



LESSONS TO LEARN FROM

November
2016

Case Studies for Moving Forward Together

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CASE STUDIES FOR MOVING FORWARD TOGETHER

Community stakeholders, developers and advocates have been working to address housing issues across rural Nova Scotia for many years. The planning team for Moving Forward Together recognizes the importance of building on each other's successes and learning from the challenges faced in this work. The case studies presented here provide a snapshot of the diversity of challenges and opportunities to taking action on improving access to healthy, safe and affordable housing options across rural Nova Scotia.

These case studies are intended to provide a starting point for conversation about what to build on, what needs to change and how to work together in this work.

QUESTIONS TO CONSIDER:

As you read through these case studies, consider the following questions:

1. What is working well?
2. What is creating barriers or challenges to action on healthy, safe and affordable housing?
3. What learnings do I have from these case studies? What is applicable to my work/community?

1. 2000-2004 ANTIGONISH EFFORT TO CREATE AFFORDABLE RENTAL COMPLEX ABANDONED

SUBMITTED BY: KATHERINE REED

SUMMARY

A group of women in need of affordable housing were brought together by the Antigonish Women's Resource Centre and the Women and CED Network in the summer of 2000 to discuss how we might develop an affordable housing project for low-income renters in our university town which had a tight and inflated rental market. That same year, the Sisters of St. Martha provided \$15,000 to the women's centre so the need and the demand for an affordable housing development could be researched and documented. I (Katherine Reed) was the project coordinator for this work, and Oona Landry assisted as the Women and CED Network representative. We explored affordable housing models and sources of funding. We assumed the legal identity of the Society for Affordable Community Housing in Antigonish (est. 1993) and changed its name to the Antigonish Affordable Housing Society (AAHS).

The only option presented to us in 2000 was an \$18,000 per unit Canada Mortgage and Housing Corporation grant to renovate a large home or other suitable building. We did not feel able to raise the necessary sizeable down payment (\$30,000 to \$50,000). In 2001, we were excited to learn there was a new Federal/Provincial/Territorial Affordable Housing Initiative (FPT AHI) in the works. Nova Scotia signed on immediately. We were told that capital grants of \$50,000 per unit would soon be available (\$25,000 from Ottawa, matched by \$25,000 from NS), so we intensified our efforts to document the need and demand and develop a business plan. Our efforts to raise funds to pay for basic organizational expenses met with limited success as we waited 18 months for the launch of the provincial program that would deliver the grants.

Once the calls for AHI applications went out, we learned that the grants would be \$25,000 per unit, not \$50,000. A consultant hired by the federal government in 1999 or 2000, as they developed the AHI had recommended \$75,000 per unit. The province had decided to spread their matching funds as broadly and thinly as possible in a variety of projects, not to match federal amounts within projects such as ours. This was demoralizing for us after a we had

invested much enthusiasm, time, and work over two years. (An aside: Meanwhile, the Province was holding around \$46 million they received in the mid-1990s when they took over responsibility for social housing from Ottawa. They held this money until after the election of 2014, by which time it had increased to \$58 million. It was an issue in the campaign.)

In January 2003, the Town of Antigonish donated a building lot suitable for our planned development, and CMHC granted us up to \$10,000 in Seed Funding to prepare our application for the federal grants. At this point, a lawyer, an architect, two municipal councillors, and a woman who had in the 1980s helped to develop and then lived in a women's housing co-op joined our board. Five first voice women remained, along with three other original members: a real estate appraiser and the two community development workers, (Oona Landry and me). We developed an architectural program and our architect drew elevations and floor plans for 12 apartments in a small group of buildings. Having been told in early 2003 that a major fundraising effort would be needed to make up for the small capital grants, we revised our memorandum of association in order to become a registered charity.

Having had no luck finding funding for that work, and considering the inadequate capital grants for the buildings, we recognized that the plan was unrealistic. We reluctantly abandoned it in the summer of 2004.

Since I had steered the work up to that point and was keen to continue, we searched for funding to sustain my work. Volunteer board members did not have the experience or the time to devote to the work of coordinating the project. Having had no luck finding funding for that work, and considering the inadequate capital grants for the buildings, we recognized that the plan was unrealistic. We reluctantly abandoned it in the summer of 2004. A letter explaining the reasons for this failure was written to the Sisters of St. Martha and the Minister of Community Services, David Morse. Mr. Morse responded in a letter that denied the facts we presented, saying that our project failed because it didn't qualify for funding. This was a bizarre assertion, but it is the sort of treatment we had become used to.

WHAT WORKED WELL?

The Sisters of St. Martha's grant to get our work started was very helpful, and their steadfast moral support encouraged us. It was important to involve the first voice women right from the start, which was supported by a small grant from three sources (NS Dept. of Housing and Municipal Affairs, Antigonish Women's Resource Centre, and Women and CED Network).

The gift of the $\frac{3}{4}$ acre lot from the Town of Antigonish gave us hope and legitimized our project.

The architect's professional guidance and design work was valuable.

The strong and enduring support of the Antigonish Women's Resource Centre gave the project stability by providing administration, staff supervision, and office space and equipment.

The Affordable Housing Association of Nova Scotia, Mount St. Vincent University, and CMHC created a non-credit course, *Developing Affordable Housing* in 2003-2004, which helped me, as project leader to better understand my job.

WHAT WAS CHALLENGING?

To use the term, "challenging" is rather euphemistic. We weren't simply challenged; our energies were diverted and wasted. The inadequate capital grants and lack of resource group funding were major obstacles that we could not overcome. Unhelpful Housing Services staff deepened our discouragement and wasted our time. We were daunted by the difficulty of raising large sums of money. Affordable housing for low-income renters who were not a clearly identified group of "deserving poor" would not attract much support in a fundraising campaign. We may have attempted it anyway, perhaps by spinning our communications to focus on the people with disabilities who would be part of our tenant mix, but the lack of funding for staff to manage this large and difficult task presented an insurmountable obstacle. It was impossible to imagine it being done by volunteers, especially considering that our volunteers were burned out and demoralized.

WHAT NEEDS TO CHANGE TO SUPPORT THE WORK YOU WERE ENGAGED IN?

Adequate and flexible funding would have supported our work. Guidance from experienced affordable housing developers would also have helped, but because funding for that work was cancelled in the late 1980s, the community capacity to develop affordable housing had long since withered. Nova Scotia has not had a department devoted to housing for many years, so the staff we interacted with had limited time and interest in mentoring us and rebuilding the community capacity in our sector. Our province needs experienced and educated people helping the community sector rebuild its capacity to identify needs and develop affordable housing. That work must to be supported by a funding program.

It was my feeling then, and still is, that fundraising should not be the main source of funding for affordable housing development, as it is now. Redistribution of the wealth of the nation should be used to fund a robust, social justice inspired national housing strategy that supports any and all of the people whose incomes are inconveniently out of sync with market rents; not just narrowly defined groups of the “deserving poor.” Most wealthy countries do a far better job of this than Canada does.

ARE THERE CHANGES TO POLICY OR PROGRAMS THAT NEED TO BE MADE TO SUPPORT THIS WORK OR MAKE EFFORTS MORE EFFECTIVE?

The lack of adequate investment by all levels of government must be addressed. The mandate of CMHC should include concentrated research into housing poverty, and more resources must be devoted to reducing it. Rural and small town communities must be studied and supported, not only urban areas. Governments must respond to clearly articulated community needs instead of arbitrarily designing policies and programs that only scratch the surface of the need, and only address the needs of certain categories of people. Non-elderly single people are very vulnerable to poverty, yet virtually all social and public housing is designed for seniors and families. Many of these Canadians live in poverty simply because poverty is structured into our economy, not because they fit into some category of age or family status. Many are under-employed, poorly paid, hard working adults.

WHAT IS ONE KEY LEARNING FROM YOUR EXPERIENCE THAT YOU WANT OTHERS TO KNOW?

I wish I had focused more of my efforts in the early 1990s on collaborating with other people who recognized the need to address housing poverty and the grossly inadequate response to that by all levels of government. Governments and the politicians who represent them only respond to intense pressure. Negotiating with them as separate housing advocates and groups, and being ever patient and demure will never prompt them to help us deal with the crisis in housing poverty that has gone on for decades. Without a concerted lobby effort mounted by rural and small town housing advocates, change is unlikely. Meanwhile, the better-off homeowners, investment property owners and money lenders have had most of the support from governments in the forms of tax incentives, interest rate subsidy, land grants, etc. (Hulchanski, J.D. (1988). *Twenty Years of Federal Housing Activities in Canada: An Outline History*). Yet another incentive program was just announced for first time Nova Scotian home buyers.

We are doing a great disservice to Canada's housing poor when we pretty up this pressing issue by reframing abject failures as "challenges," and when we embrace the euphemisms and unworkable strategies governments have pushed on us. Of course we should always be mindful of the potential for "innovation" and "synergies," but using these words does not magically slide any decimal points to the left when we calculate the real costs of developing good quality housing for low-income people. "Partnerships" are fine up to a point, but they can result in lasagna funding that burns out local leaders and creates unsustainable or destructive projects. "Find a champion" means that the wealthy and powerful get to decide who gets helped, instead of democratically elected governments. Mostly, I've learned not to be fooled by tricky language and to always keep in mind the suffering of the people who need affordable housing.

2. A RURAL MODEL OF INNOVATIVE HOUSING, AGING IN PLACE

SUBMITTED BY VALERIE WHITE

BRIEF SUMMARY

A Committee of volunteers formed a Society approximately 10 years ago when the government had a policy of building smaller care facilities to assist seniors to age in place in rural communities. A great deal of work was done and the project was poised to proceed. Government policy changed and the group disbanded. A new group has picked up on the tremendous work that was done and has revised the model and has engaged new partners.

WHAT WORKED WELL?

At this time there is renewed interest by all levels of government in housing for seniors and we believe that the network of partners we have been developing is a strength as we continue our passion to have in New Ross a model that other rural communities can embrace.

WHAT WAS CHALLENGING?

We have been supported by the community, government officials and partners who are involved in delivering both long-term care and supportive housing programs and services. This continues to grow. Ten years ago beds were allocated but never built. The twelve beds offered, were not financially viable. Thirty-six beds are required.

Currently rural communities that are not able to put supportive services for aging in place, will be faced with the growing numbers of seniors having to have their service needs met elsewhere versus building the resiliency for rural communities to grow and prosper.

WHAT NEEDS TO CHANGE TO SUPPORT THE WORK YOU WERE ENGAGED IN?

As a new group there are lessons learned from the previous group under the leadership of Bob Hutt. Their work has encouraged us to never give up when you know your project is the right thing to do. Creating a new model of care brings challenges, we are passionate about this project

and truly believe working with other partners we will achieve our goal and bring our mission to reality: to provide person centered care for people who require support to age in place by offering a central well designed facility with flexible services to meet changing needs. For this new model, Departments of Health and Wellness, and Housing Nova Scotia will need to work together with community leaders and partners. Currently seniors exit their rural communities to have needs met, like supportive housing and long-term care which are built in larger centers. This makes family and community support more difficult and not in keeping with the research that shows people want to first remain in their homes and failing that, remain in their community.

ARE THERE CHANGES TO POLICY OR PROGRAMS THAT NEED TO BE MADE TO SUPPORT THIS WORK OR MAKE EFFORTS MORE EFFECTIVE?

Yes. It would be very helpful if advocacy groups become more vocal re: the need to change attitudes and help shape policies so that groups do not always have to chase down the steps needed to plan a project such as this, and to have a manual/guidelines to follow, making the process easier to meet government standards, avoiding always having to reinvent the wheel. We are committed to sharing our journey with other interested groups. The current Continuing Care Policy allows for placement within one hundred kilometers.

WHAT IS ONE KEY LEARNING FROM YOUR EXPERIENCE THAT YOU WANT OTHERS TO KNOW?

We are still learning and will document key learning experiences as we proceed, working as a strong team and bringing other strong partners onside with us is key to the success of a project such as this.

Stay true to your vision and mission, and understand and acknowledge that rural leaders understand their communities. Pilot projects are an ideal way to test the new models.

3. HOMESHARE

SUBMITTED BY DIANNE MACDONALD

BRIEF SUMMARY

homeSHARE is a formalized living arrangement between two parties: the home provider and the home seeker that matches participants based on compatibility and shared interest while providing safe, secure and stable housing through screening and risk management. To learn more about homeSHARE visit <http://www.homeshrecanada.org>.

WHAT WORKED WELL?

For three years I was a board member of the "homeSHARE Society of Greater Grande Prairie" Alberta. Our society was able match dozens of home providers and home seekers. Theses matchings provided affordable housing and at the same time enabled homeowners to access home maintenance support such as lawn mowing and snow removal.

WHAT WAS CHALLENGING?

Raising money to employ a full time staff to screen and math home owners and home seekers was a challenge. A great effort was made to contact community stakeholders including reaching the municipal, provincial and federal governments.

WHAT NEEDS TO CHANGE TO SUPPORT THE WORK YOU WERE ENGAGED IN?

Communities need to be willing to consider more organic approaches to the housing needs of seniors and low income home seekers.

ARE THERE CHANGES TO POLICY OR PROGRAMS THAT NEED TO BE MADE TO SUPPORT THIS WORK OR MAKE EFFORTS MORE EFFECTIVE?

Housing administrators, home seekers, and senior home owners need to reconsider traditional housing solutions.

WHAT IS ONE KEY LEARNING FROM YOUR EXPERIENCE THAT YOU WANT OTHERS TO KNOW?

For many years, I have personally witnessed the mutual benefits of such arrangements. I wish more people could access this housing option.

4. SOUTH SHORE HOUSING ACTION COALITION HOUSING NEEDS ASSESSMENT: USING HOUSING NEEDS DATA TO HELP BUILD COMMUNITY CAPACITY

SUBMITTED BY DAVID HARRISON AND ROSS GRANT

BRIEF SUMMARY

SSHAC is a coalition representing 6 municipalities and several stakeholders along Nova Scotia's South Shore. The municipalities include the Town of Bridgewater, Municipality of the District of Lunenburg, Municipality of the District of Chester, Region of Queens Municipality, Town of Lunenburg and Town of Mahone Bay. The Housing Needs Assessment was completed in August, 2016. It included a full investigation into a number of data sources, and together with the input of municipal councils and communities, helped build and position the Region's capacity for housing / affordable housing needs. The total population base in the Region is approximately 58,000 people. Demographic and housing statistics were reviewed (Stats Canada and CMHC, Housing NS). An affordable housing toolkit for the South Shore was developed separately from the main study as an Urban Planning Masters Project (by Ross Grant) and included as an integral part of the capacity-building effort. Separate consultation meetings were held with each municipal council. Three community meetings were held. Five focus groups were held to help facilitate input from special needs groups. Three on-line surveys and one hard copy survey were undertaken. Survey information was collected from the general public (367 responses), housing and social service providers (42 responses) and the private sector (66 responses). The Council and community sessions explored current and potential municipal role(s), perception of challenges and need, and potential opportunities.

A Community Housing Profile was generated for each municipal unit and each Profile included:

- *Community description*
- *Location (boundary) map and government-owned vacant land*

- *Data (from sources including CMHC, Statistics Canada, Housing Nova Scotia and SSHAC surveys)*
- *Data Analysis*
- *Summary of Municipal Council and Community Meeting, and*
- *A Proposed Housing Pilot Project in each community*

WHAT WORKED WELL?

Pilot projects were proposed by the Consulting Team, and each pilot project was aligned in general response to the community context and potential opportunities. The Consulting Team kept track of all ideas about housing / affordable housing and created an “Idea Bank”.

There are 15 ideas included in the Idea Bank and another 19 different policy initiatives from the Toolkit that municipalities can consider. Any municipality may deposit or withdraw ideas from the bank- just as you would at a financial bank.

The pilot projects included:

- *Incentivizing Mixed Use to Support Downtown*
 - *(Town of Bridgewater)*
- *Redevelopment Age Friendly Neighbourhood Design*
 - *(Town of Lunenburg)*
- *Co-housing - The Future of Mahone Bay’s Old Homes?*
 - *(Town of Mahone Bay)*
- *Municipal / Community Care Partnership*
 - *(Municipality of the District of Chester)*
- *Municipal / Health / Transit Project to Support Rural Living*
 - *(Municipality of the District of Lunenburg)*
- *Creating a Tenant Collective*
 - *(Region of Queens Municipality)*

The SSHAC Housing Needs Assessment is innovative in the way that it combines standard research, analysis and community engagement methodologies with pilot projects that roughly match opportunities and local community needs, along with the “Idea Bank”.

The study approach, which focuses on building community capacity, is of particular interest when combined with the SSHAC regional model. Using the SSHAC structure, if they wish to, municipalities can explore any of the pilot projects, trade and add ideas into Idea Bank, and

consider their most appropriate housing roles in local and regional contexts. Success with any single pilot project, idea or policy initiative includes the potential to be replicated six times throughout the Region.

WHAT WAS CHALLENGING?

The 2011 Census Data was found to be lacking and creates issues in terms of trend comparisons.

WHAT NEEDS TO CHANGE TO SUPPORT THE WORK YOU WERE ENGAGED IN?

The Province should re-instate its Community Counts program to provide access to a wide range of community data across the Province.

ARE THERE CHANGES TO POLICY OR PROGRAMS THAT NEED TO BE MADE TO SUPPORT THIS WORK OR MAKE EFFORTS MORE EFFECTIVE?

Supports for communities across Nova Scotia to collect and understand their unique needs; each community has different strengths and challenges.

5. CHALLENGES TO DEVELOPING AFFORDABLE HOUSING: AN EXAMPLE FROM LIVERPOOL

SUBMITTED BY ALAN SUROVELL

BRIEF SUMMARY

I own an eight-unit building in downtown Liverpool. Six of the units are residential, the other two commercial, according to the zoning. This past year as a result of encouraging discussions with Housing Nova Scotia, I hoped to change the zoning through a development permit to allow me to provide affordable housing to residents in the two units that are currently only commercial.

Surprisingly, the town Council of the Municipality of Queens turned down my application. All of the residential units in my building fall under the category of affordable as would the two new proposed units. However, the Council prior to their decision made no effort to contact me to determine my intentions for the permit, and their application form doesn't ask what the purpose of the permit might be. Moreover, no one from Council or the Municipality contacted me to let me know when the hearing would take place. As a result, the Council went ahead and voted down my application without any awareness that they were rejecting an opportunity for more affordable housing. I wasn't present at the Council meeting to make my case, not knowing that it was taking place. The previous owner to me was successful in his application a few years back for the same purpose, but mysteriously the Municipality claims he subsequently requested the agreement expire, though he today has no recollection of doing so and can't imagine why he would have.

My two commercial units have remained vacant for almost two years, and I can't say I'm very optimistic about their future, to put it mildly. Walk down Main Street in Liverpool and the number of commercial units for rent that jump out at you is discouraging. I certainly would prefer my units be occupied and it would be very satisfying to give someone less fortunate a comfortable and affordable place to live. That was my hope.

UPDATE: I finally received replies from one of the town councilors by phone and email. She plans to enter a written motion to Council, not this month but the next, due to the election, to

rescind their rejection of my application in favor of approval. Of course, one doesn't yet know the composition of the new Council, but I am cautiously optimistic that they will finally approve me at that meeting so that I will be able to go ahead with my plan to develop the two units.

WHAT WORKED WELL?

The Council's decision caused a bit of a furor in town as many townspeople were outraged at the Council's refusal to issue the permit. A writer for the local paper, The Advance, wrote a couple of articles about the matter, and eventually some members of Council realized they might want to reexamine the whole question, and invited me to meet with them. At the meeting I was encouraged by their apparent willingness to reverse the decision, but nothing has come of it and my emails and texts to two Council members last week have gone unanswered.

The Region of Queens Municipality representative to the South Shore Housing Action Coalition has been advocating on behalf of this project.

WHAT WAS CHALLENGING?

Communication was a challenge with the Municipality.

6. MINIMUM RENTAL HOUSING STANDARDS FOR NOVA SCOTIA?

SUBMITTED BY NANCY GREEN

BRIEF SUMMARY

In 2012, members of the South Shore Housing Action Coalition, as councillors from the Municipality of the District of Lunenburg and the Town of Bridgewater, prepared a resolution for consideration by the Union of Nova Scotia Municipalities (UNSM) regarding the establishment of minimum rental housing standards for Nova Scotia. The resolution was presented by the Municipality of the District of Lunenburg and was passed by the UNSM.

The resolution was presented as follows:

Resolution 6A

AFFORDABLE HOUSING (PASSED)

Municipality of the District of Lunenburg

WHEREAS the basis of an existing Statement of Provincial Interest is to provide housing opportunities to meet the needs of all Nova Scotians, and that adequate shelter is a fundamental requirement for all Nova Scotians; and

WHEREAS it is identified in the Provincial Statement on Housing that all provincial government departments must carry out their activities in a way that is reasonably consistent with these statements; and

WHEREAS the Province of Nova Scotia should be commended on the formation of Housing Nova Scotia, with its mandate to develop partnerships among the private sector, non-profit sector and municipal governments; and

WHEREAS the provincial government should be further commended for including safe and affordable rental housing as an area of concern in its recently released Housing Strategy document; and

WHEREAS renters in all communities throughout Nova Scotia continue to face challenges - such as structural repair; system failures; mold; and other associated problems - compromising the fitness of their shelter; and

WHEREAS few municipalities in Nova Scotia have identified the fiscal capacity to undertake the development of related regulations under the *Municipal Government Act* and that such an

inconsistency in application across local jurisdictions cannot serve such a fundamental societal concern; and

WHEREAS the Province has existing authority under the Residential Tenancies Act to concern itself with ensuring that all shelters in Nova Scotia are fit for habitation; and

WHEREAS the mandate of Housing Nova Scotia, as identified in the new Provincial Housing Strategy, includes "engagement, innovation, investment partnership, and accountability" as a means to improve housing conditions;

THEREFORE BE IT RESOLVED that the UNSM work with Housing Nova Scotia to establish minimum provincial standards for all rental housing stock, and to expand the role and resources of those agencies enforcing the *Residential Tenancies Act*, so as to effectively maintain standards in all communities, for all residents, across the Province.

The following are the responses received from the appropriate Provincial government departments:

Response from Department of Community Services

As set out in the Province's Housing Strategy, the Province believes the real success in implementing the strategy involves building partnerships with Nova Scotia's municipalities, businesses, non-profit organizations and individuals. We recognize the need for improving the Province's existing rental housing stock that is in need of repair and we are prepared to work with the Union of Nova Scotia Municipalities to take positive steps to address the issue.

The Department of Community Services does not have the legislative authority to assume responsibility for the enforcement of the Provincial Building Code and the Residential Tenancies Act nor are we seeking to take on these responsibilities.

Housing Nova Scotia offers housing programs that provide financial assistance to help landlords who rent to low income households to upgrade their rental units. Recent data released from the 2011 National Housing Survey indicate that 29% of Nova Scotian households are renters, and 10.5% of the rental units are in need of major repairs. Housing Nova Scotia is interested in exploring how we can improve the situation by working with the UNSM.

Response from Department of Labour and Advanced Education

Labour and Advanced Education as a provincial partner, with responsibility for the provincial building and fire codes under the Office of the Fire Marshall, supports the Provincial Statement on Housing and the associated Provincial Strategy on Housing through the adoption of minimum standards for the construction, renovation, and alteration of housing in the Province under the Building Code Act, and a system of inspection for housing under the Fire Safety Act may be carried out by municipalities.

Response from Service Nova Scotia & Municipal Relations, Residential Tenancies

The purpose of the Residential Tenancies Act is to provide landlords and tenants with an efficient and cost-effective means for settling disputes. While the Act does provide tenants with an avenue that may lead to landlords being required to address standards of health, safety and housing as a lease obligation, it was never intended to establish the standards for consideration or provide authority to take remedial steps. This is left to the Building Code and Municipal bylaws.

There has been no further communication regarding the resolution (that we are aware of). However, there remain concerns regarding the establishment and enforcement of minimum rental housing standards across Nova Scotia. Given variation of enforcement and regulation across municipalities, there remains great disparity, and therefore exposure to potentially unsafe and unhealthy living conditions for tenants across Nova Scotia.

WHAT WORKED WELL?

Engaging and working with councillors from local Municipal units to develop the resolution helped to raise awareness of the complexity of housing issues in communities across Nova Scotia.

WHAT WAS CHALLENGING?

The lack of ownership regarding the responsibility for the establishment and enforcement of minimum rental housing standards is a significant challenge, and concern. There has been (to our knowledge) no further efforts made to address the challenges as articulated in the resolution.

WHAT NEEDS TO CHANGE TO SUPPORT THE WORK YOU WERE ENGAGED IN?

There needs to be a focus on clarifying roles and responsibilities for the enforcement of housing standards. There should be a review of the relevant legislation, the definitions related to housing standard and a review of residential tenancies – to protect the health and safety of tenants across Nova Scotia.

7. NOT ENOUGH COMMON SENSE

SUBMITTED BY THAI LUONG

BRIEF SUMMARY

We went through the RRAP program for 493/495 Veteran's Memorial Road, Arichat apartment buildings. There are a total of 8 units. There were 5 existing tenants that we had to work around. Only seniors when 2 young ones moved out.

We proposed a 12 unit apartment building in Arichat on a plot of land that I won. It's close to all the essential services. It will be only for seniors. We tried to go through the government program for a affordable housing also.

WHAT WORKED WELL?

The Sydney office of Housing Nova Scotia for the RRAP program understood the issues associated with affordable housing.

WHAT WAS CHALLENGING?

The RRAP program gives the developer \$24,000 per unit. It's not enough for Rural Cape Breton. People would be shocked to know that when it comes to carpenters, plumbers, electricians, dry wallers and cement work are more expensive than in the cities. It's because rural Cape Breton has a lack of tradespeople.

For m apartment, I tried to get rental subsidy for my tenant through the Cape Breton Housing Authority. If my tenants qualified fully, They would get help for up to \$250/month. I fought with Housing for months to get my tenants approved. The first problem was that since my apartment was in the RRAP program, my tenant couldn't apply for it. It didn't make sense, as the RRAP program is to help the developer, or we would have to raise the rent. The Cape Breton Housing Authority subsidy program helps the tenant and not the developer. I fought for this and with the help of MLA Michel Samson, they changed the rule. As of now, I have 2 tenants that haven't been approved for the subsidy program. One is because she isn't 58 years old yet.

This tenant is one of 2 that are not 58 years old (existing tenants before I bought the unit). She is in her late forties and earning \$810/month. She called her caseworker and they said no, she can't be helped. Another tenant is a 74 year old woman. She had 1 week to find a place to stay and I felt bad and let her jump to the top of the list. She applied for the subsidy and didn't qualify because she wasn't on the Cape Breton Housing Authority's waiting list long enough. For the last 2 months, I had to decrease rent for the 74 year old woman by \$150/month and the 40 something woman by \$282.

Shouldn't it be the government who helps its citizens and not a 41 year old with 4 kids, 8 years old and under? It's embarrassing. Like I told the case worker and others in government, shouldn't there be exceptions to the rules? They said no. Now, they are making them emergency cases for housing. How does this make sense? You are going to find housing CB housing. It's probably going to cost them \$1000/month or more to have each one of them and not just give them the \$250/month.

WHAT NEEDS TO CHANGE TO SUPPORT THE WORK YOU WERE ENGAGED IN?

With my new 12 unit apartment proposal, they only want me to build one bedroom apartments only. I said no because I want seniors to be able to live comfortably and able to have a hobby room. They say that an average rent in Arichat is \$550. I wish they would come down here and find an apartment for this price. All of the new apartments coming up are over \$1000/month. They got to update their research better. With this project, they are against me having my tenants all qualify for subsidies of up to \$250/month. They want half with subsidies; half without. If they qualify due to their income, give them the damn help.

ARE THERE CHANGES TO POLICY OR PROGRAMS THAT NEED TO BE MADE TO SUPPORT THIS WORK OR MAKE EFFORTS MORE EFFECTIVE?

\$25,000 help from the government for each unit is not enough. This is the same amount as 15 years ago. They don't believe in inflation. When I first opened my building supply business 8 years ago, I sold 3/8 plywood for \$9. As of today, I sell it for \$20. Also, tradespeople are extremely expensive in rural Cape Breton. Through my experience, I can tell you nobody is building these apartments in rural Cape Breton:

1. If you build it in Arichat, in 20 years time it might be worth \$500,000-\$700,000 with a \$1 million investment. This is because the decline in population would drag down the price. Also, we are a seasonal economy.

2. If you build it in Antigonish, it might be worth \$2 or \$3 million due to the hospital and university, in 20 years time. What developer would potentially leave \$2 million on the table over a 20 year period? Also, the cost would be less in Antigonish due to competition (many more tradespeople). If it was a pure investment, I would build it in Antigonish or Port Hawkesbury. It's just that my heart is in Arichat right now. The plight of senior housing is a worthy cause. I don't want seniors to go without heat, food, medicine, care and a simple vacation to see their kids. The government should make the subsidy more available to seniors. Why build a duplex to house 2 tenants @ \$220,000 when you can help 15 seniors @ 250/month for 5 years?

8. ST. ANDREWS SENIOR HOUSING AUTHORITY

PREPARED BY NANCY GREEN FOR RURAL HOUSING NOVA SCOTIA

BRIEF SUMMARY

The mission of the St. Andrews Senior Housing Authority is the provision of affordable housing for the seniors in the community of St. Andrews.

- 16 apartments with combinations of 1 and 2 bedroom
- 2 common areas
- Meeting room that is used by the tenants and the community
- Not-for-Profit group operated by a Board of Directors

In the year 2000 the question came up of how to create affordable housing for seniors. The Parish Council set up a seniors' housing committee and this later became the St. Andrews Seniors' Housing Association (SASHA).

The committee members felt it was critical for the seniors' apartments to be self-financing once they were built. Even though land was donated (by Bergengren Credit Union), building materials discounted (by 2 local businesses), and labour volunteered (by community members), it was not possible to reduce the monthly rent to an affordable amount for a senior citizen. A newly established government affordable housing program was investigated. The Regional Director for Housing Services for the Nova Scotia Department of Community Services initially had doubts about the capacity of a small non-profit group being able to build, manage and sustain a multi-unit housing project. "And then," he recalls, "we got the tour...we saw the curling rink [that had been] funded by selling of shares, [and] the community centre. We were amazed at how well maintained everything was". The \$25,000 per unit subsidy for an eight-unit building was testament to the confidence that St. Andrews' community spirit had inspired, and this was soon followed by a grant from the Municipality of the County of Antigonish.

A local engineering firm agreed to do the initial drawings that were needed for the application to government without charge. As with both the Community Centre and curling rink, the construction of the seniors' building depended heavily on community volunteers. Two local contractors voluntarily did the preparation of the ground along with the work on the

foundation. Following the example of the building of the curling rink, two skilled carpenters were hired to provide the expertise and to direct the work of volunteers. Seven farmers agreed to give a day of their labour to put in the roof trusses but stayed an entire week to finish the roof.

WHAT WORKED WELL?

Donated land

Community leadership and support

Affordable housing funding through Housing Nova Scotia

Grant from the Municipality of the County of Antigonish

9. MUNICIPALITY OF THE COUNTY OF INVERNESS: HOUSING STRATEGY

SUBMITTED BY CONRAD TAVES

BRIEF SUMMARY

The Municipality of the County of Inverness currently exists between two intersecting crises: a declining population and a weakening economy. In ways both obvious and unexpected, housing plays a critical role in both these crises.

While a lack of affordable quality housing can further fuel disappointing trends in population growth and the economy, a considered and methodical effort to provide adequate housing can help reverse those trends. By ensuring that housing meets the needs of current and future residents, the municipality is helping to attract and retain community members, while also growing the economy, one household at a time.

The timing has never been better for the Municipality to turn its attention to housing, and increase investment of capital and effort in this key resource. As the Government of Canada launches a National Housing Strategy, at the same time that investments in housing and infrastructure are increasing, there is an opportunity to benefit greatly from associated programs, resources, and support.

In December 2014, the Municipality hosted a housing summit attended by numerous organizations, individuals, agencies and professionals. Attendees identified urgent housing needs in communities across the county and observed that these needs—and the obstacles they present to the attraction and retention of young families, care for the elderly, support of developing businesses and other county objectives—would only increase without a comprehensive, county-wide housing strategy to guide municipal effort and investment, and unite the efforts and interests of the county's various housing organizations and stakeholders.

This strategy will help guide municipal decisions on where best to invest housing resources and which projects to prioritize, while also identifying the specific housing challenges across the county and suggesting programs and policies to help address those challenges.

Individual components of the action plan will require approval by council; in some cases, further planning and development; and in all cases, assignment of an individual or group to oversee task completion. This plan should therefore be considered a starting point, a first but crucial step in an immensely rewarding journey.

WHAT WORKED WELL?

An advisory group provided guidance on how to shape the scope of work, and having someone on municipal council to champion the initiative has been crucial. The success of this effort however also hinges on having a supportive framework within local communities (area advisory groups, development associations, etc.) In areas where community members are willing and engaged partners, the effort goes that much further. In these rural communities, the emphasis from a municipal perspective is on starting from the ground up, finding quick wins and building momentum. If the municipality shows it is capable of taking leadership role, then it will enable us to better utilize the resources/support available from higher levels of government. The highlights of the project are the consultation sessions. Turnout was very positive and engaged in 4 out of 6 district, and the information obtained is valuable because it confirms many of the issues we are all aware of through informal conversations and observations, and it supplements the data, which is somewhat limited for remote areas.

WHAT WAS CHALLENGING?

For residents – convincing them that housing is an issue that affects everyone, even if their own housing needs are being met. Also, I frequently receive feedback or am told by people that they really don't have anything to offer because they don't know a lot about the housing industry/market/etc. A constant effort is required to reiterate that housing affects everyone - everyone has first-hand knowledge of their own experience, and can add to the overall perspective.

For industry – trying to get construction/trades to join the discussion. They are a wealth of knowledge and those that do get involved find value in community engagement, as well as the potential for rewarding collaboration for innovative projects.

For municipalities – to realize that housing IS NOT a problem deferred to higher levels of government. It should be first and foremost a municipal concern, and take a leadership role working with the higher levels and the programs/initiatives they offer. It seems that for many

municipalities a big part of this task is transforming the mindset of municipal councils and municipal staff.

WHAT NEEDS TO CHANGE TO SUPPORT THE WORK YOU WERE ENGAGED IN?

Full municipal support from both council and staff – recognizing the returns by allocating the necessary resources to take on action that would bring about effective change in how we approach housing in our communities.

ARE THERE CHANGES TO POLICY OR PROGRAMS THAT NEED TO BE MADE TO SUPPORT THIS WORK OR MAKE EFFORTS MORE EFFECTIVE?

This conference, the work underway by groups such as the SSHAC, are good examples of advocacy that can start to make a difference. In terms of policy, we are just getting started in determining what kind of changes we should make, but it is becoming painfully clear across the country that we need to start thinking differently about housing in urban AND rural communities. The best advocacy is a good pilot project, to go beyond the normal circles and reach those that may not be actively engaged with the issue. Pilot projects are also a great way to practice new ways of doing things and shaping Municipal Planning Strategies and Land-use bylaws to enable them, as well as potential demonstration for how provincial and federal funding might more effectively support them.

WHAT IS ONE KEY LEARNING FROM YOUR EXPERIENCE THAT YOU WANT OTHERS TO KNOW?

Do not hesitate to reach out to other groups and share in the learning – especially in the rural context, where it can feel as though we are learning on our feet and that we don't have the capacity to address complex issues such as housing, to think proactively, and to dedicate the extra effort to rethink how we do things. So many people out there are willing to share their work because they understand the hurdles we face. Even the experts are trying to figure this stuff out. So we just need to be smart about how we use the resources we have, believe in collaboration, and get engaged.