



# South Shore Housing Action Coalition

Submission to the Standing Legislative Committee  
Natural Resources & Economic Development

**February 25, 2021**

Committee Meeting Topic: Housing Affordability  
SSHAC Focus: Rural Experience and Rural Needs

## About SSHAC

The South Shore Housing Action Coalition is a coalition of community stakeholders, service providers, and community members who have been working collaboratively since 2010, to build awareness and facilitate action on the need for improved access to healthy, safe, and affordable housing options for all, at every stage of life, in Lunenburg and Queens Counties, in particular.

Currently our Coalition membership includes:

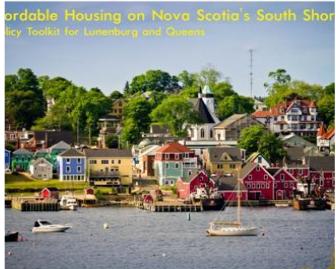
- Aspotogan Heritage Trust
- Queens Community Health Board
- Town of Bridgewater
- Town of Lunenburg
- Second Story Women's Centre
- Town of Mahone Bay
- Municipality of the District of Chester
- Senior's Safety Program of Lunenburg County
- Municipality of the District of Lunenburg
- Nova Scotia Health Authority
- Family Services of Western Nova Scotia
- Region of Queens Municipality
- South Shore Transition Housing Association
- Lunenburg County Community Health Board
- Interested community members

The work of the coalition is focused on building capacity among coalition members in our communities with stakeholders, and among decision makers. We work collaboratively to achieve this by:

- Educating ourselves and others about the housing challenges, needs, and opportunities for action in our communities;
- Doing research and monitoring data about housing and homelessness, to build understanding and support action;
- Advocating for action and supporting the development of policy to address needs.

More information about SSHAC can be found at <http://sshac.ca>. Examples of our work over the years include:

### Municipal Engagement



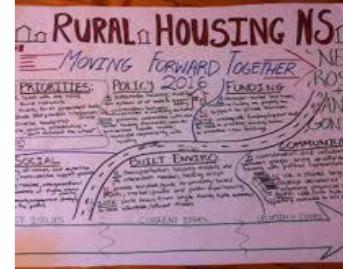
- Coalition representation from 6 municipal units in Lunenburg and Queens County
- Worked closely with Dalhousie School of Planning students to prepare an affordable housing Toolkit for Rural Municipalities, and an analysis of the quality and effectiveness of rental housing standard by-laws in rural Nova Scotia

### Community Research



- 2016 Housing Needs Assessment
- Census Data Report
- Housing Wage Report
- Short Term Accommodation Status Report

### Awareness & Advocacy



- Rural Housing Forum
- Election Campaigns
- Newsletter
- Landlord/Developer Information Session
- Presentations, Website, Social Media

# Understanding Rural Housing and Homelessness

Rural communities are the heart of our province, and provide a strong foundation for the economic sustainability and prosperity of Nova Scotia. Indeed, rural communities are essential to the long term success of Nova Scotia, however, efforts to address rural economic development in the past have seemingly failed to recognize the role of housing in supporting not only individuals, but also business, and our communities. Our communities need people. People need housing. Without housing, communities die.

Despite nearly two thirds of Nova Scotians (65.7%) calling rural communities home<sup>1</sup>, the allocation of housing and homelessness resources does not reflect this reality. Recognition of the important role housing plays in the vibrancy and sustainability of our communities must be part of any action taken to grow rural economies.

Furthermore, an understanding of the various factors which impact the availability of healthy, safe, and affordable housing options, and how they interact with each other, is necessary to identify solutions, and support action.

The diverse and complex housing-related challenges our rural communities face include:

- **Gaps in housing continuum:** There are limited or no emergency or second stage housing options, little or no public and co-op housing options, and limited rental market options along the housing continuum.
- **Market pressures which have impacts on affordability and availability.** These pressures include:
  - Growing demand for rental housing, as evidenced by low vacancy rates and a lack of development, of new and affordable rental housing.
  - Growing interest in rural real estate as a result of COVID is impacting affordability as demand is growing.
  - Growth in the conversion of homes and apartments in our coastal communities for use as short-term rental accommodations.
- Vulnerable populations have been disproportionately affected by the Covid pandemic, including those who live in rural communities. Problems such as overcrowding and lack of adequate sanitation facilities can make it challenging to follow public health recommendations like physical distancing and increased handwashing.
- The pandemic has also exposed even more inequities in housing. Systemic discrimination means that members of the Black, Indigenous and people of color (BIPOC) and LGBTQ2S communities continue to face unique housing challenges. It can be harder for them to access and maintain safe, affordable and stable housing, especially in small communities where affordable and supportive housing is at a premium.<sup>4</sup>
- Local infrastructure and services: The lack of supports, services, and amenities in some of our smaller communities has an impact on the ability of these communities to attract and retain business and workers, and fails to meet the needs of current residents.

## Table 1: What is Rural?<sup>2</sup>

For the purpose of this discussion, when we refer to “rural” areas and communities, we are considering those communities which Statistics Canada’s defines as rural areas (areas outside population centres) and small population centres (have populations between 1000 and 29,999 and a density of 400 persons or more per square kilometer).

“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.”<sup>3</sup>

<sup>1</sup> Statista Research Department. (2021). Population Distribution of Nova Scotia, by rural/urban type, 2016. Retrieved from

<sup>2</sup> Statistics Canada. (2016). Population Centre and Rural Area Classifications 2016: Definitions. Retrieved from <https://www.statcan.gc.ca/eng/subjects/standard/pcrac/2016/definitions> on February 10, 2021.

<sup>3</sup> Province of Nova Scotia. (2013). A Housing Strategy for Nova Scotia. Retrieved from [https://novascotia.ca/coms/hs/Housing\\_Strategy.pdf](https://novascotia.ca/coms/hs/Housing_Strategy.pdf) on February 19, 2021.

<sup>4</sup> Canada Mortgage and Housing Corporation. (2020). Housing Observer: Housing Matters — during COVID-19

National Housing Day 2020 retrieved from <https://www.cmhc-schl.gc.ca/en/housing-observer-online/2020-housing-observer/housing-matters-during-covid19-national-housing-day-2020> on February 22, 2021.

We believe there are fundamental challenges to the current approaches to addressing the housing related needs of rural communities, which must be addressed to move forward. These include:

- Equitable access to a range of services, including affordable housing, and housing support services and amenities (i.e., daycare options, grocery stores, public transportation, etc.) is indeed at a crisis level in the towns and villages on the South Shore, and across rural Nova Scotia.
- Rural homelessness and housing insecurity are critically under-studied, and reliable data on homelessness is minimal.
- Rural perspective and representation is often lacking during policy and program development, and in decision making.

While affordable housing investment contributes to economic growth in communities, government policy to support employment and economic development often overlooks affordable housing as a crucial part of the solution.<sup>3</sup> Commitment to the growth and development of rural economies must not only consider the role of affordable housing in growing the economy, but also investment in the development of affordable housing options needed to sustain it. The reality is:

- Some people make lower wages than others, yet are critical to community economic success and sustainability. These workers and community residents need affordable housing, and they need it in order to work, to continue to contribute to the economy, and to avoid the risk of becoming homeless<sup>6</sup>.
- The lack of affordable and appropriate housing options in communities impacts the ability of employers to recruit and retain employees. The range of housing options in rural communities is limited, with more households living in single detached dwellings, and where home ownership has traditionally been the focus. However, there is an observed trend towards more households choosing to live in rental housing, resulting in greater pressure on rental markets, where there are fewer rental options and less development.

“The development of decent, affordable rural housing can improve the lives of those with inadequate shelter, while at the same time benefitting the local economy.”<sup>5</sup>

Growing the economy requires a focus on responding to the current and future housing needs of communities. People must be supported with affordable housing options, and people must have adequate economic opportunities to put down roots. An examination of the housing related needs of communities as part of any economic development strategy will help to ensure longer term community sustainability.

To move us towards productive and meaningful conversation about the reality of housing and homelessness in rural communities, we must first address some myths and misconceptions which are often cited as reasons for inaction.

**Myth # 1: Rural Nova Scotia does not have an affordable housing crisis.**

**Myth # 2: All homelessness in Nova Scotia presents in the same way.**

**Myth # 3: There is equitable and easy access to housing and housing-related supports across the province.**

**Myth # 4: Rural communities can be represented by those who do not live in rural areas.**

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<sup>5</sup> Ontario Non-Profit Housing Association. (2015) Affordable Housing and Economic Development: How Housing can Spark Growth in Northern and Southwestern Ontario. Retrieved from <https://share.hscorp.ca/affordable-housing/?upf=dl&id=4768> on February 10, 2021.

<sup>6</sup>Housing: Now and Into the Future. (2018). Building Safe and Affordable Housing. Retrieved from <http://www.daashgroup.com>

## Myth # 1: Rural Nova Scotia does not have an affordable housing crisis.

The question of whether there is an affordable housing crisis in rural communities is often raised. Yes, there are Nova Scotians in rural areas who are living with housing insecurity and experience homelessness. If we look to the rates of core housing need across Nova Scotia, we see that, in fact, the rates of core housing need<sup>4</sup> in many rural communities are similar to those reported for Halifax, as shown in the Table 2.

The rates of core housing need among tenant households is greater than that for homeowner households. However, it is important to note that since home ownership accounts for the most tenure of housing stock in Nova Scotia, the absolute number of households experiencing core housing need may indeed be very similar.

Another indicator of housing need in a community is Housing Hardship. A household is considered to be in housing hardship if the disposable income after housing expenditures is such that the household is unable to afford other basic living expenses.

Data suggests that Atlantic Canadians experience higher incidences of housing hardship than other regions in Canada. Interestingly the data indicates that in Halifax, *“the proportion of households falling below the 30% threshold is consistent with that of the province, the housing hardship rate is below the provincial rate, implying that hardship issues could be more concentrated outside of the CMA (Halifax).”*<sup>8</sup>

Additionally, a robust range of housing options along the housing continuum (Figure 1) is necessary to meet the changing needs of residents throughout the lifespan. In many rural communities, there are often few options available, and those that are, are difficult to access because of affordability and availability, which is being impacted by:

- growing demand for rental housing;
- the conversion of rental housing stock to short term rental accommodations;
- the sale of tenant housing;
- a lack of affordable tenant housing development.

Figure 1: The Housing Continuum



Table 2: Core Housing Need

A household is in core housing need if:

- Its housing does not meet one or more of the adequacy, suitability or affordability standards, and
- It would have to spend 30% or more of its before-tax income to access acceptable local housing.

Acceptable housing is adequate in condition, suitable in size, and affordable.

- *Adequate* housing does not require any major repairs, according to residents.
- *Suitable* housing has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard (NOS) requirements.
- *Affordable* housing costs less than 30% of before-tax household income.

Percentage of Households Spending 30% or More of Income on Housing<sup>7</sup>

	Tenant	Homeowner	Overall
Halifax	43%	13%	25%
Lunenburg County	42%	13%	18%
Queens County	43%	12%	18%
Nova Scotia	43%	12%	21.6%

<sup>7</sup>Statistics Canada. (2016). Census of Canada: Community Profiles. Retrieved from <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> on February 19, 2021.

<sup>8</sup>CMHC. (2020). Research Insight. Introducing the Housing Hardship Concept. Retrieved from <https://www.cmhc-schl.gc.ca/en/data-and-research/publications-and-reports/research-insight-introducing-housing-hardship-concept> on February 2021.

According to the 2018 CMHC Rental Market Survey<sup>9</sup>, the Town of Bridgewater's overall vacancy rate for bachelor units was less than 1.5% overall, and at 0% for bachelor and 3 bedroom units. For Nova Scotia, the overall vacancy rate for rental housing was 1.4%.

### Myth # 2: All homelessness in Nova Scotia presents in the same way.

While the factors that drive homelessness in urban and rural communities are similar, homelessness in rural communities is often hidden; it might look like couch-surfing, staying in overcrowded accommodations, living in a tent, living in interim housing (e.g. motel), living in shelter without electricity, water, etc. As such, it is difficult to measure the need, which impacts the ability of communities to access funding for services and provide supports. It also means that individuals who could benefit from these supports are less likely to have meaningful access to opportunities to support their long-term residence in rural communities.

*Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is the result of systemic or societal barriers, a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination. Most people do not choose to be homeless, and the experience is generally negative, unpleasant, unhealthy, unsafe, stressful and distressing.*

Canadian Observatory on Homelessness<sup>11</sup>

At this time, the best available indicator of risk for homelessness in a community is the percentage of households reporting they spend 50% or more of their household income on housing related costs. According to the Canadian Rental Housing Index<sup>10</sup>, in 2018, nearly 1 in 5 (19%) tenant households in Nova Scotia were at risk for homelessness. Table 3 below shows the rates for Halifax, Lunenburg County, Queens County, and Nova Scotia.

<b>Table 3: Tenant Households Spending 50% or More of Household Income on Housing<sup>10</sup></b>	
Halifax	21%
Lunenburg County	19%
Queens County	18%
Nova Scotia	19%

At a recent meeting of SSHAC, one of our local Housing Support Workers said that “the need is not just extreme, it is a crisis” after a day in which she received 5 referrals for people who are unhoused with no access to shelters or other housing to which to refer them. There is an urgent need to address the needs of rural homelessness.

### Myth # 3: There is equitable and easy access to housing and housing-related supports across the province.

It is generally believed that access to emergency, supportive, and public housing options and supports is available in communities across Nova Scotia. This is not the case.

As a result of an almost exclusive focus on the needs of Halifax, there has not been the same level of investment for the provision of affordable housing and housing-related services in rural communities, and so, they do not exist.

For instance, there are very few emergency housing options across rural Nova Scotia. There is one emergency homeless shelter in all of Western Nova Scotia (Open Arms in Kentville) and 3 Transition Houses for women

<sup>10</sup> Canadian Rental Market Index. (2018). Community Profile. Retrieved from <http://rentalhousingindex.ca/en/?#intro> on February 10, 2021.

<sup>11</sup> Homeless Hub. (2012). Canadian Definition of Homelessness. Retrieved from <https://www.homelesshub.ca/resource/canadian-definition-homelessness> on February 22, 2021.

and children who are experiencing domestic violence. These operate at full, or near to full, capacity at all times. Furthermore, not all rural communities have access to Housing First housing support programs, and those that do face notable challenges to implementation and delivery of services, including:

- large caseloads in communities with limited affordability and availability of housing options;
- lack of funding for implementation;
- lack of local clinical expertise;
- insufficient housing stock for scattered-site approaches;
- inability of programs to reach efficiencies of scale, due to low client numbers.

Finally, while public housing units are found across Nova Scotia, there are not enough to meet the need, which continues to grow, as demonstrated by the ever growing waitlists. In Lunenburg County, for example, there are a total 250 public housing units and 474 households currently waiting for a unit to become available in their community. Some households have been “on the waitlist” for a public housing unit for years.

The stress and impacts of housing insecurity and homelessness on the individual and households are the same regardless of whether they are in a rural or urban community. It is essential that rural and remote communities are adequately supported through the collection of data about needs and opportunities, access to funding, and programming options to meet the needs of all Nova Scotians. Improving access to housing options and services that allow people to remain in a community long term may also support them to contribute to community life and employment.

*“The one thing all homeless people have in common is a lack of housing. Whatever other problems they face, adequate, stable, affordable housing is a prerequisite to solving them. Homelessness may not be only a housing problem, but it is always a housing problem; housing is necessary, although sometimes not sufficient, to solve the problem of homelessness”<sup>12</sup>*

#### **Myth # 4: Rural communities can be represented by those who do not live in rural areas.**

Nova Scotia’s rural communities are diverse, with unique challenges, which require unique solutions. A one size fits all approach is bound to be inadequate. *Rural communities must be represented in decision making that affects Nova Scotians, and policy and programming decisions must consider the equitable distribution of resources and rural realities, and be crafted in a manner that recognizes local and regional differences.* We believe that failing to address the lack of rural perspectives in planning and decision making will inhibit meaningful discussion and action.

There is a growing sense that rural Nova Scotia is being ignored, partially due to the myths that are propagated at urban-centered decision-making tables, such as those discussed here:

- that we do not have an affordable housing crisis;
- that hidden homelessness is not real homelessness;
- that we have equitable access to affordable housing and related services;
- that there is adequate representation when it comes to decisions that impact almost 62% of the population in this province.

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<sup>12</sup> Dolbeare, C.N. (1996). Housing Policy: A General Consideration. In Baumohl, J. (Ed.), Homelessness in America. Phoenix: Oryx Press. P. 34

## TAKING ACTION

We offer the following opportunities for action:

### **1. We propose a focus on building the capacity of existing Hub communities to support rural development by improving access to supports, services, and affordable housing.**

Rather than concentrating services almost entirely in large urban centres, we propose a more equitable distribution of resources. In this model, Hub communities (the larger of small towns or villages in a rural area) provide access to a range of amenities, including employment opportunities, services and supports for daily living, and a range of affordable housing options and related supports. There are already a number of Hub communities across rural Nova Scotia, but it remains difficult for them to support the required services, employment, and housing options needed for people to build a life in rural Nova Scotia.

*We challenge the Province of Nova Scotia to focus on growing Hub communities, with a focus on creating healthy and vibrant communities, where people have access to employment opportunities, services and supports, and access to healthy, safe, and affordable housing options.*

### **2. We propose more equitable access to current and reliable data, and improved access to funding opportunities.**

Some of the challenges encountered by rural communities result from the lack of access that rural communities have to research, data and funding opportunities. The historical lack of research and investment into addressing rural housing and homelessness and the resulting limited availability of data drastically reduces the chances of successfully applying for funding and advocating for services. It is not uncommon that stakeholders seeking to apply for funding find that they do not meet the minimum funding criteria. Projects are stalled before they even begin. It would not be unreasonable to argue that the urban-centric manner in which application processes are structured place rural communities at a distinct disadvantage. Moving forward, there must be a focus on examining issues with a rural lens.

*We challenge the province of Nova Scotia to invest in the future of rural communities by supporting efforts to improve the quality of data available and to support research into rural needs and solutions.*

### **3. We propose a rural lens in Policy and Program Development and Decision Making.**

We believe any effort to build rural communities must meaningfully include rural voices at decision making and planning tables to represent the unique needs and realities of their communities. By committing to the inclusion of rural representation in policy and program decision making, the government of Nova Scotia will:

- acknowledge the valuable contributions that rural Nova Scotia makes to the vibrancy and prosperity of the province;
- confirm that the province publicly commits to the sustainability of rural communities;
- acknowledge that rural homelessness and housing vulnerability exists and commits to ensuring that affordable housing and housing-related support services are accessible to everyone in Nova Scotia;
- recognize the need for the expertise of those who live in rural areas at decision-making tables;
- include a commitment to ongoing communication with rural communities about housing issues, and opportunities for funding of affordable housing development projects.

*We challenge the Province of Nova Scotia to commit to proportional rural representation in decision making and policy development.*

Efforts to grow employment and economic development in any region must focus on ensuring people living in rural communities have access to the amenities, supports, and services they need to contribute to their communities and the economy. This includes housing, and related supports and services. Addressing the challenges our communities face requires intention and action from all levels of government and community. Rural representation in decision making will help us build stronger and more sustainable rural communities.

## MOVING FORWARD TOGETHER

Recent research into the state of housing in non-metropolitan Canada<sup>11</sup> has identified housing to be a key constraint on economic and community development, and that a failure to act will lead to the loss of community economic opportunities, housing affordability will decline, especially for vulnerable populations, and health and safety will be put at risk. The research findings point to a need for coordinated and synergetic federal, provincial, and local government action on non-metropolitan housing.

Our challenge to the members of the Natural Resource and Economic Development committee:

- Learn more about how the housing and homelessness challenges in rural communities across Nova Scotia impact individuals, businesses, local communities and Nova Scotia;
- Commit to moving into action through the development of a rural housing and homelessness strategy, focusing on Hubs; and,
- We ask that you share back with us what your next steps will be. We are committed to supporting action!

Finally, as we conclude our discussion, let us all reflect on the recent recognition of the Government of Canada to the right to adequate housing as a fundamental human right.

*“It is declared to be the housing policy of the Government of Canada to recognize that the right to adequate housing is a fundamental human right affirmed in international law; and to recognize that housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities.”*

**What are we prepared to do to act on the right to housing for all Nova Scotians?**

**How will we work together to take action?**

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<sup>11</sup> Community Development Institute, UNBC. (2020). Building Foundations for the Future: Housing, community development, and economic opportunity in non-metropolitan Canada. Retrieved from [https://www2.unbc.ca/sites/default/files/news/54270/building-foundations-future-housing-community-development-and-economic-opportunity-non-metropolitan-canada/building\\_foundations\\_for\\_the\\_future\\_final\\_0.pdf](https://www2.unbc.ca/sites/default/files/news/54270/building-foundations-future-housing-community-development-and-economic-opportunity-non-metropolitan-canada/building_foundations_for_the_future_final_0.pdf) on February 10, 2021.

## Resources

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