Affordable Housing in the Cape Breton Regional Municipality

Situational Assessment

A project of Cape Breton Community Housing Association (CBCHA) and Affordable Housing and Homelessness Working Group (AHHWG)

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Acknowledgments

Affordable Housing and Homelessness Working Group:

- Cape Breton Community Housing Association
- Cape Breton Regional Municipality Council
- Cape Breton Regional Police Services
- Cape Breton University – Master of Business Administration (Community Economic Development)
- Community Action on Homelessness
- Government of Nova Scotia – Department of Community Services
- Housing Nova Scotia
- Nova Scotia Health Authority – Public Health; Mental Health and Addictions

Community stakeholders engaged in consultation:

- Affordable Housing Renovation Partnership
- Ally Centre of Cape Breton
- Atlantic Baptist Senior Citizens' Home Inc.
- Breton Ability Centre
- Cape Breton Community Housing Association
- Cape Breton Council of Seniors
- Cape Breton Island Housing Authority
- Cape Breton Regional Municipality
- Cape Breton Transition House
- Cape Breton University
- Community CARES Youth Outreach
- Elizabeth Fry Society Cape Breton
- Habitat for Humanity Cape Breton
- Howard House
- New Dawn Enterprises
- Pathways to Employment
- Seton Foundation
- Five landlords/property managers in the private sector

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Executive Summary

Affordable housing and homelessness have emerged as significant issues in the Cape Breton Regional Municipality (CBRM). Housing is said to be **affordable** if it costs less than 30% of a household's total before-tax income (Statistics Canada, 2017g). Over 8,000 households in the region have unaffordable housing (Statistics Canada, 2018a). Approximately 5,500 of these households are in **core housing need** (Statistics Canada, 2017d), which means that their housing is unaffordable, inadequate, and/or unsuitable, and they would need to spend more than 30% of their income to obtain a home meeting these standards (Statistics Canada, 2017g). Core housing need disproportionately impacts renters, seniors, women, and/or people with activity limitations in the CBRM (Canada Mortgage and Housing Corporation [CMHC], 2018c). In addition, 284 individuals were found to be experiencing homelessness in the CBRM (Roy & Bickerton, 2018, in progress).

A local multi-sectoral Affordable Housing and Homelessness Working Group (AHHWG) has undertaken research since 2015, in the areas of rental housing stock, tenant experiences, homeless counts, and youth homelessness planning. Collectively, their research identifies a need for homelessness prevention and affordable housing in the region. The purpose of the current document is to examine the affordable housing capacity in the region of the CBRM and make recommendations for improvement. Local affordable housing need was assessed using various data sources, including federal housing data, the AHHWG's research projects, and affordable housing consultation conducted with 22 service providers. The information was assessed and recommendations were developed by the working group, positioned within the stance that housing is a human right and social determinant of health. Action plan development will be undertaken in 2019.

Vision: All people living in CBRM will have access to safe, adequate, affordable housing.

Mission: To reduce affordable housing need and core housing need in the CBRM. To enhance access to coordinated, adequate, and appropriate services and supports for individuals at risk of or experiencing homelessness.

Strategic Recommendations:

Leadership, Collaboration and Alignment

1. Establish an affordable housing coalition involving non-profit, public, and for-profit sectors

2. Develop a policy agenda to advocate for adequate income and housing affordability for all households in the CBRM

Homelessness and Housing Systems Planning

1. Expand and improve the continuum of supports for individuals experiencing or at risk of homelessness in the CBRM
    -   Design and implement a Coordinated Access system (see Canadian Alliance to End Homelessness [CAEH], 2018a) for the homeless serving system
    -   Expand emergency shelter response and supports for independence
2. Increase access to affordable rental housing for households in need
    -   Identifies a need for the development of 80 units and 600 rent supplements annually over 5 years
3. Take steps to make existing housing stock for homeowners adequate, safe, appropriate, and affordable

Introduction

Definitions

Affordable housing costs "less than 30% of total before-tax household income" (Statistics Canada, 2017g). It can include a wide range of housing in public, non-profit, and private sectors, encompassing owners and renters along a continuum of temporary to permanent housing (CMHC, 2018a).

Figure 1. Housing continuum (adapted from CMHC, 2018b)

Homelessness	Emergency Shelters	Transitional Housing	Supportive Housing	Community Housing	Affordable Housing (<30% of income)	Market Housing

Core housing need is experienced by households living in housing that does not meet one or more standards of adequacy, affordability, and suitability, and they would have to pay more than 30% of household income to access other local housing meeting these standards (Statistics Canada, 2017g). Housing meets the adequacy standard if, by resident report, it does not require major repairs. It meets the suitability standard if it contains the number of bedrooms needed for the size and makeup of the household. The affordability standard is described in the previous definition.

Homelessness describes a situation in which a person or group does not have safe, stable, appropriate, permanent housing and lacks the resources and ability to access it (Gaetz et al., 2012). Factors leading to homelessness can include systemic issues, lack of affordable housing, discrimination/racism, and individual/household challenges. For the majority of people experiencing homelessness, it is not a choice and it is usually a negative situation. Homelessness includes a wide range of situations beyond being completely without shelter or staying in an emergency shelter, including temporary and unstable housing which may be referred to as couch surfing.

Youth homelessness is a related yet distinct concept which applies to people age 13-24 who do not live with their parents or caregivers and lack the resources and ability to access safe, stable, and consistent housing (Canadian Observatory on Homelessness, 2016).

Background

Housing as a Determinant of Health

The World Health Organization (1948) defines health as a "state of complete physical, mental and social well-being and not merely the absence of disease or infirmity".

Health and well-being are shaped by factors and social conditions outside of the health care system. A person's health and well-being (or that of a community) is largely determined by the social conditions that they experience over their lifespan. These social conditions, commonly referred to as the 'Social Determinants of Health', are critical for enabling healthy outcomes for individuals and communities. They include access to education, housing, employment, income, safe and nutritious food, and early childhood development. Housing, as a determinant of health and a basic human right, should be safe, warm, and dry. There is ample evidence that individual and population health are improved when housing is affordable (i.e., costs less than 30% of before-tax household income in order for people to pay for other basic needs such as food or transportation), adequate (i.e., lacks a need for major repairs or unsafe housing conditions that could lead to injuries, respiratory infections or chronic health conditions); and suitable (i.e., enough space for all residents) (Statistics Canada, 2017g).

In addition, the impact of housing on health is also influenced by housing quality and housing community and location (Interior Health, 2018). These factors can have a significant impact on mental and physical health, social well-being and social inclusion and can directly and indirectly influence other social determinants of health. Due to this, addressing the social determinants of health requires acting on solutions that target the structural, root causes of poor health and social position, and their associated inequities. To have overall impact on the social determinants of health, there not only needs to be targeted housing supports and programs but coordinated efforts to affect change through a larger public policy approach (i.e., income and income supports).

Purpose of Affordable Housing Strategy

Affordable housing strategy development was undertaken to build on homelessness and housing research completed in the Cape Breton Regional Municipality (CBRM) since 2015. High rates of poverty, unemployment, and outmigration have been cause for concern for many years in the region, however, information was lacking about homelessness. Efforts were made to both understand the scope of the homelessness problem and the nature of the rental market in the CBRM, so that concerned

stakeholders could work together to identify tangible ways to address these issues. A local Affordable Housing and Homelessness Working Group (AHHWG) was formed and has been strengthened over time to oversee this work.

The purpose of this document is to examine the affordable housing capacity in the region and make recommendations for improvements. This work is motivated by valuing housing as a human right and social determinant of health, and is guided by the strategy's vision and mission set by the AHHWG:

Vision: All people living in CBRM will have access to safe, adequate, affordable housing.

Mission: To reduce affordable housing need and core housing need in the CBRM. To enhance access to coordinated, adequate, and appropriate services and supports for individuals at risk of or experiencing homelessness.

Completed projects of the AHHWG and/or its member organizations are summarized in Appendix 1, Table 1. These include rental housing and tenant studies, homeless counts, and youth homelessness planning. 284 people were found to be experiencing homelessness in the CBRM, and this is likely an underestimation (Roy & Bickerton, 2018, in progress). Youth are overrepresented in the homelessness rate. Collectively, the research of the working group identifies a need to focus on homelessness prevention and affordable housing in the CBRM. In addition, a project is currently in progress to study the social and material deprivation in CBRM neighborhoods.

National, Provincial, and Local Initiatives

Canada introduced its first National Housing Strategy in 2017 (Government of Canada, 2018). This endeavor aims to remove over half a million households from housing need and cut chronic homelessness in half. It plans to repair, renew, and develop housing units as well as expand community housing, which is social housing administered for people with low and modest incomes. An additional target to address affordability is to provide 300,000 households with a Canada Housing Benefit (CHB) (Government of Canada, 2018). The CHB will be launched in 2020 and is expected to provide an average of $2,500 annually to eligible households. This benefit will be administered by the federal government through the provinces and territories which must regularly report on outcomes. Canada has also released a national Poverty Reduction Strategy aiming to reduce poverty by 50% by the year 2030 (Employment and Social Development Canada, 2018b).

Under the National Housing Strategy, Coordinated Access (CA) is introduced as a way to "help communities shift toward a more coordinated and systems-based approach to addressing homelessness" (Employment and Social Development Canada, 2018a). CAEH (2018a) describes three steps to CA, which include establishing a system access structure (intake process and access points), determining a common assessment and prioritization method, and implementing a referral process. The CA system can be adapted to local needs and resources, however, there should be a system leader and an effective data management process. Organizations in the CBRM have begun to engage in CA system development locally.

The federal government is also emphasizing the Housing First (HF) intervention model to address homelessness. HF involves providing housing without preconditions, and support services, and has been proven effective at helping people to exit homelessness (Goering et al., 2014). Housing-related funding in the province and municipality is received from a range of sources, including federal bodies, CMHC and the Homelessness Partnering Strategy (HPS), and the provincial Housing Nova Scotia (HNS). The Community Action on Homelessness oversees an advisory board in the CBRM to administer HPS funding locally. HF programs for adults and youth have been implemented in the CBRM under this funding structure.

In Nova Scotia, provincial strategies have been developed to address housing and poverty reduction. The province plans to invest $20 million over four years toward the creation of a Poverty Reduction Blueprint (Province of Nova Scotia, 2018f). The central pillars of the work include building vibrant communities, alleviating poverty through service improvement, building capacity for people to exit poverty, and poverty prevention. Inspiring Communities (Northside Rising) is an example of this work in Sydney Mines within the CBRM. A youth homelessness strategy was developed in the CBRM in 2018, and this affordable housing strategy is considered the first of its kind in the region.

With respect to provincial funding for housing, HNS administers programs and financial assistance for a range of individuals and groups. These include low-income individuals and families, and landlords and developers (Province of Nova Scotia, 2018g). Programs are in place for renters, current and prospective homeowners, including targeted supports for seniors and persons with disabilities. The HNS 2018-2019 Business Plan includes four priorities: increasing access to affordable housing, sustaining public housing stock, keeping and expanding partnerships, and ensuring that their agency can meet existing and new challenges (Province of Nova Scotia, 2018d). One goal within their strategy is to decrease the public housing wait list by 30% in three

years, which equates to over 1,000 people provincially. They indicate that this will be addressed primarily through the use of rent supplements.

The provincial government introduced investments this year that may further assist people with low income. These include the Personal Items Allowance for people living temporarily in a shelter, increase to the Poverty Reduction Credit to provide more money for basic needs for single adults and couples, and an end to child support deductions from income assistance payments (Province of Nova Scotia, 2018e). The province is also phasing in the Standard Household Rate, which is a wage exemption allowing clients to earn more income without their income assistance being reduced.

In the CBRM, Cape Breton Island Housing Authority (CBIHA) is funded by HNS to manage regional housing, which is provided through public housing and rent supplement units (Province of Nova Scotia, 2018c). Families and seniors may apply to the public housing program. Individuals in housing need may be eligible for a rent supplement unit under a program that is separate from the public housing program (Province of Nova Scotia, 2017g).

Within the CBRM, there are housing programs specifically for families, seniors, Indigenous people, women experiencing domestic violence, men and women with criminal justice system involvement, individuals with mental health issues, individuals with disabilities, and adults and youth who have experienced or are at risk of homelessness. The majority of these programs are delivered by local non-profit organizations. There are a number of housing co-operatives in the region, most of which provide seniors housing. There is also a long history of affordable housing innovation in CBRM. For example, the country's first housing co-operatives (called building co-operatives) were developed here (Harris, 2001), while the region also featured a unique labour-sponsored home-ownership initiative (Quarter, Mook and Armstrong, 2009). The region has historically had separate shelter systems for men and women. A shelter for men and women was announced in late 2018 and a new location is anticipated in 2019. There is no shelter designated for youth.

Affordable Housing Strategy Development

Quantitative and Qualitative Data Sources

The affordable housing strategy has been developed for the region of the CBRM. An assessment of the local affordable housing need was completed using a scan of relevant federal data, local research summarized in Table 1, and affordable housing consultation conducted with service providers specifically for this strategy. This information has been synthesized for the purpose of making recommendations.

The information utilized for this document was obtained from various data sources, most but not all originating from 2016. This is primarily due to the reliance on federal census data, and the most recent census was conducted in that year. Core housing need data was accessed primarily for 2011, which is the most recent update provided on the topic for CBRM via CMHC's Housing Market Information Portal. Federal data was accessed for the target area of CBRM, yet some data provided by local stakeholders are encompassing Cape Breton Island and not exclusively the area within regional boundaries. As a result of these factors, this document will indicate where estimates have been made using the available data. Quantitative targets set using these estimates are to be viewed as guidelines that may be modified over the course of strategy development, implementation, and evaluation, particularly in response to changing trends and/or new data.

Local Affordable Housing Need

What are the available shelter and housing options in the CBRM?

The CBRM has a population of 94,285 resulting from a 3.2% decline from 2011 to 2016 (Statistics Canada, 2017a). Most housing in the CBRM is in the form of single, detached homes (73.4%) compared to apartments (15.1%) and other dwellings (11.5 %) (Statistics Canada, 2017f). Other dwellings include semi-detached homes, row houses, other single attached homes, and movable homes (Statistics Canada, 2018b). The majority of occupied private dwellings were built in 1980 or earlier, with more of these homes built in 1960 or earlier (Statistics Canada, 2017a). In total, there are 151 housing completions so far in 2018, mostly single and semi-detached homes (CMHC, 2018e).

Home ownership in the region has decreased over time, but remains higher than the provincial and national rates (Statistics Canada, 2017c). The for-profit sector provides the majority of rental housing in the CBRM, almost equally divided among the primary market (buildings with at least three units) and the secondary market (buildings with less

than three units, including single, detached homes) (Leviten-Reid & Horel, 2016b). 59-60% of units in Sydney are in the primary market compared to 40-41% in the secondary market, and the reverse is true for non-Sydney rentals. Non-profit rentals primarily contain two bedrooms (41%) or three or more bedrooms (43%), public rentals primarily contain one bedroom (59%) or three or more bedrooms (35%), while the majority of for-profit rentals (62%) contain two bedrooms.

Most rental units in the CBRM are not accessible (Leviten-Reid & Horel, 2016b). The Accessibility Act was passed in Nova Scotia in 2017, and the province has committed to strategic development to increase accessibility in the province, including in built environments (Province of Nova Scotia, 2018a). However, the Act (Province of Nova Scotia, 2018b) and the provincial building code (Province of Nova Scotia, 2017) do not provide accessibility standards for rentals with fewer than four units, which can include homes such as duplexes, triplexes, and accessory apartments. This is particularly noteworthy as the secondary market provides about half of the rental housing in CBRM and is not subject to the accessibility standards.

Two years ago, there was a vacancy rate of 9% overall among non-profit and for-profit rentals in the CBRM, which included the primary and secondary rental market (Leviten-Reid & Horel, 2016b). Among the primary rental market, the private apartment vacancy rate reported for October 2018 by CMHC is 2.7%, having plummeted from 8.3% a year ago (CMHC, 2018f). The majority of vacancies are in 2-bedroom units, and there is less than 1% vacancy for 1-bedroom units (CMHC, 2018f). Leviten-Reid & Horel (2016b) did not find a significant difference between vacancy of primary and secondary market units in their rental market research. Very little has been developed in the CBRM with respect to new rental housing; nine apartment completions were reported for 2017, and three were reported so far in 2018 (CMHC, 2018e). Based on an analysis of housing supply and demand, for the purposes of this report, there is an estimated deficit of 400 units in the rental market in CBRM.

Single, non-seniors can only access the non-profit and for-profit markets, and can only access less than half due to targeting of other types of tenant demographic (Leviten-Reid & Horel, 2016b). In addition, these rentals often consist of 2-bedroom units which may consist of more space, and likewise bear a greater cost, than is appropriate for a single person. Individuals who fit this demographic and have a low income, including those who are youth, are at a disadvantage in the rental market in the CBRM. Leviten-Reid and Parker (2018) frame this as a social justice issue, explaining that single, low-income, non-senior households have been "left out" due to housing

unaffordability, precarious employment, reduced social supports, and a notion that public help is reserved for "deserving" families.

As of 2017, there were two emergency shelters containing a total of 17 beds in Sydney (Employment and Social Development Canada, 2017). Due to the expansion of the shelter system in the CBRM, there are an additional six beds as of late 2018 with potential for continued future growth. Despite this, there continues to be an insufficient number of beds compared to the number of individuals experiencing homelessness. An emergency response is necessary for individuals who need immediate shelter, however, these supports are not expected to end homelessness or replace the pursuit of more affordable housing in the CBRM.

Cape Breton Regional Municipality (2018) maintains a list of surplus properties for sale. Over 700 properties were identified by the municipality as being vacant, and derelict, dangerous, or unsightly (P. Burt, Personal communication, January 7, 2019). Many have been demolished and more properties have been added to the inventory, resulting in approximately 250 vacant properties remaining. The majority of the properties are beyond repair, or it would not be cost-effective to repair them based on various factors such as tax debt and expenses involved in meeting safety codes. Demolitions are carried out primarily due to the safety hazard posed by some properties. Despite the appearance of vacant space in the region, there may be limited existing housing stock that can be rehabilitated for affordable housing purposes.

What is the cost of housing in the CBRM?

The average shelter cost for renters in the municipality is $743/month (Statistics Canada, 2017a), yet this does not reflect the reality for many renters in the CBRM. There is an association between income and rental unit type (Leviten-Reid & Horel, 2016a). Two-bedroom units are in greatest supply in the rental market, and the median shelter cost for such a unit is $850/month in Sydney and $785/month elsewhere in the region (Leviten-Reid & Horel, 2016b). The median cost of a one-bedroom unit is $700/month in Sydney and $630/month in non-Sydney areas. If a single, non-senior adult was able to find a vacant one-bedroom unit in Sydney, they would need to make an annual income exceeding $28,000 in order to meet the affordability standard introduced in this document. This makes a standard one-bedroom rental out of reach for a person working full-time at minimum wage ($11.00/hour for experienced employees, increasing to $11.55/hour on April 1, 2019; Province of Nova Scotia, 2019) or receiving a shelter allowance through the provincial Income Assistance program (maximum

monthly amount of $535; Province of Nova Scotia, 2013). Studio apartments are more affordable but are in limited supply (Leviten-Reid & Horel, 2016b).

By comparison, home owners have average monthly shelter costs of $822 and the average dwelling value is $153,984 (Statistics Canada, 2017a). The monthly cost is not representative of the full cost of home ownership and does not account for milestones a household must first reach, such as saving a down payment and qualifying for a mortgage. It is noteworthy that the median shelter cost for a three-bedroom rental in Sydney is $1020/month, and $925/month in non-Sydney areas (Leviten-Reid & Horel, 2016b). On the surface, it would appear to be less expensive on a monthly basis to own a house than to pay high rent. However, home ownership is out of reach for many households and thus they have little choice but to navigate the rental market. Financial support may be available to eligible households, through HNS' Down Payment Assistance Program. This program assists first-time home buyers who have a modest income and cannot pay 5% of the property's purchase price (Province of Nova Scotia, 2018g).

Who struggles with housing affordability in the CBRM?

There were limited decreases (<1%) in housing unaffordability (Statistics Canada, 2017e) and core housing need (Statistics Canada, 2017d) in the CBRM between 2011 and 2016. Notable statistics regarding housing unaffordability and core housing need are presented here.

Housing unaffordability: In 2016, 8,665 renter and owner households were spending at least 30% of their income on shelter costs (Statistics Canada, 2018a). These included:

- 5,235 renter households (1,275 in subsidized housing and 3,960 in non-subsidized housing) which represents 45% of all renter households tested
- 3,430 owner households (2,310 with a mortgage and 1,115 without a mortgage) which represents 11% of all owner households tested

The majority of the housing unaffordability is distributed across households in population centres of Cape Breton – Sydney, New Waterford, Glace Bay, and Sydney Mines, represented in Figure 2.
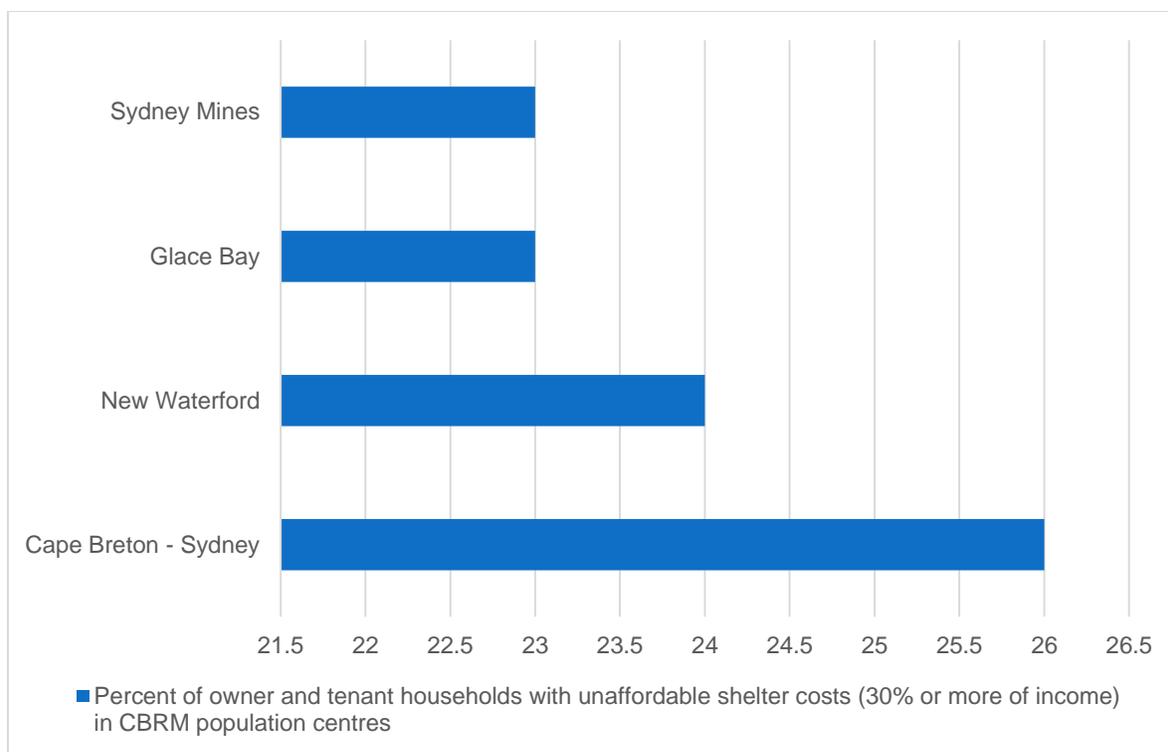
Figure 2. Housing unaffordability in CBRM population centres.

(Data Sources: Statistics Canada, 2017b, h, i, j)

Core housing need: CMHC analyzed core housing need in CBRM using housing indicators and data from the 2011 Census and National Household Survey (CMHC, 2018c). This analysis found that 5,580 households, or 14% of households tested, met the criteria for core housing need. Key findings among households in core need:

- 61% of households are renters and 39% are owners
- Leading unmet standard is affordability, followed by adequacy, then suitability
- 95% of renters did not meet the affordability standard compared to 77% of owners
- Average shelter-cost-to-income ratio before taxes is 51.6% for renters and 42.3% for owners
- Among both renters and owners, one-third of households are led by a person age 65 years and over, and more than half of households have at least one person with an activity limitation
- Among renters, 61% are one-person households, while owners are almost equally divided among families and one-person households

- Among both one-person renter and owner households, about half are seniors and half are non-seniors
- Among both renter and owner families, there is an overrepresentation of lone-parent families
- Among both renter and owner households, women are overrepresented among lone-parent households, one-person households overall, and one-person senior households

While a detailed analysis of core housing need is not available for 2016, the overall rate has decreased minimally, resulting in a figure of 5,455 households (Statistics Canada, 2017d). In addition, 2016 data indicates that the leading unmet standard is affordability, which is consistent with the 2011 analysis. By applying the proportion of renter households (61%) and owner households (39%) to the new figure, there are an estimated **3,300 renter households** and **2,100 owner households in core housing need**, with most households not meeting the affordability standard.

It is important to note that there are vulnerable members of our region who are not accounted for in the core housing statistic. Non-family households led by at least one student ages 15-29 are not tested for core housing need, no matter their housing situation (Statistics Canada, 2017g). This is because their student status is viewed as a "transitional phase", and if they have low income, it is considered temporary. In the Youth Plan (Moore, 2018) it was found that many young people in the CBRM, particularly those ages 16-18, encounter barriers with respect to service access and the rental market.

In addition, a significant increase in international student enrollment has taken place at Cape Breton University (CBU), the region's only university and largest post-secondary institution. This increase would not be accounted for in the core housing need statistic. The income and housing statuses of the students have not been determined for this strategy. However, it is known that there are 1,978 international students enrolled in the 2018-19 academic year, with an anticipated 300-500 student increase in the January 2019 semester (D. Dingwall, personal communication, November 26, 2018). The total figure represents an increase of 1,270 individuals potentially seeking housing in the rental market during the 2018-19 academic year.

Of the homeless population in the CBRM, more people are provisionally accommodated than living in absolute homelessness (CBRM Point in Time Count and Registry Week Report, 2018; Roy & Bickerton, 2018, in progress). This means that they are couch surfing, staying in transitional housing or residential centres, or an institution

or facility. This emphasizes the hidden problem of homelessness in the CBRM, and it is known that there are insufficient shelter beds for people experiencing some form of homelessness. Considering this along with the housing affordability crisis, it is clear that there are many people in the CBRM who are living in precarious situations with few options. They are "stuck" and this often goes unnoticed by the general public. Figure 3 demonstrates that there is a broader scope of homelessness and housing issues beyond visible homelessness.
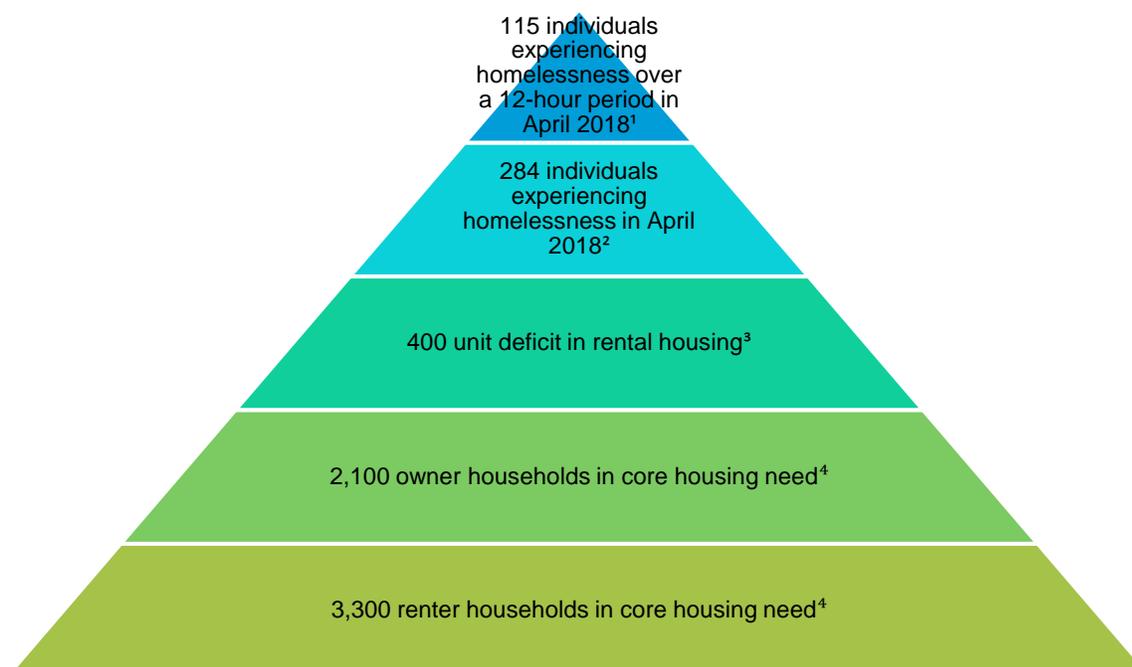
115 individuals experiencing homelessness over a 12-hour period in April 2018[1]

284 individuals experiencing homelessness in April 2018[2]

400 unit deficit in rental housing[3]

2,100 owner households in core housing need[4]

3,300 renter households in core housing need[4]

Figure 3. Scope of homelessness and housing need in CBRM.

(Data Sources: [1]CBRM Point in Time Count and Registry Week Report, 2018; [2]Roy & Bickerton, 2018, in progress; [3]Estimate made using data from CMHC, 2018f and Leviten-Reid & Horel, 2017b; [4] Estimate made using data from CMHC, 2018c and Statistics Canada, 2017d)

Affordable Housing Strategy Consultation

A need was identified by the AHHWG for service provider consultation to enhance the development of this strategy. Consultation was undertaken by the Strategy Coordinator during October and November 2018. 22 interviews were conducted with one public housing provider, one public entity not providing housing, 10 non-profit housing providers, one student residence provider, five for-profit landlords/property managers, and four non-profit organizations providing advocacy and community development relevant to the affordable housing strategy. Organizations and individuals

were identified to be contacted based on known involvement in the housing sector. Interview questions focused on the organization or individual's role in affordable housing (see Appendix 2). The average length of interview was 30-40 minutes, and two organizations or individuals provided additional information via follow-up email.

The organizations and individuals consulted own or manage approximately 4,600 housing units. This includes 3,200 public housing units in Cape Breton; 500-600 rental units in the CBRM, two residential facilities in Sydney, and two shelters in Sydney facilitated by non-profit organizations; four student residences owned by CBU on campus in Sydney, including a total of 570 beds; 227 rental units in the for-profit market, including 198 in Sydney, 24 in Glace Bay, three in North Sydney, and two in New Waterford.

Consultation feedback was assessed and organized into key areas. The feedback is not generalizable to all housing providers, and ideas presented here cannot be attributed to all respondents. However, relevant themes emerged from analysis and should be considered here.

Divestitures, Renovations, and Repairs

Of the non-profit organizations consulted, most indicated that they are not planning to divest any of their rental stock. Public housing makes decisions around divesting based on the quality of the unit (i.e., if it cannot be repaired) and/or low demand and high vacancy in a particular geographical area. The number of divestitures, including demolitions, can vary from year to year, and a figure is not available for anticipated future divestitures, for this report. Despite plans for renovations across many of the non-profit units represented in consultation, none of the organizations indicated that they would expect a tenant to be displaced as a result. Two repair and renovation demonstration projects are being planned through a local non-profit coalition. The intent of their work is to improve existing housing stock.

Waitlists

Where figures were provided for existing waitlists in the public and non-profit sectors, an estimated **1,000-1,100 individuals or families are currently on a waitlist** for housing. This number is to be interpreted with caution as waitlists are fluid, and an individual or family may be on more than one waitlist at a given time. The majority of those on the waitlists are seniors or families. Preferred location is known, for the purposes of this report, for approximately one-third of those on a waitlist. In descending order, those locations are Sydney, Glace Bay, New Waterford, and North Sydney.

Based on information provided by CBIHA, consistent with the HNS Business Plan (Province of Nova Scotia, 2018d), we can estimate that about 30% of their waitlist will be addressed using rent supplements in the next 2-3 years.

Development Plans

From the interviews with non-profit organizations, it is estimated that there are intentions to build or develop approximately 125 units over the next five years. Individuals with low income and/or exiting homelessness may be prioritized, although there is likelihood of mixed-use development. There is planned expansion of emergency shelter service.

Barriers and Incentives to Development

Across consultations, the primary barrier to developing or building new properties is money. The cost of land, construction, and property taxes can be disincentives, particularly for the non-profit sector. New builds can take years to complete from the time of initiating a plan. The cost of building new rental housing can elevate the rents such that they are not affordable for tenants. Without higher upfront investment from government, non-profits may struggle to afford development and still be able to set an affordable rent for the tenant. In other words, they could lose money and thus there is diminished interest in development.

Implementing repairs, renovations, and retrofits may assist people to stay in their home. This is especially relevant for the senior population, as there is a need for accessible units to promote aging in place. This involves consideration of modifications, services, home maintenance, and the costs involved in staying in their home (Human Resources and Skills Development Canada, 2012). Also mentioned in consultation was that, for a range of households, the use of heat pumps can provide increased efficiency, comfort, and lower costs for tenants.

Stigma was raised as a concern of several non-profit organizations consulted. This includes stigma in the community toward clients and organizations, resulting in discrimination in the rental market and potential pushback regarding development plans (i.e., a "not in my backyard" attitude).

Based on communication with CBRM regarding their 2017 Regeneration Project, there appears to be a great deal of vacant space in the upper levels of properties in the Sydney Waterfront District (within the waterfront, George, Townsend and Dorchester Streets). An estimated 175 units could be created in this area of the CBRM, based on estimated square footage of vacant space. The majority of downtown residential

properties are privately owned, and there have been multiple barriers identified to the development of upper levels, including time, commitment, money, and social factors.

Through consultation with for-profit landlords/property managers, it was heard that key incentives for providing affordable housing include financial resources (i.e., lower development costs, rent supplements) and tenant support, such as through HF. For example, if a tenant needs support with mental health issues, a landlord may appreciate knowing that a caseworker is visiting the tenant regularly and can be a liaison between the tenant and landlord.

Research supports the benefits of both types of incentives. Aubry et al. (2015) report on financial benefits to landlords participating in HF, such as reliability of rent payments and completion of repairs needed due to damage caused by a tenant. Support from the HF program is identified as an important factor in the landlord continuing to rent to HF clients. HF programs can provide resource information and should have good accessibility if a landlord needs to contact them regarding a problem. For tenants, rent assistance can improve housing stability, perception of housing quality, and psychosocial outcomes such as quality of life (Pankratz & Nelson, 2017).

Roles in Affordable Housing

There was general interest expressed among the interviews, with many respondents wanting to continue to be involved in discussions about affordable housing. There was specific interest in community collaboration to allocate resources, achieve common goals, and provide housing for specific vulnerable populations. As costs are often prohibitive to new development, it was identified that it is important to build relationships with service providers, developers, and suppliers. Provincial funding is an essential component to establishing more affordable rental housing.

Specific concerns emerged regarding housing individuals with multiple barriers, such as mental health and addiction issues, and a criminal record. Several non-profit organizations identified the need for a collaborative model which would provide multiple services in a single space, and incorporate housing. Of particular concern is the safety of vulnerable women and the need to provide unique housing models to meet their needs.

Non-profit groups consulted, who do not provide housing, maintain an interest in supporting the development of a local affordable housing strategy. Their roles relevant to the strategy include advocacy, community and client education, committee membership, liaising with service providers, and more. With respect to repair and

renovation projects, there is recognition of the need for increased support to improve existing stock through non-profit collaboration and social enterprise.

Related to the increased student population at CBU, the university has hired an off-campus housing coordinator. This role is involved in the creation of a searchable inventory of housing for students, and collaboration with the Human Rights Officer to develop information packages for incoming students in residence, and landlords (e.g., around expectations).

The CBRM does not provide rental housing directly. They hold some regulatory powers (e.g., parking), however, are limited by provincial legislation to provide tax incentives to private developers. They can play a role in facilitation between community groups and developers, and education for private owners and developers. The CBRM can sell land to registered non-profit groups based on the feasibility of development proposals.

Strategic Recommendations

To promote alignment among local housing and homelessness strategies, the affordable housing strategic recommendations are adapted from the Youth Plan framework. The latter was created based on a scan of the national body of homelessness research, and guidance from "A Way Home: Youth Homelessness Community Planning Toolkit" (Turner, 2016). The recommendations are intended to promote a broad response to the housing affordability crisis in the CBRM by expanding the focus beyond housing, and to set the stage for action plan development in 2019.

Leadership, Collaboration and Alignment

1. **Establish an affordable housing coalition involving non-profit, public, and for-profit sectors**

To enact the specific recommendations documented in this strategy, key partners and community resources must first be identified. An expanded coalition should be formed to address affordable housing in the CBRM. Groups working directly with identified vulnerable populations should be included in acting on the recommendations in this report.

It is recommended that all levels of government be involved with the coalition in some capacity, with a specific recommendation that CBIHA be regularly represented. In addition, it is recommended that community-university partnerships be explored specific to housing development, and connections maintained and strengthened with for-profit landlords. Burrett and Pomeroy (2008) discuss how private sector organizations may

become involved in homelessness prevention and reduction for various motivating factors, including but not limited to economic reasons. There is potential for non-profit groups to partner with the private sector to advance their initiatives.

Constructive steps must be taken to realize the potential of an expanded coalition. These may include membership development, knowledge exchange, and setting a meeting schedule. To move forward, it is imperative to establish mutual priorities for the direction of the affordable housing strategy after January 2019. Over time, the coalition should use a data-driven approach to monitor progress and community change.

2. **Develop a policy agenda to advocate for adequate income and housing affordability for all households in the CBRM**

Where there is such a noticeable gap between cost of housing and income, the solutions seem obvious: reduce costs, raise income, or a combination of both. However, consultation has emphasized the high costs of property development and maintenance. The for-profit sector plays a leading role in providing rental housing in the CBRM, and it is in the region's best interests to incentivize their involvement in affordable housing. The provincial government can support both tenants and landlords by providing rent supplements to bridge the gap between income and shelter costs, and assessing an increase to the maximum shelter allowance. Consideration should be given to expand public housing eligibility criteria to provide increased opportunities for single, non-senior adults to access affordable housing. In addition, it is recommended that the province invest in new, scattered-site public housing stock as well as create this type of stock for single, non-senior adults. It is recommended that CBIHA report on the demolition of units as well as their plans to reinvest by developing new units.

The coalition's policy agenda should include advocacy to ensure an adequate supply of accessible units in the CBRM rental market. Creating accessible housing is a sensible approach as there is an aging population both nationally (CMHC, 2016b) and regionally (Statistics Canada, 2017a). Incorporating accessibility features into new builds is a form of "future-proofing" the home and is less expensive over time than converting existing housing stock (CMHC, 2016b). An application can be made for federal co-investment funding through which 20% of units must be accessible (CMHC, 2018d). A focus is also recommended on promoting incentives for developers and monitoring the responsiveness of developers and landlords to provide accessible units over time.

In the interest of creating more equitable communities, there is a need to advocate for a living wage for all households in the province. In addition, the AHHWG's advocacy

must include consideration of policy changes that can support people to afford housing beyond a focus on income. For example, the provincial investments in poverty reduction this year (Province of Nova Scotia, 2018e) may provide improved assistance to single adults, women, or both, and allow for more spending on daily needs beyond housing costs. Policies regarding child care, for example, could be examined to determine how to best support single mothers to participate in the workforce.

Housing is a human right and public health issue, as introduced earlier in this document. However, housing unaffordability and homelessness are also very expensive social problems. It costs more to provide emergency shelter and pay for healthcare and justice-related costs for people than it does to help them with housing and support (Gaetz, 2012). Canada is spending billions of dollars on homelessness. Expanding affordable housing and enhancing the service sector are essential to assisting the region's most vulnerable residents, but also make good economic sense.

Homelessness and Housing Systems Planning

1. Expand and improve the continuum of supports for individuals experiencing or at risk of homelessness in the CBRM

Design and implement a Coordinated Access system for the homeless serving system

An effective Coordinated Access (CA) system in the CBRM should have capacity to serve all populations who are experiencing or at risk of homelessness, including marginalized and vulnerable youth. Local service providers and youth engaged in Youth Plan consultation (Moore, 2018) spoke of multiple service gaps in the region. These include mental health and addictions, education and early intervention, support for LGBTQ2S youth, support for Indigenous youth, transition support for youth leaving home or exiting care, service provision outside of Sydney, public transportation, and recreational/social programming. There is a need for service providers outside of Sydney to be engaged in CA, as well as the implementation of consistent referral processes. Having a more coordinated and collaborative model can help service providers more effectively stream the region's most vulnerable people into supports that meet their needs.

Expand emergency shelter response and supports for independence

There are gaps in the local emergency shelter system, particularly for women and youth. In the Youth Plan consultations (Moore, 2018), people discussed the need for emergency services sensitive to the needs of local LGBTQ2S youth. Gaps in the shelter system exist across age groups, but youth experience a high rate of absolute

homelessness, and men and women experience homelessness differently (Roy & Bickerton, 2018, in progress). Young women are particularly vulnerable. A crisis response is recommended specific to the youth population, with emphasis on assisting youth to transition to independence. Shelter expansion is recommended, particularly for women, involving the expertise of groups who specialize in services for marginalized women in the CBRM. To promote healthcare access for vulnerable populations in the CBRM, street health services should be provided (Bickerton, Dechman, McKay & Porter, 2017). While there is a need for supports like shelter beds and more family physicians, these developments will not solve the root issues for many of the region's most vulnerable residents. There is a need to meet people where they are and work toward sustainable solutions to support their health, wellbeing, and safety.

Given the effectiveness of HF, this intervention should be expanded for youth and adults in the CBRM. Additional program spaces are needed to accommodate clients who need extra support in maintaining housing. Given the youth homelessness rate and average number of youth clients per HF caseworker at CBCHA, at least one additional HF worker is recommended for this program alone in order to work on decreasing the youth homelessness rate (Moore, 2018). This does not begin to approach the amount of service required to end homelessness, however, addressing youth homelessness is part of reducing chronic adult homelessness (French, Gaetz & Redman, 2017).

2. Increase access to affordable rental housing for households in need

Evaluation of local affordable housing need and capacity reveals that 3,400 interventions are required to provide affordable housing for all households in the CBRM. Over 5 years, this equates to **80 units** and **600 rent supplements** annually. Consultations revealed that approximately 125 units may be developed in the CBRM over the next five years. Provincial documents and local consultations suggest that public housing is anticipating resources to address about 30% of their waitlist in the next three years.

Based on what is known about regional core housing need distribution and rental housing availability, it is recommended that development plans emphasize bachelor and/or 1-bedroom apartments. This would create more options for single, non-senior adults, particularly individuals exiting homelessness, women, or both. Case by case decisions must be made regarding whether to pursue redevelopment of an existing property or develop new property, for example, based on cost effectiveness of rehabilitation versus a new build.

New builds should incorporate accessibility features where feasible. While there is a greater upfront cost to including accessibility features in new housing construction, the majority of these features are relatively affordable (<$500) and many do no create an extra cost (CMHC, 2016b). New developments should be located in CBRM's population centres and positioned based on various factors such as proximity to amenities. The units should have affordable rents either through rent geared to income or the provision of rent supplements. It is recommended that non-profit organizations serving the homeless population, women, or both, collaborate on development requests.

As the number of recommended interventions is an estimate, and essentially a moving target, the coalition is advised to agree on a review schedule for an action plan once created. Targets are subject to change based on new evidence and emerging trends in the region. New initiatives such as the CHB will need to be taken into consideration when monitoring the progress of the affordable housing strategy. For example, as the CHB is implemented and regional development and/or rent supplement programs are expanded, the coalition is advised to periodically monitor the change in housing unaffordability and core housing need.

3. Take steps to make existing housing stock for homeowners adequate, safe, appropriate, and affordable

CBRM has an aging housing stock which comprises most of the market in comparison to new developments. This is especially true for rental housing. Despite affordability being a leading factor in core housing need for renters and owners, the need for repairs and renovations is a critical issue that must be addressed in a comprehensive strategy. Seniors face significant challenges in both markets, and initiatives are necessary to support aging in place through home adaptations and repairs. Accessible homes can also benefit people of any age with activity limitations, are more easily visited by others, and provide a type of flexibility of use for current and future occupants (CMHC, 2016a).

HNS provides a range of housing supports for seniors, including public housing, and assistance with home adaptations and repairs (Province of Nova Scotia, 2018g). Local consultations shed light on the notion that small upgrades to an existing home can make a difference, but tenants or homeowners may not be in a position to implement these independently. A recommendation is for the affordable housing coalition to explore how local initiatives can provide increased assistance to seniors and other households in core need. One such way is to partner with non-profit groups completing repair and renovation demonstration projects to advocate for increased social enterprise

opportunities around these efforts. In addition, efforts can be made to raise awareness in the community about initiatives like HomeWarming through Efficiency Nova Scotia (2019). Through this program, qualifying homeowners can receive energy assessments and upgrades, such as draft-proofing, at no charge. The collaborative efforts of the affordable housing coalition can focus on advocacy and awareness of programs that may reduce costs for homeowners and enhance the livability of their home.

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Appendices

Appendix 1. Table 1. Affordable Housing and Homelessness Working Group (AHHWG) projects

Project	Content	Key Outcomes
Rental Housing Study (Leviten-Reid & Horel, 2016b)	Study of the characteristics, types, and composition of rental housing in CBRM Data collected from 292 landlords with a total of 5,627 rental units, and 19 landlords with a total of 84 rooms in rooming houses	For-profit landlords are the leading provider of rental housing in the municipality, followed by public then non-profit providers More rental housing is available in Sydney than in non-Sydney areas combined, and rents are higher in Sydney The maximum shelter allowance provided by the provincial income assistance program[1] is only sufficient for a person to afford rent in 10% of market rentals, but few of them are vacant More than half of the rental units have month-to-month leases The majority of the rental housing stock is targeted toward seniors and families with children The majority of rooming houses are targeted toward students or individuals with low income or experiencing homelessness Most rental housing is not accessible for persons with physical limitations

[1] $535/month (Province of Nova Scotia, 2013).

Project	Content	Key Outcomes
		Recommendations: • Affordable housing for all households in core housing need (e.g., through rent supplements), particularly for single, non-senior adults • Development of more accessible rental units • Canada Mortgage and Housing Corporation to collect data on secondary rental market • Development of rooming houses for women • Provincial government to develop and share information with landlords, tenants, and community groups, regarding discrimination in the housing market
Tenant Study (Leviten-Reid & Horel, 2016a)	Study of the background and experiences of rental unit and rooming house tenants in the CBRM Data collected from 492 rental housing tenants and 26 rooming house tenants	Most rooming house tenants are single men with low income (<$20,000/year) An association was found between income and rental unit type Low income reported by 76% of public housing tenants, 34% of non-profit housing tenants, and 38% of for-profit housing tenants Rooming house tenants report poorer outcomes than rental housing tenants on indicators such as mental health, stress, life satisfaction, sense of community belonging Compared to non-profit housing tenants, for-profit and public housing tenants report lower housing quality based on need for repairs *Recommendations:*

Project	Content	Key Outcomes
		- Inspections of rental units and rooming houses to ensure installation of smoke detectors - Statistics Canada to collect better housing quality data through census - Continuation of financial incentives to improve rental housing quality - Housing First[2] staff to focus on quality of units for tenants - Community-based mental health supports to be accessible to tenants
Point in Time Count (2016 Homeless Count Committee, 2016; CBRM Point in Time Count and Registry Week Report, 2018)	Enumeration of homelessness in CBRM over a 12-hour period, based on surveys conducted on the street and through local organizations during the study period	In 2018, there were 115 individuals experiencing homelessness, a decrease from 137 in 2016 In both counts,19% were age 24 and under, there were more females than males, and there was an overrepresentation of First Nations individuals In both counts, main causes of homelessness were found to include poverty, addiction and substance use, family conflict, and domestic abuse More people are provisionally accommodated than absolutely homeless, and absolute homelessness decreased in 2018 In 2018, in response to the question "What do you think needs to happen within the CBRM to address homelessness?", a leading response was affordable housing

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[2] Housing First is an effective homelessness intervention model supported by research (see Goering et al., 2014).

Project	Content	Key Outcomes
		In 2018, By Name List was launched and a Registry Week was held through the 20,000 Homes campaign under the Canadian Alliance to End Homelessness[3] to create and monitor a list of people experiencing homelessness in the community
Service Based Count (2016 Homeless Count Committee, 2016; Bickerton & Oake, 2017; Roy & Bickerton, 2018, in progress)	Enumeration of homelessness in CBRM over a 1-month period based on service provider report of clients experiencing homelessness, whom they interacted with during the study period	In 2018, there were 284 individuals experiencing homelessness, a decrease from 304 in 2016 Rate of people under age 30 experiencing homelessness increased from 38% to 42% by 2018 In both counts, main causes of homelessness included poor housing options/low income, addiction/substance use, criminal history, family breakdown, and mental illness In both counts, most people experiencing homelessness are single, and more people are provisionally accommodated than absolutely homeless
Youth Homelessness in the Cape Breton Regional Municipality: Community Plan (Moore, 2018)	Strategy development targeting youth ages 16-24 in the CBRM	*Vision:* Youth homelessness in the CBRM will be reduced and prevented. *Mission:* To enhance access to coordinated, adequate, and appropriate services and supports for youth at risk of or experiencing homelessness. To provide transition planning to help youth exiting homelessness to live an independent life.

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[3] See CAEH, 2018b.

Project	Content	Key Outcomes
	Planning process occurred alongside a Housing First for Youth[4] and Youth CREW[5] skills development pilot facilitated by CBCHA and Pathways to Employment Consultation occurred with 22 youth and over 60 service providers, plus a youth engagement component "A Way Home: Youth Homelessness Community Planning Toolkit"[6] helped guide the visioning and strategic planning process	*3-Year Goal:* To decrease youth homelessness (age 16-24) in the CBRM through intervention efforts, and prevent new experiences of homelessness by 2021. *Strategy Areas:* • Early Intervention and Prevention (education, family intervention) • System Planning and Organization (Coordinated Access) • Housing and Supports (crisis response, supports for independence) • Leadership, Collaboration, and Alignment (key stakeholder involvement in plan activities, alignment with other strategies)

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[4] Housing First for Youth (HF4Y) is a youth homelessness intervention model, related to HF but with distinct youth-specific principles (see Gaetz, 2017).

[5] CREW = Creative Rewarding Education and Work.

[6] Turner, 2016.

Appendix 2. Table 2. Community Stakeholder Interview Questions

Question	Non-Profit Housing	Public Housing	For-Profit Landlords/Property Managers Cape Breton University	Non-Profit Groups - Advocacy & Community Development Cape Breton Regional Municipality
With your current stock, can you confirm how many units you have available in the CBRM? Where? Are you thinking about divesting any of your stock, or are any units in major need of repair and no longer being rented? Will you be doing any renovations of these units in the next five years?	x	x	x	
Do you own or manage the properties?			x	
How does your organization make decisions around divesting units and are any earmarked for affordable housing? How are the units accounted for in Housing Nova Scotia's "no net loss" strategy?		x		
Do you have any plans over the next five years to build or develop new units in the CBRM? If so, how many? To whom will they be rented (target group)? Where will that housing be located (city/town/neighbourhood)? Will these be affordable units? Will they be accessible?	x	x	x	

Question	Non-Profit Housing	Public Housing	For-Profit Landlords/Property Managers Cape Breton University	Non-Profit Groups - Advocacy & Community Development Cape Breton Regional Municipality
What is your average monthly rental price? Do you anticipate that this will change in the next five years, and if so, how much?			x	
Are you accessing a rent supplement program and/or other funding programs? If so, can you comment on the amount (e.g., how many supplements)?		x	x	
How many rent supplements will you have available over the next five years, and for whom?		x		
Are any demolitions planned in the next five years? Any re-development to incorporate market rentals? Renovations to make more units accessible?		x		
If relevant; how many people are on a waitlist for housing?	x	x		
Are there any important issues you are dealing with as an organization, related to housing?	x	x	x	x
Are you connected to a Home Stay program? What is your involvement?			CBU	
What is your/organization's role in affordable housing?	x	x	x	x

Question	Non-Profit Housing	Public Housing	For-Profit Landlords/Property Managers Cape Breton University	Non-Profit Groups - Advocacy & Community Development Cape Breton Regional Municipality
What involvement do you have with citizens who are seeking affordable housing and/or at risk of homelessness? Do you have any plans in the next five years to expand on this role? How do you see your organization fitting into the affordable housing/homelessness efforts in CBRM?			CBU	x
What incentives would you consider, to be involved in an affordable housing program? What are potential barriers to your involvement? What role do you see for the private sector in affordable housing in the region?			x	