for Nova Scotia families.

The Honourable Denise Peterson–Rafuse
Minister of Community Services,
Minister responsible for Housing
“Safe, affordable housing for all of our citizens is the foundation of social inclusion and healthy community. If we agree on this principle first, we can consider jurisdictional responsibilities as part of a partnership for a healthier, more diverse and, ultimately, an economically stronger community.”

Mike Savage, Mayor of the Halifax Regional Municipality

“All levels of government need to participate in addressing housing needs. I look forward to working with the Province on a concrete vision for housing and collaborating efforts that will help address CBRM’s housing needs.”

Cecil P. Clarke, Mayor of the Cape Breton Regional Municipality

“Affordable Housing presents an opportunity for those looking to live in a more acceptable standard of Housing in the Truro area. As Mayor of Truro, I know the community is excited about this prospect along with co-operation by our respective levels of government to work together to make it happen. This will go a long way to help build our community for the better.”

Mayor Bill Mills, Town of Truro

“A Housing Strategy for Nova Scotia is a significant step in the right direction to address the need for affordable housing in our communities. Working together with all stakeholders will help us address the need and work towards providing all of our residents with safe and affordable housing.”

Mayor David Walker, Town of Bridgewater
Introduction

Housing is one of the most fundamental needs for Nova Scotians and their families. And its impact goes well beyond our basic requirement for shelter. Our homes – and the communities they are part of – shape nearly every aspect of our lives: health, educational achievement, success in the workplace, even the security of our retirement and our dignity in old age.

That impact extends to the broader community, too. The right housing choices can mean safer, more sustainable and more vibrant communities. They enable public services to be more efficient and effective, and businesses to be more diverse and prosperous. They help heal social divisions and make our province stronger.

With all of that at stake, we’ve taken action over the past few years to address some of the most pressing issues. We’ve invested more than $128 million and built more than 200 units of affordable housing in the last three years.

Our province is now in a position to tackle Nova Scotia’s larger housing challenges, and meet the long-standing need for a comprehensive housing strategy. That strategy must address urgent and fundamental issues:

Affordability: Housing costs, both for rental homes and homes for purchase, have increased dramatically. New homes have been priced out of reach of many prospective homeowners, and forced many tenants to live far from their workplaces, schools and extended families. Many homeowners and tenants alike have to divert all of their disposable income into meeting mortgage and rental payments.

Effectiveness: We’ve learned in recent years that the approach governments have taken with creating public housing is outdated. More forward thinking has evolved in other parts of the world that has resulted in diverse, vibrant communities where tenants and homeowners from a broad range of income live side by side. The outcomes for these residents are promising, with better education, improved health, less unemployment and higher salaries.

Vitality: Between rising rents and mortgages, and the segregated nature of a lot of public housing, there’s a growing strain on our communities. People are more divided by wealth, undermining our sense of cohesion and belonging. Builders are focusing more and more on high-end, exclusive developments that, in some instances, lack street life, public services and vitality. And many rural communities are seeing their young people leave, while older people need more services with fewer family members to help them.
Add to that the challenges of rising global home energy costs, the federal government’s dwindling support for social housing, and the need for immediate, concerted action – directed by a fresh, innovative approach – becomes very clear.

In November, we opened a conversation with Nova Scotians about our province’s housing strategy. We published a discussion paper, held face-to-face public consultation sessions and invited submissions online. The flood of responses was gratifying, and it offered very clear direction – both confirming that our proposed new approach is on the right track, and reinforcing the urgency of putting it into practice.

With the advice and guidance of Nova Scotians, we have developed this housing strategy for our province. It sets out a new direction for housing, one that stresses affordability, choice, partnership and community-building.

This document describes:

• A summary of what Nova Scotians told us during the consultation process
• Key components of our new strategy, including:
  • Healthy, diverse neighbourhoods
  • Housing choices: affordable options for owners and renters
  • Paths to ownership
  • Building partnerships
  • Independence and inclusion
• A new housing organization with a mandate for engagement, innovation, investment, partnership and accountability
• What to expect in the coming months and years
What You Told Us

In November 2012, the Minister of Community Services released a discussion paper outlining the key housing challenges facing our province, and proposing a new approach to housing in Nova Scotia. That approach featured a new focus on building diverse, mixed communities; acting as a catalyst for partnership and change; making home ownership more affordable; and making housing the first step in greater independence for vulnerable Nova Scotians.

Over two weeks, more than 360 people joined the Minister at these sessions and shared their expertise and insight. An additional 110 people and organizations completed a survey and offered their perspectives through our website, and another 32 by mail.

We heard from leaders in non-profits and community organizations delivering housing and other services; elected representatives and staff from local governments; individual Nova Scotians sharing first-hand experience with public housing, the rental market or purchasing their own home; housing developers and entrepreneurs; and a wide range of others.

As diverse as the background and experiences of the participants were, they often spoke with a remarkably united voice. While they expressed themselves in varying language, speaking from different perspectives, their support for the four themes of the discussion paper was overwhelming.
We Asked Nova Scotians
for their reactions and ideas, and their answers
to four key questions:

- How could this approach meet your individual needs?
- How could it meet your community's needs?
- What is your best advice for making partnerships successful?
- How do you want to be engaged?

We invited responses at housing.ns.ca, by mail and through
public hearings held in seven communities across the province:

- Sydney Saturday, Nov 17
- Antigonish Saturday, Nov 17
- Halifax/Dartmouth Tuesday, Nov 20
- Bridgewater Thursday, Nov 22
- Yarmouth Friday, Nov 23
- Kentville Saturday, Nov 24
- Truro Tuesday, Nov 27
1. Building diverse, mixed communities

Participants offered resounding support for this principle. It promises “an overall improvement in the relationships among the various groups within communities,” and helps people “feel comfortable in diverse and mixed communities.”

A mix of housing types – including improvements to existing homes as well as building new housing – will be key to those communities, several participants stressed.

“Alternatives, are paramount: ownership, single, cooperative, etc.” said one. Others emphasized mixed communities as part of a broader principle of inclusiveness. The “focus on mixed-tenure developments is a good one,” according to an online submission, “definitely the best approach in integrating and building vibrant communities, and combatting the stigma of poverty and social assistance.”

In designing those communities, sustainability – both economic and environmental – is paramount. Integrating partners from business, local government and the community means we can plan for everything from “walkability [and] good connections to transit” to more efficient energy and transportation networks.

Although new communities and developments are needed, participants also recognized the value of existing communities, and the need to revitalize them. That approach offers the prospect of attracting young people back to the neighbourhoods they grew up in, while making use of current building stock – and reinforcing the strong community ties already in place.

“Beautiful and diverse communities will be the cornerstone of Nova Scotia’s growth and change in this century. But in the creation of such communities we must all share the cultural, fiscal and environmental responsibility to use energy and materials as efficiently as possible. Building dense walkable neighbourhoods with a variety of housing types will help us achieve these goals while improving our quality of life.”

– Andy Filmore, former Director, School of Planning, Dalhousie University
2. Acting as a catalyst for partnership and change

Partnership drew the most conversation, reflecting a strong desire by participants for genuine engagement with the province. “What government sees as a partnership is different from what community means by partnership,” suggested one participant, underlining the need for genuine collaboration.

Other participants asked for clear communication of priorities, and for all parties to “set aside individual agendas.” And they suggested government take a good look at successful initiatives and programs already in place, often at the community level: “build on what is working.”

Participants also noted that every community has its own distinct needs, strengths and ideas. “Know the difference between rural and urban needs,” said one, with another saying “know the needs of the community.” They said clearly that the province must be a catalyst for housing development, bringing people together to find creative solutions that match community needs.

And participants made it clear that partnership means ongoing consultation and communication, with progress reports and transparency. They recommended “unconventional ways of engagement like social media” as well as traditional media such as “radio and television” to involve the widest possible range of Nova Scotians.

Finally, while the province must plan to address the withdrawal of federal support for housing, participants in every session cited the need for the Canadian government to shoulder its responsibilities and offer national leadership.

“In these modern times we are called to face both our challenges and our opportunities with creativity. As a result, forming effective partnerships has become more important than ever before. Collaborations built on a common resolve, focused on common ground, and designed to advance the common good, are surely the ones that will save the day.”

– Tim Crooks, Executive Director, Phoenix Youth Programs
3. Providing options to make home ownership and rental more affordable and attainable

Both online and face-to-face, Nova Scotians expressed a pressing need to address the high costs facing both renters and prospective homeowners. “Think of it as housing affordability, not affordable housing,” said one, a comment echoed in different ways by many other participants.

That means making affordability “a main concern in all new developments,” with one participant suggesting that every new development have “some form of affordable housing.”

Many participants advocated measures to help renters move into home ownership. By offering “first-step financing for those who can afford payments but don’t have the down payment,” we could be providing “not a hand out – a hand up!” “Home ownership leads to having equity, which builds financial stability and better living conditions,” said one participant.

Addressing affordability doesn’t mean all-or-nothing solutions, participants said. Many recommended a continuum of choices and support, one that reflects Nova Scotians’ range of needs and financial ability.

One submission recommended “reasonable allowances to enable builders/renovators to make better use of our existing housing stock.” And that extends to those who wish to stay in the homes they own, but whose circumstances may have changed; support for renovation or retrofitting can be a very efficient way to keep their home affordable. That approach not only often costs less than building new homes from the ground up, but requires fewer natural resources. And the savings owners achieve are often realized by increasing energy efficiency – reducing Nova Scotia’s carbon footprint.

And while the prices of homes for purchase get most of the media attention, several submissions called attention to the need to address high rents. “Growing up in a single-parent household, I constantly watched my mother struggle to pay rent even on a subsidized house,” said one. “Students are struggling with $400-$500+ rent.”

“Making home ownership affordable means moving away from this notion that we have to build and live in homes that are bigger than what we really need and toward smaller, more energy efficient homes. Nova Scotians deserve to have affordable, quality and efficient housing choices.”

– Paul Pettipas, CEO, Nova Scotia Home Builders’ Association
Distinct communities

Participants embraced the discussion paper’s focus on partnership, particularly when it means reflecting the particular strengths, needs and ideas of a community. Our province’s legendary diversity means that “cookie-cutter” policies won’t work, many participants observed.

And while there were very strong common themes from our consultations, different priorities were also heard when it came to the needs of rural and urban communities. Rental affordability and the ability to buy one’s first home arose more often in urban areas, whereas participants from rural communities more often recommended upgrade and renovation incentives, helping seniors age at home, and better transit.

That makes it all the more important for our strategy to make the most of the knowledge, expertise and energy of community organizations, businesses and governments, as well as individuals.

“The potential for better outcomes for vulnerable populations starts with secure housing; secure both physically and financially. Improving health, education, employment and/or social outcomes is much more likely with the benefit of secure housing. A provincial housing strategy that is committed to true partnerships with all governments and the community, that is attuned to addressing the needs and priorities at the community level, and that is outcome focused, is a promising start to real change.”

– Jim Graham, Programme Facilitator, Affordable Housing Association of Nova Scotia
4. Providing housing options for seniors and vulnerable Nova Scotians

Participants were firm in stressing the need to provide better support for seniors, the disabled and other Nova Scotians facing particular vulnerability around housing.

That support wasn’t limited to housing, although it is a critical piece of the puzzle. Our housing strategy must provide “more social support for the aging population, as it will help them stay close to their families and the communities they want to live in.”

Often the support that can make the biggest difference to seniors isn’t a new development, but modifying their current homes to allow them to live at home – with friends, neighbours and family members they can count on to help them continue to live independently. For others, supportive housing offers more direct assistance, “so that no one feels left out and alone.”

Many participants cited those same ideas as a way to ensure the right housing options for people with disabilities. In some cases, that would allow them to live on their own for the first time. Housing options must be accompanied by services and community support; one participant, for example, called for a “review [of] homecare to be more effective to individual needs.”

That principle of housing as the foundation for community inclusion applies particularly to people with mental illnesses and addiction issues. Participants mentioned such initiatives as Cape Breton’s Supported Housing for Individuals with Mental Illness (SHIMI) as an example of how secure housing can serve as the cornerstone for rebuilding an active, productive life in the community.
A Housing Strategy for Nova Scotia

Our goal is straightforward but ambitious: to ensure that Nova Scotians can find the housing choice that’s right for them and their families, at a price they can afford, in a healthy, vibrant community that offers the services, supports and opportunities they need.

To achieve that objective, we have developed a strategy that will span a number of years, and introduce innovative new approaches – shaped by the experience of other provinces and countries, but tailored to meet Nova Scotia’s needs.

Over the coming decade, the provincial government will invest $500 million in building new, vibrant communities, revitalizing existing neighbourhoods and offering affordable new housing choices for Nova Scotia families.

The Nova Scotia Housing Strategy moves our province forward in five key areas:
  • Fostering healthy, vibrant and diverse communities
  • Ensuring a range of affordable housing options for owners and renters alike
  • Offering paths to ownership that help Nova Scotians become homeowners
  • Building partnerships with communities, residents, businesses, non-profit organizations and local governments
  • Supporting independence, inclusion and dignity for seniors, people with disabilities and vulnerable Nova Scotians

Each of these areas is worthwhile in its own right … but they also reinforce each other. For example:
  • Mixed, vibrant communities can offer seniors and the disabled new ways to participate in community life, while delivering services and support more effectively.
  • When more Nova Scotians become homeowners, they gain the financial stability to plan a secure retirement.
  • Providing a path from rental to ownership can make more spaces and support available to low-income and vulnerable Nova Scotians.
  • Partnerships can identify gaps where government efforts are falling short, and where opportunities might go unnoticed.

More participation and inclusion helps to improve health, increase economic opportunity, reduce crime and build a stronger, more tightly-knit community.
Because we put the emphasis on partnership and collaboration, this strategy does not try to prescribe every outcome or draw the roadmap for every initiative and project. It establishes the trajectory for our province's housing policies, programs and partnerships. But the shape of the communities our partnerships create will ultimately be in the hands of those who live, work and do business there.

Our strategy reaches across provincial departments to integrate with the government’s work in such areas as poverty reduction, continuing care and services for persons with disabilities, and initiatives like the mental health and addictions strategy, Thrive!, jobsHere, and the sustainable transportation strategy.

To support this strategy, we will restructure the Nova Scotia Housing Development Corporation as Housing Nova Scotia with a new mandate and structure. We explain this change in more detail in the next section.

1. **Fostering healthy, vibrant and diverse communities**

Perhaps the single biggest shift in focus under this strategy is our emphasis on fostering diverse communities – developments that offer housing choices suited to a wide range of people.

By supporting a mix of income levels, housing types and tenure (that is, how somebody comes to live in a particular home – for example by renting or buying, or through a co-op or shared-ownership arrangement), we can build new, diverse, vibrant communities, as well as revitalize existing communities.

Tenants paying full-market rent live next door to homeowners who live next door to families in homes with subsidized rent. Large families and seniors meet and interact with young couples and people with disabilities on the way to work or school.

There is clear evidence that living in a community with a healthy mix of backgrounds and levels of wealth dramatically improves the lives of people with low incomes. They grow up healthier, do better in school and have more rewarding, well-paying careers. And a healthier, more prosperous population doesn't need to rely as heavily on social and health services. It also generates more economic activity in these communities – creating more opportunities, and helping Nova Scotia's businesses to grow and succeed.

As the largest landlord in the province, with assets worth $1.4 billion, Housing Nova Scotia will have enough resources and leverage to launch and support mixed-market and community revitalization projects across Nova Scotia. These projects will serve as a showcase for this new approach, attracting partners for further developments and spurring community-driven initiatives.
The mixed-market approach will allow us to use revenue from full-market rental and sales to support the cost of offering subsidized homes.

These developments will demonstrate more than just a mix of housing. We will incorporate energy-efficient design both for individual homes and the layout and location of the community.

By ensuring public services, shops, recreational and cultural opportunities are within walking distance, we will reduce the need for car trips and encourage the kind of active street life that lowers crime and makes communities safer. And building with transit in mind will further reduce car traffic, while making the community more attractive and convenient for residents.

The result will be developments where high- and low-income families live side-by-side, where subsidized housing is indistinguishable from market-priced homes, and where Nova Scotians can find a housing choice that works for them – in a vibrant, healthy community.

“[T]rust may have to be built up among community members as stigma still exists with respect to low income housing. My subdivision is a mix of retired seniors, stay at home moms, low income and middle class individuals. Most neighbours know each other … Accountability, transparency and an open dialogue between all partners and the community will be essential to the strategy’s success”

-- comment from consultation participant

2. Ensuring affordable housing choices for owners and renters

We believe that at every stage of life, Nova Scotians deserve to be able to find a good home at a price they can afford.

That’s the foundation that allows young people to stay in their community and build a prosperous future. It allows families to save for their children’s education and their own retirement. And it allows seniors to afford to live in neighbourhoods they’ve known all their lives.

This strategy will help make that happen by offering a wide range of choices, reflecting the diverse needs of Nova Scotia’s many different families and communities. We will create new affordable homes directly, as well as shifting the market, so that it offers more reasonably-priced choices for renters and purchasers alike.
Over time, we’ll develop around our existing stock to offer more rental and home ownership housing choices. And in our new developments, we will build a full range of home units for purchase – particularly the smaller, more modest (and modestly-priced) homes that so many families are looking for, and we will offer a greater range of rental homes.

We will also shift our approach to helping people afford rental homes. In the past, the options for rental tenants have typically been either fully-subsidized rent and full-market rent, with little or nothing in between. But that leaves behind a lot of people who can pay part of their rent, but need help making up the difference.

This strategy will help close that gap, supporting a spectrum of affordability for tenants, offering full and partial support based on income – as well as ensuring a supply of homes at full-market but affordable rates. And our strategy will pursue these affordability initiatives not only as a developer of projects, but also as a lender backing private and non-profit housing developments, with incentives for including smaller, modest, affordable homes in their plans.

The impact will go far beyond the new homes we create. Because these homes will be a central part of our showcase projects, they will demonstrate the market demand and business case for creating smaller, more centrally-located homes. And in the longer run, we expect this strategy to help foster more affordable rental units to help bring rental prices more in line with Nova Scotians’ ability to pay.

In the meantime, the homes we build and finance will help to meet an immediate critical need for more affordable housing for low-income families and individuals, as well as middle-class Nova Scotians. And they will bring us closer to our goal of ensuring every family can find a good home at a reasonable price.

“I was a single parent with a three-year-old in 1984 when my landlord gave us our notice because he was selling the very basic house we lived in. Fortunately through friends I found a place in a housing co-op that was rent geared to income and I was eligible to pay their minimum charge … With stable housing I was able to improve my life and over the years my income went up significantly so that eventually I was paying the surcharge which provided the funds to subsidize the lowest income-earners in the co-op.”

– comment from consultation participant
3. Providing paths to equity and home ownership

For many Nova Scotians, once rent, groceries and other necessities are paid for, there’s little if anything left over … which means saving up money can be a long, sometimes hopeless prospect.

Nova Scotia will become a leader in innovative financing options that will help people save for a down payment, build equity and buy their home. Building on initiatives that have proven their effectiveness both here and elsewhere in Canada, we will develop a series of programs to help Nova Scotians bridge the gap between renting and home ownership.

Some of the programs we are considering include mortgage assistance, which could take the form of:

• Down payment assistance, where the province offers a home purchaser assistance towards a down payment, as a long-term loan

• Lease-to-own options, such as dedicating part of a tenant’s rent to building equity in their home

• A graduate home ownership program, where recent graduates could be further incented to stay in the province through mortgage assistance programs that let them get a jump start in building equity, growing families and, most importantly, creating tangible incentives to stay in Nova Scotia communities.

Some of these will be stand-alone programs, offered to Nova Scotians throughout the province. Others may be tied to specific new developments, or offered on a pilot basis.

With many of these programs, the savings that participants accumulate will allow existing financial institutions to offer mortgage financing in tandem with provincial programs. Over the longer run, this may represent a significant new market – and new opportunity – for Nova Scotia’s banks and credit unions.

The Housing Strategy will also be looking to revitalize its housing cooperative movement which has a long rich history in our Province. We will do this by looking to develop new models and revitalize tried and true ones; for instance, we will be considering:

Equity or builder cooperatives for groups of people who come together with a plan to provide a shared housing development in their community. By pooling their resources and working collaboratively families in new housing co-ops will be able to gain equity and get ahead individual and collectively.

“I was able to build my own home through the Department of Housing lease purchase program during the 80’s. The home I constructed cost $55,000. I still live in that home after paying off the mortgage more than fifteen years ago. The value has increased to over $140,000.”

– comment from consultation participant
4. Building partnerships: drawing on the strengths of Nova Scotia’s local communities, business and governments

The provincial government cannot execute this strategy on its own. And limited resources are only part of the reason why. If we tried to proceed by ourselves, we would be passing up the tremendous wealth of knowledge, experience, insight and entrepreneurial energy in Nova Scotia’s communities.

Top-down, centrally-driven decisions have never been effective for developing vibrant neighbourhoods. The province can provide leadership, technical and business expertise, standards and guidelines — not to mention resources. But we know that real success will rely on our ability to work with all levels of government, as well as with business, non-profits and individuals… and to do it as a collaboration among peers.

We may be a small province. But we have great relationships, know-how and a shared understanding of our need to work together to create innovative solutions for Nova Scotians.

Our strategy calls for Housing Nova Scotia to work with partners on all developments. We will work with private-sector developers, local governments and community organizations to develop projects for building new mixed-tenure communities, and revitalizing existing ones.

The kind of partnerships we have will vary depending on the project’s needs and our partners’ goals: In some cases, the province will take the lead, in close consultation with partners. In others, we will act more as a catalyst, bringing together project proponents with partners who can help them realize their vision. We will provide financial and professional resources, assistance in designing development options and business cases, help with engineering and design, and the knowledge that comes from several decades of experience.

In many developments, we will seek business partners whose presence will serve as a commercial anchor in the community: grocery stores, financial institutions, restaurants and more. Recent developments elsewhere in Canada have included provisions in partnership agreements that specify benefits that will flow back to the community – for example, as investments in parks, or through local hiring.

We will work with municipal governments to integrate with their community planning and zoning strategies – ensuring, for instance, that schools and community centres will be ready to serve the residents of these communities. And we will cooperate across provincial government departments and agencies, such as the Department of Health and Wellness, to make sure residents receive effective, efficient services.
Showcase developments

There are many excellent opportunities for showcase developments to demonstrate the viability of our mixed-market development approach. Here are some of the most promising:

**College Park:** For people shopping for their first home, Windsor has very few opportunities. But this new development, covering more than nine hectares, will change that. The municipality has worked in partnership with provincial housing staff, and together we are developing a plan that includes affordably-priced smaller homes, duplexes and four-plexes.

**Bloomfield:** This former school in Halifax’s North End will soon become a mixed-market community – and the hub of revitalization for the peninsula. With more than 400 new homes ranging from townhouses to high-rises – at least 40% of them affordably priced – this development will also accommodate a school as well as commercial and cultural space. And building it to the LEED Gold environmental standard raises the bar for developers across Nova Scotia.

**Neighbourhood revitalization:** Targeted, focused revitalization in communities throughout Nova Scotia, like Truro, Sydney and others, will help repair and upgrade homes and structures, and build new ones through infill construction. In the first year of this initiative, we will aim to demonstrate both to residents and neighbouring communities, the kind of impact that safe, affordable homes – and a mixed, vibrant, attractive community – can have.
5. Independence and dignity: Serving seniors, the disabled and vulnerable Nova Scotians

Growing older shouldn’t mean withdrawing from social life. Far from it – the time we have once we retire can free us to be involved in everything from volunteering, to leisure and recreation, to spending more time with our families.

It’s not just a question of a well-earned place in the community. Seniors lend diversity and vitality to our neighbourhoods, and can help our communities retain a sense of their history and legacy. And in the province with Canada’s highest proportion of seniors – and 1,000 more of us joining their ranks every month – ensuring the independence and dignity of people as they age is crucial.

The right housing options can support that goal, allowing Nova Scotia’s seniors to age in place – in their own home, living in the community they’ve helped to build.

This strategy helps to provide those options in several ways, starting with support for renovating and adapting seniors’ current homes to their changing needs. Sometimes that may mean overhauling a bathroom so it’s easier for someone to get into and out of a bathtub; in other cases, it means renovations that allow another family member to move in.

Through improved and new programs we can support these adaptations, allowing seniors to live in their current homes for much longer.

We’ll integrate these programs as well as our housing developments with community services and supports. Thoughtful community design can bring services, and the people who provide them, close to home – making more options available and achieving efficiencies that can make those services more effective.

And the smaller units our developments will include – for purchase and rental – will help to fill a gap in the market: the kind of modest, less expensive housing that seniors often need as they age.

People with disabilities want to be able to live in communities with real opportunities for social inclusion. As we build more diverse housing we will integrate supported and accessible units directly into these developments.

We will also be looking to intentionally design support services in and around housing developments—which often will be able to support both seniors and the disabled; lower costs and pressure on our healthcare and social service systems.

And our strategy integrates with the Province’s Continuing Care and Services for Persons with Disability strategy.
“My husband … has Parkinson’s disease and it will be important for us to make sure our home is in good condition before he retires … Home repairs are a burden financially, but when we do see our way clear to do anything it is with trepidation because of taxes! … Make living at home more appealing to seniors … help us with upgrades and do not put our taxes into the stratosphere because we are trying to make our homes eco friendly, easier to maintain and an asset to the neighbourhood in years to come.”

– comment from consultation participant

Housing First

Mental illness and addiction pose especially daunting challenges, and are two of the leading factors in homelessness. Many who suffer from them find it extremely difficult to find housing – and, often, just as hard to keep it. But with the right support, they can find the housing that’s right for them – and use it as a springboard to reenter the community.

We will build on the success of the Housing Support Worker program the Province introduced in 2011 in HRM, helping hundreds of individuals make the transition to housing that offers the support they need.

We will be developing a Housing First approach: helping people find secure, stable housing as the foundation for rebuilding their lives. With housing in place, a network of services and treatment can help someone suffering from addiction or mental illness cope with their condition, and make a steady reconnection to society.

“An affordable housing strategy must also be an inclusive and one. For too long it has been assumed that people with intellectual disabilities need ‘special housing’ in ‘special places.’ The result has been a legacy of residential institutions and exclusion. What is needed and wanted is a home in the community, just like anyone else, which is affordable and with access to the supports needed to make it possible. Any steps the Government of Nova Scotia can take in this direction would be welcome indeed.”

– Michael Bach, Managing Director, Institute for Research and Development on Inclusion and Society
A Better Way to Work Together

The Nova Scotia Housing Development Corporation was founded more than a generation ago. And for more than two decades, the corporation has never been leveraged to utilize its authority or financial capacity to generate partnerships, support, and invest in housing developments or assist individual Nova Scotians.

Nova Scotia needs a housing organization designed to meet the realities and challenges facing today’s families and communities. That organization will be Housing Nova Scotia.

• The Minister of Community Services will still be accountable and strong connections will be maintained with the Department of Community Services to ensure operational efficiencies and clear linkages to a broader social mandate.

• It will administer the former NSHDC’s assets, and build a new and better portfolio of housing and services.

• It will have a clear and transparent accountability framework focused on measurable outcomes - the key being the supply of affordable housing for Nova Scotians.

• It will have the ability to make the most of opportunities, explore innovative models and forge new partnerships.

• It will have an Advisory Board, one that allows a new, more participatory and collaborative relationship with tenants, communities and partners.

• It will have a clear social mandate, emphasizing affordability as well as ensuring housing – as part of an integrated array of support – for seniors, people with disabilities, people on social assistance and people with mental illness and addiction issues.

• It will have clear environmental standards – ensuring new developments and communities are built for long term sustainability.

• It will adopt the standards and best financial practices of sophisticated, responsible businesses to sustain affordable housing investment and make life better for families.
## What’s Next: Housing Strategy Action Steps

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<tr>
<th>Action Steps</th>
<th>Next 3 months</th>
<th>Next 6 months</th>
<th>Next 12 months</th>
<th>Next 24 months</th>
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<tr>
<td>Establish new housing entity</td>
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<td>Housing Services Staff in Housing NS</td>
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<td>Streamline Home Repair and Adaptation Programs</td>
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<td>Establish new performance framework</td>
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<td>Initiate mixed market, mixed tenure developments</td>
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<td>Bloomfield, Halifax</td>
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<td>Neighbourhood Revitalization Program</td>
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<td>Small town and rural Projects</td>
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<td>Coop Housing Demo Project</td>
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<td>Establish new affordable home ownership programs</td>
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<td>Housing 1st Initiatives</td>
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<td>Aging in Place Initiatives</td>
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<td>Stakeholder and Public Engagement</td>
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Conclusion

Nova Scotians have spoken very clearly: about the central role that housing plays in the lives of our people and our communities, and about the consequences when that housing is unavailable or too expensive.

Together, we are launching a new approach to make housing both available and affordable; one that draws on the lessons and successes of other provinces and countries, but that reflects our own distinct needs and strengths.

The coming months and years will see new partnerships with municipalities, community organizations and businesses. We hope to also see the federal government play an active role once again, because the impact of housing is truly national in scope and importance.

Our strategy is collaborative – not just for the sake of limited resources, but because our goal isn't just to build structures.

Housing is about much more than pouring concrete, framing rooms and shingling roofs. It's about building communities.

And to succeed at that, we need the wisdom, insight, skills and experience that come from our communities.
Appendix: Further Resources

You can learn more about the ideas, research and discussions that helped shape this strategy, and the housing challenges facing Nova Scotia, at the Housing Strategy Consultation home page, www.housing.novascotia.ca

In particular, you can:

• Discussion paper can be downloaded from:
  www.housing.novascotia.ca

• Summaries can be read at:
  www.housing.novascotia.ca

• Follow the Department of Community Services on Twitter @NS_DCS
Our thanks to everyone who joined the conversation, and helped to shape this strategy. We would particularly like to thank the individuals and organizations who delivered formal submissions, via mail and online:

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