



The State of Affordable Housing in Rural Nova Scotia

A Community Roundtable Series and Symposium Report

October 2007



Safe Harbour
Housing
Society

Executive Summary

AHANS and the Safe Harbour Housing Society, supported by the Rural Communities Foundation of Nova Scotia, embarked on a Province wide consultation in seven rural regions of Nova Scotia. The purpose of these Community Roundtables was to gain a better understanding of the need for emergency shelter and affordable housing in the province; increase capacity among public and private housing providers, and provide an opportunity to affect housing policy. Roundtables were held in seven rural regions: Truro, Sydney, Antigonish, Bridgewater, Yarmouth, Preston, and Kentville.

The process culminated in a Rural/Regional Affordable Housing Symposium held in Debert, Nova Scotia, which brought together participants from all the seven regions to discuss issues identified in each community in a regional/provincial context, and to develop key directions for policy change.

While the roundtable sessions held in each community followed a structured process centred on several key questions, the policy symposium used an open space framework, which invited session participants to set the agenda. Participants were also asked to consider an appreciative or strengths-based perspective when considering what is required to advance housing services in their regions. Desired key outcomes were envisioned for a future where local communities would be able to participate in increasing affordable housing in their communities using consensus building, financial options, planned approach, capacity building, and community visions.

Recommendations focused on the need to recognize the value of local communities in solving the affordable housing crisis by adopting new policies and approaches.

- Accept that community can take a leadership role in developing, and managing affordable housing;
- Open opportunities for community participation in developing and managing housing;
- Recognize the uniqueness of each community;
- Reconfigure programs to promote community based housing development;
- Ensure sensitivity to local priorities and needs with flexible guidelines;
- Support the development of local Community Housing Co-operatives that will become the structure representing the needs of each community;
- Recognizes the value and reality of local resources (including cash, in-kind and sweat equity) with appropriate government matching or cost-sharing, and
- Establish a system of accountability.

This community led consultation was inexpensive, timely and brought together many diverse views, common sense solutions and leadership. AHANS looks forward to working with government officials to harness the knowledge, skill and commitment of community-based organizations in developing and maintaining a broad range of safe and affordable housing for those in need.

1. Introduction

The mission of The **Affordable Housing Association of Nova Scotia (AHANS)** is to promote and support access to decent and affordable housing throughout Nova Scotia.

AHANS was formed in the early 1980s in response to a lack of affordable housing throughout the province. Its focus was to lobby on behalf of Nova Scotians in need of adequate, affordable housing. Since its inception, AHANS has written a number of research papers and hosted regional meetings to offer a forum for stakeholder contribution. It has met regularly with elected officials, government representatives and, to a lesser extent, community groups throughout Nova Scotia, attesting to the challenges faced by groups in rural areas to access the resources required to advance housing initiatives in their communities.

In 2004 AHANS identified greater participation from groups across the province as a priority. This broadening of support recognized that the housing crisis exists throughout the province and an increasingly united voice has created opportunities to hold government accountable for affordable housing.

AHANS and the Safe Harbour Housing Society, supported by the Rural Communities Foundation of Nova Scotia, embarked on a Province wide consultation in seven rural regions of Nova Scotia between October 2006 and May 2007. The purpose of these Community Roundtables was to gain a better understanding of the shelter and affordable housing needs across the Province, to increase capacity among public and private housing providers, and to provide opportunities to affect housing policy.

Seven key outcomes were envisioned:

1. Increased public and stakeholder awareness of rural poverty issues in Nova Scotia with an emphasis on homelessness, affordable housing, and safe housing.
2. Written rural housing policy recommendations for presentation to federal and provincial levels of government.
3. A stronger and united voice for housing advocates across the province.
4. Assessment of the need for the creation of an entity or forum to focus on and advance rural housing issues.
5. Data base of housing providers, developers and advocates
6. Increased capacity of rural based housing providers to support constituent's housing needs.
7. Identification of gaps in knowledge and research opportunities.

Part 1: Community Roundtables.

Roundtables were held in seven rural regions across Nova Scotia: Truro, Sydney, Antigonish, Bridgewater, Yarmouth, Preston, and Kentville.

Participants were invited based on lists provided from a variety of sources, including Regional Development authorities (RDAs). The roundtables were also advertised in local media and with posters in well trafficked areas in each community. The average number of people in attendance was ten (10) and represented a variety of interests and

stakeholders, including community groups, housing providers, service providers, government agencies, elected, businesses and individuals.

The roundtable discussions were guided by a professional facilitator who posed a series of questions that asked participants about current housing issues in their communities; their suggestions for what should be done to address these issues; possible pathways forward; and what issues might emerge in the future.

The information gathered at the roundtables was collected into one document organized by question and theme. A brief summary of the issues raised will be outlined in **Section 2**, and the full findings can be found in **Appendix A**.

Part Two: The Symposium

On May 23rd and 24th, 2007, a Rural Affordable Housing Symposium was held in Debert. This event provided an opportunity to discuss the issues identified in each community in a regional/provincial context and to further discuss the policy implications. AHANS invited all of the roundtable participants to the symposium as well as representatives of community groups, all levels of government, housing and service providers, regional development agencies, and faith communities to the symposium. Approximately 30 individuals participated in the two-day session, the vast majority representing groups and associations that work with housing or poverty issues.

The two-day event was designed to offer many opportunities for creative thinking and dialogue, including appreciative inquiry, an open space framework, world cafés and the chance to network and pursue partnerships. The participants set the agenda. These techniques allowed attendees to approach the task at hand from a positive strengths-based perspective that was conducive to creating the energy and community connections required to advance improving housing services in their regions. The proceedings from the symposium are presented in Section 3.

2. Roundtable Themes

Common Ground

At the seven roundtables recurring themes emerged across the province, some uniquely rural and while others parallel urban situation issues:

- **Poverty** is the underlying cause of housing affordability problems;
- **Homelessness** in rural areas is often hidden and shows up as couch surfing, especially among youth;
- **Stigma and discrimination** limit access to affordable market housing for Income Assistance recipients;
- **Absence of emergency and other services** in rural areas causes people to migrate to larger centres;
- **Seniors** in rural areas need affordable and assisted/supportive housing;
- **Depopulation / migration** away from rural areas is creating a range of social and economic problems;
- **Single women**/women living in dangerous situations lack housing options;
- **Rising taxes** and the cost of utilities put low income homeowners at risk;

- **Affordable housing** should meet the needs of a range of households, including supportive housing for youth;
- **Lack of access** to affordable housing is often exacerbated by poor location, lack of public transportation and access to services;
- Current affordable housing programs **do not reach people in greatest need**;
- **Slum landlords** and private apartments in atrocious conditions are common;
- **Public housing appears to be poorly managed** – there are long waiting lists despite existing vacancies.

Regional Issues

Other issues were identified as unique to particular areas, for example:

Truro is experiencing growth, putting pressure on the housing market, including the 20-30 youth living on the streets and couch surfing in town. There is a need to review Truro's municipal planning strategy (official plan) to create more housing downtown and tenancy regulations need to be enforced.

In **Antigonish**, young women are choosing sex work or dangerous situations in order to maintain housing.

In **Sydney**, mental health consumers are in need of independent living options. Working poor families are falling through the cracks and women are in dangerous situations due to lack of housing options, especially those close to amenities. Homeless people are living in hospitals. New affordable housing units are not being built in Cape Breton as a matter of government policy. Youth aged 16-19 are falling through the cracks.

In **Bridgewater**, a significant number of elderly men are living in shacks in the woods and youth are sleeping rough downtown. There are long waiting lists for repair programs. The affordable housing units that do exist are poorly located and many privately owned apartments are in atrocious conditions.

In **Yarmouth**, the provincial repair budget does not cover the need. The current Canada-NS Affordable Housing Agreement has set rents too low for new construction and developers can't meet the guidelines. Word of mouth is the only emergency help available. Waiting lists for public housing are 1-3 years long, despite the fact that there are high vacancy rates due to condition of units. Allotment for new affordable units should be provided to the county who can in turn develop more flexible guidelines for development.

In **Kentville**, people on fixed income pay as much as 70% of their income for housing. People over 55 years old are particularly affected by the shortage of affordable housing. Individuals resort to illegal activities because there is no emergency assistance and assistance not available to those without a fixed address. The area is experiencing growth but mostly high-end housing is being built. Funding programs do not reflect community needs.

In **Preston** affordable housing should include an ownership option; some people have paid the equivalent for their housing many times over through rent. There are prohibitively high insurance rates due to stigma and growing requirements limits access. There is a lack of access to repair programs. People, especially women, are forced to

leave the community for city slums to find affordable housing and services. Some people intentionally re-offend to get housed in a jail. Composite households do not fit income criteria for assistance programs such as repairs. There is a lack of leadership from the Preston Housing Board.

Visioning for the Future and Identifying Opportunities for Action

Finally, roundtable participants discussed changes the communities would like to see happen, identified possible pathways forward, including community-based assets and strengths. Some of those ideas included:

- Engage/empower community to seek creative, “out of the box” solutions
- Apply community-level solutions (e.g. sweat equity)
- Do not accept inevitable decline, invest in community economic development
- Build on the experience of co-op development in rural areas
- Invest in education to eliminate stigma of affordable housing
- Demand accountability and a community development approach from the Department of Community Services housing department
- Don’t put all low-income people together
- Drastically increase income assistance rates
- Provide more training to Income Support workers
- Increase housing repair grants to \$10,000 to meet need
- Involve people in designing programs meant to help them
- Research – look for best practices and promote new models
- Involve the churches in addressing stigma and developing housing proposals
- Seek access to public land for projects
- Build on the “green agenda” – affordable housing should be energy efficient
- Lobby for \$1M to develop Preston common land and a housing strategy
- Match seniors with a home to those looking for a home
- Organize group insurance to increase access to for low income home owners
- Use the “Sustainable Communities Network” model to increase cooperation between the three levels of government

3. Symposium Proceedings

Approximately 30 people participated in the two-day symposium in Debert, Nova Scotia. An AHANS board member introduced the themes that had emerged from the seven provincial Roundtables, as outlined in the last section. Participants then offered comments and a number of important points set the stage for the first session, including:

- Acknowledgement that issues of affordability are shared around the country, that the country is rich, that these problems should not exist.
- Acknowledgement that this may be the first time ever that a group has come together from around the province to look at solutions we can share.
- Environmental issues should be added to Preston’s list of specifics.
- New housing models proven elsewhere could answer some of the issues raised.
- There is concern about the amount of time that Nova Scotia is taking to plan for the housing trust fund that has been transferred by the federal government.
- Acknowledgement of the problems inherent when working with a community-based board when there is no government involvement: there is no buy-in.

After this discussion, the first session was designed to answer the following question:

What is working well in your community?

Based on the answers to this question, in the second session participants reflected on the following question:

What is your vision of how it could be?

Based on the patterns from these 2 conversations, a third session was conducted focusing on:

What policy recommendations would you like to make that would take us towards this vision?

The following represents an encapsulation of these three discussions and conclusions from the members of the Rural Housing Symposium.

OUR VISIONS

Consensus building:

- Partner with established community leadership through church groups and organizations.
- Cultivate a strong co-op movement based on farmers' co-op as a model (which supports the community by creating awareness); develop this synergy by bringing players together (carpenters, designers, planners)
- Continue to develop government boards so that their priorities are aligned with the community's vision - give more power to community boards in government.
- All levels of government should come together to listen to community concerns.
- Work on projects that entire community participates in/benefits from.

Financial options:

- Community-controlled housing fund where community resources are matched by government
- Encourage building material suppliers to get involved in building affordable housing.
- Fundraise using hospital fund-raising model (car, small craft, etc. lottery)
- Community economic development: well-paying jobs means more housing becomes more affordable
- Leverage money from small fund nuggets.

Planned approach:

- Sustainability needs must be recognized within the model.
- Build mixed neighbourhoods to prevent stigma. Stop segregating income and housing types - appropriate housing should be available in all neighbourhoods.
- Create assisted sustainable units for seniors
- Create consumer driven housing developments such as co-ops/group homes/seniors/family/ etc.

Capacity Building:

- Mobilize public opinion through raising awareness on issues of affordable housing, with planned reviews built in. It is essential that the community see that this is a housing crisis. Then they will act.
- Use community skills to develop housing i.e. provide jobs through community colleges. People may not be licensed but have skills and can use the experience to gain the license.
- Bring diverse interests together – keep focused.
- Create non-profit organizations that are not totally dependent on government.
- Formation of a “grass roots” government for political accountability – to mobilize portfolios involved in housing by having a summit on affordable housing
- Be inclusive and innovative; include education and criminal justice departments as well as housing services to address youth who are incarcerated due to realities associated with sub-standard housing and homelessness.

Community visions:

- Support model that includes effective parenting, with assistance.
- Educate children to be self-sufficient.
- Community transportation modeled on Kings Transit.
- Capacity building within the community, so that the process can be continually successful.

The following represents an encapsulation of the three suggestions for action and policy change put forward by the members of the Rural Housing Symposium.

RECOMMENDATIONS FOR POLICY AND ACTION

1. That the Department of Community Services, Housing Services, put in place a requirement that they involve community in the development of all new affordable housing.
2. That the Department of Community Services, Housing Services, actively participates in community housing development activities, allowing guidelines to be flexible for local priorities and needs.
3. That the Department of Community Services, Housing Services, support the development of local Community Housing Co-operatives that will become the structure representing the needs of each community. They would be responsible for:
 - an inventory of needs
 - facilitation of land banking
 - preparation of the process and the delivery
 - provision of continuity for sustainable operations
4. That the Department of Community Services, Housing Services, recognizes the value and reality of local resources (including cash, in-kind and sweat equity) with appropriate government matching or cost-sharing arrangements in the efforts to develop affordable housing.
5. Establish a system of accountability that ensures all activities related to the development and maintenance of social housing (including rural housing associations) is used to:

- develop community capacity
 - develop skills and employment
 - foster a sense of pride and ownership in the community
6. To distribute information prepared by AHANS including ***Possible Directions for Housing Policy in Nova Scotia*** prepared by Steve Pomeroy for AHANS.

STEPS TOWARDS THESE GOALS

Needs assessment

- An inventory of housing needs within each community and especially in rural areas is important at this time
- A method of determining housing/community needs and community assets should come together

Develop awareness programs within communities that include:

- Important facts, figures/data, community needs and assets
- What can the community provide? Sweat equity should be included
- What can we do together? How can communities work together with Provincial groups such as AHANS?
- “Nothing succeeds like success.” Successful projects can instil a sense of pride and ownership among people who live in affordable housing projects and community groups. These successful projects should be profiled and used as models.

Prepare programs of delivery:

- Find land – look to land banking techniques and current public housing projects.
- Deeds and clearing land title should be made easier
- Design and concepts – provide services that could be provided with an emphases on sustainability - both environmental and financial.
- Develop financial partnerships that work looking to partnership models
- Grants and financial options that respond to escalating costs for seniors living on fixed incomes
- Hold meetings from start to finish of projects in communities
- Foster involvement and a sense of community around projects

4. Lessons Learned and Conclusions

This project provided AHANS with the opportunity to take a cursory pulse of the current needs, issues and opportunities related to homelessness and housing need in rural Nova Scotia. The last time AHANS was able to conduct a similar outreach was 15 years ago. A major benefit of the process therefore was the ability to re-establish old contacts, discover new ones and connect groups and individuals from across the province committed to solving the inadequacy of the current housing system. The process allowed AHANS to build its capacity, and it provided an opportunity to give voice to concerns, but also successful approaches unique to rural communities. The process was valuable and AHANS learned some important lessons from what we heard:

- Outreach in rural communities must tap into local networks – there is a need for a face to face approach, for example churches in the Preston area are good places to find people, every community is unique and we need to understand this to reach and engage a broad base of participants;
- How we talk about housing issues must change - use appreciative inquiry, cafes, partnerships; facilitator’s approach can focus on problems or it can inspire new opportunities;
- Listening demands some flexibility in the process of community consultation and can bear surprises - final discussion moved from focus on government and its policies to communities, their capacities, building relationships, and focus on strengths-based action planning;
- Bring in the Rural Communities Foundation and their vision in order to assist rural areas with affordable housing ‘to follow along as opposed to follow up’;
- We need to know more – new data on housing needs is required for certain target groups but existing data should be shared more widely and be more accessible to community groups;
- There is interest in rural issues – media coverage of the process demonstrated that rural housing issues are important;
- AHANS needs to re-build its capacity – the process illustrated some of the challenges, limitations and needs of a volunteer-run agency in coordinating a project of this scale;
- Policy work takes time - a project of this type relies on the knowledge and expertise of those who attended the roundtables and the symposium and developing methods of building on this type of information and bringing other qualitative and quantitative information together. AHANS can assist with this as well as government agencies both at the Provincial and Municipal level across the Province;
- There is a need for a provincial housing network - the non-bureaucratic, community based, grass-roots, approach deployed in the process demonstrated the value of community knowledge, the need to share challenges, successes and to speak with a unified voice.

5. Limitations and Considerations of this Study

This type of study is qualitative and relies on information received during the consultative process. Data and quantitative information was not intended to form part of this type of study. Recording sessions and proceedings effectively is an important part of getting correct information from roundtables and symposiums. This study did not have a consistent person to record proceedings, and relied on a number of researchers and volunteers to collect the data.

We are reminded that 15 years ago AHANS initiated a similar process. In spite of best efforts, the initiative did not produce the expected positive changes. We must be more diligent to address ongoing and emerging problems before they seriously undermine the quality of life and viability of our communities. AHANS is committed to work on these issues, but we need all levels of government to acknowledge and address these issues. Vision, courage and commitment is required in order to secure the viability of rural Nova Scotia.

AHANS Rural Housing Roundtable Series – Themes from the 7 community roundtable discussions

The following tables contain a summary of the main points raised during each community roundtable. Points have been organized by theme, however, many of the comments relate to more than one or all of these areas – economic, social, political, environmental, and housing stock. This document is meant to remind participants of what was said during each roundtable and allow for some comparison across communities.

WHAT IS... (in terms housing and homelessness)

Roundtable	Economic	Social	Political	Housing Stock and Environmental
Truro	<ul style="list-style-type: none"> • new apartments pricey • many slum landlords • social assistance inadequate for decent housing (heat or eat) • no benefit to subsidized housing on IA – can't get ahead • seniors cannot afford to stay in their homes, young couples cannot afford home ownership • deep rural = deep poverty, homelessness hidden in woods • homelessness an issue of poverty 	<ul style="list-style-type: none"> • area experiencing tremendous growth (i.e. retirees returning home and putting pressure on rental stock) • displaced seniors lose social networks and supports • youth homelessness common – 20-30 on streets in Truro, couch surfing • Informal network of support within churches and businesses providing support for those who need housing • stigma – landlords won't rent to people on SI 	<ul style="list-style-type: none"> • are affordable projects really affordable for those who need it most? • long waiting lists and arduous process for public and coop housing • affordable projects poorly located • many at risk or living "on the edge" of homelessness – police take people in for a night • many homeless gravitate to bigger cities with more services 	<ul style="list-style-type: none"> • many slum landlords • insecure and unsafe housing common • affordable housing not built close to work • poor transportation a big issue
Antigonish	<ul style="list-style-type: none"> • need affordable rental housing for single seniors, single people, childless couples, small families, the post mentally-ill, and small families with children, • also some affordable ownership housing • people on SI forced to choose heat or eat 	<ul style="list-style-type: none"> • here, homelessness doesn't look the same as urban areas – inadequate housing or couch surfing most common • "couch surfing" implies fun, and it isn't! • many at risk, but not actually homeless • young women choosing sex work or dangerous relationships to maintain housing • A telephone survey found that most people were aware of the need for affordable housing and would support efforts to develop solutions 		<ul style="list-style-type: none"> • housing need is integrally linked to the lack of affordable public transportation: you either pay for unaffordable and unsuitable housing in town, or you live in more affordable housing away from town, but you become isolated • poor, old stock, low vacancy rates

Roundtable	Economic	Social	Political	Housing Stock and Environmental
Sydney	<ul style="list-style-type: none"> • need more affordable housing • need assisted living for seniors • need independent living for mental health consumers • working poor falling through cracks • homeless living in hospitals • poverty is the root of the problem and the econ and gov't policies and structures that perpetuate poverty 	<ul style="list-style-type: none"> • housing is more than a roof over head! • homelessness not as visible as in other big cities • women stuck in dangerous situations or relationships because they have nowhere else to go 	<ul style="list-style-type: none"> • people on fixed income cannot access energy audits • need to modify criteria for subsidized housing • need better management for public housing – waiting lists but units are empty! • Federal / Provincial policy of stopping more units in Cape Breton • youth 16-19 fall through the cracks 	<ul style="list-style-type: none"> • Accessibility to Safe/Supportive Housing – Bad Conditions. • Lack of appropriate /wheel chair accessible housing that is also close to amenities. <ul style="list-style-type: none"> • Inability to keep apartment buildings up to code requirements – can't afford to fix problems. • need universal accessibility
Bridgewater	<ul style="list-style-type: none"> • Seniors living in large houses and they struggle to maintain • Lack of affordable housing especially for young people. • Single women on social assistance can't find a place to live, also seniors, students, single men. • Developments in Bridgewater are for higher incomes. • Taxes are so atrocious people are losing their homes. • Housing prices are very high. • Single mum's couch surfing • Youth sleeping rough downtown • Hundreds of elderly men living in shacks in the woods 	<ul style="list-style-type: none"> • stigma – landlords won't rent to people on SI 	<ul style="list-style-type: none"> • long waiting lists for repair programs • affordable units not placed where most needed 	<ul style="list-style-type: none"> • Privately owned apartments are in atrocious conditions
Yarmouth	<ul style="list-style-type: none"> • Utilities too high, seniors and low income in housing in desperate need of repair...budget cannot cover all the needs 120-150 people will still be looking for repairs once the budget has been spent • Developers cannot build within guidelines...rents too low for new construction. 	<ul style="list-style-type: none"> • Seniors in 80's who own homes, can't maintain their homes, have no place to go prior to nursing home • They are changing motels into apartments. Crappy • Perception is that it is a metro problem. • Young are invisible...they are couch surfing. • Considered to be a mental health 	<ul style="list-style-type: none"> • The wait list for 995 units of public housing...330 people waiting....1-3 year waits time. • Utilities are a huge issue...social housing electrically heated. \$1000 over two months in the winter. People can't afford to move... • - Non-elderly and singles are not in the housing portfolio...they don't 	<ul style="list-style-type: none"> • CHMC say vacancy rate in Yarmouth not high, but the units are not livable. • The universal guidelines don't work... each community should be able to come up with own guidelines based on local conditions. The allotment should be given to

Roundtable	Economic	Social	Political	Housing Stock and Environmental
	<ul style="list-style-type: none"> Wesleyan Church wanted to build seniors independent living, 500 people could afford rents \$700-1000, low rent guidelines nixed project because they couldn't build it for that and were afraid of non payment. If higher end housing were built it would free up county housing. Local developers are not sophisticated enough to get financing.... trying to entice Hlfx developers ... in building condos. 	<p>issue...cannot maintain housing for a long period of time.</p> <ul style="list-style-type: none"> Consider homelessness to be a separate issue, not a housing issue...it's a health issue and muddies housing issue. There is a lack of ability to respond to emergency housing...only buy word of mouth in the community can people be helped. 	<p>qualify.</p> <ul style="list-style-type: none"> Local people who want to build something cannot get the information they need to satisfy the province. 	<p>the county....make the terms more flexible.</p>
Kentville	<ul style="list-style-type: none"> Some on fixed incomes paying 70% of income for housing Construction costs so high people can't get out of their existing housing Lack of affordable housing affects a variety of income levels, esp. 55+ Lack of emergency housing No address = no assistance Homeless / at risk have to rely on informal support, hospitals People resort to illegal activities 	<ul style="list-style-type: none"> Stigma – hard to find housing for people who are “different”, or “challenged” or “other” labelled Lots of growth in the area, but mostly high-end housing being built Almost no housing for disabled people, despite 22% NS disability rate People need assistance for a variety of reasons Lots of youth couch-surfing, living rough People gravitate to hospital services 	<ul style="list-style-type: none"> Huge waiting lists for subsidized and specialized housing for seniors, families Funders have their specific ideas, it's not a community model 	<ul style="list-style-type: none"> Many low income homeowners are living in unsafe housing Some mountain areas have deplorable living conditions
Preston	<ul style="list-style-type: none"> Inadequate funding for repairs No option to buy housing units – people frustrated with not building equity Maintaining Homeownership- Rising property Taxes Insurance Stigma: High insurance rate in Preston due to location (high risk area) Old housing stock (some wood stoves are in violation of the fire code) Owners cannot afford the 	<ul style="list-style-type: none"> May forced to leave community to find affordable housing, esp. single mums to “slums” like Mulgrave park Problem of proof of ownership Problem of number of people in household vs. income – sometimes 4 generations live together and not all contribute Seniors struggle to maintain their homes Lack of leadership from Preston Housing Board Homelessness: Mostly middle aged 	<ul style="list-style-type: none"> Social housing stock in terrible shape RRAP programs insufficient – amounts too small, waiting list Some social housing lost to other groups i.e. Aboriginal Province has a lot of discretion re what they cover, i.e. not for fumigation CMHC double standard for Preston re max mortgage insurance 	<ul style="list-style-type: none"> Poor housing stock

Roundtable	Economic	Social	Political	Housing Stock and Environmental
	<p>upgrades or the insurance; therefore some properties are not insured.</p> <ul style="list-style-type: none"> Taxes are on the rise due to new development in the area, which increases the assessment of neighbouring properties. (These developments are driven by "outsiders" who build to sell). 	<p>men, with no education, with mental health or addiction issues who are lost and have no place to go.</p> <ul style="list-style-type: none"> Hidden Homelessness; Couch surfing No Ids/no MSI, No bank account, no fixed address, no assets. Living off the land Can't get access government programs Women have to access programs outside the community Some people intentionally (re) offend in order to go (back) to jail just to be housed. 		

WHAT WE'D LIKE TO SEE...

Roundtable	Economic	Social	Political	Built Environment / Environmental
Truro	<ul style="list-style-type: none"> Major, drastic increase in social assistance Guaranteed income supplement, like the seniors get, should be available for everyone – everyone gets a basic living wage and gives people incentive to improve their situation Need educational and employment support for working poor Someone has to come forward with \$\$\$\$ - there are many needs and opportunity sites but no 	<ul style="list-style-type: none"> More communal housing would provide increased social supports Need supports for youth in transitioning from the street Want to remove the stigma of social assistance and eliminate landlord discrimination 	<ul style="list-style-type: none"> Affordable housing should be appropriately located Review of Truro municipal strategic plan, creating more housing downtown More flexibility – lots of single mums would like to do communal housing, but they are not allowed on SI Regulations need to be enforced for landlords, tenant rights Need to do policy and social marketing work so all levels of 	<ul style="list-style-type: none"> Need more variety – coop housing, more affordable single family housing, co-housing (i.e. Musq), different people need different approaches Need a shelter and supportive housing for youth to support them in transition from streets

Roundtable	Economic	Social	Political	Built Environment / Environmental
	<ul style="list-style-type: none"> resources • Need more funding for housing at all levels of government • Need to entice developers to build affordable 		<ul style="list-style-type: none"> gov't prioritize affordable housing 	
Antigonish	<ul style="list-style-type: none"> • Need an adequate funding formula/program for community groups who want to develop affordable housing – • \Need real commitment and funding for people to do the development work • Need to rebuild the community capacity in NS to do this, and these groups need to be properly funded, as they were in the past • alternative financing, e.g. CAIC (Canadian Alternative Investment Cooperative) • a “champion” – someone with status, money, power, connections, who really takes on the affordable housing agenda and stays with it • possibly tax breaks for local contractors • donations from businesses for the hard goods needed to build housing • an increase in funding to the RRAP so that more people can use it • a five or ten year tax holiday for an affordable housing development 	<ul style="list-style-type: none"> • Need housing and support services for people with special needs, mental illness – current boarding house situation is not working • There is a need for enriched housing for seniors, in the same format as Antigonish Manor. Linked to this need is the need for services, mainly home care services, for seniors. 	<ul style="list-style-type: none"> • we need better research on housing – CMHC and Dept. of Community Services research not complete, not useful • a change in attitude toward the people who need the housing, e.g. to not offer an affordable housing program that traps people in a welfare mentality by increasing their rent as soon as their income improves, and evicting them if they really start to do well • policy should respond to the needs of the people who want to live in affordable housing, instead of the needs of gov't (gov't very focused on showing citizens that a lot of units were built, but there is no information on the quality of those buildings) • accountability on the part of politicians • a national housing strategy: every other industrialized country in the world has one We need to lobby gov't and push for this! 	<ul style="list-style-type: none"> • we need better standards for housing condition and enforcement of those standards • more co-op housing • affordable public transportation • need “green” housing solutions. It makes no sense to build units that are not energy efficient and that cost tenants too much to light and heat and that contribute to global warming and pollution
Sydney	<ul style="list-style-type: none"> • Entrepreneurship 	<ul style="list-style-type: none"> • Appropriate Analysis – Dynamics /Demographics, need good research and to have the numbers on the table • Connectivity – Mentoring In House Stewardship! 	<ul style="list-style-type: none"> • Criteria – more flexible for public housing. • Affordable Housing Strategy! • Needs to be equal across province – CB is left out • Put Housing back on Policy 	<ul style="list-style-type: none"> • Creativity – other ways of using building materials, bring in other Models of Housing and other ideas that are used in difference countries. • Housing Downtown – Bring people into downtown where they

Roundtable	Economic	Social	Political	Built Environment / Environmental
			Agenda!	<ul style="list-style-type: none"> • have easy access to amenities. • Move Services to Communities (Clinics, Banking and other Amenities). • Seniors want to stay in their own homes so Retrofits needed.
Bridgewater Yarmouth		Partnerships in the community can make things happen.	<ul style="list-style-type: none"> • Government has to cut out the guidelines and red tape and be consistent. • Needs to be better publicity around the RFP....they found out a month before the closing date. • Minister of economic development ifs from this area...he works hard on housing. • Need fewer programs and or flexibility. Each region needs a pool of funds...has to be an education process from community out, not housing out. • Let each region design its own program. • Structure of Community Services needs to be re-examined. 	
Kentville	<ul style="list-style-type: none"> • Affordable, appropriate, quality housing that is efficient to heat • Something like Wickwine Coop, life leases, for seniors, 24 garden houses, 32 mixed income 	<ul style="list-style-type: none"> • Recognize that homelessness occurs outside HRM • Need advocacy, a support system, more available information • Need education, to reduce stigma • need to get over NIMBY! 	<ul style="list-style-type: none"> • Public housing project to be expanded 30% - need 300 units, 500 for seniors • need more training for income support workers • housing is a right! 	<ul style="list-style-type: none"> • Wheel chair access • Emergency housing – need 20 spaces • R2000 Standard for new houses • Affordable housing that is integrated, accessible, on the bus route

Roundtable	Economic	Social	Political	Built Environment / Environmental
Preston	<ul style="list-style-type: none"> • Shelter allowance should be made available for home owners and not only for renters • Current government programs are keeping the poor poor. • Affordable mortgages are needed. 	<ul style="list-style-type: none"> • Empower communities to take control of their communities. Engage Community. • Have to build business case and put proposals forward. • Community is divided • Churches have to get involved in order to reach people by reinforcing the message from the pulpit. • Community should be driving force • Systematic racism • Attitudinal change is needed. • Collect testimonials • Bring people back to community who had to leave due to lack of housing • Teach people how to take care of home 	<ul style="list-style-type: none"> • Funding maximum should be raised to 10,000 for repair to actually meet needs • Develop a Housing Strategy for Preston and put government money behind it. • Pull resources together • 	

POSSIBLE PATHWAYS FORWARD...

Roundtable	Economic	Social	Political	Built Environment / Environmental
Truro	<ul style="list-style-type: none"> • Sweat equity, community-level solutions, local empowerment • Rent subsidy should go with the person, not the unit 	<ul style="list-style-type: none"> • Be creative • Think outside the box, i.e. don't put all low-income housing together • Research: Look for best practices across Canada, the world, i.e. youth-driven housing in Australia; MISA house • Older women buying a house together solves housing and social isolation issues • People need to hear success stories, 	<ul style="list-style-type: none"> • Use existing municipal, provincial lands, schools • Integration of services –programs related to income, housing, counselling • Pressure the gov't to increase funds and spend funds that are already earmarked for housing • We need to take action ourselves and make noise • We need MPs and MLAs on our 	<ul style="list-style-type: none"> • Inventory vacant buildings in the area that could be used for housing

Roundtable	Economic	Social	Political	Built Environment / Environmental
		that we are making progress when things go well	<p>side who understand the issues – this is a way to have a voice</p> <ul style="list-style-type: none"> • Build on Ana Parks (CRDA) housing report • Provincial Bill C-75 - Anti-poverty inter-sectoral strategy • New provincial CD policy – movement away from silos to healthy communities – we need to be informed, engage in discussion, demand accountability 	
Antigonish	<ul style="list-style-type: none"> • the new residences at the university have created a bit of vacancy and this surely would have to bring the price down at least a little bit (an intervention by Adam Smith’s “invisible hand”!) 	<ul style="list-style-type: none"> • we could learn from others who have done this work before us – all the successful co-ops we have here • go with existing program, even with its inadequacies, and then build on success (but no one is available to advance the work as a volunteer, so this is not possible at this time) • There a lot of expertise and experience in the community in developing coop housing, we should build on this but need to recognize how policy, families and economics have changed 	<ul style="list-style-type: none"> • funding is available from government to build housing “...but not for somebody to get a permanent job out of it” (i.e. there is still no funding for coordination and leadership and a general aversion to providing that) • Town and County Councils could approach the higher levels of government 	<ul style="list-style-type: none"> • still have piece of land in Antigonish that the Town has given up for a project, and Antigonish Women’s Association research is old, but is at least a baseline
Sydney		<ul style="list-style-type: none"> • Housing Determinant of Health Partnership Opportunities! (Moving Cape Breton toward healthier communities – Housing is more than a place to live). • Safe/Affordable housing allows us to stay healthy. • Creativity – other ways of using building materials, bring in other Models of Housing and other ideas that are used in difference countries. 	<ul style="list-style-type: none"> • Sustainable Communities Network – Models (Federal/Provincial/ and Municipal government working together). 	<ul style="list-style-type: none"> • Services to the People – Again Multi Use! (Using closed schools in small areas for other services like banking machines, restaurants, library, etc) • People stay in community of they have access to amenities.
Bridgewater		<ul style="list-style-type: none"> • RDA (Regional Development Authority) is an ideal vehicle to bring 	<ul style="list-style-type: none"> • Bridgewater has an “Imagine Bridgewater Initiative” to engage 	

Roundtable	Economic	Social	Political	Built Environment / Environmental
		people together to focus on issue...learn from the experience of Queens. (That being said, the RDA rep at the meeting had no idea there was a housing problem in Lunenburg County!) • Need a needs assessment.	people who are not normally engaged...	
Yarmouth				
Kentville		• Organize community hearings to bring forward the needs	• Take advantage of existing programs • Create new opportunities • Advocate re: guidelines for housing “trust fund” • non-profits could partner with municipality • Make the demand obvious	• Build on the “green” agenda
Preston	<ul style="list-style-type: none"> • Organize group insurance to provide affordable insurance. • Provide funding for upgrades (chimneys, etc) • Access to affordable Land 	<ul style="list-style-type: none"> • The 3 communities need to come together top get land back. • Meeting with Preston Housing Board to provide update of this meeting and to discuss next steps. (WADE and Ratepayer Association) • Set up new local Housing Co-op or Non Profit Housing Organization with women on the board. • Form a Housing Co-Op/Non Profit Organization • Mobilize community 	<ul style="list-style-type: none"> • Land must be made available to build social housing in the community. Tenants should have option to purchase in order to provide opportunity for home ownership. • Need for Secretariat for Housing for marginalized communities. • Lobby Government for 1 Mio Housing Fund • Inform DCS about the outcome of this meeting 	<ul style="list-style-type: none"> • 400 + acres common land in East Preston/North Preston should be claimed and used for housing development. • Claim for 164 acre by Colley family is in process

ANTICIPATED FUTURE HOUSING ISSUES...

Roundtable	Economic	Social	Political	Built Environment / Environmental
Truro	<ul style="list-style-type: none"> • Many of our youth will not be able to afford the lifestyle they grew up 	<ul style="list-style-type: none"> • Baby boomers will come back to retire putting pressure on housing 	<ul style="list-style-type: none"> • 	<ul style="list-style-type: none"> • Displacement and change due to climate change and flooding

Roundtable	Economic	Social	Political	Built Environment / Environmental
	<ul style="list-style-type: none"> on – widening gap; first generation that won't do better than their parents – need to raise minimum wage 	<ul style="list-style-type: none"> market More higher income households will move to Truro and commute to Halifax 		<ul style="list-style-type: none"> There will be more need and opportunity to work with sustainable building, heating practices Transportation will become more of an issue
Antigonish	<ul style="list-style-type: none"> - LNG/petrochemical plant proposed could create a huge economic boom in Antigonish area, and a devastating crisis in affordable housing 	<ul style="list-style-type: none"> - aging population and low birthrate will most likely continue - will continue to need respite care for teens and young adults at risk 	-	<ul style="list-style-type: none"> - need “green” housing (more energy efficient and less polluting) - will continue to need affordable public transportation – need to get “greener” anyway (GPI Atlantic report recently released) -
Sydney		<ul style="list-style-type: none"> • We have to push 2 City Concept - Halifax/Sydney!! • CBRM is Urban! • We cannot accept inevitable Decline! <p>We can turn things around – Have Hope.</p>		<ul style="list-style-type: none"> • Infrastructure!
Bridgewater	<ul style="list-style-type: none"> • Young people coming out of university can't afford to start their life and are moving back into parents' home. • Seniors for seniors...matching up seniors who own homes, and seniors looking for a home Not sure if this already exists or is a proposed solution) 	<ul style="list-style-type: none"> • Exodus of young people to places like Alberta. • Lack of trades people....no work locally....going to Alberta. 	<ul style="list-style-type: none"> • Planning should include the people for whom the programs are designed. 	
Yarmouth	<ul style="list-style-type: none"> • Employment is increasing in area but housing is not keeping up. • Low income behind by 1/3 • Need more upper end units...condo style • Need hundreds of middle income 	<ul style="list-style-type: none"> Population is senior oriented ...need more senior units and senior units with assisted living. 	<ul style="list-style-type: none"> • Why can't they do it in SW Nova Scotia, when they can do it in other parts of Nova Scotia? • Need Flexibility... • Need more publicity! 	
Kentville	<ul style="list-style-type: none"> • Minimum wage will not be sustainable re: housing 	<ul style="list-style-type: none"> • Aging population 	<ul style="list-style-type: none"> • Will need more subsidized housing 	

Roundtable	Economic	Social	Political	Built Environment / Environmental
	<ul style="list-style-type: none"> • Good paying jobs will continue to leave area, more reliance on part time work with no benefits 	<ul style="list-style-type: none"> • Will need assisted living for low and moderate income people 		
Preston				



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