

Response To

The HRM Regional Plan Draft No.2:

“Need for Policies that encourage the development of Affordable and Accessible Housing and thereby creating a diverse Community”.

Prepared by : The Affordable Housing Association of Nova Scotia, (AHANS)

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Summary

Below are the key message from AHANS regarding what direction the HRM Regional Plan should be taking.

Municipality should take on greater role in the development of affordable housing.

Affordability is key to economic and social development. Incomes in NS are modest. Keep people here by housing them at affordable prices.

Strengthen and broaden policy that supports incentives for affordable housing. Strengthen support for inclusion of non-profit housing organizations in affordable housing strategy. Find ways to include the non-profit sector in functional plans.

Strengthen incentives and administrative programs to non-profits.

Seek legislative change that will allow municipalities to give incentives to the private sector.

Strengthen directives to the secondary planning strategy process to promote secondary suites, provide incentives, such as the reduction of parking requirements for affordable housing.

Set minimum and maximum targets.

Strengthen density bonus policy and improve municipal capacity to enforce agreements.

Enhance statements on accessibility matters utilizing capacity to require design standards to bring about improved accessibility in public and private spaces, indoors and outdoors.

Background

The primary interest of the Affordable Housing Association of Nova Scotia is the promotion of affordable housing throughout Nova Scotia for both rental and ownership forms of tenure.

- Housing is the cornerstone of healthy communities and the health of individuals and families; housing is a determinant of health.
- Children who are part of a family with stable housing are more successful in school and are physically and socially healthier.
- Every citizen of Canada has a right to a home, regardless of the unique characteristics of any individual's needs.
- People who need affordable housing come from a variety of backgrounds and circumstances, including: working families, senior citizens, people with disabilities, people facing a crisis in their lives, and more.
- The full continuum of housing need can be met through collaborative efforts of the private, non-profit sector and government sectors
- The non-profit sector plays a central role in the long-term provision of affordable housing.
- All levels of government have a role in meeting our citizen's housing needs.
- Economic vitality depends on a range of housing options.
- Maintenance/renovation and new housing generates significant economic activity

These key messages are relevant to the Halifax Regional Municipality and its many citizens.

Halifax Regional Municipality is the single largest community in Nova Scotia and throughout the provinces east of Quebec Province. It is the leading economic unit and the biggest population draw in Atlantic Canada. People of all backgrounds, skills and cultures live in Halifax and many more continue to come here from abroad and from the other parts of the region. Everyone needs a home.

The more appropriate, stable and affordable the home the stronger the citizens of Halifax will be. It is therefore important that the long range plan which HRM is attempting to put into place includes policies that will have long term impact on communities that will make them sustainable and liveable.

We would like to focus our comments on several issues related to affordability and accessibility

HRM and Housing

Its all about
housing -
what type
and where
to put it.

HRM has been consistent in pointing out that social services and subsidized housing are not mandates of the municipality. This plan is not about those two topics. This municipality is mandated to:

- regulate the development and building of communities,
- develop and enforce land use policies, building and construction inspections, minimum standards for residential occupancy,
- provide and maintain infrastructure services to residential communities,
- provide recreation and parks services to families and individuals,
- maintain safe streets and roads for commuters,
- provide public transportation from work to home, business and commercial activity; among others

All of these services revolve around people living in housing – single family to multi unit, rented and owned, high price and low price. There is no one type of home that is the right one. There are many different housing needs and many differing capacities to acquire housing.

In our view HRM has a great deal of responsibility related to housing, especially affordable housing. HRM's policies can promote or discourage affordable housing.

More than Just Consider

A regional plan which spans a 25 year period must set policies that are strong and provide a core value or theme that holds the many smaller communities to a standard. We can see real efforts to provide such themes in the environmental and transportation area but the plan stops short of offering more proactive and strong policy statements regarding housing and settlement. The policy goals to have some of the major, innovative policies only be considered as the “best practice” with no minimum desired outcome or minimum practice is most disheartening and undermines some of the overall themes of the Plan regarding sustainable growth and affordable housing.

Efforts to contain growth to the more developed areas and urban core requires increased density and also has an impact on affordability.

Incentives to have developers focus on using available serviced land will be essential along with reduced administrative barriers and workable land use policy at the neighbourhood level.

Incentives

Analysis by Canada Mortgage and Housing Corporation (CMHC) demonstrates that affordability¹ continues to be an issue in the rental housing market for Halifax.

¹. CMHC, Rental Market Report Halifax CMA October 2005

Lack of affordable units in this municipality places pressures on modest income households. Students who are significant contributors to the local economy, single parent households, young families, single workers, service industry workers, cultural workers all with modest or low wages are attracted to other cities like Calgary or Toronto because of higher wages and cheaper accommodations and welcoming neighbours.

Research studies show that new immigrants are leaving the province due to lack of appropriate and affordable housing. Family incomes have remained stagnant over the last decade² and the demand for home ownership is slowing down but the population is growing. Seniors struggle to maintain housing and many more are in core housing need.

Halifax has an affordability problem. More rental units for modest income households are required. More affordable home ownership opportunities are also strongly desired. This is an area where HRM can use policies to create a more receptive climate for increasing the proportion of affordable rental units in the market place.

Incentives both in the Regional planning framework and administratively (S-28) can encourage growth in supply of rental housing. Developers, property owners, and non-profit organizations can be offered incentives to build new or restore existing units.

Renewal and Revitalization Incentives

Land use policies that are open to infill and renewal initiatives are essential. Unkept buildings, boarded up buildings could be restored thus strengthening the liveability of a neighbourhood. Some existing secondary planning strategies are barriers to neighbourhood revitalization. An example is the **m1R** down zoning in North Dartmouth where boarded up apartments cannot be replaced with new multiple unit apartment buildings because they are now non conforming.

Market demand from that neighbourhood is for rental not new home ownership³. With such restrictive land use policies and no incentives- eyesores will remain in neighbourhoods further eroding the quality of life because there is no incentive to clean them up. What will HRM do with expropriated boarded up buildings if their use as affordable units will not allowed? Such flexibility in land use planning would not prevent other forms of infill with small homes on some of the oversized blocks in such neighbourhoods thus providing diverse forms of housing.

Revising secondary planning strategies to require reviews for restrictive zoning should be put into place whereby affordable housing initiatives funded by federal and provincial governments and municipal incentives could improve housing quality and renew neighbourhoods.

The next phase of the Canada-NS Affordable Housing Initiative will provide for deeper subsidies for a smaller segment of households with the lowest incomes. What community

² FCM, **Quality of Life Reporting System, Highlights Report 2004**

³ Unpublished thesis, An Enduring Legacy: Understanding Neighbourhood Change Through The Housing Stock A Study of North Dartmouth Community, Lesley Arseneault, Master of Planning Candidate, Dalhousie University December 2004

will allow such housing? Where is the greater good protected in the Regional Plan? Using development agreements with established criteria could provide such opportunities while providing constraint on undesired development.

Non-Profit Incentives

Numerous groups⁴ and researchers suggest there needs to be a stronger involvement of non profits in providing affordable housing, especially housing for persons with disabilities and mental health consumers, women and youth in transition. Non-profits continue to suffer from lack of land and capital. Development of land banks and capital renewal funds in partnership with other levels of government could see more stewardship by non-profits in management of affordable housing units with supports for residents with special needs.

Private Sector Incentives

Almost all of our housing is provided by the private sector. It is highly competitive field. Incentives to encourage interest in building more low cost rental units must not attempt to deny the developer an opportunity make a profit, or move in a timely fashion, Affordable Housing Initiatives take a long time to call for tenders, review and approve. Incentives must be sufficient, timely, and show results. Another form of incentive would be the provision of a housing facilitator who could broker partnerships between nonprofits and for profit groups to facilitate affordable housing projects⁵.

Policy Incentives

The flexibility to allow secondary suites in appropriate neighbourhoods provides an important incentive for affordability for both home owner and renter. A secondary suite, basement apartment as an income unit can assist an owner mitigate the rising housing costs, including taxes, or allow for a family member or friend to provide support. The subsidiary housing market makes up over ¼ of the rental housing market and is known to more affordable. Continued restrictions on such units leads to concerns over building code violations and fire safety. It is better to regulate than restrict. AHANS strongly disagrees with the weak stance on this issue. Language should be stronger and require that secondary plan cannot restrict secondary suites without establishing a set of criteria for exclusion that meets good planning practice. This way reasons for restrictions related to environment issues, solid waste or waste water issues, serious traffic congestion, could provide needed restrictions.

⁴ **FCM Moving Forward Refining the FCM Recommendations for a National Affordable Housing Strategy, September 2004, Canadian Housing Renewal Association, Building Foundations For A Successful Housing Partnership February 5, 2001**

⁵ Suggested by a consultants study for HRM Homelessness Research Project **Municipal Land Use Policy and Housing Affordability and Housing Affordability Halifax Regional Municipality**, Ray Tamalty, Ross Cantwell, 2004

Reduction of parking standards can be effective in reducing housing costs, especially in urban core areas and for non-profits who attempting to develop housing for persons with special needs who would not likely have a car.

Higher Density Home Ownership Incentives

Many first time home buyers could be attracted to purchasing a home in the urban core which meets higher density design criteria, such as smaller footprint, energy efficiency rated, brown field site remediation, etc. This could take the form of special property tax incentives, rebates, or credits to the new owner and/or the builder.

Accessibility and Incentives

The plan does not reflect the need for policy to encourage improved accessibility in both private and public space.

Building codes are universal and it is unlikely the municipality can raise standards beyond existing provincial standards in this regard. However we would hope that policies promoting better design could be put into place that could in part address this issue. AHANS membership which represents the community of persons with disabilities is concerned with the lack of focus on regulation and design approaches to improve accessibility in the Regional Plan . Universal design or flex design should be encouraged with the incentives.

Public spaces, commercial space and residential spaces should accommodate a diverse population with varying physical capacities and circumstances.

Other Issues

Energy efficiency incentives should be considered under the category of affordable housing in order to promote efficient, renewal and affordable energy.

AHANS supports efforts to provide public transit links between and among communities and to use cluster community centres with a transit focus as sustainable method of developing communities in suburban and rural areas. In this regard we laud the efforts of HRM to promote policies that encourage public transportation and call for public transit focused community centres. Someday those communities now well outside the urban centre will become part of the urban centre as the community grows.

Restricting development in environmentally sensitive areas is proactive effort to keep housing sustainable by preventing use of environmentally unsustainable land for residential purposes. Water availability should be assured before development permits are issued.

Contacts:

Ann Bromley , President orchard@ns.sympatico.ca

Claudia Jahns, Director cjahn@cahalifax.org 420-6026

P.O. Box 31202
Halifax NS B3K 5Y1
ahans@eastlink.ca