

KEYS TO A HOUSING SECURE FUTURE FOR ALL NOVA SCOTIANS

BY THE HOUSING FOR ALL WORKING GROUP





CCPA

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Introduction

THE PANDEMIC HAS DEEPLY AFFECTED our social and economic systems and has uncovered just how deep the crises in our systems run.¹ We must do better than returning to a pre-pandemic Nova Scotia. Before the pandemic, many Nova Scotians were struggling to make ends meet, uncertain about how they would pay next month's rent or power bill. Many were going without food or rationing because they had to use their food money as their only 'discretionary' money to ensure they did not lose the roof over their heads.

In Nova Scotia, thousands are without any place to call their own, living on the streets, couch surfing or staying in shelters. Others are in accommodations that they cannot afford, or which are not safe nor adequate nor properly maintained. For others, there is a lack of housing that is accessible and accommodates their needs to live barrier-free. As housing becomes even more unaffordable in areas located close to employment, services and amenities, it pushes many out of their communities, isolating them.

So many Nova Scotians are housing insecure: they have very little protection to support them to stay in their current housing situation in the face of evictions and rising rents, or even to move to a more suitable location. Housing insecurity leads to increased stress, morbidity, mortality, social

¹ Findlay, T., Saulnier, C., & Stratford, A. (2020). *Are you with us? COVID-19 confirms the need to transform Nova Scotia's social safety net*. CCPA-NS. <https://www.policyalternatives.ca/publications/reports/are-you-us>

exclusion, illness, and disease.² Ensuring that everyone has a housing secure future is critical for their health and our collective community's well-being.

As the backgrounder chapter explains, there are four main causes of homelessness and the affordable housing crisis. First, is that over the last twenty-five years plus, there has been very little non-market (public, social, co-operative) affordable housing built because of lack of funding and leadership from all levels of government.

Second, even the affordable housing that we had has been neglected or lost to private for-profit developers and financiers. The housing crisis is marked by gentrification and displacement, fueled by the financialization of the housing market. The financialization of housing “occurs when housing is treated as a commodity—a vehicle for wealth and investment rather than a social good.”³

A third root of our housing and homelessness crises is the gaps in our social safety net that have left many Nova Scotians living in deep poverty, whether because the income supports provided to them by government are intentionally below the poverty line, or because labour laws including the regulated minimum wage leave people without sufficient income. On the other side of the equation, people are struggling because the cost of other essentials to live and work, including, food, utilities, childcare, health care and postsecondary education, are taking up more of household budgets.

Fourth, it is critical to understand the way that the housing crisis affects populations differently to develop responsive policy and ensure that access is indeed universal. For example, it is wrong to presume that the affordable housing crisis is unique to the Halifax Regional Municipality (HRM). It is also important to take urgent action to address the lack of housing options for people with disabilities whose rights are being violated every day that they have no option but to live in institutions. What of addressing the legacy of colonialism, racism, and enslavement?

For all these reasons, it is critical, as we show in this report, that housing is reframed as a human right to ensure that everyone has access to safe, affordable, and adequate housing.

2 Public Health Agency of Canada (PHAC). (2002). *The Social Determinants of Health: Housing as a Determinant of Health*. http://www.phac-aspc.gc.ca/ph-sp/oi-ar/09_housing-eng.php

3 Farha, L. *United Nations Special Rapporteur, Housing*. <http://www.unhousingrapp.org>

Housing for All Plan is Worth Every Dollar

This report provides 95 recommendations, and we must underline that these recommendations are interconnected and must form part of a coherent plan to address the affordable housing and homelessness crises. Providing rental assistance without rent control will simply provide landlords with profit subsidies. Instituting strong rent control without significant and ongoing investment in non-market housing will not address the lack of permanent affordable housing for all of those who are spending more than 30% of their income on shelter,⁴ and for many, 50%. Unless the policies that are enacted use an intersectional lens, they will be inadequate in addressing why certain groups will still be excluded from having a housing secure future.

These Housing for All recommendations will result in over 30,000 units of permanently affordable housing, enough for all those in core housing need and who are homeless. This plan will also ensure housing security by funding adequate community-based support services based on need. This plan requires a capital investment of \$531 million each year for 10 years. It will require an additional \$161 million on average per year in operating spending over those 10 years. This plan involves significant job creation, both for construction jobs, but also community service and public service employment. This plan will also address the need for energy retrofits. This level of investment will provide a significant boost to economic growth and increase revenue for the provincial and federal governments.

Our fiscal framework (see Chapter 10) also includes tax measures that will bring in additional revenue of at least \$515 million per year. This revenue helps us to reach our goal to end homelessness and housing insecurity, to reduce poverty and address income and wealth inequality, to ensure that those who have been held back, and face discriminatory barriers, have a place to call home in a community of their choosing.

These recommendations are designed to get at the root causes of the housing crisis. Our plan closes the poverty gap for those on income assistance and provides additional income supports for all those struggling on low-income, significantly reducing poverty in this province. Building inclusive healthy communities is worth the investment, with government inaction on

⁴ Canada Mortgage and Housing Corporation defines affordable housing as “Housing that has shelter costs equal to or less than 30% of total before-tax household income.” Source: Canada Mortgage and Housing Corporation. (2019). Identifying core housing need. <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/core-housing-need/identifying-core-housing-need>

poverty costing Nova Scotia \$2 billion per year in economic loss, \$279 million in excess public services cost, and \$231 million in foregone revenue⁵ that is more than the annual price tag for this plan.

The return on investment is also not fully accounted for in this report. This report cannot adequately account for public costs that can be reallocated, whether because we will have built community-based alternatives for people with disabilities who are currently institutionalized, or because implementing a Housing First approach means that fewer people will need to use more expensive, emergency services or because housing insecurity takes a toll on one's health.

OUR PROCESS

This report is the result of a collaborative process of individuals who formed the Housing for All Working Group (see the Acknowledgements section for the full list of individuals and organizations involved). This working group included advocates and activists in housing, social and economic justice, academics, as well as providers of non-profit housing, shelter, and community-based support services, from across Nova Scotia.

The question guiding our work was this: *what would it take to ensure that everyone has meaningful access to safe, permanently affordable, secure, supported, and adequate housing in Nova Scotia?*

To answer this question, the work was guided by ten principles from the Social Policy Framework for Nova Scotia.⁶ These principles, forming the backbone of our recommendations in each chapter, are as follows:

- 1. Ensure Universal Access:** Affordable housing solutions must ensure that access is a right and not based on one's ability to purchase in the market. It is critical to ensure there is no discrimination for accessing safe, permanently affordable, and adequate housing, on any basis, whether race, ethnicity, immigration status, social class, ability, religion, age, parental status, family composition,

⁵ Saulnier, C., Plante, C. (2021). *The Cost of Poverty in the Atlantic Provinces*. CCPA-NS. <https://www.policyalternatives.ca/AtlanticPovertyCosts>

⁶ Findlay, T., Saulnier, C., Boyd, H., & O'Keefe, J. (2020). *Creating the future we all deserve. A social policy framework for Nova Scotia*, CCPA-NS. <https://www.policyalternatives.ca/publications/reports/the-future-we-deserve>

gender or sexual orientation, conviction and/or arrest history, eviction history, and credit score, or other.

- 2. Forefront Public Provision and Community Control:** We need to move away from the current approach to housing, which relies heavily on the market to meet housing needs. Time and time again we are witness to its failure. Public, non-market affordable housing, that is funded by general revenue, must be quality, green, address equitable access, and solutions must be developed and implemented in partnership with community and community stakeholders.
- 3. Promote Interconnectedness:** It is critical that there be a focus on prevention of homelessness, housing insecurity and upstream solutions across policy silos that address the root causes, or we will be constantly reacting and providing emergency solutions that are stop-gap at best.
- 4. Respect, Protect and Promote Social Inclusion:** Affordable and inclusive housing solutions must address deeply-rooted systemic barriers to tackle how race, gender, class and ability compound exclusions related to housing and housing supports.
- 5. Redress the legacies of colonialism, racism, and enslavement:** Housing solutions need to be grounded in reconciliation and reckoning to address the historical and violent dispossession of land and property by colonial governments from Indigenous and African Nova Scotian communities.
- 6. Address Climate Justice:** Housing solutions must incorporate climate justice and evidence-based greenhouse gas emission reduction goals and consider the effect of climate change and environmental racism on different communities and the disproportionate impact of some proposed climate change policies on marginalized groups.
- 7. Develop Decent Work and Well-Being:** Addressing the housing and homelessness crises must advance economic justice by ensuring that those who build and maintain housing, as well as those who provide housing-related support services, are paid a living wage, and are provided with decent benefits and supports for their well-being and that of the community.

- 8. Support Democratization:** Addressing the housing and homelessness crises must involve more open decision-making processes that safeguard non-market housing from the influence of corporations and business interests and enable stakeholder and tenant engagement.
- 9. Require Accountability:** Affordable housing solutions must be part of a systematic plan that includes clear lines of accountability, with strong targets and timelines for measuring progress, including by which level of government. This report is focused on the need for significant provincial leadership and funding.
- 10. Ensure Fiscal Fairness:** We cannot have high quality, green, affordable, and accessible non-market housing without also transforming our taxing and spending. To ensure the investment at the scale that is necessary, considerations should be given to specific tax measures that could support paying for the necessary funding based on ability to pay, while addressing income and wealth inequality.



Background: Housing and Homelessness in Nova Scotia

NEOLIBERAL RETRENCHMENT

One of the major causes of the affordable housing and homelessness crises in Nova Scotia is decades-long retrenchment from affordable housing provision, with no significant provincial response to fill the federal government's leadership and funding vacuum which began in 1993⁷ and which lasted twenty-five years. In the three decades leading up to the early 1990s, the federal government played a major role in affordable rental housing provision across Canada, with mechanisms of support including both funding and technical assistance. This is the period during which most of Nova Scotia's public and non-profit/co-operative housing was built,⁸ with the province also contributing funds for development and rent subsidies.

In 1993, the federal government terminated new funding, and responsibility for housing was devolved to the provinces. It is important to note that some

⁷ Suttor, G. (2016). *Still renovating: A history of Canadian social housing policy*. McGill-Queen's Press-MQUP, p. 5.

⁸ Canada Mortgage and Housing Corporation. (2020). *Social and affordable housing survey – rental structures data tables (2019) - Number of units by year of construction per province*. <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/social-affordable-housing-survey-rental-structures-data>

jurisdictions responded to this federal gap with provincial investments—Ontario invested heavily until the mid-1990s.⁹ British Columbia has continued to invest in new rent-geared-to-income housing units, introduced legislation allowing for inclusionary zoning, invested in single-room occupancies and expanding eligibility for rent-geared to income units.¹⁰ Similar provincial leadership and investment in affordable housing during this era, however, did not occur in Nova Scotia.

Starting in the early 2000s, there was what is referred to as “modest re-engagement,” federally,¹¹ the province entered into bi-lateral agreements with Ottawa and new funds were provided for affordable rentals through the Investment in Affordable Housing/Affordable Housing Investment programs. Funds were also made available for repairs to affordable non-profit and co-operative units, among other programs. Despite this, however, the number of new builds created during this phase did not match the need, paled in comparison to production in earlier decades, and has included partnerships with both private developers and community-based sponsors. This means that some of these affordable units may be lost to increases in rents once contracts with government to maintain affordability expire.

While investments in the supply of affordable (non-market) housing faltered, interventions were not introduced at the provincial level which could help preserve the number of market units available for renters and some degree of affordability for these households, such as legislation around inclusionary zoning and rent control. This is in keeping with neoliberal retrenchment, approaching social problems with market solutions and which refrains from imposing constraints on the private sector.

Most recently, the federal government renewed its commitment to affordable housing through the launching of the National Housing Strategy and initiatives such as the Co-investment Fund and the Rapid Housing Initiative. A bilateral agreement with the province¹² also offers important spending including maintaining some social housing which has fallen into disrepair,

⁹ Suttor, G. (2016). Op. Cit. p. 146-148.

¹⁰ Pomeroy, S., Gazzard, N., & Gaudreault, A. (2019). *Promising practices in affordable housing: Evolution and innovation in BC and Quebec*. Canadian Housing Policy Roundtable, p. 6-7.

¹¹ Suttor, G. (2016), Op. Cit. p. 151. See also Leone, R., & Carroll, B. W. (2010) *Decentralisation and devolution in Canadian social housing policy*. Environment and Planning C: Government and Policy, 28(3), p. 389–404.

¹² Province of Nova Scotia. (2019). *Housing Nova Scotia 2019-2022 Action Plan*. https://housing.novascotia.ca/sites/default/files/NS_Housing_Action_Plan_2019.pdf.

and making more units accessible¹³. Overall, however, the number of new affordable builds targeted in the Nova Scotia Action Plan is modest and doesn't compensate for years of disinvestment. Meanwhile, the number of rent subsidies made available in this Action Plan is negligible compared to the number of Nova Scotians who live in unaffordable housing.

The need for greater provincial investments in affordable rental housing is clear: as can be seen in *Table 1*, 12.8% of Nova Scotian households are in core housing need,¹⁴ which typically means that they are spending more than 30% of their before-tax income on rent/mortgage costs and utilities, but in some cases can mean their housing requires major repair or the number of bedrooms they have is not suitable based on household size and composition. Core housing need is disproportionately experienced by those who rent, at 28.1% of renters versus 6.3% of homeowners.¹⁵

Table 1 shows that there are 32,490 renter households in Nova Scotia in core housing need, 30,475 of which live unaffordable housing. Meanwhile, 4,880 renters are in housing requiring major repair, and 2,385 live in unsuitable conditions.¹⁶ Those disproportionately experiencing core housing need are lone-parent and one-person households (at 41.8% and 36.7%, respectively), and lone parent households headed by women and women who live alone have higher rates of core housing need than men.¹⁷ Although data are not disaggregated by housing tenure, Engage Nova Scotia's Quality of Life results show that 40% of those with a disability or chronic illness live in housing which is unaffordable.¹⁸

There is also significant homelessness across Nova Scotia. While a provincial total is not available, data collected from different regions demonstrates a significant problem in both rural and urban areas: a 2021 count in West Hants, Kings County and Annapolis County found 247 people either at risk of, or experiencing, homelessness,¹⁹ a 2018 count in the Cape Breton

¹³ In Nova Scotia, 17.7% of public stock is in fair condition while 5% is in poor condition. Canada Mortgage and Housing Corporation. (2020). Op. Cit.

¹⁴ Note this data does not include housing on reserve. Canada Mortgage and Housing Corporation. (2016). *Core housing need (2016) – Nova Scotia*. <https://www.o3.cmhc-schl.gc.ca/hmip-pimh/en#Profile/12/2/Nova%20Scotia>.

¹⁵ Canada Mortgage and Housing Corporation. (2016.) Op. Cit.

¹⁶ Canada Mortgage and Housing Corporation. (2016). Op Cit.

¹⁷ Data from this source are only provided on two genders.

¹⁸ Canadian Index of Wellbeing. *Nova Scotia Quality of Life: Measuring What Matters*. Supplementary Analysis Powerpoint Presentation, slide 17.

¹⁹ The Portal Youth Outreach Association and Homeless No More Annapolis Valley. (2021) *Homeless no more: Let's learn, let's talk, let's respond*. Powerpoint presentation, slide 29. Note this figure does not include the dependents of those counted in the study.

TABLE 1: CORE HOUSING NEED, NOVA SCOTIA AND COMMUNITIES, 2016

	HRM	QUEENS RGM	NEW GLASGOW	CBRM	NS
Number of Renter Households	63,835	865	3,850	11,040	115,555
Renters in Core Housing Need	17,325	285	1,085	3,575	32,490
Below Affordability Standard	16,205	285	1,030	3,325	30,475
Below Adequacy Standard	2,505	25	190	510	4,880
Below Suitability Standard	1,425	10	80	285	2,385
Median Household Income before Tax for Renters in Core Housing Need	\$21,638	\$17,994	\$17,986	\$17,919	\$19,272

Housing Market Information Portal. Core Housing Need (2016). Retrieved April 28, 2021 from <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/12/2/Nova%20Scotia>

Regional Municipality (CBRM) enumerated 278 individuals experiencing homelessness,²⁰ while a Halifax Regional Municipality (HRM) count for 2021 identified 448 individuals.²¹ Socio-demographic information available through both the CBRM and HRM counts show that more males experienced homelessness than other genders, although such counts under-report women given the hidden nature of their housing insecurity.²²

²⁰ Bickerton, J. & Roy, L. (2019). *Understanding homelessness in the Cape Breton Regional Municipality: A service-based approach (2018) research overview and report*. Sydney, NS: np, p. 12.

²¹ Affordable Housing Association of Nova Scotia. (2021). "HRM Homelessness Statistics." <https://www.ahans.ca/hrm-homelessness-statistics-2>

²² Schwan, K., Versteegh, A., Perri, M., Caplan, R., Baig, K., & Pahlevan Chaleshtari, T. (2020). *The State of Women's Housing Need & Homelessness in Canada: A Literature Review*. Hache, A., Nelson, A., Kratochvil, E., & Malenfant, J. (Eds). Toronto, ON: Canadian Observatory on Homelessness Press, p 53.

HOUSING THROUGH THE MARKET

We also got to this crisis because the housing system has always relied on fostering homeownership²³ and on providing rental housing through the marketplace. This homeownership emphasis has been well documented by Canadian housing and homelessness scholars, who describe a two-tiered housing system, one which assists homeowners in getting ahead, and which leaves lower-income renters behind.²⁴ In Nova Scotia, homeownership has also been an emphasis, fostered historically in part through self-help builds, encouraged across the province on the part of government, even in urban areas.²⁵ Such a strategy did not retain housing as low cost; although the model was promoted because it lowered the cost of entry into homeownership, it did not lock affordability in for future owners, a common feature in affordable home-ownership strategies.²⁶ There is still an emphasis on fostering and maintaining homeownership in the province, via, for example, a mortgage program for lower- and middle-income households²⁷ and a housing allowance program for which low-income homeowners in severe core housing need are eligible to participate.²⁸

Beyond homeownership, most rental housing is provided in the province by the private, for-profit sector. A recent survey done by CMHC identifies only 12,341 units of public housing in Nova Scotia,²⁹ and census data show that only 12.3% of renter households live in subsidized housing,³⁰ a figure

23 Dalton, T. (2009). *Housing policy retrenchment: Australia and Canada compared*. *Urban Studies*, 46(1), p. 63–91.

24 See MacLeod, T., Worton, S. K., & Nelson, G. (2017). *Bridging perspectives and balancing priorities: New directions for housing policy in Canada*. *Canadian Journal of Community Mental Health*, 35(3), p. 55-68 and Hulchanski, J. D. (2004). *A tale of two Canadas: Homeowners getting richer, renters getting poorer*. In Hulchanski, J. D. & Shapcott, M. (Eds.), *Finding room: Options for a Canadian rental housing strategy*. p. 81–88. Toronto, ON: CUCS Press.

25 Harris, R. (2001). *Flattered but not imitated: Co-operative self-help and the Nova Scotia Housing Commission, 1936-1973*. *Acadiensis*, 31(1), p. 103-128.

26 Temkin, K. M., Theodos, B., & Price, D. (2013). *Sharing equity with future generations: An evaluation of long-term affordable homeownership programs in the USA*. *Housing Studies*, 28(4), p. 553-578.

27 Housing Nova Scotia. (2021). “Family Modest Housing Program.” <https://housing.novascotia.ca/programs/financial-assistance-and-grant-programs-homeowners/family-modest-housing-program>.

28 Housing Nova Scotia. (2021). *Canada-Nova Scotia Targeted Housing Benefit (CNSTHB)*. <https://housing.novascotia.ca/programs/canada-nova-scotia-targeted-housing-benefit>. Note eligibility also includes that the recipient lives in a home which falls below a maximum taxable assessed value.

29 Canada Mortgage and Housing Corporation. (2020). Op. Cit.

30 Statistics Canada. (2017). *Nova Scotia and Canada*. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>.

which mostly captures public and co-operative/non-profit housing, but also the small number of rent subsidies provided to those living in market rentals.³¹ Put another way, there are 15,202 renter households who are living in subsidized housing in the province, and 108,393 who are not. If you look at all households in the province, this also means that less than 4% live in non-market housing.

Providing shelter predominantly via the private marketplace is at odds with shelter being both a human right and a major social determinant of health, particularly considering the extent to which households live in poverty in Nova Scotia. Those who rent also have dramatically lower incomes than those who own their own homes: median annual incomes in the province for renters are \$39,550 versus \$75,939 for homeowners,³² and 24.2% of renters have household incomes below \$20,000 versus 6% for homeowners.³³

What is more, despite this reliance on the marketplace to provide housing, there is little in place to protect the housing security of tenants. The absence of rent control has meant that housing providers have been able to raise rents by an unlimited amount on an annual basis (while curiously, a cap exists on residential property assessments for homeowners, as long as there is no transfer in ownership beyond family).³⁴ There is also increasing financialization of housing in the province: financialization means that housing is not valued for what it does (provide shelter and safety for those who live there), but profitability for investors via, for example, Real Estate Investment Trusts (REITs). The presence of financialized landlords across Canada is linked to a lack of restrictions in place in the rental housing market, namely lack of rent control.³⁵ In Nova Scotia, among rental housing for families in particular, the extent to which units are owned by financialized landlords is higher than expected given the size of the rental market.³⁶ Having financialized landlords, in turn, is documented to result in higher rents and

³¹ Note there is no current source of data on the number of co-operative and non-profit housing in the province.

³² Canada Mortgage and Housing Corporation. (2016). Op. Cit.

³³ Canada Mortgage and Housing Corporation. (2016). *Population and households (2016) – Nova Scotia*. <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/12/2/Nova%20Scotia>

³⁴ Property Value Services Corporation. (2021). “Capped assessment program.” <http://www.pvsc.ca/en/home/howassessmentworks/programsweadminister/cappedassessmentprogramcap.aspx>

³⁵ August, M. (2020). *The financialization of Canadian multi-family rental housing: From trailer to tower*. *Journal of Urban Affairs*, 42(7), 975-997, p. 9-10.

³⁶ See also Cuthbertson, Richard/CBC. “A telecom giant’s secret world of low-income housing.” *CBC*. May 6, 2021. <https://newsinteractives.cbc.ca/longform/apartments-halifax>

fees for tenants,³⁷ with a recent CBC news story revealing evictions and major problems with maintenance.³⁸ Short-term rental housing has also squeezed rental markets in places ranging from the Halifax Peninsula to Baddeck.

LIVING IN POVERTY: SOCIAL POLICIES THAT SET PEOPLE BACK

A third root of our housing and homelessness crises is social policy which keeps Nova Scotians not just at the poverty line but far below it, making housing precarity unavoidable. The Maytree Foundation, in their most recent review and comparison of income assistance nationally, found that the lowest welfare income in the country relative to poverty thresholds, for both single persons deemed employable and households comprised of one parent and one child, were in Nova Scotia.³⁹ Increases to social assistance will still result in levels below average rents across the province, leaving nothing left over for renters to pay for the rest of their basic needs: utilities, food, telecommunications, transit, etc. Those who work for minimum wage, even full-time, also face incomes which are lower than what is required to pay for their rents and other costs. Individuals experiencing homelessness in NS are often in receipt of government assistance (including almost half of those enumerated in the 2018 HRM homelessness count)⁴⁰ and identify inadequate incomes as a leading cause of not having a place to live.

CENTRALIZATION AND RURAL CHALLENGES

The centralization of services, immigration and the concentration of the provincial population, and employment opportunities in the Halifax Regional Municipality has led to dramatic growth in the province's capital and intense pressure on the rental market. Vacancy rates are critically low in the HRM (ranging between 2.3% and 1.0% over the last four years),

³⁷ August, M. (2020). Op. Cit

³⁸ Cuthbertson, Richard/CBC. (May 6, 2021). Op. Cit.

³⁹ Laidley, J., & Aldridge, H. (2020). *Welfare in Canada, 2019*. Toronto, ON: Maytree and the Caledon Institute of Social Policy, p. 16. Note that calculations were compared for only the largest cities in each province.

⁴⁰ Affordable Housing Association of Nova Scotia. (2018). *Everyone counts: Report on the 2018 Halifax point in time count*. Halifax, NS: author, p. 8. <https://static1.squarespace.com/static/5a65f576aeb625ade6b35818/t/5bc78e6bf4e1fc6e882af412/1539804783894/2018+Halifax+Point+in+Time+Count+Report.pdf>

making the supply of new affordable stock in the HRM essential. But other communities in the province have unique and important challenges as well, some of them directly related to centralization. For example, disinvestment in some communities has led to lack of new housing supply, with regions having limited stock available to accommodate tenants including Housing First clients and individuals transitioning from institutional to community living. Some housing in tourism-based rural communities has been transformed into short-term rentals, placing additional pressure on smaller markets. Meanwhile, lack of supports for tenants in more rural communities has included the consolidation of health care facilities and no availability of important services such as street-level health care. Rural tenants face important transportation barriers and costs to basic amenities and services. For example, in Cape Breton Regional Municipality, not only are half of more affordable market rentals located in towns outside of Sydney, the urban core, these units aren't walkable to basic services such as grocery stores and Internet access sites.⁴¹ Housing and allied organizations working in smaller communities also lack annual data on their rental markets to document and prove affordable housing need.⁴²

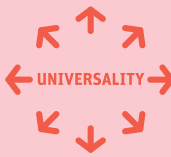
While those experiencing homelessness in urban spaces live/survive directly in the public eye, on streets, sidewalks and in alleyways, rural homeless are far less conspicuous, taking refuge at the homes of friends and family, or living in abandoned buildings, cars, and tents. Moreover, there seems to be a dearth of formal support structures (shelters, drop-in centres, health clinics, etc.) for those who are experiencing housing precariousness in rural locations. A Nova Scotia study exploring homelessness with a sample of rural youth and service providers concluded that these youth had no other option but to move into the urban core of Halifax to receive the services and supports required for survival.⁴³

The affordable housing crisis is leaving so many Nova Scotians without the resources to survive, let alone thrive.

⁴¹ Leviten-Reid, C., McDonald, M., & Matthew, R. (2021). *Vulnerable tenants, poor proximity?* Technical report.

⁴² Leviten-Reid, C., Horel, B., Matthew, R., Deveaux, F., & Vassallo, P. (2019). *Strong foundations: Building community through improved rental housing data*. *Journal of Rural and Community Development*, 14(3), p. 79-82.

⁴³ Karabanow, J., Caila, A., & Naylor, T. D. (2014). *From place to space: Exploring youth migration and homelessness in rural Nova Scotia*. *Journal of Rural and Community Development*, 9(2), p. 112-127.



Chapter 1: Treat Housing as a Human Right: Ensure Universal Access

GOAL → To ensure that access to housing is a right and not based on one's ability to purchase in the market and that there is no discrimination for accessing safe, permanently affordable, and adequate housing, on any basis, whether race, ethnicity, immigration status, social class, ability, religion, age, parental status, family composition, gender or sexual orientation, conviction and/or arrest history, eviction history, and credit score, or other.

BACKGROUND AND ISSUES

To effectively deal with the housing crisis, solutions will have to deal with the commodification of housing as a key barrier to providing housing as a human right. Like access to food and clean water, to healthcare, freedom

from torture, and equality before the law, access to housing is a fundamental right to which all people are entitled.

A right to housing has long been recognized in international and Canadian law. Canada has been a party to the ratification of the International Covenant on Economic, Social, and Cultural Rights since it was brought into force in 1976. By signing this covenant, Canada agreed under Part II, Article 2 to “take steps, individually and through international assistance and co-operation [. . .] to the maximum of its available resources”⁴⁴ to further human rights, including the right to housing. In practice, Canada and the province of Nova Scotia have fallen short of fulfilling this aim. In its last review of Canada’s compliance with the Covenant, the UN described the housing situation across Canada as “an international emergency.”⁴⁵ In 2018, the UN clarified that “adequate housing” in the context of the International Covenant does not simply mean that housing is available or accessible to those with purchasing power, it means “security of tenure (freedom from forced eviction, harassment, and threat), availability of services and infrastructure (including acceptable sanitation and utilities) and affordability (a low enough cost that a person’s enjoyment of their other human rights is not impacted). It also means habitability (suitable space and protection against the elements), accessibility (meeting the specific needs of disadvantaged and marginalized groups), acceptable location (safe, and proximate to employment, healthcare, childcare and education) and culturally adequate (taking into account and respecting cultural identity).”⁴⁶ Under this definition of what constitutes the provision of adequate housing, Nova Scotia does not currently meet the threshold for a just society.

At the federal level, a framework for housing as a human right has recently been acknowledged as a viable way through the present crisis. In 2017, Canada’s federal government agreed to enshrine a right to adequate housing as a fundamental human right, and in 2019, the government’s National Housing Strategy was brought into effect in the Budget Implementation Act. Under this act, the federal government has agreed in principle to “further the progressive realization of the right to adequate housing.”⁴⁷ At

⁴⁴ ICESCR. (1976). *International Covenant on Economic, Social and Cultural Rights*. <https://www.ohchr.org/en/professionalinterest/pages/cescr.aspx>

⁴⁵ ICESCR. (1976). Op. Cit.

⁴⁶ United Nations. (2018). *Report of Special Rapporteur*. <https://www.make-the-shift.org/wp-content/uploads/2020/08/Thematic-Report-1-Human-Rights-Based-National-Housing-Strategies1.pdf>

⁴⁷ Government of Canada. (2019). *Budget Implementation Act*. <https://laws-lois.justice.gc.ca/eng/acts/B-9.8593/page-1.html>

the provincial level, the NDP introduced the Housing as a Human Right bill in March 2021, which would require the government to develop actions and a timeline to end homelessness and housing insecurity.⁴⁸

BENEFITS OF TREATING HOUSING AS A HUMAN RIGHT

A human rights approach to housing emphasizes justice, dignity, and equality, understands housing as key to creating opportunities for all residents to participate and thrive in their communities, and rejects stop-gap solutions in favour of taking a proactive stance on prevention and early intervention. Unlike a market approach to housing in Nova Scotia, a rights-based approach to housing makes evident that “human rights are interdependent, indivisible and interrelated.”⁴⁹ When Nova Scotians are unable to access adequate housing, this does not only mean that they may be unhoused, it also impacts their human rights across all aspects of their lives: their right to work, their right to social security, their right to privacy, their right to education, and their right to health are all undermined. Under the Canadian Charter of Rights and Freedoms, “every individual is equal before and under the law and has the right to the equal protection and equal benefit of the law without discrimination.” This means that across Canada, all residents must be treated equitably under law and policy, and that no one should be disadvantaged by a government policy or practice by their race, nationality, ethnicity, colour, religion, sex, age, mental or physical disability.

The Nova Scotia Human Rights Act⁵⁰ affirms these protections. Under Section 5 of the Act, discrimination on these grounds is prohibited in respect to the provision of property or access to facilities, accommodation, purchase or sale of property, and employment. In practice, there is disproportionate impact of homelessness and housing insecurity in this province on women, LGBTQ2SIA+ community members, African Nova Scotians, Indigenous people, refugees, migrants to Canada, and those with disabilities. This indicates that the housing crisis also undermines the rights of all Nova Scotians to equality and non-discrimination. In keeping with the recommendation of the UN Committee on Economic, Social and Cultural Rights (CESCR), sufficient

⁴⁸ Nova Scotia Government. (2021). *Housing as a Human Right Act*. https://nslegislature.ca/legc/bills/63rd_3rd/1st_read/bo43.htm

⁴⁹ Farha, L. *United Nations Special Rapporteur*. Op. Cit.

⁵⁰ Nova Scotia Government. (1989). *Human Rights Act*. [https://nslegislature.ca/sites/default/files/legc/statutes/human rights.pdf](https://nslegislature.ca/sites/default/files/legc/statutes/human%20rights.pdf)

protection of the right to non-discrimination and equality requires protecting and facilitating the right to housing, in specific consultation with each group that has been marginalized by existing policies. In addition, the Human Rights Commission itself should undergo substantial reform as outlined by Equity Watch. The Commission’s role should be limited to dealing with “policy matters and public education and in bringing forward complex issues, like systemic discrimination and racial profiling,” and an independent Human Rights Tribunal should be set up to deal with complaints and adjudication, as well as a Human Rights Legal Support Centre that “provides legal advice to applicants, assists them in framing their complaints and can act for clients before the Tribunal.”⁵¹

By applying a housing rights framework in a transparent and community-engaged way, the province will also be acting to protect our rights to education, employment, equity, and health. In recognizing Nova Scotian residents as rights holders and empowered subjects rather than consumers or beneficiaries, it will become possible to take a responsive approach to identifying gaps in the housing system and clarifying accountability and decision-making procedures. Where a market approach to housing puts the ability to pay for a home over the need for homes for all, and a neoliberal attitude toward publicly-subsidized housing treats a roof over one’s head as sufficient, a rights-based approach puts the health and dignity of Nova Scotia residents first. A shelter is not a home, nor is an apartment in which tenants are provided with inadequate infrastructure or forced to spend over half their income to remain housed.

ADDRESSING CURRENT ISSUES IN THE RENTAL MARKET

SHORT-TERM RENTALS

Short term rentals (STR), most of which are on the AirBnB platform, remove long-term rentals from the housing market, exacerbate the supply shortage and contribute to driving up rents. They also then contribute to the displacement of local renters, especially in urban areas undergoing gentrification and in tourist hotspots. The more popular short-term rentals in urban areas are also often located near transportation networks and cause further pres-

⁵¹ Equity Watch. (2021). *Justice Impeded: a critique of the Nova Scotia human rights regime*. <http://equitywatch.ca/equitywatch/wp-content/uploads/2021/01/EWcritique-of-NSHRC-final-version1a-1.pdf>

tures on affordable housing in the most serviced areas.⁵² Given the amount of additional profit that can be generated from short-term rentals, there is a strong incentive on the part of landlords to do so.⁵³ Cities in Canada have sought to regulate these short-term rentals,⁵⁴ and we can learn from their experience. One analysis of the situation in Halifax provides some insight into what the impact could be: “Starting with only a couple hundred in 2016, commercial STRs have grown rapidly, peaking at nearly 1,700 units in 2019. This negates about 18% of the 9,300 housing units completed in the municipality over the same timeframe.”⁵⁵

RENT CONTROL

In November of 2020, the provincial government brought in rent control, which limits rental increase to 2% under the Emergency Management Act. The cap for current tenants is to “be in place until February 1, 2022, or until the state of emergency is lifted, whichever comes first.”⁵⁶ While this temporary measure is welcome, there is a need for permanent rent control.

Before this emergency measure, Nova Scotia had been without rent controls since they were eliminated in 1993, when the province was facing vacancy rates as high as 12%.⁵⁷ As a result of the abolishment of rent controls, landlords were able to increase the rental rates for their units simply by providing at least 4 months written notice to all tenants prior to the end of any 12-month period. Changes made to the Residential Tenancies Act in November 2012 did include the introduction of the Annual Allowable Rent Increase Amount (AARIA) which restricts the percentage increase that can be applied to rent in land-lease communities (i.e., mobile home communities).⁵⁸

⁵² Lee, M. (2020). “Time to push back against short-term rentals to help balance Vancouver’s rental market.” *Policynote*. <https://www.policynote.ca/short-term-rentals-vancouver/>

⁵³ Wachsmuth, D., Keirrigan, D., Chaney, D., & Shillolo, A. (2017). “Short-term cities: Airbnb’s impact on Canadian housing markets.” *UPGO*. <https://upgo.lab.mcgill.ca/publication/short-term-cities/>

⁵⁴ For discussion of Toronto’s regulations, see <https://www.blogto.com/real-estate-toronto/2021/01/17000-illegal-airbnbs-toronto/>

⁵⁵ “What is the Housing?!” *Turner Drake Blog*. (February 2021). <https://www.turnerdrake.com/blog/2021/02/23/WhatInTheHousing.aspx>

⁵⁶ Government of Nova Scotia. (2020). *Introducing protection for renters and a new Nova Scotia affordable housing commission*. <https://novascotia.ca/coronavirus/docs/Introducing-Protection-for-Renters-and-a-New-Affordable-Housing-Commission.pdf>

⁵⁷ Brooks Arenburg, P. “Rent control gone for good, N.S. government says.” *The Chronicle Herald*. July 26, 2012. <http://www.thechronicleherald.ca/metro/121176-rent-control-gone-for-good-ns-government-says>

⁵⁸ The formula for calculating the AARIA is: $(X + Y) \div 2$, where X = annual average percentage change for the Nova Scotia Consumer Price Index for the calendar year immediately before

The typical argument against rent control, that it reduces the incentive to build new units, is based on the overly simplistic economics-101 model of imposing a price ceiling on a perfectly competitive market. This model assumes that there are many residential property firms competing for tenants' business, there are no entry barriers (that is, existing property firms have no advantages over potential new competitors), that tenants are indifferent among the various rental options available to them, and that all relevant market information available to landlords is also assessable to their tenants. These restrictive assumptions exist in very few real markets, and certainly do not apply to the rental housing market. Since moving is costly, and many households have a strong preference to remain in their homes and communities, tenants are far from indifferent about their rental options. Furthermore, landlords typically have access to, and the ability to analyze, market information that is not available to their tenants. These real-world deviations from the simplistic competitive model provide landlords with leverage over their tenants, enabling them to raise rents over and above what would be predicted by a well-functioning competitive market. Under such conditions, rent control can help keep rents affordable without creating a disincentive to build new units.

Newer research shows that new housing construction doesn't simply decrease when rent control is introduced or increase when rent control is removed. Supply is affected by many factors including demographics, land-use policy, and other regulations and input costs. As of 2019, there are approximately 200 cities in the United States with rent control measures in place, and what is clear is that rent control does impact the cost of rent, promotes long-term tenure, and helps bring stability to neighbourhoods with less displacement of current residents.⁵⁹

RECOMMENDATIONS

The working group calls on the provincial government to:

- 1. Pass legislation to protect housing as a human right** by ensuring the immediate right to shelter for those without any, and pass legislation for a timeline to end homelessness and housing insecurity

the year the AARIA is published by the Residential Tenancies Program and Y = annual average percentage change for the Consumer Price Index for the calendar year immediately before the calendar year used for X. <https://beta.novascotia.ca/annual-allowable-rent-increase-amount-land-lease-communities-mobile-parks>

⁵⁹ Mason, J.W. (2019). "Why Rent Control Works." *Jacobin*. <https://jacobinmag.com/2019/11/rent-control-housing-crisis-affordability-supply>

by 2031 for everyone who is in core housing need (those who are spending more than 30% of their before-tax income on housing), all those who are chronically homeless and for the hidden homeless (couch surfing), all those on the public housing waitlist, and all those persons with disabilities who are institutionalized and on waiting lists for community-based housing.

2. **Ensure access to justice when the right to housing is violated** by ensuring that courts, tribunals, human rights institutions, and community-based justice initiatives across the province are equipped to enforce the right to housing in practice.
3. **Undertake substantial reform of the NS Human Rights Commission** as outlined by Equity Watch,⁶⁰ by transforming the Commission’s role to deal with “policy matters and public education and in bringing forward complex issues, like systemic discrimination and racial profiling,” and where an independent Human Rights Tribunal is set up to deal with complaints and adjudication, as well as a Human Rights Legal Support Centre that “provides legal advice to applicants, assists them in framing their complaints and can act for clients before the Tribunal.”
4. **Use the Social Policy Framework**⁶¹ published by CCPA-NS and the NS College of Social Workers for the development of affordable housing solutions.
5. **Collaborate with and prioritise those who have been most negatively impacted by the current state of housing in Nova Scotia** (including African Nova Scotians, Indigenous people, refugees, refugee claimants and new migrants, international students, women, people with disabilities, LGBTQ2SIA+ community members, people at risk of homelessness, people on income assistance, formerly incarcerated persons, youth and seniors) in every step of the design, implementation, and monitoring of a human rights approach to housing in Nova Scotia, to ensure that affordable housing policy is responsive to the needs of the whole community, and redresses discrimination. Earmark non-market affordable housing for specific

⁶⁰ Equity Watch. (2021). Op. Cit.

⁶¹ Findlay, T., Saulnier, C., Boyd, H., & O’Keefe, J. (2020). Op. Cit.

groups guided by the demographic data for those who are in core housing need.

6. **Regulate short-term rentals by implementing strict regulations** to ensure that only owner-occupied primary residences can be used for short-term rentals and that the platforms contribute to the cost of licensing and enforcement, and that enforcement includes the authority to revoke a license.
7. **Institute permanent rent control** by legislating the amount a landlord can raise the rent every 12 months on an occupied or vacant residential unit, based on existing Annual Allowable Rent Increase⁶² amount calculations (not to exceed more than 3%), with an option for a landlord to apply for an exemption on approved, necessary renovations (of no more than an additional 3%), providing tenants have legal standing and representation to provide input into the decision, and tenants have the right to occupy the renovated unit should they choose.
8. **Prevent the conversion of current rentals to condominiums** and limit applications for new condominiums.
9. **Set up a Compliance and Enforcement Division for the Residential Tenancy Act** by providing funding for enforcement and compliance officers to ensure that rent control is enforced, as well as health and safety standards and accessibility standards for housing. These officers need to be distributed to ensure coverage in each county, ensuring there are minimum provincial standards and no contravening municipal regulations. These officers will have the authority to enact fines for noncompliance and invoke a new tenant displacement policy. Should the repairs require the tenant to vacate, the landlord must pay the difference in rent and short-term accommodations and guarantee their right to return. These standards will also be enforced in public housing.

⁶² Op. Cit. Footnote 56.



Chapter 2: Forefront Public Provision and Community Control

GOAL → To move away from the current approach to housing, which relies heavily on the private for-profit market to meet housing needs and ensure there is adequate quality, green, public, non-market affordable housing, to address equitable access, and developed and implemented in partnership with community and community stakeholders.

BACKGROUND AND ISSUES

The fact that the vast majority of rental housing stock in Nova Scotia is provided by the private, for-profit sector is cause for concern. This is not to say that private market landlords have not played a role, for example, in serving as partners in Housing First initiatives in communities like HRM and CBRM, or that in the short-term, supplements and allowances in private market rentals would lower the shelter costs of those in core housing need and experiencing homelessness in rental markets with higher vacancies.

However, non-market housing provision needs to be preserved and greatly expanded to achieve affordable housing for all.

Relying on the private sector to provide affordable housing is problematic in many respects. For one, it facilitates the presence of financialized landlords, such as Real Estate Investment Trusts (REITs). Financialization negatively impacts tenants and the affordability of housing through documented increases in rent, cuts to services and the introduction of new user fees.⁶³ Financialized landlords have also been found to deter tenants from organizing.⁶⁴ Following enabling regulatory changes, private, market-based property owners have sought to transform into such structures.⁶⁵ Financialization is present in Nova Scotia, with a higher proportion of stock owned by financialized landlords here as compared to provinces such as Ontario, Manitoba, BC and Quebec.⁶⁶

Beyond preventing financialization, non-market provision must be prioritized to safeguard affordable housing provision for the long term. Public housing provided by government can be threatened through competing spending priorities and, as we have witnessed in Nova Scotia, low levels of investment. On the other hand, public housing provided by government allows it to be safeguarded through the direct responsibility of the province to shelter low-income citizens.⁶⁷ Increased transparency and strong tenant involvement in the management of this housing would additionally safeguard against allowing units to fall into disrepair, land sales (such as in the case of land used for public housing in rural areas), redevelopment plans and stock transfers which could create a net loss of rent-geared-to-income units.

Public housing may be contested or increasingly dismissed by government. This is based not on the model itself—public housing is the most affordable housing in the province—but on problems including the depth of poverty in which tenants live, the state of disrepair into which this housing has been allowed to fall, lack of active tenant involvement, and the lack of amenities and services incorporated within.⁶⁸ When asked, public housing

⁶³ August, M., & Walks, A. (2018). *Gentrification, suburban decline, and the financialization of multi-family rental housing: The case of Toronto*. *Geoforum*, 89, 124-136.

⁶⁴ Crosby, A. (2020). *Financialized gentrification, demoviction, and landlord tactics to demobilize tenant organizing*. *Geoforum*, 108, 184-193.

⁶⁵ August, M. (2020). *The financialization of Canadian multi-family rental housing: From trailer to tower*. *Journal of Urban Affairs*, 42(7), 975-997.

⁶⁶ August, M. (2020). Op. Cit.

⁶⁷ Cooper, S. (2018). *Why public housing is important*. Winnipeg, MB: Canadian Centre for Policy Alternatives Manitoba Office, p. 5.

⁶⁸ Cooper, S. (2018). *Why public housing is important*. Winnipeg, MB: Canadian Centre for Policy Alternatives Manitoba Office, p. 14.

residents in other parts of the country have identified positive attributes of their housing, and wanting it improved.⁶⁹

Non-market affordable housing must also be prioritized because evidence on balance points to market-based providers being focused on profitability and only short-term affordability. For example, extensive U.S. research on affordable housing contracts consistently shows that when covenants with government expire, for-profit providers raise their rents.⁷⁰ Meanwhile, research on housing providers in this province has found lower rents charged in the community housing sector.⁷¹ Related to profitability, non-market, community-based providers have been found to provide higher quality housing compared to private market rentals.⁷²

HOUSING FIRST: SUPPORTIVE AND SUPPORTED NON-MARKET HOUSING

Currently, the size of the non-market, community housing sector in Nova Scotia is small. Certainly, non-profit and co-operative organizations can experience challenges with governance and project development, especially when single or ‘one-off’ projects are developed by staff and volunteers. However, resources groups can serve to support and build the sector, and such resource exist in provinces with robust community housing sectors. It is critical that supported and supportive housing are part of this non-market approach, including the staff needed to ensure the appropriate supports and to expand Housing First programming. Housing First is an evidence-based approach to ending chronic homelessness among people with mental illness and helps them address their complex needs (e.g., chronic health problems, addictions).⁷³ Rather than providing “treatment first,” people are provided

⁶⁹ Silver, J. (2011). *Good places to live: Poverty and public housing in Canada*. Winnipeg, MB: Fernwood Publishing, page 82.

⁷⁰ For example, see Reina, V., & Begley, J. (2014). *Will they stay or will they go: Predicting subsidized housing opt-outs*. *Journal of Housing Economics*, 23, 1-16.

⁷¹ Leviten-Reid, C., Matthew, R., & Mowbray, O. (2019). *Distinctions between non-profit, for-profit, and public providers: The case of multi-sector rental housing*. *VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations*, 30(3), 578-592.

⁷² For example, see Adair, C. E., Kopp, B., Distasio, J., Hwang, S. W., Lavoie, J., Veldhuizen, S., & Cote, S. (2016). *Housing quality in a randomized controlled trial of Housing First for homeless individuals with mental illness: Correlates and associations with outcomes*. *Journal of Urban Health*, 93(4), 682-697.

⁷³ Aubry, T., Nelson, G. & Tsemberis, S. (2015). *Housing First for people with severe mental illness who are homeless: A review of the research and findings from the At Home-Chez Soi demonstration project*. *Canadian Journal of Psychiatry*, 60, 467-474.

housing, and then supportive teams are wrapped around the individual to provide a continuum of care. Funding was initiated in 2015 by Housing Nova Scotia to house 50–60 of Halifax’s most chronically and repeatedly homeless, but little work has been done to grow this fundamental model.⁷⁴

PEER SUPPORT

Providing peer support programs is crucial to support and empower tenants to find and retain stable housing as well as contribute to tenants’ well-being and the community. Peer supporters tend to have lived experience and are trained to assist those accessing affordable housing in navigating local housing systems and providing logistical and emotional support.⁷⁵ Peer support can also cover a broad range of interventions and be offered in a variety of forms, including self-help groups, drop-in centres, advocacy programs, Internet online support groups, and peer-delivered services.⁷⁶ Peer supporters can also work to foster good relationships between landlords and tenants, an example of which includes courses offered for both landlords and tenants by the Ready to Rent BC Association. Peer support workers must be fairly compensated.

CO-OPERATIVE HOUSING

Nova Scotia must build on its strong history of co-operatives. During the years of the innovative and relatively progressive national co-operative housing program more than 91 co-operatives were developed in Nova Scotia. Across Canada there are 2,212 housing co-operatives with 92,526 units. There are currently 69 continuing housing co-operatives in Nova Scotia providing more than 1,718 homes.⁷⁷ A few have failed, and a number have merged.

Across the country most co-operative development was during the 1970-1990 period, funding was from the federal government for co-operative

74 Housing Nova Scotia. *Housing First aims to end homelessness*. (November 18, 2021). <https://housing.novascotia.ca/newsroom/housing-first-aims-end-homelessness>

75 Greater Victoria Coalition to End Homelessness. (20219). *Peer Housing Support Program Toolkit*. <https://victoriahomelessness.ca/wp-content/uploads/2020/02/Peer-Housing-Support-Program-Toolkit-Final.pdf>

76 Yamin, S., Aubry, T., Volk, J., Jettè, Bourque, J., Crouse, S. (2014). *Peer Supportive Housing for Consumers of Housing First Who Experience Ongoing Housing Instability*. *Can Journal of Com Mental Health*. <https://www.cjcmh.com/doi/pdf/10.7870/cjcmh-2014-034>

77 Numbers from a list entitled Nova Scotia Housing Co-operatives compiled by CHF Canada.

housing resource groups. Co-operative housing expanded due to a combination of factors including, committed groups with expertise, aligned values and principles allowing successful co-operation, and funding provided by government. The number of co-operative housing projects, the quality of the member experience and the long-term success was greatly enhanced by the existence of resource groups.

The purpose of the co-operative is to provide democratically run housing to its members, which is also a central principle in our Housing for All vision (see Chapter 8, Support Democratization). It is also important to note that housing co-ops cost less to operate—about 14% less than municipal or private non-profit housing, according to a Canada Mortgage and Housing Corporation (CMHC) study of co-op housing programs published in 2003.⁷⁸

RECOMMENDATIONS

The working group calls on the provincial government to:

- 1. Build or acquire 33,490 units of non-market affordable housing** by developing and funding a substantive, ten-year plan to expand the stock of permanently affordable, non-profit and co-op housing with public-led approaches for everyone in core housing need (those who are spending more than 30% of their before-tax income on housing), taking into consideration their household size and needs, with priority initially to those experiencing severe core housing need, or are homeless or at risk of homelessness and persons with disabilities who are currently institutionalized. Continue to add to the stock of public/social/non-market affordable housing in perpetuity.
- 2. Provide operating funding** to ensure the affordable housing, supported and supportive housing includes sufficient staff to provide onsite and offsite supports and services those who are at risk of, or experience chronic homelessness due to, for example, substance use, as well as youth who are developing skills for independent living, and others to ensure that all communities have Housing First programming, funding for eviction prevention and community advocates to support as needed.
- 3. Provide funding to train and fairly compensate peer support workers in non-market affordable housing.**

⁷⁸ Co-operative Housing Federation of Canada. “Facts and Figures.” <https://chfcanada.coop/about-co-op-housing/facts-and-figures/>

4. **Enact first right of purchase legislation** that would allow the province the first right of purchase for any low to middle-income rental property to increase the supply of non-market affordable housing. The province can support tenants to organize purchasing of the building to form a community housing organization such as a co-operative, and where that is not possible, the province will purchase the building and turn it into public housing. Funds are required for both purchasing and renovating these buildings (see Chapter 5, Redress legacies of colonialism, racism, and enslavement, for a discussion of Community Land Trusts).
5. **Prevent all public lands and buildings from being sold to private developers** and facilitate their use to create non-market affordable housing by establishing a land bank. Non-market affordable housing sponsors would have access to this land without cost. The province will encourage the federal government to use their land for the same purpose. The province will amend the Halifax Regional Municipality Charter and the Municipal Government Act to require all municipalities to participate in the land bank.
6. **Partner explicitly with the non-market affordable housing sector for any stock transfers.**
7. **Provide multi-year funding to build the capacity of community housing sector:** support building the sector's capacity, including for technical assistance so that it can receive support in all stages of planning, developing, and managing affordable housing, by supporting a provincial organization and providing it funding to do the capacity building.
8. **Empower municipalities to waive development fees and property taxes for non-profit housing providers** (see Chapter 9, Require Accountability for a discussion of municipalities).
9. **Provide adequate funding for regional housing authorities** to speed up the repair of current public housing units and to support other non-market housing providers to deal with repairs to prevent the loss of any affordable housing units.



Chapter 3: Promote Interconnectedness

GOAL → To ensure the prevention of homelessness and housing insecurity, by developing upstream solutions across policy silos that address root causes.

BACKGROUND AND ISSUES

Housing policy affects and is impacted by policy across all areas of government. Understanding housing as a right that is inherently interlinked with other fundamental human rights shows the importance of a holistic approach. Housing impacts, and is impacted by, policy across healthcare, welfare, child and elder care, transportation, education, immigration, and the criminal justice system among other areas. The approach to housing that is focused narrowly on supply and correcting for a short-term market failure has contributed to a situation in which emergency solutions take the place of coherent upstream planning that could prevent crises from occurring in the first place.

LOW INCOME AND POVERTY

Poverty in the province is a major cause of homelessness and housing insecurity, and low pay and welfare support compared to the rest of Canada also contribute to the high number of Nova Scotians living in core housing need. Nova Scotia has had the lowest welfare income in the country relative to poverty thresholds, for both single persons deemed employable, and households comprised of one parent and one child.⁷⁹ The additional \$100 a month in the most recent budget is a start but leaves a significant gap. The gap remains between \$14,000 to \$18,000 per year. It will be critical to permanently address the poverty gap that exists—bridging the level of income support provided through the Employment Supports and Income Assistance program to the poverty line.

Those who are working poor also need higher wages, and better working conditions, as we outline in Chapter 7, Develop Decent Work and Well-Being. In the short term, there is urgency to provide immediate support for renters and learn from other provinces, and in particular Manitoba’s Rent Assist program.⁸⁰ The current rent subsidy program (the Canada-Nova Scotia Targeted Housing Benefit) is narrowly targeted and its problematically designed.⁸¹ A better provincial rental assistance program would provide financial support, especially to those in market housing, right away. This is not to take away from the urgency to increase the amount of affordable non-market housing, or the need to address the gaps in income supports (including changes to the minimum wage), and expand universal public services, so that people have more base income and are paying less out of pocket for essentials.

79 Laidley, J., & Aldridge, H. (2020). *Welfare in Canada, 2019*. Toronto, ON: Maytree and the Caledon Institute of Social Policy, p. 16. Note that calculations were compared based on the Market Basket Measure for the largest cities in each province.

80 CCPA-MN. *Assisting Renters, Manitoba’s Rent Assist in the Context of Canada’s National Housing Strategy*. <https://www.policyalternatives.ca/sites/default/files/uploads/publications/Manitoba%20Office/2020/04/Assisting%20Renters.pdf>

81 ESIA clients are disadvantaged because of the way the supplement is calculated, by not considering actual rent paid, but rather using the maximum shelter allowance as the base (prior to the standard household rate). This benefit often requires applicants to remove their name from the public housing waitlist, which leaves them with very little recourse should their market rental increase or their circumstances change. <https://housing.novascotia.ca/programs/canada-nova-scotia-targeted-housing-benefit>

INTERCONNECTIONS WITH HEALTH AND HEALTH CARE

Housing policy also needs to be understood as deeply interconnected with healthcare policy. It has long been understood that housing is one of the key social determinants of health, and that housing interventions can both improve health and make better use of expenditures on public healthcare. People living in homelessness experience worse mental and physical health outcomes, are more likely to experience trauma (resulting in higher need for emergency and in-patient hospital care) and are at increased risk of mortality.⁸² People living with insecure housing are also more likely to experience poor health outcomes.

In their 2014 report on the social determinants of mental health, the World Health Organization (WHO) states that the social, economic, and physical environments in which people live play a key role in shaping both common and severe mental health problems with increased risk related to social inequities.⁸³ Additionally, while living in poor quality housing negatively affects mental health, a "persistence of poor housing" and housing problems is predictive of worse mental health.⁸⁴ Even when that person's housing conditions improve, housing stress and anxiety may linger.⁸⁵

The impact of housing on health was already well understood prior to the COVID-19 pandemic, but the past year has shown just how much housing can affect the health of individuals and the entire community, with those living in inadequate housing at increased risk of becoming ill with COVID-19 and being part of chains of transmission.⁸⁶

Nova Scotia's mental health systems approach to mental health and wellness is firmly embedded in a bio-medical approach to mental health. This approach views mental health as a biological disease of the brain: inevitable, incurable, and genetically determined. Mental health disorders are reduced to their simplest forms to provide standardized treatments and

82 Taylor, L. (2018). *Housing and Health: An Overview of the Literature*. Health Affairs Health Policy brief. DOI: 10.1377/hpb20180313.396577.

83 World Health Organization & the Calouste Gulbenkian Foundation. (2014). *Social Determinates of Mental Health*. https://www.who.int/mental_health/publications/gulbenkian_paper_social_determinants_of_mental_health/en/

84 Pevalin, D. J., Reeves, A., Baker, E., & Bentley, R. (2017). *The impact of persistent poor housing conditions on mental health: A longitudinal population-based study*. Preventive medicine, 105, 304-310.

85 Pevalin, D. J., et al. (2107). Op. Cit.

86 Whitzman, C. (2020) "COVID Housing Policy Roundtable Report." *Housing Research Collaborative*. https://housingresearchcollaborative.scarp.ubc.ca/files/2020/11/FinalReport_COVID-19-Global-Housing-Policies.pdf

focuses on treating those who are most symptomatic.⁸⁷ As a consequence of this approach, housing needs and their impact on mental health are often overlooked in the delivery of mental health services.⁸⁸ A recent study conducted by the Nova Scotia College of Social Workers found that 97% of social work respondents indicated that they did not believe there were adequate resources in the community to support the well-being of their clients (i.e., affordable housing). Many social workers interviewed expressed immense frustration with a system that asks them to provide talk-based therapies and medications when at the root of the mental health issue is often poverty and housing insecurity.⁸⁹

The bio-medical model presents barriers to exploring the person in the environment, root causes of problems and/or the context of people's experiences. It typically does not address social determinants of health. Further to this, Nova Scotia's strict bio-medical approach to mental health coupled with the broader neoliberal agenda has left us with a much costlier mental health and substance use system that often ends with involvement in the criminal justice system.⁹⁰

According to The Wellesley Institute, people in insecure housing and those who are unhoused are at risk of both new mental illness and worsened ongoing mental illness.⁹¹ In Nova Scotia, where mental health services are severely under-funded and overwhelmed (with wait times for mental health services stretching as long as a year in some parts of the province, including Cape Breton), a failure to approach housing and health policy holistically creates serious risks to Nova Scotia residents. Lack of access to mental health support, in turn, can undermine peoples' ability to retain housing. Given that groups already marginalized in Nova Scotia (including Indigenous people, African Nova Scotians, seniors, and people with disabilities) are overrepresented among those in homelessness and housing insecurity, the siloing of housing and healthcare policy compounds health inequity.

87 Brown, C., Johnstone, M., & Ross, N. (2021). *Repositioning Social Work in Mental Health*. <https://nscsw.org/wp-content/uploads/2021/01/NSCSW-Relocation-Social-Work-Practice-in-Mental-Health-in-Nova-Scotia-Report-2021.pdf>

88 *Repositioning Social Work in Mental Health*. 2021. Op. Cit.

89 *Repositioning Social Work in Mental Health*. 2021. Op. Cit.

90 DeBeck, K., Wood, E., Montaner, J., & Kerr, T. (2009). *Canada's new federal 'National Anti-Drug Strategy': An informal audit of reported funding allocation*. *International Journal of Drug Policy*, 20(2), 188-191.

91 MacKay, K., & Wellner, J. (2013) *Housing and Health: OMA calls for urgent government action, housing-supportive policies to improve health outcomes of vulnerable populations*. Ontario Medical Association. https://content.oma.org/wp-content/uploads/housing_health_aug2013.pdf.

INTERCONNECTIONS WITH OTHER POLICY AREAS

Policies in the criminal justice system, such as the requirement that people find accommodation before being released from prison, also impact access to adequate housing in Nova Scotia. Housing is also interconnected with policy issues across education and childcare, transportation, elder care, immigration policy, and the criminal justice system. Lack of access to affordable childcare options in Nova Scotia contributes to strain on the high numbers of single parent households led by women among those in core housing need in this province.⁹² In rural Nova Scotia, a lack of basic infrastructure (such as transit links, water, sewage, and internet) undermines the right to housing and demonstrates the need for more cohesive, whole-of-government approaches to housing. Older Atlantic Canadians, and particularly older women, about 50% of whom are in core housing need, are more likely to have their daily lives inhibited by transport challenges, reflecting the importance of considering infrastructure, transport, and housing together.⁹³ Policies in the criminal justice system, such as the requirement that people find accommodation before being released from prison, also impact access to adequate housing in Nova Scotia.

RECOMMENDATIONS

To address low-income, the working group calls on the provincial government to:

- 1. Develop a Renters Assistance Program (RAP)** for all tenants with a household income below the Low-Income Measure (before-tax) and tenants in non-profit housing that is not funded through an operating agreement or other rent supplement. The subsidy is provided directly to the household and is equivalent to the difference between 30 percent of tenant's income and average market rent (not actual rent paid) in their community, based on household characteristics and unit size needed. The subsidy will have a legislated guarantee to be adjusted annually for inflation. There is no cap to the program and everyone who applies and is eligible will receive it, but it is a temporary program available for 10 years,

⁹² Findlay, T., Saulnier, C., Boyd, H., & O'Keefe, J. (2020). Op. Cit.

⁹³ National Seniors Strategy. (2015). *Ensuring Older Canadians have Access to Affordable Housing and Transportation*. National Seniors Strategy. <http://www.nationalseniorsstrategy.ca/wp-content/uploads/2015/02/NSS-Housing-and-Transportation1.pdf>

which is the timeframe for largely addressing the housing crisis. Once terminated, a portion of this funding will be made available to all those operating affordable non-market housing to ensure they can maintain the rental units at a permanently affordable level (i.e., equal to or less than 30% of total income).

- 2. Close the poverty gap for Employment Support and Income Assistance (ESIA) recipients** by providing additional income support to bridge the gap between ESIA support and the Market Basket Measure (adjusted for inflation and in particular taking into account housing/rental inflation and food inflation). Once ESIA is provided to the equivalent of 100% of the Market Basket Measure, recipients will no longer be eligible for the provincial RAP and the Poverty Reduction Credit will be eliminated (See Inclusive Housing for Persons with Disabilities section in Chapter 4, for increases to the disability supports program).
- 3. Increase the support provided and the threshold for the Affordable Living Tax Credit (ALTC) and the NS Child Benefit (NSCB)** by setting the threshold at the Low-Income Measure After Tax for a family of four (\$43,666) to ensure that the working poor get access to additional income supports. Increase the ALTC by 25% and the NSCB by 10% per child. These changes would lift at least 8,000 people out of poverty.

To tackle the affordable housing crisis also requires sustained investments across policy silos and in multi-sectors, the working calls on the provincial government to:

- 4. Shift the current framework and model of mental health care in Nova Scotia** to ensure that there is a stronger focus on a bio-psycho-social model integrated in mental health programming, to ensure that the social determinants of health are addressed. This can include advocacy and support for core housing needs.
- 5. Expand public health care:** develop a multiyear plan for providing universal access to pharmacare, dental care, eye care and more community-based mental health and addiction services, ensure fewer essential services are paid for by households.

6. **Sustain increased investment in other sectors**, including, but not limited to, childcare, essential services, and products (food, Internet, and cell phone) as well as transit and transportation, which must be reflected in a fair fiscal framework (see Chapter 10 Ensure Fiscal Fairness) going forward and include:
 - a. **Build a high quality, early learning and childcare system** that is child-centred, play-based, seamless (all day, full year), affordable and accessible, to reduce strain on those in core housing need.
 - b. **Invest and improve regulations and infrastructure** to ensure essential costs are available and affordable (e.g., food, internet, cell phone).
 - c. **Improve transit links across the province** and invest in affordable public transportation infrastructure, to protect right to adequate and accessible housing.



SOCIAL
INCLUSION

Chapter 4: Respect, Protect and Promote Social Inclusion

GOAL → To ensure that affordable housing solutions tackle how race, gender, class and ability, and other, often compound exclusions to housing and housing supports, with intentional design choices and the removal of systemic barriers.

BACKGROUND AND ISSUES

“Social inclusion is defined as the process of improving the terms of participation in society, particularly for people who are disadvantaged, through enhancing opportunities, access to resources, voice and respect for rights.”⁹⁴

It is essential that policy address systemic barriers that exist in every aspect of our housing sector, and that we work to develop comprehensive and effective supports and services that provide safe, affordable, and sustainable housing options that are attainable to everyone in our province, regardless

⁹⁴ United Nations. (2016). *Identifying social inclusion and exclusion*. <https://www.un.org/esa/socdev/rwss/2016/chapter1.pdf>

of race/ethnicity, gender, age, immigration, or socioeconomic status and so on. It is also crucial that these same individuals participate in the process and decisions that affect them around housing, and potentially exclude them from a safe and inclusive place to live. To create socially inclusive buildings, neighbourhoods, and communities, we must meet the needs of those populations who have been underserved and have had their needs unmet, whether because of one-size-fits-all assumptions or because of a lack of intentional design and discriminatory barriers.

BUILDING DESIGN

Investing in building design is an important way to foster social inclusion. For tenants including seniors, families and those living in supportive housing, indoor and outdoor common spaces facilitate social interactions, peer support, community programming/service delivery and safe play spaces for children.⁹⁵ Green space, indoors and out, also contributes to mental health and well-being.⁹⁶ These spaces can also help tenants and non-market landlords find common ground and facilitate key Housing First principles regarding tenant choice, such as smoking and keeping pets. Given this, it is important that funding for new affordable housing allow for the inclusion of these spaces, and that they are well designed, based on best practices rather than merely on financial bottom lines or the target of building ‘modest housing’ for low-income tenants. It is important these spaces are also accessible for people living with disability or with mobility issues (see Inclusive Housing for Persons with Disabilities section in Chapter 4).

LOCATION

Social inclusion must also be fostered through the location of housing and proximity to amenities and services including public transportation. New project proposals in urban areas should be assessed with this in mind, much like the federal government’s Co-investment Fund. Of course, given the lack

⁹⁵ Sagert, E. (2017). *Designing common spaces for women-centered supportive housing: A practical application of intersectional feminist analysis*. Vancouver, BC: School of Community and Regional Planning.

⁹⁶ Grinde, B., & Patil, G. G. (2009). *Biophilia: does visual contact with nature impact on health and well-being?* International journal of environmental research and public health, 6(9), 2332-2343.

of services in rural areas, it is difficult for project proponents to build close to amenities, but for these, housing sponsors should be assisted by the province in developing partnerships with regional service providers. Much like what was argued in Chapter 3, Promote Interconnectedness, funding needs to be provided by the province to support community hubs situated close to or within housing developments, transportation initiatives and mobile services.

UNIVERSAL DESIGN

Social inclusion must also be fostered by incorporating universal design. This allows tenants to age in place so they are not required to move to new housing, and which also accommodates tenants based on changing needs and physical abilities.⁹⁷ Universal design must reflect diverse groups of renters, and be based on the direction of those with lived experience and the community housing sector in order to best support and meet the needs and goals of sub-populations of tenants.⁹⁸ Universal design is an approach that allows for accessibility and adaptability based on the changing needs of household members, typically at low-cost. Examples include incorporating wider doorways, patio railings which do not block views when people are seated, and storage spaces which are adjustable.⁹⁹

INCLUSIVE HOUSING FOR PERSONS WITH DISABILITIES

On Friday, March 30, 2007 Canada signed the Convention on the Rights of People with Disabilities (CRPD). The CRPD is an expression under Inter-

⁹⁷ See Leviten-Reid, C., & Lake, A. (2016). *Building affordable rental housing for seniors: Policy insights from Canada*. Journal of Housing for the Elderly, 30(3), 253-270. for a case for affordable housing for seniors in Nova Scotia which does not facilitate aging in place.

⁹⁸ See Redden, M., Gahagan, J., Kia, H., Humble, Á. M., Stinchcombe, A., Manning, E., & Thomas, R. (2021). *Housing as a determinant of health for older LGBT Canadians: Focus group findings from a national housing study*. Housing and Society, 1-25. on divergent opinions on housing specifically for LGBT adults. See also Abramovich, A., & Kimura, L. (2019). *Outcomes for youth living in Canada's first LGBTQ2S Transitional Housing Program*. Journal of homosexuality, 1-18, who finds beneficial outcomes for in housing specifically for LGBTQ2S tenants.

⁹⁹ Canada Mortgage and Housing Corporation. (2019) *Universal design for new housing units*. <https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/accessible-adaptable-housing/universal-design-in-new-housing#:~:text=Universal%20design%20creates%20housing%20that,circumstances%20change%2C%20without%20expensive%20renovations>.

national Human Rights law of the constitutional and statutory human rights obligations on Nova Scotia to ensure equality and inclusion for persons with disabilities. This means that Nova Scotia is obligated to follow Article 19 of the CRPD, ‘Living independently and being included in the community,’¹⁰⁰ which recognizes the equal right of all persons with disabilities to live in the community, with choices equal to others. Living independently includes living situations that allow effective and appropriate measures to facilitate full enjoyment by persons with disabilities. The CRPD recognizes that full inclusion and participation in one’s community is not just access to brick and mortar, it includes supportive services, inclusive housing, and equal access. CRPD notes it is critical that these rights are honoured by ensuring that:

- (a) **Persons with disabilities have the opportunity to choose their place of residence** and where and with whom they live on an equal basis with others and are not obliged to live in a particular living arrangement;
- (b) **Persons with disabilities have access to a range of in-home, residential and other community support services**, including personal assistance necessary to support living and inclusion in the community, and to prevent isolation or segregation from the community;
- (c) **Community services and facilities for the general population are available on an equal basis to persons with disabilities** and are responsive to their needs.¹⁰¹

Inclusive housing must also be affordable. Many persons in Canada with disabilities live in poverty, with 80% of persons with a disability living in poverty in Canada.¹⁰² For persons with disability who receive income assistance, the gap in their income to the income needed to cover the basics

¹⁰⁰ United Nations. (2006). *Conventions on the Rights of Persons with Disabilities*. Article 19- Living independently and being included in the community. <https://www.un.org/development/desa/disabilities/convention-on-the-rights-of-persons-with-disabilities/article-19-living-independently-and-being-included-in-the-community.html>

¹⁰¹ myHome myCommunity (2019). *Conceptualizing ‘Housing inclusivity.’* p. 9-12. <https://static1.squarespace.com/static/57f27c992994ca20330b28ff/t/5e84b9e573be1d590c7ce34a/1585756646556/MHMC+-+Conceptualizing+Housing+Inclusivity+Lit+Review+-+FINAL.pdf>

¹⁰² Statistics Canada. (2018). <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2018002-eng.htm>

(Market Basket Measure poverty line) is another 50% or almost \$12,000.¹⁰³ Given that 30.4% of Nova Scotia's population has a disability (2018 data),¹⁰⁴ the highest percentage in the country and higher than the national average, it is critical that the needs of this population are urgently addressed and movement is made toward maintaining the calls in the CRPD.

Despite signing the CRPD, Nova Scotia is moving too slowly. In 2019, a Nova Scotia Human Rights Commission Board of Inquiry found that the Province's failure to provide community-based supportive housing to persons with disabilities was a Human Rights Act violation.¹⁰⁵ While this decision was appealed and is currently on reserve before the NS Court of Appeal, the principle stands that a solution to the housing crisis must be one that ensures the availability of inclusive supports and services for persons with disabilities.

While the Nova Scotia government has made commitments to move the province to being fully accessible by 2030,¹⁰⁶ in the context of supportive housing, this is to be treated with scepticism as the Province has, for decades, repeatedly made commitments to end institutionalization and bring about community inclusion for persons with disabilities.

In 2013, and in 2014, the governments of Nova Scotia committed to the Roadmap which called on government to "announce a clear commitment and take steps to phasing out, over a multi-year period, use of ARCs, RRCs and RCFs as a response to the residential needs of persons with disabilities, in concurrence with development of necessary community-based alternatives."¹⁰⁷ This phaseout of Adult Rehabilitation Centres (ARC), Regional Rehabilitation Centres (RRC), and Residential Care Facilities (RCF), was to be accomplished in ten years; however, there were 1100 people on the wait list then for housing, and now there are 1700. Nova Scotia is the last province to close its adult residential institutions.¹⁰⁸ Ending the segregation of people with

¹⁰³ Laidley, J., & Aldridge, H. (2020). *Welfare in Canada, 2019*. <https://maytree.com/welfare-in-canada/nova-scotia/>

¹⁰⁴ Statistic Canada, 2018 data. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1310037401&pickMembers%5B0%5D=1.5>

¹⁰⁵ Rankin, A. (2020). <https://www.saltwire.com/atlantic-canada/news/provincial/ns-court-of-appeal-case-aims-to-prove-province-denying-adequate-housing-for-disabled-521575/>

¹⁰⁶ Nova Scotia Government. (2018). *Access by Design 2030*. <https://novascotia.ca/accessibility/access-by-design/>

¹⁰⁷ The Nova Scotia Joint Community-Government Advisory Committee. (2013). *Choice, Equality and Good Lives in Inclusive Communities*. https://novascotia.ca/coms/transformation/docs/Choice_Equality_and_Good_Lives_in_Inclusive_Communities.pdf

¹⁰⁸ "Nova Scotia is the only province that hasn't yet closed its large adult residential centres." *Halifax Examiner*. February 2, 2021. <https://www.halifaxexaminer.ca/province-house/nova-scotia-is-the-only-province-that-hasnt-yet-closed-its-large-adult-residential-centres/>

disabilities in institutions and ensuring the availability of community-based, person-centered supportive living will require a new perspective on what living independently means.

The bottom-line for people with disabilities is that there is not enough actual affordable and fully accessible, supported housing. As is outlined in Autism Nova Scotia's white paper on supported housing: "There is an overwhelming demand for more housing options that prioritizes the person, and their quality of life at the centre of decision-making." Also included was the following: "The process of moving to a more desired, person-directed system is happening too slowly, leaving many Nova Scotians either in a housing crisis or struggling to figure out how to, for themselves or for those they care for, move to supported living options that helps increase autonomy and quality of life."¹⁰⁹ However, the 'supported' part of supported housing are those supports and services (including, importantly, staff to assist persons with disabilities) that respond to the different and unique needs of persons with disabilities. It is, in short, accommodative housing.

LGBTQ2SIA+ SENIORS AND YOUTH

Canadian survey data show that LGBTQ2SIA+ individuals are overrepresented among those experiencing homelessness, particularly in the case of youth.¹¹⁰ Of the youth sheltering or residing with Phoenix Youth Programs' residential programs in Halifax, staff approximate 25-30% of youth identify as LGBTQ2SIA+. Research also shows they experience mental illness and violence, face discrimination on the street and when in institutions including the shelter system, and that they lack of safe and affordable housing options.¹¹¹ Increasing attention must also be paid to LGBTQ2SIA+ seniors, since seniors are a major focus of current non-market housing in this province. Suggestions include equity, diversity and inclusion training for housing providers, reviewing and revising language used in intake/application forms, and making sure diverse voices are included in advisory

109 Foster, B. (2019). "Building To Better: A White Paper on Supported Housing for the Autism and Developmental Disability Community." *Autism Nova Scotia Supported Housing White Paper* <https://img1.wsimg.com/blobby/go/dd8fa632-d2db-48cb-b717-1eaao8957bc6/downloads/Supported%20Housing%20Exec%20Summary%20%26%20Recommendatio.pdf?ver=1619655360437>

110 Abramovich, A. (2016). *Preventing, reducing and ending LGBTQ2S youth homelessness: The need for targeted strategies*. *Social Inclusion*, 4(4), 86-96.

111 Abramovich, Op. Cit.

committees or other structures providing oversight.¹¹² Funding should also be earmarked to increase the supply of appropriate and affordable housing and related supports for youth,¹¹³ and to ensure that housing and supports are available to youth “aging out” of the child welfare system and also those youth who may have been involved in the criminal justice system.

REFUGEES AND IMMIGRANTS

Refugee claimants face incredible challenges securing affordable housing in Nova Scotia. For one, they are not eligible for public housing, rent supplements or housing allowances, and although waitlists for these are long, closing the door to these opportunities effectively communicates that they are not part of our communities. Second, finding and keeping paid work is also more challenging because, in addition to potential language barriers and a lack of recognition of prior training and education, refugee claimants are not eligible to participate in provincially-funded programs including GED, language, employment readiness and computer literacy training.

It is important to ensure housing and housing supports for the diversity of immigrants to Nova Scotia, who may be at different stages of migration, who may face different barriers, and require different types of supports. The Welcome House model could be expanded and available to all those without permanent status. This housing model is a four-unit, temporary accommodation that was made available to Resettlement Assistance Program (RAP) clients in 2018. The Welcome House “assists individuals with safe and stable housing while they locate permanent accommodations.”¹¹⁴ When building permanent, affordable, non-market housing and an inclusive, welcoming community, it is also critical to ensure that newcomers, regardless of immigration status, are supported with outdoor and indoor spaces for cultural and communal gatherings. We know that the best immigration retention policy is one that supports families to be together and sees us move away

112 Redden, M., Gahagan, J., Kia, H., Humble, Á. M., Stinchcombe, A., Manning, E., & Thomas, R. (2021). Op. Cit.

113 According to this report on youth and housing needs in the HRM, “The housing model that garnered the most support was co-op housing on scattered sites, and the services that were most recommended were life skills training, access to financial information, mental health support, and family support.” See Ren Thomas, Housing for Youth Research and Modelling Study <https://phoenixyouth.ca/news-media/press-release/bedrock-project-housing-youth-research-and-modelling-study>

114 ISANS. *Get Settled*. <https://annualreport.isans.ca/2018-19/get-settled/>

from an econocentric immigration model (focused on maximizing economic growth), to one that welcomes family members and ensures they receive the housing and supports needed.¹¹⁵

GENDER LENS

Employing an intersectional gender lens to the housing crisis means acknowledging that women and girls disproportionately experience intimate partner violence, which the COVID-19 pandemic has not only highlighted but heightened and that they may need different supports as well. “Without a roof over their heads and a door to lock safely behind them, women are at great risk of physical, emotional and psychological harm.”¹¹⁶ The caregiving responsibilities of women and the lower wages they earn also intensifies their housing needs. It is essential that urgency be placed on ensuring access to rapid re-housing for women fleeing intimate partner violence.¹¹⁷

It is also important to ensure there is funding for eviction prevention, rapid re-housing services, and ongoing outreach support for all household types, including couples with children, which the current shelter system does not accommodate. Adsum’s Diverting Families program is a good model to build on.¹¹⁸ The prevention of housing insecurity is important since adult and youth homelessness can be traced in part to childhood experiences and living situations.¹¹⁹

115 Dobrowolsky, A., Ramos, H. (2014). Expanding the Vision. *Why Nova Scotia Should Look Beyond Econocentric Immigration Policy*. <https://www.policyalternatives.ca/publications/reports/expanding-vision>

116 YWCA Canada. (2017). *Scared, vulnerable, invisible: Affordable housing crisis exposes women to violence*. <https://ywcacanada.ca/news/scared-vulnerable-invisible-affordable-housing-crisis-exposes-women-to-violence-trauma/>

117 Chiu, E. (2021). *Halifax organization steps in to help homeless families with nowhere to go*. CBC. <https://www.cbc.ca/news/canada/nova-scotia/family-homelessness-emergency-housing-adsum-1.5996367>

118 Chiu, E. (2021). Op. Cit.

119 Garcia, T.G. (2016). *Putting an End to Child and Family Homelessness in Canada*. *Homeless Hub*. <https://www.homelesshub.ca/resource/putting-end-child-and-family-homelessness-canada>

RECOMMENDATIONS

The working group calls on the provincial government to:

- 1. Employ an intersectional lens to funding decisions for non-market, public, social and co-operative housing** to prioritize the roll out of affordable housing supply and ensure universal access to affordable, supportive and supported housing without discrimination, which is critical to inclusive housing (see Chapter 1, Treat Housing as a Human Right, for specific recommendations).
- 2. Ensure that funding for new affordable housing include costs related to the development of common and green spaces**, and that designs are informed by best practices including being accessible and responding to cultural needs and include the input of tenants and housing providers.
- 3. Prioritize funding that enables locating new non-market affordable housing in proximity to amenities and services in urban areas**, and that funds be provided, in the case of rural projects, to support transportation, community hubs, and the development of mobile services.
- 4. Invest in active transportation for new bicycle lanes, sidewalks, and other infrastructure to facilitate healthy, safe, efficient communities.**
- 5. Incorporate universal design into all new affordable housing.**
- 6. Provide funding for diversity and inclusion training** to support organizations working with those experiencing homelessness and housing providers, as well as all those developing housing policy and related programs.
- 7. Review and revise language used in intake/application forms for tenants** (e.g., not just using binary language), and make sure a diversity of voices for all priority populations are included in advisory committees or other structures providing oversight to housing.
- 8. Address the diversity of senior's needs** including by expanding home care, building more small option homes for seniors, and supporting co-operatives for seniors and intergenerational living, and LGBTQ2SIA+ inclusive, non-market affordable buildings, as

well as additional funding in public housing that provides age-based accommodations for seniors with low to no care needs, to those who require some additional care, and to those who require 24-hour care.

9. Address the diversity of youth needs by:

- a. Earmarking funding to increase the supply of appropriate and affordable housing and related supports for youth.**
- b. Ensuring that funding for housing and supports are available to youth “aging out” of the child welfare system and that the age be increased to 25.**
- c. Providing funding to community housing providers for eviction prevention, rapid re-housing services, and ongoing outreach support for couples with children as the current shelter systems have no allowance for that family type.**

10. Address the diversity of immigrant and refugee needs by:

- a. Ensuring there is public housing for government-assisted refugees, those who have had sponsorship breakdowns and refugee claimants, as well as all those who are newcomers to Canada.**
- b. Revising the eligibility for programs to allow refugee claimants access, including GED, ESL and computer literacy training.**
- c. Expanding eligibility for public housing so people with no immigration status can access.**

11. Employ a gender lens and earmark some of the new non-market affordable housing stock for women (guided by the demographic data for those who are in core housing need) and increase availability of second stage housing by developing a fund available to community housing providers to retrofit housing units with enhanced security measures to serve as second stage housing for women fleeing intimate partner violence in rural Nova Scotia.

12. Ensure inclusive housing for persons with disabilities and:

- a. **Take immediate action to eradicate discrimination in access to community-based housing** and bring an end to the unnecessary institutionalization of people with disabilities within two years.
- b. **Enshrine in legislation the right of persons with disabilities to community-based living** along with the attendant supports and services that may be required.
- c. **Commit to additional training programs** required to produce adequately trained Nova Scotians to meet the need of attendant care by people with disabilities and ensure adequate funding to subsidize the costs.
- d. **Develop a recruitment and retention program**, similar to those created for recruitment of health care personnel (see Chapter 7, Develop Decent Work and Well-Being for specific recommendations on improving working conditions).
- e. **Immediately end all ‘caps’ on the creation of new community-based supportive housing units** in the same way that Income Assistance caseloads are not capped.
- f. **Increase income supports** to ensure adequate resources for housing and services needed by persons with disabilities who live in poverty and receive income assistance.
- g. **Ensure the housing affordability measure provides an appropriate level of income support** by including additional expenses and actual living costs and not just applying the 30% or less of before-tax income standard, and by excluding the income that is being paid to the live-in attendant.
- h. **Provide additional funding for employment supports** to enable employers to remove barriers to the full participation of those with disabilities who wish to work.



Chapter 5: Redress the Legacies of Colonialism, Racism, and Enslavement

GOAL → To ground housing solutions in reconciliation and reckoning and address the historical and violent dispossession of land and property from Indigenous and African Nova Scotian communities, by ensuring solutions abandon colonial government paternalism.

DESPITE REMARKABLE RESILIENCE and resistance, Mi'kmaw and African Nova Scotian communities, historically and violently dispossessed of land and houses, indeed families, fair far worse, stuck in cycles of intergenerational trauma, and exclusion from assets and services. For Mi'kmaw communities, the provincial government must honour the Peace and Friendship Treaties and enable Indigenous peoples to determine their own practices of housing and home. To redress the legacy of residential schools and advance the process of reconciliation, the Truth and Reconciliation Commission's calls to action must be fully implemented, including implementing Jordan's

Principle and more supports for Indigenous programming and halfway houses and parole services.¹²⁰ The provincial government can do its part to formally adopt and comply with the principles, norms, and standards of the United Nations Declaration on the Rights of Indigenous Peoples as a framework for reconciliation, though it is on the federal government to engage a Nation-to-Nation process of reconciliation.¹²¹ Priority for housing repairs and construction must ensure the safety and well-being of Indigenous women, girls, and LGBTQ2SIA+ people and implement the Missing and Murdered Indigenous Women and Girls report.¹²² Intergenerational trauma must be addressed with access to safe housing with wrap around supports by the community, for the community.

Part of addressing the history of colonialism, enslavement and of continued racism is to also pay reparations to African Nova Scotians. Second- and third-generation families from Africville, for example, cannot afford to stay in their own neighbourhoods. According to a recent study, between 2006 and 2016, the African Nova Scotian population in the North End fell by half—and as many as 700 residents moved away from the lands they resided for many generations. This accounts for a greater number than those who lived in Africville¹²³. While this report is focused on rental housing, in the case of Black households, it is important to recognize wealth inequality resulted from racist policies that did not allow households to own their own property.¹²⁴

Neoliberal policy continues to hold individuals, rather than the state, responsible for social risks such as illness, poverty and a lack of safe affordable housing, placing further economic and social hardship on already marginalized families.¹²⁵ For example, changes to the Children and Family

120 Truth and Reconciliation Commission of Canada. (2015). *Calls to Action*. http://trc.ca/assets/pdf/Calls_to_Action_English2.pdf

121 United Nations (2007). *Declaration on the Rights of Indigenous Peoples*. <https://www.un.org/development/desa/indigenouspeoples/declaration-on-the-rights-of-indigenous-peoples.html>

122 National Inquiry into Missing and Murdered Indigenous Women and Girls. (2019). *Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls*. https://www.mmiwg-ffada.ca/wp-content/uploads/2019/06/Final_Report_Vol_1a-1.pdf

123 Devet, R. (2020, May 18). *Planning the gentrification of the North End, an interview with Ted Rutland*. The Nova Scotia Advocate.

124 See Homes for All Guarantee, which is a detailed plan to eradicate housing insecurity and homelessness in the United States, including by addressing racist housing policies. https://homesguarantee.com/wp-content/uploads/Homes-Guarantee_-_Briefing-Book.pdf

125 Nova Scotia College of Social Workers. (2021). *Repositioning Social Work in Mental Health*. <https://nscsw.org/wp-content/uploads/2021/01/NSCSW-Relocation-Social-Work-Practice-in-Mental-Health-in-Nova-Scotia-Report-2021.pdf>

Services Act in March of 2017 expanded the definition of neglect to include: *the chronic and serious failure to provide to the child adequate food, clothing or shelter, adequate supervision, affection or cognitive stimulation, or any other similar failure to provide care.*¹²⁶ This change expanded the reporting obligations of professionals, officials and others who work with children and families contributing to the over surveillance of racialized and vulnerable communities.¹²⁷ This has led to the continued overrepresentation of Indigenous and Black families involved in the child welfare system.

The provincial government's overall child welfare strategy remains largely incoherent while purporting to prioritize early interventions in the best interest of the child, and it has failed to provide meaningful assistance to the parents of children taken into temporary care and custody in order to heal from past trauma and the impacts of colonialism and racism. What remains absent in the province's child welfare strategy is the foundational need for security such as being safe from harm, living in a safe community, having a warm, dry home that is not in need of major repair, and having enough food. This foundation is outlined in the Restorative Inquiry into the Home for Coloured Children's model for safety and wellbeing.¹²⁸ In addition, as the African Nova Scotian Decade for People of African Descent Coalition (DPAD) has noted, regarding child welfare, there is a lack of race-disaggregated data to address disparity and disproportionality. In addition, more needs to be done to ensure cultural competency within the system, and to address the lack of African Nova Scotian staff, as well as strengthen communication and collaboration with African Nova Scotian communities.¹²⁹

Additionally, government policy removes the capacity of parents whose children have been placed in temporary care and custody to address core housing concerns. Maytree Foundation data from 2019 showed that the Canada Child Benefit (CCB) accounted for 35 per cent of the total household income for a single parent on income assistance or 39 per cent of the total household income for a couple with two children. When children are taken into care, the CCB is withdrawn from the parent and rerouted to the province

126 Nova Scotia Government. (1990). *Children and Family Services Act* <https://nslegislature.ca/sites/default/files/legc/statutes/children%20and%20family%20services.pdf>

127 Nova Scotia College of Social Workers. (2021). *Children and Family Services Act: 4 Year Review Submission*. <https://nscsw.org/wp-content/uploads/2021/03/CFSA-Review-Submission-Final.pdf>

128 The Nova Scotia Home for Colored Children. *Restorative Inquiry*. <https://restorativeinquiry.ca/>

129 African Nova Scotian Decade for people of African Descent Coalition. "Community Working Group (CSWG)." <https://www.ansdpad.ca/community-service-wg/>

through the Children’s Special Allowance (CSA) program.¹³⁰ This devastating financial blow means that it makes it extremely difficult for parents to make changes in their lives and maintain adequate housing for the children’s return.

In regards to reparations for African Nova Scotians and housing solutions, the government must accelerate the work on land titles in the five largest Black communities in the province, and that to those living in the other 45 communities also settled by Black families.¹³¹ In addition, resources could be provided to support alternative ownership models including resident-run co-ops and community land trusts (CLTs) as ways to enable community control. Community Land Trusts have their roots in Albany, Georgia and the U.S. civil rights movement to secure land for Black shareholders. The basic principle of a community land trust is that the appreciation in property values should be a public, not a private, good. A non-profit corporation secures and stewards land to ensure long-term availability for affordable housing and other community uses. With the shared value of housing as a right, the goal is to remove land and housing from the real estate market through purchase or donation, and perpetually hold it in a trust through 99-year leases to preserve affordability.¹³² While originally there was a focus on affordable homeownership, community land trusts now take many forms. Community land trusts hold land for affordable rental, lease-to-own units, co-operative housing, co-housing, and businesses, community gardens and other community amenities which meet the needs of the local population. Community land trusts can play a critical role in their local areas by revitalizing existing rentals and assets, leveraging mixed income in communities, and bringing social finance into the community housing sector.

130 Culligan, M., & Osbourne. “Neglect is the single largest reason for child apprehension and inadequate housing is the most common factor of neglect.” *The Chronicle Herald*. 2021. <https://www.thechronicleherald.ca/opinion/local-perspectives/voice-of-the-people-april-3-2021-569898/>

131 Laroche, J. “Proposed N.S. law aims to make it easier for Black Families to get land titles.” *CBC*. Mar 23, 2021. <https://www.cbc.ca/news/canada/nova-scotia/land-titles-black-communities-bill-ns-legislature-1.5960589>

132 Agha, A. (2018). *Perpetual affordability and community control of the land: Community land trusts in Canada, summary session for Canadian Housing and Renewal Association (CHRA) Congress Session Series*, CHRA & BC Housing. https://chra-achru.ca/wp-content/uploads/2018/09/2018-09-18_summary_community-land-trusts.pdf

RECOMMENDATIONS

The working group calls on the provincial government to:

- 1. Provide funding for capacity development to Mi'kmaw Urban and Off Reserve Indigenous, and African Nova Scotian Housing Providers** to support safe housing developments with wrap around supports by communities, for their communities.
- 2. Ensure that addressing cultural needs is a core component of non-market affordable housing development.**
- 3. Adopt a policy that no affordable housing designed for Mi'kmaw or African Nova Scotian communities will be located near a toxic site** or located on a flood plain or close enough to an ocean shoreline to be subject to storm damage or saltwater intrusion arising from present day or rising sea levels (see Chapter 6, Address Climate Justice for full recommendations and discussion on environmental racism).
- 4. Create and use disaggregated data to address disparity and discrimination in access to housing** (including regarding evictions, core housing need, public housing intake).

To advance reconciliation, the provincial government must:

- 5. Honour the Peace and Friendship Treaties** and enable Mi'kmaw communities to determine their own practices of housing and home.
- 6. Fully implement the Truth and Reconciliation Commission's calls to action** including to provide more supports for culturally-appropriate programming and halfway houses and parole services.
- 7. Formally adopt and comply with the principles, norms, and standards of the United Nations Declaration on the Rights of Indigenous Peoples as a framework for reconciliation.**
- 8. Fully implement the National Inquiry into Missing and Murdered Indigenous Women and Girls' calls to justice recommendations** including that “the construction and provision of repairs must ensure that Indigenous women, girls, and LGBTQ2SIA+ people have access to housing that is safe, appropriate to geographic

and cultural needs, and available wherever they reside, whether in urban, rural, remote, or Indigenous communities.”

To enact reparations, the provincial government must:

- 9. Target a portion of funding of new co-operative and non-profit housing** to address the specific needs of African Nova Scotians family and children.
- 10. Provide resources to support alternative ownership models** including resident-run co-ops and community land trusts (CLTs) as ways to enable community control specifically for African Nova Scotians.
- 11. Provide additional funding and establish a timeline (within 5 years) to clear up land titles in the five largest Black communities in the province** and extend the service to those living in the other 45 communities also settled by Black families.
- 12. To address intergenerational wealth, supporting African Nova Scotian and Mi'kmaw Urban and Off Reserve Indigenous households for ownership** through grants and zero interest capital loans given lack of access to conventional commercial loans.

To address racism and colonialism within child welfare, the provincial government must:

- 13. Amend the Children and Family Services Act** and remove from the definition of neglect, the failure to provide shelter.
- 14. Address core workload issues that prevent child protection social workers from meaningful engagement with families** and provide workload balance that allows social worker, parents and community supports to work together to secure safe affordable housing when a family is in need.
- 15. Implement the recommendations of African Nova Scotian Decade for People of African Descent (ANSDPAD) regarding child welfare and:**
 - a. Implement strong culturally competent component in Child Welfare** and hire more African Nova Scotian staff/supervisors at the screening, investigation, and assessment levels.

- b. Recruit African Nova Scotian service providers** and enhance communication and collaboration with African Nova Scotian communities.
- 16. Immediately end the practice of removing the Canada Child Benefit from families** when a child is brought into temporary care and custody.
- 17. Immediately mandate all provincial workers in the Child Welfare System to connect Indigenous Families with Jordan’s Principle workers** through the Confederacy of Mainland Mi’kmaw, Union of Nova Scotia Mi’kmaq and the Mi’kmaw Native Friendship Society before any child apprehension.



Chapter 6: Address Climate Justice

GOAL → To incorporate climate justice and evidence-based greenhouse gas emission reduction goals in order to ensure that the brunt of adjustment in the transition to a green economy does not fall onto marginalized communities, but rather they benefit from the transition, while also addressing energy efficiency to support ongoing housing affordability.

BACKGROUND AND ISSUES

Climate change and other environmental risks can have a significant impact on the right of low-income and marginalized Nova Scotia residents to enjoy safe and adequate housing, with some Nova Scotia residents at risk of losing their homes, leaving their communities or living with unhealthy, hazardous conditions. In June 2020, the UN Human Rights Council called on member states “to take the right to adequate housing into account in strategies for

adaptation to and mitigation of climate change”¹³³ and to work closely with the communities most impacted to develop sustainable, affordable, and culturally relevant housing models that would help to mitigate the effects of climate change and protect housing rights.

CLIMATE CRISIS IMPACTS TO COME

Solutions to the housing crisis must mitigate the impact Nova Scotians will experience due to the climate crisis. The average temperature in Nova Scotia rose by 0.5 degrees Celsius in the 20th century, and over the 21st century, it will rise by another 2-4 degrees Celsius at the current rate of climate change acceleration.¹³⁴ Climate change is creating extreme weather and Nova Scotia will likely be subject to more heat waves in the coming decades. Rising sea levels, increased frequency of dangerous storms, and increasing floods, will all pose a significant risk to the many residents living along the shoreline on our peninsula.¹³⁵ Potential increases in drought may also have a substantive impact, given that 46% of people in rural Nova Scotia rely on groundwater supplied by private wells.¹³⁶

The impact of the above will present different challenges for those already experiencing energy poverty. Energy poverty occurs when a low- or modest-income household spends over 6% of income on home energy.¹³⁷ The current regulatory system in Nova Scotia does not take into account the circumstances of low-income households and their ability to afford electricity.¹³⁸ Home energy services are a human right in modern society, required for food storage and preparation and warmth in the winter as well as relief from extreme heat in the summer in some areas. In order for this to be achieved, electricity must be accessible.¹³⁹ Low-income households

133 United Nations. (2009). *Climate change and the right to housing*. <https://www.ohchr.org/EN/Issues/Housing/Pages/ClimateChange.aspx>

134 Nova Scotia Environment. (2009). *Toward a Greener Future*. https://www.cakex.org/sites/default/files/nova%20scotia_o.pdf

135 Clean Foundation. (2020). *How Climate Change Impacts Nova Scotia*. <https://clean.ns.ca/municipal-climate-adaptation/>

136 Rural Water Watch Association. <https://www.ruralwaterwatch.org/>

137 Efficiency Canada. (2019). *The 2019 Provincial Energy Efficiency Scorecard*. p. 46.

138 AEC. (2014). *Submission to the NS Electricity System Review*. https://energy.novascotia.ca/sites/default/files/files/Affordable%20Energy%20Coalition_Stakeholder%20Submission.pdf

139 Accessibility: direct/indirect costs should not prevent people from accessing the service, and the service should not undermine access to other necessary components in life (housing, food, health). https://energy.novascotia.ca/sites/default/files/files/Affordable%20Energy%20Coalition_Stakeholder%20Submission.pdf

experiencing energy poverty are already at risk of electricity disconnection or running out of oil because they can't afford their bills. Alternatively, they are often faced with choices like keeping the heat too low, only heating one part of their home, having to choose between paying their energy bills or paying for other essentials like medicines, clothing or rent.¹⁴⁰ Programs, like the Universal Service Program, have been designed and implemented in other jurisdictions to ensure that electricity is universally accessible regardless of income.¹⁴¹

Extreme fluctuations in temperature due to climate change will impact the costs of heating and cooling homes. In addition, fossil fuel energy pricing will increase over time due to climate policies. Low carbon heating systems will have lower energy and operating costs but the transition to these forms of heating will be too expensive for low- and moderate-income households on their own.

We know that energy efficiency upgrades or highly energy efficient new construction, provide substantial health benefits. These are extensive and well documented in addition to anecdotal evidence. These health benefits arise from better air quality and more comfortable temperatures, translating to lower mental stress on individual residents.¹⁴² Well insulated homes that keep the heat in for longer periods of time during storms caused by electricity disruption will be an added benefit.

ENVIRONMENTAL RACISM AS ENVIRONMENTAL RISK ALREADY PRESENT

Environmental racism, meaning “environmental policies, practices, or directives that disproportionately disadvantage individuals, groups, or communities (intentionally or unintentionally) based on race or colour,” is a serious problem in our province.¹⁴³ As documented by Dr. Ingrid Waldron, polluting industries have been disproportionately placed in Indigenous and African Nova Scotian communities, with health consequences including increased risk of cancer, respiratory disease, cardiovascular disease, and

140 Colton, R. (2007). *Testimony at the NS Utility and Review Board for the Affordable Energy Coalition*. p. 11.

141 The New Jersey Department of Community Affairs administers the Universal Service Fund in New Jersey, <https://www.state.nj.us/dca/divisions/dhcr/faq/usf.html#q1>

142 Colton, Roger (2007). *Op. Cit.* 44-51

143 Waldron, Ingrid. (2020). *Environmental Racism in Canada*. UNESCO.

maternal mortality and morbidity.¹⁴⁴ Nova Scotia examples include the Northern Pulp effluent treatment pond in As'ek, the body of water next to Pictou Landing First Nation, and the Morvan Road Landfill placed in South Shelburne near the largest population of African Nova Scotians in the region.¹⁴⁵ Radon gas and arsenic are widespread in NS, with radon causing an estimated 10% of cancers in the province.

INITIATIVES TAKING PLACE

Nova Scotia has several good energy efficiency programs targeting low-income and marginalized people. HomeWarming and similar earlier programs have insulated over 17,000 homes owned by low-income households. Efficiency Nova Scotia's Affordable Multifamily Housing Program is helping landlords serving low-income tenants. The Mi'kmaw Home Energy Efficiency Program is expected to deliver substantial upgrades to 80% of the 2400 on-reserve homes across 13 Mi'kmaw communities by 2030.¹⁴⁶ With \$88 million dollars in federal funding, the province will embark on a project looking at the energy efficiency and sustainability of public housing units in 15 municipalities, geared toward repairs and renovations to improve resilience to climate change.¹⁴⁷ Nova Scotia's Adsum House is building a Rapid Housing Initiative project that uses Passive House design to reduce energy costs by 80%,¹⁴⁸ illustrating what is possible with such standards in new affordable housing. Grassroots initiatives across the province help address the harms of climate change and environmental racism. The Rural Water Watch Association empowers marginalized communities to access tests for contaminants in groundwater wells so residents can understand and mitigate the risks of environmental toxins in their homes. The SEED project is helping African Nova Scotian residents address the harms of the landfill in South Shelburne.

144 Waldron, Ingrid. (2019). *How Environmental Racism Gets Under the Skin*. Ecology & Action. Waldron, Ingrid. *There's Something in the Water -Environmental Racism in Indigenous & Black Communities*. <https://www.enrichproject.org/>

145 Findlay, T., Saulnier, C., & Stratford, A. (2020). Op. Cit.

146 NS Department of Energy and Mines. (2019). *Energy Efficiency Upgrades for Mi'kmaw Homes*. <https://novascotia.ca/news/release/?id=20190829003#:~:text=The%20Mi'kmaw%20Home%20Energy%20Efficiency%20Project%20will%20mirror%20the,in%20the%20first%20four%20years>

147 Grant, T. "Province looking for climate change assessment on public housing projects." *CBC News*. Oct 4, 2020. <https://www.cbc.ca/news/canada/nova-scotia/nova-scotia-climate-change-public-housing-1.5750067>

148 Adsum. "Adsum to Construct 24 Units in HRM." *The Chronicle Herald*. 2021. <https://www.saltwire.com/atlantic-canada/news/local/adsum-announces-details-of-25-unit-affordable-sustainable-housing-project-551098/>

ENRICH (Environmental Noxiousness, Racial Inequities & Community Health Project) is working with several communities and mapping the location of sites in relation to those communities. Bill C-230, a bill introduced to the House of Commons by Nova Scotia MP Lenore Zahn, and researched by Zahn and Dr. Ingrid Waldron, calls for provinces to collect race-based data in order to understand the impact of environmental harms, to consult with communities, and to strategize to redress environmental racism. The bill passed 2nd reading in the house of commons March 24th, 2021.

Despite these initiatives, there remains a long way to go in Nova Scotia to build a housing strategy that supports a transition to a green economy and is informed by a climate justice approach (see Chapter 7, Decent Work and Well-Being for recommendations ensuring a just transition and community benefits for those who have been disproportionately harmed by the climate crisis).

It is important when developing housing that is affordable for low-income and marginalized people to consider:

- **Damage Caused by Climate Related Hazards:** Is it located in flood plains or coastal areas subject to flooding, saltwater intrusion or destructive wave action as sea levels rise and storms intensify due to climate change? Is it located in areas subject to well water shortages as climate driven drought increases? Is the overall condition of the housing subject to damage due to high winds and storms?
- **Energy Poverty and Unhealthy Homes:** Is it very well insulated and does it use a low carbon heating system so that energy costs are low and affordable as fossil fuel energy prices increase in the transition to a low carbon economy and so that the homes are comfortable and provide a healthy environment?
- **Environmental Racism and Impacts on other Low-income Communities:** For Mi'kmaw and African Nova Scotian communities, is the housing located near toxic sites such as landfill sites, industrial waste sites, industrial air or water pollution? Are other low-income communities near toxic sites?

RECOMMENDATIONS

The working group calls on the provincial government to:

- 1. Adopt a policy that no affordable housing designed for Mi'kmaw or African Nova Scotian communities will be located near a toxic site** or located on a flood plain or close enough to an ocean shoreline to be subject to storm damage or salt water intrusion arising from present day or rising sea levels.
- 2. Provide funds to examine the health impacts of toxic sites on existing communities and to mitigate those impacts,** in consultation with the affected communities. Ensure that radon and arsenic testing is done and mitigated for new housing, and in existing housing, that funding is available to ensure testing and mitigation can occur.
- 3. Require that all new affordable housing meet the equivalent of passive house energy efficiency standards** to ensure that energy costs are kept as low as current building science makes possible and to ensure that air quality standards are as high as current building science allows; and require that all existing housing belonging to low-income homeowners must have substantial energy efficiency retrofits and cold climate heat pumps installed by 2030 at no cost to the low-income homeowner.
- 4. Require that all existing housing rented to low-income households have substantial energy and low carbon heating system efficiency upgrades installed no later than 2030,** with a guarantee that such upgrades will not lead to rent increases above CPI.
- 5. Eliminate the Your Energy Rebate and establish a Universal Service program** that limits household expenditure to less than 6% of income for low- and modest-income households. Note the need for this program will be reduced or eliminated as energy retrofits take place.
- 6. Develop a modular net zero retrofit system** to speed up installation of energy efficiency retrofits in housing used by low-income households and to deepen GHG and cost savings.



Chapter 7: Develop Decent Work and Well-Being

GOAL → Ensure that those who build and maintain housing, as well as those who provide housing-related support services are paid a living wage and provided with decent benefits and supports for their well-being and that of the community.

THE RIGHT TO decent work opportunities and conditions is recognized internationally as integral to sustainable development and well-being.¹⁴⁹ The notion of decent work for all is built into the United Nation’s sustainable development goals with ambitions to “achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value” by 2030.¹⁵⁰ In Canada, over two million people work in precarious and

¹⁴⁹ Report prepared by ILO, OECD, WBG, IMF. (2016). *Promote Decent Work*. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---inst/documents/publication/wcms_563297.pdf

¹⁵⁰ United Nations Knowledge Platform. *Employment, decent work for all and social protection*. <https://sustainabledevelopment.un.org/topics/employment/decisions>

temporary employment,¹⁵¹ a figure exacerbated by the COVID-19 pandemic. In the wake of the pandemic and detrimental effects on millions of workers around the globe, organizations have called for a new social contract that emphasizes decent work as a cornerstone for economic recovery and building a new global economy.¹⁵² The notion of decent work and well-being must be central in efforts to address and tackle the affordable housing crisis, where governments have a significant role to play in ensuring workers have decent wages, conditions, standards, and supports.

LOW WAGES

People who are working for low wages are struggling to pay for all their essentials. David Macdonald's rental wage shows just how much someone would have to earn in order to comfortably afford to rent (paying a maximum of 30% of their before-tax income on shelter) a one- or two-bedroom apartment in nearly 800 neighbourhoods within Canada's major cities.¹⁵³ Building on this methodology,¹⁵⁴ we found that very few households in very few communities can afford average rent on minimum wage without working impossibly long hours, likely at numerous jobs because we know that 58% of minimum wage workers work part-time (see *Table 2*).¹⁵⁵

LIVING WAGES

The 2021 federal budget committed to increase the minimum wage to \$15 per hour for workers in federally regulated industries.¹⁵⁶ The announcement will impact some 26,000 workers currently making less than \$15 per hour but

151 Statistics Canada. (2012). <https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2019034-eng.htm>; https://pepsouwt.files.wordpress.com/2012/12/precarity-penalty-report_final-hires_trimmed.pdf

152 Burrow, S. (2020). *World Day for Decent Work: A New Social Contract for Recovery and Resilience*. <https://www.ituc-csi.org/wddw-2020-en>

153 Macdonald, D. (2019). *Unaccommodating, Rental Housing Wage in Canada*. CCPA <https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2019/07/Unaccommodating%20-%20Rental%20Wage%20in%20Canada.pdf>

154 Calculated based on the following: rental wage: rent x 12 months ÷ 30% ÷ (40hrs/week x 52 weeks/yr) hours/week; rent x 12 months ÷ 30% ÷ 52 weeks ÷ \$12.95/hr is NS minimum wage. Based on averages reported/bedroom size for each community, fall 2020, in the primary rental market. The source is the CMHC housing market information portal.

155 The Nova Scotia Minimum Wage Review Committee. (2021). *Committee Report*. <https://novascotia.ca/lae/pubs/docs/MWRC2021.pdf>

156 Alini, E. (2021). *How Canadas's federal budget affects benefits taxes and the minimum wage*. <https://globalnews.ca/news/7764150/canada-budget-2021-benefits-taxes-minimum-wage/>

TABLE 2: RENTAL WAGES IN NOVA SCOTIA

COMMUNITY	RENTAL WAGE	HOURS/WEEK AT MINIMUM
HRM		
one bedroom: 1016	\$19.54	60.35
two bedroom: 1255	\$24.13	74.55
three bedroom+: 1455	\$27.98	86.43
New Glasgow		
one bedroom: 687	\$13.21	40.81
two bedroom: 773	\$14.87	45.92
three bedroom+: 876	\$16.85	52.03
CBRM		
one bedroom: 694	\$13.35	41.22
two bedroom: 802	\$15.42	47.64
three bedroom+: 1077	\$20.71	63.97
Queens RGM		
one bedroom: 698	\$13.42	41.46
two bedroom: 797	\$15.33	47.34
three bedroom+: 774	\$14.88	45.96

NS minimum wage 2021: \$12.95, <https://novascotia.ca/lae/employmentrights/minimumwage.asp>

FORMAT:

rental wage: $\text{rent} \times 12 \text{ months} \div 30\% \div (40\text{hrs/week} \times 52 \text{ weeks/yr})$
 hours/week: $\text{rent} \times 12 \text{ months} \div 30\% \div 52 \text{ weeks} \div \$12.95/\text{hr}$

RENTS:

Based on averages reported/bedroom size for each community, fall 2020, in the primary rental market. The source is the CMHC housing market information portal.

does not go far enough to ensure that workers in other sectors—including housing construction, maintenance, and support services—can move closer to attaining a living wage. While the federal government has the authority to raise the minimum wage for federally regulated industries, it is the provinces and territories that are responsible for setting the minimum wage in their areas of jurisdiction. The current minimum wage in Nova Scotia is \$12.95 per hour¹⁵⁷, far less than what is required for workers in the province to access and maintain affordable housing when compared with the rental wage—the hourly wage that a full-time worker must make to be able to rent an apartment

¹⁵⁷ Nova Scotia Government. (2021). *Minimum Wage*. <https://novascotia.ca/lae/employmentrights/minimumwage.asp>

using no more than 30% of their income¹⁵⁸—as well as the living wage (See section on addressing low-income in Chapter 4). The idea behind the living wage—which calculates what a household requires to meet basic needs and a decent quality of life—came about as a response to the steady stagnation of wages in tandem with the rise of more precarious and part-time employment and overall job insecurity.¹⁵⁹ The living wage ranges from \$21.80 per hour in Halifax to \$17.65 for Cape Breton Regional Municipality to \$16.80 in Bridgewater and \$19.55 in Antigonish.¹⁶⁰ Nova Scotia residents working in all areas of the housing sector—including support and maintenance—should have access to a decent, living wage starting with an immediate mandatory minimum wage of \$15 per hour.

WORK IN THE NON-PROFIT HOUSING AND HOMELESSNESS SECTORS

Non-profit organizations in the province chronically struggle to obtain required funding to do the vital work they do, and they face challenges with staff burnout, recruitment, and retention. Core funding must be provided to non-profit organizations delivering supported housing, supportive housing, and homelessness and allied services, which would include provisions and resources for paying staff a living wage and having access to provincial benefits and pensions. Supporting the non-profit sector in accessing provincial benefits and pensions would also serve to recognize that downloading social care to the third sector has been done as a cost-saving measure.

LABOUR STANDARDS

Minimum wage standards have followed a similar trajectory to the erosion of labour standards. Within a federally decentralized model, labour standards in non-federally regulated sectors are governed by provincial and territorial legislation which establishes the minimum standards and conditions that

¹⁵⁸ Macdonald, D. (2019). Op. Cit.

¹⁵⁹ Driscoll, C., & Saulnier, C. (2020). *Living Wages in Nova Scotia and New Brunswick 2020*. CCPA-NS. <https://www.policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2020/09/Living%20wages%20in%20NS%20and%20NB%202020.pdf>

¹⁶⁰ Driscoll, C., & Saulnier, C. (2020). Op. Cit.

employers must follow.¹⁶¹ Workers in Nova Scotia, however, are denied many protections afforded to other workers across the country. Protections and provisions under Nova Scotia’s Labour Standards Code are weakened and diluted in the areas of sick leave, overtime, vacation, statutory holidays, standard hours of work, and minimum wages.¹⁶² Nova Scotia has one of the lowest numbers of statutory holidays (at six), one of the longest standard work weeks (48 hours before overtime pay kicks in), and only three unpaid sick days are legislated. As such, there have been long-standing calls to reform Nova Scotia’s labour standards legislation to elevate it to Canadian standards.¹⁶³ The Nova Scotia Labour Standards Code should be amended to better protect workers in the province and improve the lives of working families, including providing at least 10 paid sick days, nine paid statutory holidays and a 40-hour standard work week.¹⁶⁴

CONNECTING HOUSING JOBS TO JUST TRANSITION

There is an emerging international consensus that the transition away from fossil fuels to a zero-carbon economy will have a potentially negative impact on people and communities that depend on extractive industries for their livelihoods. A “just transition” framework has emerged as part of broader efforts to tackle and adapt to climate change.¹⁶⁵ A truly equitable transition to a zero-carbon economy must incorporate principles of social justice to recognize the detrimental impact to people and communities of colour, and not just white, Canadian-born workers predominantly employed directly in extractive processes¹⁶⁶ (see also Chapter 6: Climate Justice). As governments in Canada begin to adapt and adopt policies toward the transition to a cleaner

161 Casey, R. (2019). *A Rising Tide to Lift All Boats*. CCPA-NS. <https://www.policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2019/08/Rising%20tide%20lifts%20all%20boats.pdf>

162 Casey, R. (2019). Op. Cit.

163 Buott, K., Haiven, L., & Haiven, J. (2012). *Labour Standards Reform in Nova Scotia: Reversing the War Against Workers*. CCPA-NS. <https://www.policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2012/03/LabourStandardsReformNS.pdf>

164 For an overview of labour standards in the country, see our recent published review for Nova Scotia that is a comparative analysis to other provinces, Rebecca Casey, *A rising tide to life all boats* (CCPA-NS, 2019). <https://www.policyalternatives.ca/publications/reports/rising-tide-lift-all-boats>

165 United Nations. (2018). *Solidarity and Just Transition Silesia Declaration*. UN Climate Change Conference.

166 Mertins-Kirkwood, H., & Deshpande, Z. (2019). *Who is Included in a Just Transition?* CCPA. https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2019/08/Who%20is%20included%20in%20a%20just%20transition_final.pdf

economy, there is a real and necessary opportunity to ensure the inclusion of a just and socially equitable transition for workers away from fossil fuel sectors and into housing provision and support.

COMMUNITY BENEFITS AGREEMENTS AND PREFERENTIAL HIRING

Community Benefit Agreements (CBAs) are becoming increasingly incorporated into housing development projects. CBAs offer an opportunity to ensure diverse hiring and training, as well as adequate wages for those providing housing support. Funding for public and social housing developments and retrofits could include Community Benefit Agreements,¹⁶⁷ which would result in more local, and good quality, jobs. Enabling legislation can ensure procurement opportunities for local suppliers and offer preferential consideration to living wage suppliers and supply chains, and to local businesses and worker co-operatives. They can also include training and job opportunities to underemployed groups, and tie projects to specific policy objectives such as greater energy efficiency, reduced poverty, and inclusive growth.

RECOMMENDATIONS

The working group calls on the provincial government to:

- 1. Ensure that the core funding to non-profit organizations in the affordable housing and homelessness sectors is at a level that allows them to pay staff a living wage,** and ensure they have access to working conditions that allow for work-life balance.
- 2. Ensure that the capital funding provided to build non-market affordable housing is sufficient to ensure all those involved are paid a living wage.**
- 3. Support the non-profit sector to access provincial benefits and pensions.**
- 4. Increase the minimum wage to \$15 in the next year, with a plan to increase it to a living wage.**

¹⁶⁷ Yalnizyan, Y. (2017). *Community Benefits Agreements: Empowering Communities To Maximize Returns on Public Infrastructure Investments*. Ottawa: Institute of Fiscal Studies and Democracy. <http://www.ifsd.ca/web/default/files/Presentations/Reports/17011%20-%20Community%20Benefits%20Agreements%20-%2017%20July%202017.pdf>

5. **Amend the Nova Scotia Labour Standards Code** to better protect workers in the province and improve the lives of working families, including providing at least 10 paid sick days (wellness days), additional statutory holidays, and a shorter standard work week.
6. **Ensure the inclusion of a just and socially equitable transition for workers away from fossil fuel sectors and into housing provision and support.**
7. **Include Community Benefit Agreements for public and social housing developments and retrofits to ensure that under-employed groups are provided with employment opportunities**, which would also support the social inclusion goals and goals to redress the legacies of colonialism, racism and enslavement.



Chapter 8: Support Democratization

GOAL → To develop more open decision-making processes that safeguard non-market housing from the influence of corporations and business interests, and provide more tenant engagement, as well as meaningful involvement of providers of non-market housing in shaping housing policy and programming.

BACKGROUND AND ISSUES

Having a meaningful and active voice in the management of one's housing is critical, an opportunity afforded to homeowners but not renters. It is critical that tenants living in rental housing of all kinds are substantively involved in shaping housing policy and programming and have information on the quality and safety of their rental housing and the landlords who provide it. Community-based housing organizations must also be given the opportunity to actively participate in policy development in the province.

Participation in housing organizations is critical because it has consistently found to develop civic skills, self-esteem, social connections and skills

in financial management,¹⁶⁸ and being involved in housing governance contributes to having a sense of control over one's home.¹⁶⁹ Tenant organizing also leads to major changes to policies, by-laws and legislation which affect housing security and quality of life;¹⁷⁰ examples include the introduction of a building maintenance standards program in Toronto,¹⁷¹ and eviction bans and rent control measures implemented during the COVID-19 pandemic. Beyond these benefits, it just makes sense that those most impacted by a service or policy should be involved in its design and delivery. We see this in related sectors; for example, in Nova Scotia, the engagement of residents is required in long-term care facilities through the mechanism of resident councils.¹⁷²

The involvement of tenants in rental housing is extremely limited in the province, with exceptions found in the community housing sector, which represents only a minority of tenants. In public housing, although regional housing authorities have 'boards', there are significant limitations with tenant involvement in these: tenants are not elected, and their focus is administrative¹⁷³ rather than planning for the future, overseeing the work and performance of management and providing fiduciary oversight.¹⁷⁴ Moreover, tenant associations within public housing in Nova Scotia are not actively supported. Other jurisdictions offer much stronger examples of engagement, illustrating what is also possible in Nova Scotia. In Toronto Community Housing, participatory budgeting has been used, and a Tenant Engagement System supports involvement within buildings, within community action tables and through a Tenant-Staff Governance Oversight Committee. Tenants hold elections for representation in all three structures and staff support

¹⁶⁸ See Foroughi, B. (2013). *Toronto community housing: Tenant participation and informal learning*. Canadian Journal for the Study of Adult Education, 25(2), p. 35-52. and Schugurensky, D., Mundel, K., & Duguid, F. (2006). *Learning from each other: Housing cooperative members' acquisition of skills, knowledge, attitudes, and values*. Cooperative Housing Journal, p. 2-15.

¹⁶⁹ Leviten-Reid, C., & Campbell, R. (2016). *Volunteer roles and the benefits of volunteering: An examination of nonprofit housing cooperatives*. Community Development, 47(4), p. 464-480.

¹⁷⁰ Stadelmann-Elder, M. (2017). *Organizing, educating and advocating for tenants' rights*. <https://maytree.com/stories/organizing-educating-advocating-tenants-rights/>

¹⁷¹ City of Toronto. (2021). *RentSafeTO Apartment Building Standards Program*. <https://www.toronto.ca/wp-content/uploads/2021/03/8d1b-Building-Owner-Handbook2021-.pdf>

¹⁷² Nova Scotia Health and Wellness. (2019). *Long term care program requirements: Nursing homes and residential care facilities*. p. 11, 25. <https://novascotia.ca/dhw/ccs/policies/Long-Term-Care-Facility-Program-Requirements.pdf>.

¹⁷³ Housing Nova Scotia. (2021). *Housing Authorities*. <https://housing.novascotia.ca/housing-authorities>.

¹⁷⁴ This point was also made by the Auditor General in the following document: <https://oag-ns.ca/sites/default/files/publications/2007%20-%20June%20-%20Ch%2006%20-%20Regional%20Housing%20Authorities.pdf>.

their work.¹⁷⁵ In Montréal, the Office municipal d’habitation de Montréal (OMHM) encourages associations in buildings by providing staff support and information on how to organize,¹⁷⁶ and has tenant advisory committees which provide input on housing quality and budgeting to the OMHM board of directors, while two elected tenants serve on this board.¹⁷⁷

In the United States, the grassroots “We Call These Projects Home” solicited extensive feedback from public housing tenants across that country, who reported wanting, but not having, government transparency and meaningful resident involvement in housing management.¹⁷⁸ In Nova Scotia, similar and dedicated engagement has not taken place. It is also critical to note that the province’s own (unilaterally developed) long-term plans for public housing as written in their current action plan, are unclear and require plain-language communication and clarification.¹⁷⁹

In addition to strengthening tenant involvement in public housing, tenant engagement should also be fostered in the province by committing to partnerships with the community housing sector to develop new affordable housing. While this sector varies in terms of the degree to which residents are on boards and committees, covenants can be used to define membership and ensure tenant involvement, while provincial and federal regulations on societies and charitable status ensure transparency. A good example of current tenant participation in the province is with the Antigonish Affordable Housing Society (AAHS), which has a Tenant Advisory Group meeting regularly about tenant issues. An elected member of this group also sits on AAHS’s board of directors. To realize the goal of democratizing housing, non-market housing should also emphasize co-operative models. Co-operatives are democratic and based on one person one vote, creating economic democracy in tune with the ideas of political democracy. They are democratic, not only providing voting rights but participation rights in the sense of participation on the board of directors and committees.

175 Toronto Community Housing Corporation. (2021). *Tenant engagement system*. <https://www.torontohousing.ca/tes>

176 Office municipal d’habitation de Montréal. (2020). “Actively involved tenants.” <https://www.omhm.qc.ca/en/community-life/actively-involved-tenants>

177 Office municipal d’habitation de Montréal. (2020). “Members of the OMHM board of directors.” <https://www.omhm.qc.ca/en/about-us/participative-governance#OMHM%20Board>

178 Right to the City Alliance on Public Housing. (2010). *We call these projects home: Solving the housing crisis from the ground up*. p. 4. https://righttothecity.org/wp-content/uploads/2014/02/We_Call_These_Projects_Home-2.pdf

179 Halifax Regional Municipality. (2018). *Affordable Housing Wok Plan, Community Planning and Economic Development Standing Committee*. <https://www.halifax.ca/sites/default/files/documents/city-hall/standing-committees/180719cped151.pdf>

Mixed-income models also foster skill sharing and community building. Co-operative housing avoids the concentration of power in government on the one hand and growing corporate power on the other by dispersing it into the hands of people most impacted.

The democratization of market rental housing is also, of course, key, given how many renters rely on the private market for their shelter and given significant evictions, and incidents of poor housing quality and safety. One way democratization occurs in the private rental market is through tenant associations. Compared to other jurisdictions, Nova Scotia lacks dedicated organizations that support tenant organizing in buildings, and among private-market renters across neighbourhoods, regions and the province. These associations play a key role in educating tenants on their rights,¹⁸⁰ and in advocating and organizing for protections.

Democratization also occurs by making information on units and landlords publicly available, since there are only limited (and localized) mechanisms in the province which allow tenants to learn about the safety and quality of housing provided by their landlords. Although Halifax has recently made available some data on violations to residential standards¹⁸¹ and will soon vote on a by-law to create a landlord registry that includes city-initiated inspections and the public sharing of these results, such mechanisms are not being debated in other parts of the province, nor do all municipalities have by-laws, that are enforced, addressing minimum standards.¹⁸²

Information is also not publicly available on decisions reached through residential tenancies hearings, even though examples from other jurisdictions show that this is possible.¹⁸³ Basic, non-identifying demographic information on the tenants involved in cases (such as gender, ethnicity) is also necessary to collect and publicly release in order to understand how evictions may differentially impact sub-groups of renters.¹⁸⁴ Beyond the presence of tenant associations and making information on rental housing and landlords public, democratizing rental housing provided through the market also occurs by

180 Stadelmann-Elder, M. (2017) *Organizing, educating and advocating for tenants' rights*. <https://maytree.com/stories/organizing-educating-advocating-tenants-rights/>

181 See https://catalogue-hrm.opendata.arcgis.com/datasets/f6d62bfaa6bc40149aa3e7def4797c42_o/data.

182 Should consider the role of *regional planning authorities: consider that planning authorities can condemn a building, which means the tenant loses their housing, but they cannot recommend and enforce the landlord do the necessary repairs to get it up to standard.*

183 See Saskatchewan Office of Residential Tenancies. <https://www.canlii.org/en/sk/skort/and> Office of Housing and Construction Standards, Residential Tenancy Branch, BC Housing <http://www.housing.gov.bc.ca/rtb/search.html>.

184 Furman Center. (2019). *State of the city 2019: Eviction filings*. <https://furmancenter.org/stateofthecity/view/eviction-filings>.

providing tenants with access to the legal resources and tools necessary to understand their rights and how to navigate the dispute process under the Residential Tenancies Act when issues arise with landlords. Legal Aid serves an important role in assisting low-income tenants, since they are typically not able to afford legal representation.

Beyond tenant-level democratization, housing organizations must also have the opportunity to have meaningful and sustained engagement in policy development, including the province's housing business plans.

For homeless services, there is growing consensus that peer-based supports and services are significant for deep engagement and authentic care. Many organizations such as shelters, drop-in services and health clinics across Nova Scotia engage in peer-outreach work for example. What appears to be more difficult is authentic and long-term participation at administrative levels on the part of 'clients' or users of services. Having users who are part of board membership and on programming/operational committees is less evident and urgently needed to create more responsive and culturally-appropriate and -safe supports. Having users truly engaged in all aspects of service delivery allows for more robust sense of ownership as well as a more experiential insight, which in turn can allow organizational cultures to embrace a more socially just, anti-oppressive foundation.¹⁸⁵

RECOMMENDATIONS

The working group calls on the provincial government to:

- 1. Establish a Provincial Housing for All Council** (which must include community-based provider representatives and tenant representatives and no more than one for-profit developer or business interest). The Council will serve as the key accountability body that reports directly to the Legislative Assembly annually about progress on non-market affordable housing and measures to implement the right to housing.
- 2. Establish operating principles to support meaningful, active and democratic tenant involvement in public housing**, at different levels (buildings, neighbourhoods, and within housing authority boards). Ensuring housing providers and tenants have positions on all local bodies that have authority over housing including local

¹⁸⁵ Karabanow, J. (2004). *Making Organizations Work: Exploring Characteristics of Anti-Oppressive Organizational Structures in Street Youth Shelters*. *Journal of Social Work*, 4(1), p. 47-60

planning authorities. Funding is also required from the province for community development staff to support this work.

- 3. Expand the administrative power of housing authority boards** which are established under enabling legislation¹⁸⁶ to include strategic planning, and the oversight of management and finances. The authority to expand the powers of the housing authority boards is found in the provisions of the enabling legislation and can be affected by an Order in Council. The province must also be transparent and use plain language when discussing public housing in documents such as strategic action plans or business plans.
- 4. Provide funding to community development and allied organizations** so they have staff available to facilitate and support tenant associations across the province.

Ensure the protection of the rights of tenants

To support a move away from the treatment of adequate housing as a commodity, it is critical that Nova Scotia residents are empowered as rights-holders, and as such the working group recommends that the provincial government strengthen the current Residential Tenancy Act as follows:

- 1. Fixed term leases should be automatically converted to month-to-month agreements upon their expiry** unless the tenant gives three months notice to quit prior to the expiration of the lease.
- 2. Penalizing landlords for illegal evictions and require hearings to take place for all evictions including for nonpayment of rent.**
- 3. Remove the additional obligations section from the standard form lease.**
- 4. Ensure appropriate regulations are in place for pet fees, appliance fees, and the like which are not currently covered.**
- 5. To broaden access, landlords must not be permitted to ask about sources of income, landlord history for newcomers, references, debt information, social insurance number, conviction and/or arrest history, eviction history, and credit score.**

¹⁸⁶ Housing Act, R.S., c 211, s.1. <https://www.canlii.org/en/ns/laws/stat/rsns-1989-c-211/latest/rsns-1989-c-211.html>

- 6. Protect the right of tenants to form tenants' unions**, to meet and publicize their activities, which should not be interfered with by owners or management representatives, or they face administrative fines.

To further support the rights of all tenants to have secure and safe housing, the provincial government must:

- 7. Provide additional funding to local governments to enforce building codes, and to compel landlords to meet them.** Enforcement should not be complaint based, but rather proactively enforced.
- 8. Increase funding in order to provide universal access to legal aid for low-income renters facing evictions, poor housing conditions, or rights violations** and create a process allowing for joint tenant complaints.
- 9. Ensure public housing oversight is strictly prohibited from sharing information with any other agencies**, including and especially law enforcement.



Chapter 9: Require Accountability

GOAL → To require clear lines of accountability to realize the objective of housing for all through provincial government leadership, action, investment and responsibility.

BACKGROUND AND ISSUES

The need for Nova Scotia’s leadership has never been more urgent. Housing falls squarely within Nova Scotia’s constitutional responsibility. It is not a matter to be delegated to municipalities or charities—or to wait in hope that the federal government will design and deliver local housing programs. For too long, the role of this province has been to react to charities and adjudicate applications rather than take the problem of lack of access to safe, affordable housing in hand and address growing disparities. Often, the province has not even responded to available federal money.¹⁸⁷

Yes, the province will call on federal and community partners. But the province must drive change. From a “policy-window” perspective—and from a human perspective—the matter is extremely time sensitive. As we emerge from the pandemic, Nova Scotians who need decent, safe, stable, supported housing are suddenly confronted with major real-estate inflation that has

¹⁸⁷ Macdonald, D. (2021). *Picking up the Tab*. CCPA. <https://www.policyalternatives.ca/thetab>

affected the entire province—making housing even less attainable. Nova Scotians in the service sector, and in temporary and low-wage employment, will face higher rents and fewer options.

At the same time, we are seeing new federal investments in pandemic-recovery stimulus and infrastructure (broadly defined), and a general public acknowledgment that severe inequalities leave us all more vulnerable and less prosperous.¹⁸⁸ Other funders and partners will increasingly look to the province to set an agenda and propose where to place immediate investments.

Adding to the time sensitivity is the federal budget of 2021. It gives Nova Scotia new, short-term opportunities to leverage some of its own investments for federal dollars. Ottawa intends to pursue \$15 billion “in joint funding with provinces and territories in need through the Canada Housing Benefit, and support for provincial and territorial housing priorities related to repair, construction, and affordability.”¹⁸⁹ As of December 2020, over \$25 billion of \$70 billion set aside for National Housing Strategy funding had already been allocated.¹⁹⁰

When the federal government largely abandoned the field of supported housing, social housing, and affordable housing in the 1990s, Nova Scotia was not prepared to fill the gap. And Nova Scotia did not fill the gap.¹⁹¹

We are concerned that Nova Scotia will be late to respond to the new federal engagement. And a thoughtful, energetic response is essential: the new federal engagement looks different than the federal interventions of the period spanning from the late 1940s to the 1980s. The federal government is taking on much less program design on the ground. It is looking to provinces to propose their strategies.¹⁹²

Nova Scotia will now need to co-ordinate its own agencies, municipalities, and communities to propose projects and priorities with maximum impact. These must respond to actual needs. They must be built around people and communities, not formulaic bureaucracies. And in so doing, Nova Scotia will need to ensure that its projects and priorities complement and support those put forward by L’nu governments and organizations.

Nova Scotia will need to ensure that its priorities address needs across the province. Often rural and small-urban communities are disadvantaged in

¹⁸⁸ Macdonald, D. (2021). Op. Cit.

¹⁸⁹ Federal Budget (2021). *National Housing Strategy*. <https://www.budget.gc.ca/2021/report-rapport/p2-en.html#chap6>

¹⁹⁰ Federal Budget (2021). Op. Cit.

¹⁹¹ Suttor, G. (2016). Op. Cit.

¹⁹² Government of Canada. (2019). *Budget Implementation Act*. Op. Cit.

the design of housing projects because of less municipal and private-sector capacity to do the community consultation, the design, and business planning.¹⁹³ The province will need to be alive to this reality.

Nova Scotia's housing stock is old relative to the rest of Canada.¹⁹⁴ Renovations and adaptations will be key. Because of the rural and disparate character of many of our communities, planning for transportation and at-home supports will often dovetail with housing. The post-industrial and multicultural character of some of our communities, particularly in Cape Breton, where vacant, unrepaired buildings often sit side by side with scarce, substandard, overpriced rental accommodations, will need to be reflected in the interventions.

Without diluting provincial responsibility and accountability, the province can do more to give its partners more opportunity and incentive to complement provincial leadership and action. How do we ensure that all governments and community partners are pushing in the same direction and identifying opportunities to be part of housing solutions?

The province should require municipalities to implement basic mechanisms to encourage safe, affordable housing, with the commitment of annual progress reports on these to the Provincial Housing Council. There is a form of precedent here. Prior to the federal government releasing gas tax revenues to municipalities, the latter were required to have an Integrated Community Sustainability Plan.¹⁹⁵

Again, this is not a replacement for provincial leadership and delivery, nor does it need to be onerous for municipalities to submit such reports. It simply helps ensure that all governments and agencies are rowing in the same direction.

This would include components such as:

- Permitting safe secondary units;
- Plans for transferring surplus municipal properties and irredeemably tax-delinquent and vacant properties to affordable housing organizations (see the forefront public provision and community control section);

193 Sancton, A., & Zhenming, C. (2014). *Fight or Facilitate? Social Policy, Municipal Government, and Civic Engagement in an Economically Disadvantaged Canadian Region*. in Citizen Participation at the Local Level in China and Canada. CRC Press.

194 Molloy, A. & Urbaniak, T. (2017). *Company Houses, Company Towns: Heritage and Conservation*. Cape Breton University Press.

195 Suttor, G. (2016). Op. Cit.

- Repurposing under-utilized municipal buildings;
- Community improvement zones and other mechanisms to ensure that repurposing or rehabilitating buildings for affordable housing does not result in property tax increases for the sponsoring organization;
- Participating in affordable transportation options to ensure that residents can access amenities and making sure that existing transit services are offered in neighbourhoods with affordable rental housing;
- Municipally coordinated mutual aid supports (e.g., renovation and repair teams) to facilitate aging in place and improve accessibility for persons with disabilities;
- Land banking for the purposes of affordable housing;
- Evidence of local attention to the housing needs of Indigenous and racialized residents, including appropriate consultation and collaboration.

To bring more sites onto the market for affordable, supportive, and social housing, Nova Scotia could easily make some relatively minor changes to cumbersome or arbitrary statutes and regulations.

RECOMMENDATIONS

The working recommends that the provincial government:

- 1. Amend the Municipal Government Act and the HRM Charter to make it easier for municipalities to hand over vacant,** irredeemably tax-delinquent properties to organizations dedicated to affordable housing. This would prevent the deterioration of vacant housing stock as occurring in rural Nova Scotia and the CBRM, which results in buildings in such need of repair they can no longer be used for housing.
- 2. To require all municipalities to establish an effective Inclusionary Housing policy** that requires each new development to set aside a minimum of 20% of the property for non-market affordable housing.
- 3. Amend the Municipal Government Act and the HRM Charter to require municipalities to use the definition of affordable housing** based on paying 30% or less of your before-tax income on housing and of indefinite duration.

4. **Add affordable housing to the Community Easements Act** to make it easier for any owner of property to donate or sell it under condition that it be used for non-market affordable housing including Community Land Trusts.
5. **Make provincial properties available to universities and Nova Scotia Community College** to develop mixed student/long-time resident housing in communities.
6. **Require municipalities to implement basic mechanisms to encourage safe, affordable housing**, with the commitment of annual progress reports on these to the Provincial Housing Council.



Chapter 10: Ensure Fiscal Fairness

GOAL → Transform our taxing and spending to ensure the investment in non-market affordable housing is at the scale that is necessary to ensure housing for all, and support paying for the necessary public funding based on ability to pay, while addressing income and wealth inequality.

BACKGROUND AND ISSUES

The Housing for All plan recommendations are designed to lessen income inequality. For example, there is additional income assistance for those living in poverty, and additional refundable tax credits, as well as additional investment in universal public services including in health care, and home care (see Chapter 3, Promote Interconnectedness). There are also requirements that rural communities benefit equitably from these investments to create jobs and support local businesses (see community benefit agreements in Chapter 7, Decent Work and Well-Being). This plan would create good jobs and ensure that those who have been underemployed and unemployed because of discriminatory barriers are also prioritized.

It is critical that the investment in housing and interconnected services must be permanent. “Vienna has proven that affordable housing can generate income and achieve social goals, but it takes time for these investments to bear fruit, so temporary measures are neither sustainable nor effective in the long run.”¹⁹⁶ As outlined in *Table 3*, this plan requires a capital investment of \$531 million over 10 years for housing infrastructure. It will require an average of an additional \$161 million in operating spending over those 10 years and some of that will be ongoing. There also needs to be ongoing investment every year that ensures there are at least 1500 affordable units that enter the marketplace (see Chapter 2, Forefront Public Provision and Community Control for details). As can also be seen in *Table 3*, we have included tax measures that could bring in additional revenue of at least \$515 million per year.

RETURN ON INVESTMENT

This report does not consider the return on investment that the spending measures recommended would create, nor how much revenue they would generate whether in construction jobs to build the housing, or in community-based support services, or additional public services.

One analysis of the impact of a full spectrum non-profit housing provider was that for every dollar invested in Adsum, it generates \$1.09 in individual, community and societal benefits.¹⁹⁷ Consider the evidence that shows that the benefits of supportive housing include: lower risk of hospitalization, improved overall health, improvements in educational attainment, reduced exposure to violence, increased likelihood of employment, reduced reliance on social assistance, reduced substance use and improved quality of life.¹⁹⁸

196 Susanne, M., & Daniel, G. (2020) *How Much State and How Much Market? Comparing Social Housing in Berlin and Vienna*, German Politics. DOI: 10.1080/09644008.2020.1771696

197 Adsum. (2014). *Home Economics: Findings from a cost-benefit analysis of housing and support services provided*. Common Knowledge Research and Consulting, CCPA-NS. <https://static1.squarespace.com/static/5c7d74ce34c4e298e67daa8c/t/5c8994de8165f5cb8f5ba9d7/1552520422313/Adsum+Cost+Benefit+Analysis+.pdf>

198 Adsum. Op. Cit, p. 6.

REALLOCATION OF RESOURCES

Another way to put the supported and supportive housing costs into perspective is to compare costs of addressing these issues versus the cost of doing nothing. We know that ending poverty in this province would have a considerable return on investment, with government inaction on poverty costing Nova Scotia \$2 billion per year in economic loss, \$279 million in excess public services cost, and \$231 million in foregone revenue.¹⁹⁹ As is outlined in Chapter 6, Address Climate Justice, we recommend eliminating the Your Energy Rebate (estimated to cost \$114.9 million).

The government itself outlined the urgency to transform the Disability Supports Program to ensure that there are a range of community-based options that might cost as much as \$15,000 per month, but represent a considerable savings if the only option is an acute care bed (which costs \$35,000 per month).²⁰⁰ For the recommendations made in the Housing for All report, people with disabilities would move from institutionalized care that ranges from \$103,269 per client per year (Adult Residential Centre), to \$183,609 in a Regional Rehabilitation Centre (\$183,609 per client per year), to a small options home (\$85,472 to operate, per client per year), and \$32,580 per client per year supported in an Independent Living Program.²⁰¹

Estimates of the value, in cost and thus how much could be reallocated are as follows:

- **Institutional responses (prison/detention and psychiatric hospitals):** \$66,000 to \$120,000;
- **Emergency shelters (cross section of youth, men's, women's, family and victims of violence):** \$13,000 to \$42,000;
- **Supportive and transitional housing:** \$13,000 to \$18,000; and
- **Affordable housing without supports (singles and family):** \$5,000 to \$8,000.²⁰² (see *Table 3* below for full details on spending)

¹⁹⁹ Saulnier, C., Plante., C. (2021). Op. Cit.

²⁰⁰ Note that these costs are from 2015. See p. 6 <https://www.disabilityrightscoalitionns.ca/wp-content/uploads/2019/03/VI-A-64-DCS-Standing-Committee-Presentation-re-DSP-Transformation-2015-09-15.pdf>

²⁰¹ DCS Standing Committee presentation. Op. Cit. p. 11.

²⁰² Adsum. Op. Cit. p 8.

TAXATION

To address income and wealth inequality as a root cause of the housing crisis, the revenue needed for this spending must be:

- **Progressive:** people with a greater capacity to pay should pay a higher rate of taxation; and;
- **Transparent:** understandable as to why they are collected, how they are calculated, how the rules are applied and to whom.

The income tax systems of most countries, including Canada, entail a favourable treatment of homeownership, compared to rental-occupied housing.²⁰³ Even though an increasing amount of revenue is collected via regressive taxes (property and consumption),²⁰⁴ because our tax system is generally progressive, any of the measures for tax deduction (and thus tax relief) favour higher income taxpayers, because the advantage depends on the homeowner's marginal tax rate. What would it take to remove the income tax provisions favouring homeownership? What would it take to ensure that the tax base reflects all the resources that enhance an individual's ability to consume and thus contribute their fair share?

RECOMMENDATIONS

The working group recommends that the provincial government implement tax changes to ensure that there is adequate funding to implement Housing for All, based on progressive tax principles and addresses income and wealth inequality (see the costed fiscal framework). The following are possible tax proposals:

1. **Develop a municipal income tax:** shift away from property tax to instead include a surcharge on the currently calculated provincial

²⁰³ Figari, F., Paulus, A., Sutherland, H., Tsakoglou, P., & Zantimo, F. (2017). *Removing Homeownership Bias in Taxation: The Distributional Effects of Including Net Imputed Rent in Taxable Income*. Fiscal Studies. (28)4. P. 525-557. <https://onlinelibrary.wiley.com/doi/pdf/10.1111/1475-5890.12105>

²⁰⁴ Regressive taxes take up a bigger share of income for lower income people than higher-income people. It is wrong to assume that taxes that charge everyone the same dollar amount (such as user fees) or the same percentage amount (such as sales taxes), impact people the same. Someone on a low income would find the fee a much bigger cost, as a share of income than a higher income person. As for sales tax, they cost upper-income people less as a share of income, because they are more apt to save and invest their money, which is not subject to sales taxes.

tax of the filer, which would be remitted to the municipality of the tax filer, as indicated by their postal code.²⁰⁵

2. **1% payroll tax to pay for housing:** one per cent of all wages, contributed equally by employers and employees, modelled after Vienna.²⁰⁶
3. **Eliminate federal tax deductions for calculating the provincial portion of our taxes and converting provincial tax credits to be refundable,** which would raise additional revenue and provide an income floor for all those at or below the Low-Income Measure.
4. **Increase the deed transfer tax** (currently ranges from .5% to 1.5%).
5. **Impose a wealth tax** (1% wealth over \$10 million).
6. **Increase the capital gains inclusion rate to 100% in NS** (primary residence are already excluded anyway).
7. **Impose a provincial flipping tax:** residential property owners must reside in their property for 2 years, and bars sale of the property for 5 years, or the owner will be subject to a tax on profits made on the house for non-owner-occupied properties, or any multi-unit properties sold for more than the purchase value in less than the specified time (5 years). The amount is remitted to the municipalities based on postal code.
8. **Impose an empty property tax for those who don't live in the property they buy.**
9. **Eliminate the Your Energy Rebate** (estimated to cost \$114.9 million) (see Chapter 6 Address Climate Justice for details).
10. **Facilitate the donation of land and equity to non-profits by decreasing the barriers to do so.**

²⁰⁵ CCPA-NS. (2017). *Nova Scotia Alternative Budget 2017*. <https://www.policyalternatives.ca/publications/reports/nova-scotia-alternative-budget-2017>

²⁰⁶ Marquardt, S. & Glaser, D. (2020). *How Much State and How Much Market? Comparing Social Housing in Berlin and Vienna*. German Politics. DOI: 10.1080/09644008.2020.1771696

TABLE 3: HOUSING FOR ALL FISCAL FRAMEWORK

HOUSING FOR ALL	ANNUAL CHANGE IN EXPENDITURE OR REVENUE	2021-22
Expenses		First year spending
Ensure Universal Access	Build 33,490 Non-Market Rental Units	\$530,632,965.00
	New Compliance and Enforcement Division for the Residential Tenancies Act	\$392,000.00
Forefront Public Provision	Provide multi-year funding to build the capacity of community housing sector including technical, legal assistance and diversity, equity training	\$180,000.00
	Social housing repairs	\$7,185,600.00
	Funding for Housing Supports (for non-market housing providers)	\$26,792,000.00
Promote Interconnectedness	Rental Assistance Program	\$18,619,087.91
	Close the poverty gap for Employment Support and Income Assistance (ESIA) recipients	\$33,030,000.00
	Increase NS ALTC income threshold from 30K to 43.7K	\$2,150,000.00
	Increase NS ALTC base amount by 25% (adult from \$255 to \$319 and child from \$60 to \$75)	\$1,470,000.00
	Increase NS child benefit by 10% (1st child from \$625 to \$688, 2nd child from \$825 to \$908, 3rd+ child from \$900 to \$990)	\$180,000.00
Respect, Protect and Promote Social Inclusion	Increase the NS child benefit threshold from \$18K to \$43.7K	\$7,001,000.00
	Expansion of home care/home support services for seniors	\$14,871,500.00
	Fund for retrofitting units for second stage housing for women facing intimate partner violence	\$180,000.00
	More newcomer program funding	\$150,000.00
	Funding for operating enough small options home for all those persons with disabilities on waitlist	\$16,496,096.00
Redress the legacies of colonialism, racism, and enslavement	Address the poverty gap for persons with disabilities on ESIA	\$21,230,000.00
	Speed up the land claims settlements	\$300,000.00
	Provide funding for capacity development to Mi'kmaw Urban and Off Reserve Indigenous, and African Nova Scotian Housing Providers	\$27,500.00
	Provide resources to support alternative ownership models including resident-run co-ops and community land trusts (CLTs) especially for African Nova Scotians	\$50,000.00
Address Climate Justice	Address energy poverty	\$10,000,000.00
Support Democratization	Set up a Provincial Housing Council	\$30,000.00
	Provide additional funding to expand legal aid for tenants	\$795,425.00
	Funding for tenant associations in each county	\$180,000.00
Note: these costs represent average expenses each year over 10 years unless indicated, most of the operating expenses will be ongoing, unless one time expense is indicated		
TOTAL		2021-2022
	Operating	\$161,310,208.91
	Capital	\$530,632,965.00
Total New Spending		\$691,943,173.91
Spending Reallocation/Savings	Your Energy Rebate	\$114,900,000.00
	Deinstitutionalization of persons with disabilities	\$91,186,527.00
Total Savings		\$206,086,527.00
Taxation	1% payroll tax	\$194,000,000.00
	100% inclusion of Capital Gains	\$75,000,000.00
	Eliminate federal tax deductions for calculating the provincial portion of our taxes	\$246,000,000.00
Total New Revenue (per year)		\$515,000,000.00
Net Revenue		-\$29,143,353.09



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