



# Keeping in Touch

## Summer 2017

No. 15

NEWS FROM THE SOUTH SHORE HOUSING ACTION COALITION

STAY CONNECTED

<http://sshac.ca>

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SouthShoreHousingAction 

@sshousingaction 

IN THIS ISSUE

## Nova Scotia: 1<sup>st</sup> in *unaffordability*

Most conversations about the housing affordability crisis in Canada are focused on our large metropolitan centres, like Vancouver and Toronto. According to a recent analysis by the Canadian Centre for Economic Analysis (CCEA), there should be more conversation about what is happening in Nova Scotia.

The CCEA used an affordability measure called the Shelter Consumption Affordability Ratio Index (SCAR) for its analysis. The SCAR index measures the proportion of income that households devote to their shelter-related needs (including transportation, utilities and maintenance) after paying for other necessities, such as health care, food and child care.

*The result?* Nova Scotia came out on

top with score of 46%. The National average was 38%.

According to the analysis, multiple factors are placing financial pressures on households and contributing to housing affordability.

These include the cost of utilities, essentials such as food, clothing and child care, low income factors and high taxes.

While it's not surprising that these factors are

putting pressure on housing affordability, it should spur more conversation about the real housing crisis here in Nova Scotia.

Read more at <http://www.cancea.ca>.

Source: Shelter Affordability Across Canada's Provinces. CANCEA Bulletin #5. April 29, 2016. Available at <http://www.cancea.ca>

"In Nova Scotia, the SCAR has climbed to a staggering 46%, implying that the typical household there devotes 46 cents of each dollar left over after paying for necessities to shelter costs."

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




















## ACORN PROVINCIAL TENANT SURVEY

Acorn, an advocacy group concerned with issues related to poverty is currently doing a survey of renters from across Nova Scotia.

Please share and encourage tenants to complete the survey.

<https://www.acorncanada.org/nova-scotia-provincial-tenant-survey>

 Relative Contributing Factors

| Rank | Province                | SCAR Imputed/actual Rents* | Utilities   | Transportation Costs  | Costs of other essentials**   | Low Income Factors  | High Taxes  |
|------|-------------------------|----------------------------|---|---|---|---|---|
| 1    | Nova Scotia             | 46%                        |  |  |  |  |  |
| 2    | Prince Edward Island    | 44%                        |  |  |  |  |   |
| 3    | British Columbia        | 43%                        |  |   |   |   |   |
| 4    | New Brunswick           | 43%                        |  |  |  |  |   |
| 5    | Manitoba                | 39%                        |   |  |   |  |   |
| 6    | Saskatchewan            | 38%                        |   |  |   |  |   |
| 7    | Ontario                 | 38%                        |  |  |  |   |  |
| 8    | Quebec                  | 37%                        |  |  |  |  |  |
| 9    | Newfoundland & Labrador | 34%                        |  |  |   |  |   |
| 10   | Alberta                 | 31%                        |  |  |  |   |   |

\* Imputed or actual rents as proportion of shelter costs – provinces where rent is not a dominant factor does not imply low rents

\*\* Includes: food, clothing, healthcare, and child care



NEXT SSHAC MEETING

JUNE 7, 2017

1:30PM-3:30PM

Public Health Services

Gateway Plaza,

Above Pharmasave

Bridgewater

## Moving Forward Together

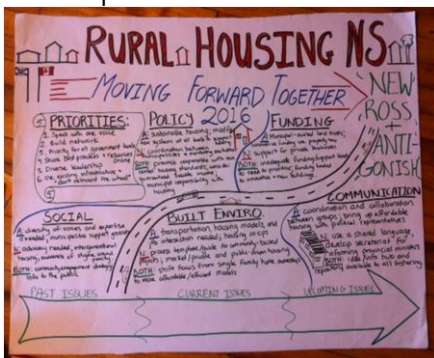
Recognizing the growing concern across rural Nova Scotia about the housing needs and challenges in our communities, members from SSHAC and other housing groups from across the province asked, "How can we work together to have a greater impact?"

On November 18<sup>th</sup>, 2016, nearly 100 community stakeholders from across Nova Scotia gathered in Antigonish and New Ross, to start a conversation about rural housing experiences, challenges and opportunities.

Moving Forward Together offered the opportunity for community stakeholders to:

1. Learn from each other through case studies about what's working well and what barriers are getting in the way of action in our communities.
2. Discuss how we can work together to learn and take action on the barriers and opportunities for improving access to healthy, safe and affordable housing in our communities.
3. Identify priorities for moving forward together as a network for rural housing in Nova Scotia.

To learn more about the event and the conversations that took place, visit <http://sshac.ca/rhns/> to see the event report and case studies.



Many thanks to the event sponsors, whose support made Moving Forward Together possible: Rural Communities Foundation of Nova Scotia, Aspotogan Heritage Trust, Housing Nova Scotia, Canada Mortgage and Housing Corporation (CMHC), and Nova Scotia Health Authority

## Needs Assessment: COMPLETE!

The South Needs Assessment is complete! This project, which was years in the making, has helped us shine a light on the housing concerns, challenges and opportunities in our communities. We are so grateful that our community participated in our survey, focus groups and community meetings. Thank you!

The results from the assessment do not belong to SSHAC, but rather, to the community. Efforts to take action on the housing needs identified by the report will require involvement from across governments and with community. We are excited to work with the community to address the challenges identified through the assessment.

The results of the assessment have been shared with each of the 6 municipal units in Lunenburg and Queens Counties and some community partners. Have a look at the assessment yourself and consider what may work in your community, and how you could support action. The assessment can be found at <http://sshac.ca>.



I've been looking at new apartments:



## And the Award for Best Comprehensive Plan Goes To...

On November 16th, 2016, David Harrison and TEAL Architects were awarded the Atlantic Planners Institute Award for Best Comprehensive Plan, for the South Shore Housing Action Coalition's Housing Needs Assessment.

Learn more about the awards, at <http://atlanticplanners.org/awards/ap-i-planning-excellence-awards/>.



From left: Nathan Rogers, LPPANS President; Sam Murphy, API President; David Harrison of David Harrison Ltd; Ross Grant of TEAL Architects and Planners Inc.

# Tiny Homes: Are They the Answer?

The tiny home movement has taken off in Nova Scotia, just as it has across the rest of North America. A “tiny home” is any dwelling under 500 square feet—and many are much smaller, with as little as 120 square feet for a unit for two. The South Shore is home to excellent and innovative tiny home builders, and more and more people are taking the plunge to choose simplicity over clutter. HGTV has several television shows glamourizing tiny house living. They have many advantages, including:

- Lower cost to get into the housing market
- Lower utility costs
- Relatively easy to own your own home AND land
- privacy from neighbours

Could tiny homes, therefore, be a solution to the lack of affordable housing on the South Shore? It's a tempting vision, but let's look at the other side of the coin: it's one thing to live in a deliberately simple dwelling in a beautiful setting by choice, but quite another to be forced into a tiny space because that's all you can afford. What are some other downsides?

- Tiny homes are relatively expensive. Tiny houses cost a fraction of the average home on the market. Priced per square footage, however, they aren't exactly bargain basement. A 190-square-foot model will cost about \$20,000 for an empty shell, and up to \$100,000 for a designer edition. Furthermore, banks don't feel that tiny homes are a viable option because they don't have a good resale value. So you can only afford to buy one if you have the money up front and can risk taking a loss in



the long run—which most people can't.

- Municipal rules minimum often exclude tiny homes (as they do in Bridgewater, for instance). So even if you feel that a tiny home is the best option for you, it may not be allowed.
- Almost all tiny houses depend upon using lofts for sleeping and storage—which are useless if you have mobility problems. And of course, while it may technically be possible to build a wheelchair-friendly tiny house, it would be a very difficult and cost-ineffective thing to do.
- Lack of storage space-- in order to live well and securely in a tiny house, it is necessary to have disposable income to run out and buy what you need when the need arises. Without storage space, you can't save money by buying in bulk, or do much of any kind of saving for a rainy day.
- Decreased privacy from family members. “I can't imagine anyone with children not going bonkers in them,” says Susan Saegert, an environmental psychology professor at the City University of New York graduate school, who studies the effect of overcrowding on families. Cramped dwellings also take their toll, research shows, on our physical and mental health. A lack of space has been linked to

depression, alcoholism and poor school performance in children.

In summary, what might work short-term for a younger couple or hardcore environmentalist is not necessarily the answer for a single mom with toddlers or borderline homeless individual. That isn't to say that there isn't a role for tiny homes in the affordable housing market—they certainly are attractive to some—but as a catch-all solution for people who are housing insecure they are a poor choice compared to standard affordable housing.

*Submitted by Elisabeth Bailey*

## Did you know?



Housing Nova Scotia is the provincial government corporation which oversees provincial housing authority, and offers programs to help lower income households rent and maintain safe and affordable housing.

Housing Nova Scotia offers grants and loans for home repairs and additions to make sure your house is your home. They also offer mortgage funds and grants to help purchase or build modest houses.

### Current Programs

- ☐ Financial Assistance and Grant Programs for Homeowners
- ☐ Housing Programs for Landlords
- ☐ Housing Programs for Persons with Disabilities
- ☐ Housing Programs for Seniors
- ☐ Landlord Rent Supplement Program
- ☐ Neighbourhood Improvement Initiative
- ☐ Programs for Developers of Affordable Housing
- ☐ Public Housing and Other Affordable Renting Programs
- ☐ Shelter Enhancement

Learn more about these programs at <http://housing.novascotia.ca>



# Housing *IS* A Provincial Election Issue!

The South Shore Housing Action Coalition uses each election campaign (municipal, provincial and federal) as an opportunity to build awareness about the housing challenges and issues our communities are facing. This involves creating and distributing a fact sheet among our networks and encouraging people to ask candidates about housing when they have the opportunity. It also includes approaching candidates to learn more about their understanding of the housing challenges in our communities, their commitment to support and taking action locally as our representative(s), and to learn what their party will do to take action, should they form government. This year, we worked with the Shelburne County Housing Coalition to raise awareness in our communities about housing challenges and to approach our candidates.

We are pleased to share with you the responses we received from candidates along the South Shore, which includes the ridings of Chester St Margaret's, Lunenburg, Lunenburg West, Queens Shelburne and Argyle Barrington.

Visit <http://sshac.ca/2017-provincial-election/> to view our fact sheet. Here you will also find the responses from party leaders regarding their plans for poverty reduction, which includes housing and homelessness, as requested by End Poverty Nova Scotia.

## Candidate Responses

### 1. In your opinion, what are the housing needs of people living in your riding?



**DENISE PETERSON-  
RAFUSE**  
New Democratic  
Party of Nova Scotia  
Chester  
St.Margaret's

Housing is a major issue for a significant number of people on the South Shore, including individuals and families living in poverty, seniors, youth, single-parent households, and individuals who are precariously employed. As the Fact Sheet provided by the SSHAC and SCHC indicate, between 31% and 56% of household on the South Shore are without adequate, suitable and affordable housing. We know that too many Nova Scotian families are forced to make the impossible choice between paying the rent or mortgage, heating their homes, or buying groceries. Housing insecurity especially affects women, who are sometimes forced to stay in unhealthy or violent situations due to poverty and the cost of housing. It exacerbates the vulnerability of children, people with disabilities, and other socially marginalized groups. We see housing insecurity as a crisis in Nova Scotia, intrinsically linked to the crisis of poverty, that requires an immediate and substantial intervention by government.



**MARC BREAUGH**  
New Democratic  
Party of Nova Scotia  
Lunenburg

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**SUZANNE LOHNES-CROFT**  
*Liberal Party of Nova Scotia*  
**Lunenburg**  
*Lohnes-Croft, con't*

In rural ridings like Lunenburg we are confronted with a number of demographic trends that impact housing needs and availability.

We have an aging population of residents who have owned their own homes for many years. Many of these residents will need financial and medical support to stay in their homes.

A sub-set of these older residents decide that their homes are too far removed from the amenities that they need. These residents typically move to Lunenburg, Mahone Bay or New Germany, where they can be closer to shops, doctors, dentists and activities. They are often looking for quality and affordable rental accommodations.

In light of our aging demographics, we need to take steps to attract and retain young people, as they add vibrancy to our communities and economy. One of the biggest hurdles these younger families must overcome is saving for a down payment on a home.

Finally, in this area we are confronted with many homes that were built more than a century ago. Everyone knows that older homes require lots of upkeep and it can be challenging to finance these upgrades. We also know that older homes are less likely to be accessible for people with disabilities. For both of these reasons, homes across rural Nova Scotia need attention.



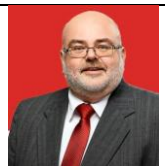
**LISA NORMAN**  
*New Democratic Party of Nova Scotia*  
**Lunenburg West**

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**MARK FUREY**  
*Liberal Party of Nova Scotia*  
**Lunenburg West**

I know that affordable housing is an issue for many young people and working families in Lunenburg West. There are definite shortages in Bridgewater as well as the surrounding area. During my door-to-door campaigning I am also hearing about the need for affordable housing. There are also waiting lists for seniors seeking subsidized housing.



**VERNON OICKLE**  
*Liberal Party of Nova Scotia*  
**Queens Shelburne**

Access to safe and affordable housing is the foundation for a strong economy and better social outcomes. There is no doubt that we have housing needs in the riding of Queens-Shelburne.

The demands for proper and adequate housing in this riding are diverse and reflect a variety of needs including family size, income levels and mobility. For far too long we have heard examples of people of all age groups, social needs and physical challenges having to leave their community in search of more affordable and better accessible housing.

The wait list that some people have endured in finding suitable housing compounds the problem.

The biggest need is for low income housing especially for seniors and young families.

The need is great and there are many people who live in housing that does not qualify as "warm, safe, and dry" which is the standard community services uses.

## 2. In your role as MLA, what steps and actions will you take as our representative to address housing challenges locally?



**DENISE PETERSON-RAFUSE**  
New Democratic  
Party of Nova Scotia  
**Chester  
St.Margaret's**

I am proud to represent the party that introduced Nova Scotia's first Affordable Housing Strategy. As part of an NDP government, I would support our plan for investing to improve and expand affordable housing for our province's citizens. I would consult with affordable housing advocates in my constituency to determine the need, priorities, and next steps for addressing the housing crisis here at home, and I would work to ensure our communities are represented in the provincial housing plan.



**MARC BREUGH**  
New Democratic  
Party of Nova Scotia  
**Lunenburg**

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**SUZANNE LOHNES CROFT**  
Liberal Party of Nova  
Scotia  
**Lunenburg**

I was proud to announce funding for the construction of affordable housing units in Mahone Bay. This is an investment of \$1.3 million in conjunction with the private sector. A development with 26 units, to be called Brookside Apartments, will be built by M.A.D.E of Mahone Bay for seniors. In March, I was also pleased to confirm that the provincial and federal governments are investing nearly \$375,000 to provide 13 rent supplements at Brookside Apartments. These investments support older adults with lower incomes find suitable accommodations.

I want to continue building on the good relationship between the municipality, the province and the federal government. I also value the important work of community groups, like your coalition and the Seniors Committee, and want to continue our work together.

I'm especially interested in seeing how all partners can work together to maximize the use of underutilized and vacant buildings, regardless of which level of government owns them. I believe there is more work to do in this regard.



With the passage of the Accessibility Act in April 2017, government has set a goal of achieving an accessible Nova Scotia by 2030. I want to work with all partners to ensure that the regulations to be developed respond to local needs and that funding supports are in place so that local facilities can become fully accessible.

Finally, I want to continue assisting individuals who are registering with the local housing authority and navigating government programs, like the heating assistance rebate program, the home repair assistance program, and Efficiency NS programs.





**LISA NORMAN**  
New Democratic  
Party of Nova Scotia  
**Lunenburg West**

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|  |  |
|--|--|
|  <p><b>MARK FUREY</b><br/>Liberal Party of Nova Scotia<br/>Lunenburg West</p>     | <p>I have been working with the Minister of Community Services on a pilot project for this area through a Housing Support Worker program which helps individuals who require support beyond financial assistance to find safe, affordable housing. This 24 month long pilot will create 2 positions in Bridgewater to conduct this program.</p> <p>Our government remains committed to working with municipalities and towns, the federal government and private partners to addressing the need for affordable housing.</p>   |
|  <p><b>VERNON OICKLE</b><br/>Liberal Party of Nova Scotia<br/>Queens Shelburne</p> | <p>Under the NDP Dexter government, \$42 million in Federal money was left unspent. They were saving it for a rainy day. When we came to government, we committed to unlock that \$42 million from Ottawa. Because the Liberals under the leadership of Stephen McNeil knew for thousands of Nova Scotians it was raining today.</p> <p>That investment, along with a new \$75 million cost-shared agreement with Ottawa, will have allowed Nova Scotia to reduce the wait list for housing by 20% through 2017-2018.</p> <p>As your MLA, I will work with stakeholders and all three levels of government to ensure our area receives funding for services we need and develop a long term strategy for growth and development. I am proud to run for a party that has made housing a top priority.</p> |

### 3. What is your party's plan for taking action on the diverse housing needs of Nova Scotians?

|   |  |
|---|--|
|  <p><b>DENISE PETERSON-RAFUSE</b><br/>New Democratic Party of Nova Scotia<br/>Chester-St. Margaret's</p> | <p>In 2015 and 2016 the Liberal government underspent on the province's housing strategy by \$3.5 million. They have also underspent on social housing subsidies and housing renovation, despite a current public housing waitlist of close to 5,000.</p> <p>An NDP government will invest in new affordable housing units, and repairs and maintenance of existing units, and work with communities to address the diverse housing needs of low-income residents. We will pass a bill, tabled by the NDP caucus last fall, to enshrine the right to adequate food, water, housing, health care and social services in the Human Rights Code. We will raise the minimum wage to \$15, and set social assistance rates so that everyone can afford to buy healthy food at grocery stores and farmers' markets instead of visiting food banks. We will also fast-track the Employment Supports and Income Assistance Transformation, and being the design phase of a Basic Income Guarantee.</p> <p>These measures will both directly alleviate housing insecurity, and reduce the problem of core housing need.</p> |
|  <p><b>MARC BREAUUGH</b><br/>New Democratic Party of Nova Scotia<br/>Lunenburg</p>                     | <p>In 2015 and 2016 the Liberal government underspent on the province's housing strategy by \$3.5 million. They have also underspent on social housing subsidies and housing renovation, despite a current public housing waitlist of close to 5,000.</p> <p>An NDP government will invest in new affordable housing units, and repairs and maintenance of existing units, and work with communities to address the diverse housing needs of low-income residents. We will pass a bill, tabled by the NDP caucus last fall, to enshrine the right to adequate food, water, housing, health care and social services in the Human Rights Code. We will raise the minimum wage to \$15, and set social assistance rates so that everyone can afford to buy healthy food at grocery stores and farmers' markets instead of visiting food banks. We will also fast-track the Employment Supports and Income Assistance Transformation, and being the design phase of a Basic Income Guarantee.</p> <p>These measures will both directly alleviate housing insecurity, and reduce the problem of core housing need.</p> |



**SUZANNE LOHNES  
CROFT**  
*Liberal Party of Nova  
Scotia*  
**Lunenburg**

The Liberal Party understands access to affordable housing is an issue for many Nova Scotians. That is why we invested heavily into more affordable housing, home repairs and public housing. When we came into government, there was \$42 million from Ottawa that the NDP had saved for a rainy day. The Liberal government under Stephen McNeil knew that for many Nova Scotians it is raining today. That is why we invested that \$42 million and committed an additional \$10 million from the Province for a total of \$52 million at the start of our mandate for housing needs.

Since then, our Liberal Government has cost-matched on a \$75 million agreement with Ottawa to further invest in housing. The money will be invested in the following areas: 2nd stage housing for victims of domestic violence, affordable housing for seniors and families and improved public housing (maintenance and renovations), rent supplements and the home repair program.

Here are some examples:

Over 950 households will benefit thanks to the \$6.9 million investment in the Residential Rehabilitation Assistance Program; the \$800,000 investment in the emergency Repair Program; and, a \$100,000 investment for the Access-A-Home program. This is allowing our seniors and Nova Scotians with disabilities to stay in their homes longer; and low-income Nova Scotians to make needed repairs. We recently announced \$17.3 million to create over 400 new rent supplements, housing low income Nova Scotians.

Additionally, in our 2017-2018 budget, we increased the income threshold for the Heating Assistance Rebate Program, supporting over 5,000 more households with their energy costs.

We have shown time and again that we are committed to addressing the housing needs of Nova Scotians.



**LISA NORMAN**  
*New Democratic  
Party of Nova Scotia*  
**Lunenburg West**

In 2015 and 2016 the Liberal government under spent on the province's housing strategy by \$3.5 million. They have also under spent on social housing subsidies and housing renovation, despite a current public housing wait list of close to 5,000.

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These measures will both directly alleviate housing insecurity, and reduce the problem of core housing need.



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We recently announced \$17.3 million to create over 400 new rent supplements, housing low income Nova Scotians.

Finally, we partnered with the private sector to invest \$1.3 million in a 26-unit seniors housing complex in Mahone Bay.

Additionally, in our 2017-2018 budget, we increased the income threshold for the Heating Assistance Rebate Program, supporting over 5,000 more households with their energy costs.

We have shown time and again that we are committed to housing. Please stay tuned, we will have more to say on housing as our platform is announced.

### Response from the Progressive Conservative Party of Nova Scotia Submitted on behalf of Progressive Conservative Candidates



**JULIA CHAISSON**  
Chester St. Margaret's



**BRIAN PICKINGS**  
Lunenburg



**CAROL HIPWELL**  
Lunenburg West



**KIM MASLAND**  
Queens Shelburne



**CHRIS D'ENTREMONT**  
Argyle Barrington

Jamie Baillie and the PC party have an optimistic, pro-growth agenda that focuses on rebuilding our province, creating jobs and getting Nova Scotians back to work. Voters are tired of governments with no vision that only focus on cuts.

Housing stock in Nova Scotia is aging and increasingly expensive to maintain. A PC government will bring down the cost of living by cutting taxes, twinning dangerous highways without imposing tolls, opposing the Liberal carbon tax and raising the Basic Personal Amount by up to \$3,000 for people with incomes below \$75,000. This one move will cut taxes for 500,000 Nova Scotians.

To assist low-income seniors to continue living in their homes with dignity, we will help cover the cost of repair projects and we will enact the Safer Homes Act to make sure housing authorities make repairs to homes in a timely manner.

As your MLA, I will be a vocal advocate for local housing needs at the decision-making table in a Progressive Conservative government.

If elected on May 30th, we will be committed to working together with the South Shore Housing Action Coalition to develop a realistic strategy to address this pressing need.

## Other Responses from Candidates



KATHALEEN MILAN  
Green Party of Nova  
Scotia  
Queens Shelburne

I'd like to think we can design a holistic approach to living in our communities that would do away with the need for your organization all together. I actually believe the Green Party values and policies could make that possible. I'd like to link you to the [Green Party Community Strategy](#) section of their policies. In addition to the Community Strategies I'd like you to know we support a guaranteed income which would certainly improve the lives of many that are currently falling through the cracks. Also, our [platform](#) may give you more clarity on our commitment to affordable housing. Thank you for being such a great support for those in need. Now lets try and do away with you! :)

## WHAT ROLE DOES PROVINCIAL GOVERNMENT HAVE IN HOUSING?

We are calling on the Provincial Government to expand upon *A Housing Strategy for Nova Scotia (2013)* to be more comprehensive and coordinated in addressing the diverse housing needs of Nova Scotians, which would include action to:

- Invest in, and improve access to, housing-related supports, which enable Nova Scotians to stay successfully housed in their communities;
- Address non-market housing gaps by developing partnerships across private, public and not-for profit sectors that create new safe, affordable and appropriate housing infrastructure;
- Ensure rent supplements are attached also to individuals, not only property owners;
- Address and amend legislation (the Municipal Government Act and Municipal Housing Corporation Act) to allow municipalities the flexibility to support the development of safe and affordable housing in their communities;
- Explore opportunities to better support the availability and provision of healthy, safe and affordable housing and build positive tenant/landlord relationships.

### Make Housing an Election Issue Ask a Candidate:

In your opinion, what are the housing needs of people living in your riding?

In your role as MLA, what steps and actions will you take as our representative to address housing challenges locally?

What is your party's plan for taking action on the diverse housing needs of Nova Scotians?