



November 2014

CMHC/Nova Scotia Agreement for Investment in Affordable Housing 2011–2014

Year 3 Reporting

Housing Nova Scotia's goal is to ensure that all 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.

Introduction

In 2011, the Nova Scotia Housing Development Corporation¹, on behalf of the province, entered into the CMHC–Nova Scotia Agreement for Investment in Affordable Housing 2011–2014. Under the agreement, Nova Scotia had \$61.2 million to invest in affordable housing over a three-year period. The housing funds are cost-shared between the federal and provincial government and its partners. The objective of the agreement is to improve the living conditions of households in need by improving access to affordable housing that is sound, safe, suitable, and sustainable. The agreement also sets out provisions for annual public accountability reporting to explain how we invested the funds and what has been achieved in meeting the objectives of the agreement.

The 2011–2014 agreement concluded on March 31, 2014, and in August 2014 the province and Canada Mortgage and Housing Corporation signed a new five-year affordable housing agreement that involves a total of \$102 million.

Housing Nova Scotia's goal is to ensure that all 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. Creating and preserving affordable housing advances this goal.

What did we accomplish?

In 2013–2014, Year 3 of the agreement, Housing Nova Scotia invested \$22.6 million to help 2,478 low-income households have access to healthier and safer homes that are in good repair. Over the three-year life of the 2011–2014 agreement, a total of 7,406 households have been assisted. The outcomes and indicators for each of the three years are set out in Table 1. Also, at the end of this report is a map of Nova Scotia showing the communities and areas where we have made investments.

Included in the amount invested in Year 3 is \$1.9 million leveraged through contributions from our partners and private sector developers. A total of \$7.0 million has been leveraged since 2011. These contributions help reduce development costs.

¹ In August 2013, legislation was proclaimed that changed the name of the Nova Scotia Housing Development Corporation to Housing Nova Scotia.

How we made a difference in the lives of low-income Nova Scotians

Home repairs



Photo 1 – Home with new window and exterior door.



Photo 2 – Home with new porch, gutters, and siding.

Over the term of the 2011–2014 agreement we helped 3,055 low-income homeowners preserve their access to affordable homes. We invested in needed health and safety related home repairs or the replacement of features such as roofs, windows, doors, and siding. (See photos left.) In assisting homeowners with needed repairs we are making their homes safer and more livable.

In 2013–2014, we assisted 962 households with needed repairs. This included helping a single mother whose home needed a new roof. The roof was structurally unsafe to the point that it was at risk of collapsing. With financial assistance from Housing Nova Scotia, the roof was completely removed and reconstructed. Now, the client and her children live in a structurally safe home without the worry of a possible roof collapse.

Keeping seniors and individuals with disabilities in their own homes

In 2013–2014, we assisted 962 households with needed repairs. This included helping a single mother whose home needed a new roof.

Providing assistance for seniors and persons with disabilities is a key part of the provincial housing strategy. Seniors and persons with disabilities want to stay in their homes and live independently and with dignity in their communities as long as they can. Housing Nova Scotia's financial assistance for renovating and adapting homes to meet the current needs of seniors and persons with disabilities helps them do this. Repairs can include health and safety related roofing, plumbing, heating, and electrical repairs while the most frequent adaptations are improving access to the home, installing grab bars in bathrooms, and replacing bathtubs with walk-in showers. These home adaptations often have a profound impact in improving the quality of life of the homeowners. They allow seniors and persons with disabilities to continue to live in their own homes that have been made safer and more livable.

Table 1: Investment in Affordable Housing 2011–2014: Outcomes and Results

	2011–2012	2012–2013	2013–2014	Total
Outcome 1 Reduce the number of households in need by improving access to affordable housing that is sound, safe, suitable, and sustainable				
Households no longer in need	2,353 ²	2,575	2,478	7,406
• Homes preserved through major health and safety related repairs	1,080	1,013	962	3,055
• Seniors or persons with disabilities helped by health and safety related repairs or home adaptations that will enable them to continue to live independently in their own homes and communities	955	994	1,104	3,053
• Affordable rental units created through new construction and repair	34 ²	132	66	232
• Affordable rental units preserved through rehabilitation and repair	137 ²	156	119	412
• Shelters for victims of family violence upgraded through needed capital improvement ³	14 ³	9 ³	8 ³	
Outcome 2 Increase the resources available to address housing needs of households in need by encouraging contributions by others, including the private and not-for-profit sectors				
• Additional funds leveraged from partners to reduce development costs	\$2.3 M	\$3.2 M	\$2.1M	\$7.0M
Outcome 3 Foster a more holistic approach to addressing poverty by supporting a broad range of programs	See footnote 4	See footnote 4	See footnote 4	54
Outcome 4 Reduce demand for services and institutional living by increasing and extending independent living for seniors in need and persons with disabilities				
• Seniors or persons with disabilities helped by health and safety related repairs or home adaptations that will enable them to continue to live independently in their own homes.	955	994	1,104	3,053
Outcome 5 Improve accommodations for victims of family violence by providing access for safe, sound, suitable, secure, and accessible housing				
• Shelters for victims of family violence upgraded through needed capital improvements ³	14 ³	9 ³	8 ³	

²These are revised figures. In the Year 1 report released in the fall of 2012, we reported a total of 2,369 households assisted. However, 16 fewer approved new rental units went forward and the approved funds were re-allocated in 2012–2013. Also, we invested in one more rental preservation unit than anticipated.

³This involved: Year 1 - 147 beds/self-contained units; Year 2 - 280 beds/self-contained units; and Year 3 - 173 beds/self-contained units. Individual shelters may have received assistance for more than one improvement project over the three-year period.

⁴Housing Nova Scotia has worked closely with the Department of Community Services to provide affordable housing options for vulnerable individuals, such as those receiving Income Assistance or those with physical and intellectual disabilities. In 2011–2012 we provided rent supplement assistance for 15 units for 5 emergency shelters; in 2012–2013 this was increased to 30 units for 5 emergency shelters; and in 2013–2014 we provided funding for a total of 54 rent supplement involving 7 shelters.

Since 2011, with funding provided under the agreement, we have helped 3,053 seniors and individuals with disabilities. In 2013–2014, we helped 1,104 households with needed health and safety repairs and home adaptations. For example, the basement in the home of a low-income senior homeowner was flooding every time it rained because the sump pump did not work. There was mold, and a substantial amount of water had penetrated the foundation walls, causing the walls to crack. Housing Nova Scotia funded the necessary repairs that have enabled the homeowner to remain in his home.

Rental preservation

In 2013–2014, we partnered with three developers to preserve 119 affordable rental units for low-income Nova Scotians. This brings the total rental units preserved since 2011 to 412.

Rental preservation is one of the cornerstones in addressing the need for affordable housing. It focuses on retaining the supply of existing affordable housing that is at risk of being removed from the rental marketplace. In doing so, it increases rental housing options and helps revitalize existing neighbourhoods by stabilizing existing land uses and improving the condition, appearance, and safety of older affordable housing. Also, it is more cost effective and energy efficient than building new units.

In 2013–2014, we partnered with three developers to preserve 119 affordable rental units for low-income Nova Scotians. This brings the total rental units preserved since 2011 to 412. These units provide safer, more livable, and more suitable housing options for families in existing built-up communities close to services, transit, and work.

New affordable housing



Photo 3 – Our investments enabled a private developer, in Truro, to build a 14-unit one storey rental townhouse project.

Our investments over the three years have involved both new construction and the conversion of non-residential buildings into affordable housing. Between 2011 and 2014, Housing Nova Scotia partnered with developers to create 232 new affordable rental units.

This past year, we invested in one mixed-use project involving the conversion of vacant floor space above existing commercial uses into affordable housing.



Photo 4 – The old Oxford school prior to development.



Photo 5 – In Oxford, we partnered with a developer to convert a school into 27 new affordable rental units.

Developments that involve conversions are the most challenging but provide opportunities for affordable housing in existing built-up areas within walking distance of services. Reuse of older vacant buildings strengthens neighbourhoods and converts properties that may be considered eyesores into neighbourhood assets, while increasing the supply of affordable rental housing.

In Year 3, we invested in projects that created 66 new affordable rental units. Our partnership arrangements require that these units must remain affordable for 15 years. One project involved investing \$350,000 in a 14-unit residential in-fill project on a former school property. The units are all one storey accessible two-bedroom townhouses and were fully rented upon completion. (See Photo 3.) In another project, a partner converted a school in an existing neighbourhood into 27 affordable housing units. (See Photos 4 and 5.)

Assistance to vulnerable Nova Scotians

With this funding, vulnerable homeless individuals or individuals at risk of homelessness are securing stable and safe housing in conjunction with access to on-going support services.

Under the three-year agreement, we invested in 31 capital improvement projects that helped non-profit transition housing providers undertake needed capital improvements to their emergency shelters and second-stage housing for victims of family violence. These organizations provide safe housing in conjunction with support services for those fleeing abusive relationships.

In 2013–2014, we invested in a total of 54 rent supplement units to provide safe affordable housing for individuals making that transition from emergency homeless shelters to more long-term housing options. With this funding, vulnerable homeless individuals or individuals at risk of homelessness are securing stable and safe housing in conjunction with access to on-going support services. This provides the foundation they need to reconnect to society and rebuild their lives. The new tenants pay rent based on their income, and Housing Nova Scotia pays the landlord the difference between what the tenants pay and the market rent for the units. This investment complements the province's Housing Support Worker Program. During the course of the year, the 54 rental units were used by 68 different households. Sixteen households transitioned or moved out of these units to other housing options.

Investment in Affordable Housing 2013-2014

