

# HALIFAX

P.O. Box 1749  
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**Item No.**  
**Community Planning & Economic Development Committee**  
**December 11, 2014**

**TO:** Community Planning & Economic Development Committee  
Original Signed

**SUBMITTED BY:** Bob Bjerke, Chief Planner and Director, Planning & Development

**DATE:** November 27, 2014

**SUBJECT:** Current and Potential Municipal Initiatives to Support Affordable Housing

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## ORIGIN

- Oct. 29, 2013. Regional Council passed the following motion:  

MOVED by Mayor Savage, seconded by Councillor Watts, that Halifax Regional Council formally endorse HRM's participation in the United Way's partnership on housing affordability so as to explore ways in which HRM can, within the municipal mandate, promote initiatives that could support affordable housing.
- Nov. 14, 2013. Staff report (dated Oct. 16, 2014) to CP&ED titled Affordable Housing Functional Plan Update.
- Dec. 12, 2013. CP&ED passed the following motion:  

MOVED by Councillor Watts, seconded by Councillor Mason that the Community Planning and Economic Development Standing Committee, following Regional Council's unanimous endorsement of HRM's participation in the newly established Housing and Homelessness Partnership, request a staff report input from all relevant departments, including Planning Services and Community Grants, on current HRM initiatives and programs that promote affordable housing, and other potential initiatives within HRM's mandate that could support affordable housing.

## LEGISLATIVE AUTHORITY

- Regional Plan policies S-30 to S-34 pertaining to supporting housing diversity and affordability.
- *HRM Charter*, section 2 respecting the purposes of the Charter to "enhance the ability of the Council to respond to present and future issues in the Municipality: "provide services, facilities and other things that, in the opinion of the Council, are necessary or desirable for all or part of the Municipality," and "develop and maintain safe and viable communities".
- *HRM Charter*, subsections 11 (1) and (2) "The powers of the Municipality are exercised by the Council" and "In the general exercise of its powers, the Council shall take into account the principle of accessibility for its citizens with disabilities."
- *HRM Charter*, clause 209 (p) a "statement of provincial interest" means a statement of provincial interest under the *Municipal Government Act*".

- *HRM Charter*, subsection 214 (1): "Planning documents adopted after the adoption of a statement".
- *Municipal Government Act*, Schedule B, Statement of Provincial Interest Regarding Housing.
- *HRM Charter*, section 73(b) respecting ability to enter into agreements the Minister of Community Services or Canada Mortgage and Housing Corporation with respect to housing projects;
- *HRM Charter*, section 235(k) respecting incentive or bonus zoning in the HRMbyDesign Downtown Halifax Plan Area and the Centre Plan Area
- *HRM Charter*, section 209 definition of affordable housing in the Centre Plan area in relation to density and incentive zoning;
  - *HRM Charter* section 79(1) power to provide grants to contributions to charities and community organizations
  - *HRM Charter* section 86, 88 and 89 pertaining to tax exemptions

### **RECOMMENDATION**

CP&ED recommend that Regional Council direct staff to provide regular updates on the work of the Housing and Homelessness Partnership through CP&ED, including recommendations for strategic actions and initiatives.

### **EXECUTIVE SUMMARY**

This report provides an update on progress made to date through the Housing and Homelessness Partnership, including the signing of a Partnership Charter, stakeholder consultations and the commencement of a foundational Housing Supply and Needs Assessment. There is a high degree of commitment and momentum around housing issues, and it is valuable for the Municipality to be at the Partnership table.

This report also provides an overview of current and new ways in which Halifax can strategically support affordable housing within its mandate. Given that the vast majority of housing is supplied by the private market, the Municipality has an important role in the regulation of new and existing housing units. At the same time, over 20% of Halifax households continue to face affordability challenges.

The Municipality invests approximately \$4.88M per year to support various housing affordability programs (Table 2). With some of the programs currently under review, this report presents a number of opportunities to increase the impact of current programs and processes. Recent Council-directed correspondence to the Government of Canada on the expiry of social housing agreements, a signed copy of the Partnership Charter, and background information on municipal involvement in housing are also attached to this report.

### **BACKGROUND**

Access to affordable housing affects the quality of life and economic development of the Municipality, is central to Council's Priority Outcomes in the areas of Healthy Communities and Economic Development. Council has expressed its concern over the issue of housing quality and affordability. In November 2013 Halifax was the first municipality to organize a community roundtable in support of the Federation of Canadian Municipalities (FCM) Housing Crunch Campaign<sup>1</sup>. Council formally endorsed the campaign and was a signatory to a formal letter (dated Dec. 6, 2013) urging the Government of Canada to develop a long-term plan for housing that addresses the planned expiry of social housing agreements (Attachment A). In November 2013, CP&ED received an update on the affordable housing policies developed through the Regional Plan review.

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<sup>1</sup> FCM Housing Crunch Campaign <http://www.fcm.ca/home/issues/housing/fixing-canadas-housing-crunch.htm>;  
Halifax Council resolution <http://www.halifax.ca/council/agendasc/documents/131119ca141.pdf>

In 2013 Council endorsed staff participation in the Housing and Homelessness Partnership<sup>2</sup> (the "Partnership") initiated by the United Way. The Partnership includes key public, private and non-profit stakeholders, including Housing Nova Scotia, the Canada Mortgage and Housing Corporation (CMHC), Affordable Housing Association of Nova Scotia (AHANS), the IWK Health Centre, Capital District Health Authority (Capital Health), the Investment Property Owners Association of Nova Scotia (IPOANS), and the United Way. The work of the Partnership is structured around two working groups, one focused on addressing homelessness, and the other on upgrading, preserving and expanding the existing stock of affordable housing. The working groups provide an opportunity for other stakeholders to participate and shape the work of the Partnership. Halifax is currently being represented at the Partnership table by staff from the Mayor's Office, Planning & Development, and Government Relations & External Affairs. The Halifax Regional Police Public Safety Officer participates on the homelessness working group.

On September 4, 2014, a Partnership Charter was signed by the most senior staff from all partner organizations (included in Attachment B). The stated goal of the partnership is to "*put an end to homelessness and housing poverty in the Halifax Region*". The development of the Charter helped clarify the partnership structure, roles, contributions and accountability of the respective partners.

The work plan of the Partnership includes:

- **Developing an understanding of the issues around and barriers to addressing homelessness through the provision of housing;**
- **Devising a plan for addressing the issues and eliminating the barriers;**
- **Operationalizing an implementation program that is informed by a community engagement program;**
- **Monitoring and improving upon those programs as necessary;**
- **Changing the plan as necessary; and**
- **Regularly reporting on the plan.**

The success of the Housing and Homelessness Partnership will depend on contributions and ongoing commitment of all partners. The Partnership Charter identifies how each organization can contribute to the process.

Potential municipal contributions are identified as:

- **Leveraging municipal resources by liaising and coordinating the involvement of municipal departments and services;**
- **Exploring ways to positively impact affordable housing via programs, policies and regulations that the Municipality controls as per the Regional Municipal Planning Strategy; and**
- **Community development and engagement to build public understanding and acceptance of various forms of housing across the Municipality.**

The Partnership has actively pursued data collection, exchange of information among the partners, community and stakeholder engagement, and research into most promising solutions; a communication plan is also being developed. Housing Nova Scotia has acknowledged the Partnership in its 2014/15 Business Plan. In August of 2014 a \$102M Canada-Nova Scotia Agreement has been signed, and in October of this year Housing Nova Scotia announced a \$52M investment in rent supplements, co-ops, seniors housing and improvements to public housing units. There is a high level of commitment and momentum around housing issues and it is valuable for the Municipality to be at the table. Council will be provided with regular updates on the work of the Partnership including opportunities for municipal action. The discussion section of the report provides information on current and potential municipal actions that can further support affordable housing within Municipal mandate.

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<sup>2</sup> See office of the Mayor report <http://www.halifax.ca/council/agendasc/documents/131029ca1161.PDF>

**DISCUSSION**

Halifax, with its range of urban and rural communities, established and new neighbourhoods, its large student population and growing aging population has a complex, yet overall well-functioning housing system. The vast majority of rental and ownership housing is supplied by the private market. However, a portion of the population by virtue of fixed income, health condition, disability or other special needs is not well-supplied by the private market and will always require some public-sector intervention.

According to the recently released CMHC core housing need<sup>3</sup>, 33,645 households in HRM (21%) spend more than 30% of their income on shelter, and 13% of all households are in core housing need (majority of them renters). The average gross income of households in core housing need is just over \$20,000 per year and they typically spend more than 50% of their income on shelter. In addition, 11,435 households live below the national repair standard and 6,220 live below the crowding standard.

As illustrated in Fig. 1 below, the housing continuum includes a range of housing forms and tenures, from emergency and transitional housing, through social and affordable market housing. Social housing is housing where shelter costs do not exceed 30% of the household's before tax income. Affordable market housing is modest in design and below the average cost of similar housing in a given area<sup>4</sup>. Housing affordability therefore refers to a community ability to offer a wide variety of housing types, sizes, tenures and services in order to support more complete and inclusive communities. Municipal land use policies affect the entire spectrum, but typically municipal interventions support social housing and attempt to bridge the gap between social housing and the private market. Housing quality and income levels also need to be considered.

<b>Emergency Shelters</b>	<b>Transitional Housing</b>	<b>Supportive Housing</b>	<b>Social Housing</b>	<b>Market Rental</b>	<b>Market Ownership</b>
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Fig. 1 CMHC Housing Continuum

**1. MUNICIPAL MANDATE IN HOUSING AFFORDABILITY**

The Regional Plan includes specific objectives on housing diversity, affordability and energy conservation which are implemented through specific policies (S-30 to S34 and E-26 to E-29):

- **Design communities that provide housing opportunities for a range of social and economic needs and promote aging in place;**
- **Protect neighbourhood stability and support neighbourhood revitalization;**
- **Support housing affordability;**
- **Engage citizens in the development of policies, programs and services as the basis for building healthy, strong and inclusive communities;**
- **Conserve energy and respond to climate change.**

<sup>3</sup> A household is said to be in core housing need if its housing falls below at least one of the adequacy (state of repair), affordability or suitability (over-crowding) standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards). The incidence of core housing need is calculated by CMHC every five years based on Census data, and in 2011 based on Census and National Household Survey. The 2006 and 2011 results cannot be compared due to the high non-response but provide a general indication of housing conditions.

<sup>4</sup> See CMHC Seed Funding affordability criteria [http://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhoce\\_001.cfm](http://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhoce_001.cfm)

Policies S-30 to S-34 provide for:

- Considering specific planning measures (i.e. such as permitting mix of housing types, secondary suites and homes for special care) to further housing affordability and social inclusion when preparing new secondary planning strategies or amendments to existing secondary planning strategies to allow for new developments;
- Considering complementing provincial housing strategies or programs through Municipal programs, policies or regulations;
- Considering partnerships or financial support for housing organizations;
- Monitoring housing and demographic trends to assist in determining future housing needs;
- Investigating other means of supporting affordable housing initiatives including reducing or waiving of municipal fees.

Policies E-26 to E-29 provide for reducing corporate and community use of energy, therefore reducing ongoing housing operating costs. Policy SU-27 expresses the intention of working with Heritage Gas and provincial regulators to increase access to a comprehensive natural gas distribution system within the Urban Service Area, which may also reduce residential energy costs.

## 2. CURRENT MUNICIPAL HOUSING PROGRAMS AND INITIATIVES

There are a number of current programs and initiatives that utilize existing *HRM Charter* authorities, support Regional Plan's policies and contributions identified in the Housing and Homelessness Partnership Charter. Primary measures are those that directly regulate or provide financial resources to housing programs, while secondary measures may reduce the cost of development or contribute to the quality of construction and maintenance of housing units. Table 1 provides a description of the primary programs, Table 2 estimates financial contribution of existing programs, and Table 3 provides a summary of secondary measures.

**Table 1 Primary Municipal Programs Supportive of Affordable Housing**

Type of Measure	Program or Initiative
Planning	<p><b>Community Planning</b> – The Regional Plan Policy S-30 states when preparing new secondary planning strategies or amendments to existing secondary planning strategies to allow new developments, the following tools shall be considered:</p> <ul style="list-style-type: none"> <li>a) creating opportunities for a mix of housing types within designated growth centres and encouraging growth in locations where transit is or will be available;</li> <li>b) reducing lot frontage, lot size and parking requirements;</li> <li>c) permitting auxiliary dwelling units or secondary suites within single unit dwellings;</li> <li>d) permitting homes for special care of more than three residents of a scale compatible with the surrounding neighbourhood;</li> <li>e) permitting small scale homes for special care as single unit dwellings and eliminating additional requirements beyond use as a dwelling;</li> <li>f) introducing incentive or bonus zoning in the Regional Centre;</li> <li>g) allowing infill development and housing densification in areas seeking revitalization; and,</li> <li>h) identifying existing affordable housing and development of measures to protect it.</li> </ul> <p>Administration: Planning &amp; Development</p>

Type of Measure	Program or Initiative
	<p><b>Centre Plan</b> – In addition to the above policies, the Centre Plan will consider Policy RC-3 pertaining to incenting development in the Regional Centre, streamlining development approvals, density bonusing and the other applicable objectives and policies of this Plan. As part of the Downtown Halifax Five-Year Review the density bonusing policy will also be reviewed. Administration: Planning &amp; Development</p>
<p>Corporate Real Estate</p>	<p><b>Surplus Properties (Administrative Order 50)</b>                      As per section 63(1) of the <i>HRM Charter</i>, the Municipality may sell or lease property at a price less than market value to a non-profit organization that Council considers to be carrying on an activity that is beneficial to the Municipality. Under Administrative Order 50 (Disposal of Surplus Property) – properties known to have potential for community use could be categorized as <i>Community Interest</i>.</p> <p>Since 1996 approximately 30 properties worth \$10M have been conveyed to not-for-profit organizations. Strategic surplus properties such as Bloomfield can be used to significantly increase the stock of affordable housing under an innovative provincial program. Administration: Operations Support</p>
<p>Financial</p>	<p><b>Mandatory Transfers to Nova Scotia Community Services</b>                      Mandatory transfers to Community Services are based on the original 1996 Social Services Exchange Agreement. They are currently set at a portion (about 1/8<sup>th</sup>) of the annual regional housing authority's "excess of expenditures over revenue" and were valued at \$2.6M in 2013/14. The funding is used to fund in part the 4,200 public housing units operated by the Metropolitan Regional Housing Authority (MRHA). The Municipality has nominated community representatives on the MRHA Board. Administration: Finance &amp; ICT</p> <hr/> <p><b>Tax Exemptions to Low Income Property Owners (Administrative Order 10)</b>                      The program is intended to improve affordability and help maintain home ownership and is administered under Administrative Order 10 (Partial Tax Exemption for Residential Taxation). Eligibility is based on household income, while exemption levels vary with household income and total property taxes. The program is indexed therefore both the eligible income cut-off (\$32,000 in 2014/15) and tax brackets are reviewed annually. In 2013/14, 2,300 households benefited from the program, receiving an average rebate was \$553, for a total program cost of \$1.3M. Program Administration: Finance &amp; ICT</p> <hr/> <p><b>Tax Deferral For Low-Income Property Owners (By-law T-700)</b>                      The program is intended to help maintain home ownership and is administered under By-law T-700 with income cut-offs being the same as Administrative Order 10. In 2013/14, 172 households made use of the program; the average deferral was \$1,278 per home, for total deferred revenue of \$220,000. The total current cumulative deferral in 2013/14 was \$1.8M. Program Administration: Finance &amp; ICT</p> <hr/> <p><b>Tax Relief for Non-Profit Groups (Administrative Order 2014-001-ADM)</b>                      The Tax Relief Program for Non-Profit Organizations is based on an annual application (typically in November of each year). In 2013/14 approximately \$686,000 was allocated to housing related groups out of a total budget of \$3.5 M. In 2014/15, ten additional groups (representing 104 properties) are recommended</p>

Type of Measure	Program or Initiative
	for addition to the program. The program is currently under comprehensive review, with public consultation being planned <sup>5</sup> . The creation of the Administrative Order was the first "result" of the review/re-design, but only part of the larger project. The Grants Committee has been very actively engaged in this process over the past several months. The review proposes that non-profits serving long-term housing and homelessness needs will be in separate and distinct categories from other community non-profits. Administration: Grants Committee and Finance & ICT
	<p><b>Community Grants to Housing Non-Profit Groups</b></p> <p>Housing non-profit groups are eligible to apply to the Community Grant Program under the Affordable &amp; Supportive Housing category. Program grants of up to \$5,000 and capital grants of up to \$25,000 are available to "enhance the standard and operating efficiency of community-owned properties and to encourage the development of additional housing options through re-development and new construction". Application deadline is typically in January of each year. In 2014, the Housing category received seven (7) awards, with a total value of \$49,500. The program is to be reviewed in 2014/15. Administration: Grants Committee and Finance &amp; ICT</p>

As indicated above, the Municipality currently offers a number of financial programs that provide assistance to community non-profits delivering housing services, and to low income home-owners. While some of these programs are currently under Council-directed review, together they constitute nearly \$5M per year.

**Table 2 Summary of Municipal Financial Programs**

Program	Estimated Annual Investment in 2013/2014	Number of Dwelling Units Benefiting from the Program
Mandatory Transfers to Nova Scotia Community Services	\$2,633,754	4,200
Tax Exemptions to Low Income Property Owners	\$1,290,000	2,300
Tax Deferral For Low-Income Property owners	\$220,000	172
Tax Exemptions to Housing Non-Profit Housing Groups	\$685,590	377 properties, 1,024 dwelling units
Community Grants to Housing Non-Profit Housing Groups	\$49,500	
<b>Total</b>	<b>\$4,878,844</b>	<b>7,696</b>

In addition to programs which directly contribute to the supply, preservation and maintenance of social housing units, the Municipality has a number of programs which indirectly support affordable and appropriate housing. These are listed in Table 3.

<sup>5</sup> See tax relief proposal see Community Grants Sept. 8, 2014 Agenda, Item 7.1.3  
<http://www.halifax.ca/boardscom/bccgrants/GC140908.php>

**Table 3 Secondary Municipal Programs Supportive of Affordable Housing**

Type of Measure	Program or Initiative
Corporate Real Estate	<p><b>Urban Renewal Agreements</b>                      Under the Urban Renewal Lands Agreement of the 1960s the former City of Halifax and Canada Mortgage &amp; Housing Corporation (CMHC) participated in a number of joint projects under the provisions of the National Housing Act. The Municipality and CMHC continue to co-own a number of properties on Halifax Peninsula, each having a fifty percent interest. This legacy issue should be addressed. Administration: Operations Support</p>
Residential Standards	<p><b>Minimum Standards Inspections</b>                      Under Halifax's Minimum Standards By-law M-100 approximately 600 inspections are conducted every year. Depending on the type and size of the building, inspections are shared between Building Standards (Building Officials, smaller buildings) and Fire Services (Fire Inspectors, larger buildings). All valid M-100 complaints are resolved, majority through owner compliance and others through HRM remedy process. The By-law is currently under review and may include the licensing of small rental units and single-room occupancy buildings. As noted, municipal building standards and minimum maintenance standards do not apply to provincial housing units. Administration: Planning &amp; Development and Fire Services</p>
Energy Efficiency	<p><b>Solar City</b>                      The goal of this innovative \$8.3 M financing mechanism is to provide up to 1,000 solar water heating systems to residential property owners, and a number of housing co-operatives and small rental property owners have recently taken advantage of the program. The pilot project is currently being financed in partnership with the Federation of Canadian Municipalities Green Municipal Fund is offering financing of up to 10 years and average savings of \$425 per unit per year. Administration: Planning &amp; Development</p> <p><b>Community Energy Plan</b>                      Many lower-cost housing units use electric baseboard, which has the highest operating cost. According to Efficiency Nova Scotia (2011) conversion from electric baseboard to natural gas could result in savings of about \$2,000 per household per year. The Regional Plan includes a provision for a revised Halifax Energy Plan. Outcome 3 of the draft Plan is "For HRM residents to have increased energy choices". Specific recommendations will be presented to Council with the approval of the revised Community Energy Plan. Administration: Planning &amp; Development</p>
Crime Prevention	<p><b>Crime Free Multi-Housing (CFMH) Program</b>                      CFMH is an internationally recognized solution oriented crime prevention initiative designed specifically to help apartment owners, managers, residents, police and other agencies work together to keep illegal and nuisance activity off rental property. Following the completion of three-phase program and the establishment of a tenant group, the owner/manager may use the CFMH logo for marketing purposes and can be listed on the Atlantic Community Safety Association (ACSA) website. Administration: The Atlantic Community Safety Association (ACSA) and Halifax Regional Police.</p>
Economic Development	<p><b>Navigator Street Outreach</b>                      The Navigator is the street outreach worker on the streets of Downtown. Core</p>



	<p>funding for the program (approximately \$126,000 per year) is shared by Downtown Halifax Business Commission, Spring Garden Area Business Association, Halifax, and a number of grants. The Navigator interacts directly with the street population and directs them to existing social services, employment opportunities, or housing. The "Second Helping" program identifies immediately employable street people in restaurant service work, which is a direct benefit for downtown restaurants. Administration: Downtown Halifax Business Commission</p>
Community Development	<p><b>Volunteer Development</b>                  Halifax Volunteer Services provides a number of board development and leadership programs to non-profit organizations and individual volunteers; for example, the Step Up to Leadership program is offered each year in various communities throughout the Municipality, with a particular focus on lower-income and public housing communities. Individual community developers have worked with tenants associations in Greystone, Uniacke Square, Mulgrave Park and Scotia Court helping address a number of community issues and connecting residents to HRM and provincial services and programs. Administration: Parks &amp; Recreation</p>

**3. POTENTIAL MUNICIPAL PROGRAMS AND INITIATIVES**

The Housing and Homelessness Partnership is a coalition of eight organizations committed to working together to put an end to homelessness and housing poverty in Halifax. Through the two Working Groups the Partnership collaborates with a larger community of stakeholders to identify issues and priorities, recommend appropriate goals, develop and implement work plans. The Partnership has now been meeting for a year now, and promises to be an effective way of addressing housing gaps and opportunities based on evidence-based understanding and research. The first phase of the Work Plan ("Developing an Understanding") is nearing completion, which will promptly lead to developing appropriate goals, indicators and implementation strategies. Potential projects and initial actions are also being explored. Table 4 below provides a summary of work conducted to date.

**Table 4 Housing and Homelessness Partnership Work to Date**

<b>Affordable Housing Working Group</b>	<ul style="list-style-type: none"> <li>• The working group has held 10 community consultation meetings. These have and will continue to inform and provide a foundation for future work.</li> <li>• As part of the Affordable Housing Working Group but also in support of Regional Plan implementation, Planning &amp; Development staff has taken a lead on commissioning a housing supply and need analysis for the Region with technical and financial support from Housing Nova Scotia and CMHC.</li> <li>• The Working Group is developing a comprehensive inventory of investments and surplus real estate held by government to be included in Housing Data Base assessment.</li> <li>• Staff will support this work through Administrative Order 50 by developing criteria to identify surplus property sites that may be suitable for the inclusion of affordable housing.</li> </ul>
<b>Homelessness Working Group</b>	<ul style="list-style-type: none"> <li>• The working group has identified initial issues and made short-term recommendations based on a commitment to a responsive service delivery and input from service providers and others who work in the field.</li> <li>• Seven immediate issues were identified and ten initial recommendations were made.</li> </ul>

	<ul style="list-style-type: none"><li>• Some of the issues include easier access to government-issued identification, easier access to banking services and appropriate emergency housing options for two parent families, father led families and female led families with older male children and people with disabilities.</li></ul>
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The following Municipal projects previously directed by Council are currently underway:

- Non-Profit tax Exemption Review (Finance & ICT)
- Community Grants Program Review (Finance & ICT)
- By-law M-100 Review (Planning & Development)
- Construction Regulations for Accessibility and Adaptability in Dwelling Units (Planning & Development, Nova Scotia Building Advisory Committee Ad Hoc Committee on Accessibility)<sup>6</sup>
- Community planning (Planning & Development)

Specific recommendations of the Partnership will be reviewed and brought forwarded to CP&ED and Regional Council as appropriate. Based on early discussions at the Partnership table and further staff input from Government Relations & External Affairs, Operational Support, and Finance & ICT the following areas may provide opportunities for additional Municipal support:

#### **Communication & Education**

- Establish a presence on the halifax.ca website and other communication channels to highlight housing information, including existing programs and services and the importance of various forms of housing across the Municipality
- Establish an internal housing resource group to advance Partnership recommendations and be a resource to non-profit housing providers
- Promote the Solar City program to housing non-profits and rental property owners
- Increase awareness of 311 as a venue to report building maintenance issues among tenants
- Establish a public rental standards database to encourage maintenance by landlords
- Increase coordination between Halifax, Housing Nova Scotia and Dept. of Community Services in relation to enforcement of building standards

#### **Corporate Real Property**

- Develop internal criteria for the potential inclusion of affordable housing in the surplus property disposal process under Administrative Order 50, and ensure that these lands are integrated into larger, mixed-use, transit-oriented communities
- Address the legacy of remaining Urban Renewal Agreements

#### **Partnership Development**

- Request information from Housing Nova Scotia on how municipal contributions to the MRHA are being allocated
- Continue dialogue with the Province of Nova Scotia and CMHC on ways to complement provincial and federal housing programs and initiatives
- Explore the potential for a pilot project involving members of the Partnership that may demonstrate upgrading, preserving or expanding the existing stock of affordable housing
- Develop an overall Administrative Order on Halifax Housing Policy

#### **Advocacy**

- Continue advocacy efforts on the expiry of social housing agreements and fair-share allocation of Canada-Nova Scotia affordable Housing Agreement funds within the Municipality.

<sup>6</sup> See Grants Committee presentations and staff reports:

<https://www.halifax.ca/boardscom/access/documents/AccessibilityAdvisoryCommitteeJune2014.pdf>;

<http://www.halifax.ca/boardscom/SCTransp/documents/141001tsc9.1.2.pdf>;

<http://www.halifax.ca/boardscom/bccgrants/Grants141103agenda.php>

**FINANCIAL IMPLICATIONS**

Current programs and initiatives are underway using approved staff and financial resources. Any new initiatives that may require new resources or revenue forfeiture will be brought forward for Council's consideration through the Business Planning process.

**COMMUNITY ENGAGEMENT**

The report complies with the HRM Community Engagement Strategy. It is based on staff input and information gathered through the Housing and Homelessness Partnership meetings, including early community stakeholder consultations.

**ENVIRONMENTAL IMPLICATIONS**

The proposed actions will help support Regional Plan's focus on affordable housing, energy efficiency and transit oriented development.

**ALTERNATIVES**

None

**ATTACHMENTS**

Attachment A: FCM Housing Crunch Roundtable Letter to Federal Minister of Social Development and the Minister of State  
Attachment B: Housing and Homelessness Partnership Charter  
Attachment C: Backgrounder on Housing in HRM

A copy of this report can be obtained online at <http://www.halifax.ca/council/agendasc/cagenda.php> then choose the appropriate meeting date, or by contacting the Office of the Municipal Clerk at 902-490-4210, or Fax 902-490-4208.

Report Prepared by: Kasia Tota, Community Developer, Planning & Development 902-490-5190

original signed

Report Approved by: \_\_\_\_\_  
Bob Bjerke, Chief Planner & Director of Planning & Development 902-490-1627

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## Appendix A - FCM Housing Crunch Roundtable Letter, Dec. 6, 2014



**Mike Savage**  
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Me'r

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December 6, 2013

The Honourable Jason Kenney, P.C., M.P.  
Minister of Employment and Social Development and Minister for  
Multiculturalism  
House of Commons  
Ottawa, ON K1A 0A6

&

The Honourable Candice Bergen  
Minister of State (Social Development)  
House of Commons  
Ottawa, ON K1A 0A6

Dear Minister Kenney and Minister Bergen:

We are writing you today to discuss an important issue facing all Canadians – housing affordability. On November 19<sup>th</sup>, 2013 we met as a group of stakeholders in Halifax to discuss the need for a long-term plan for housing, and resolved to work together with all orders of government to address the problems we are seeing in the housing sector.

We are very pleased that your government has placed such a high priority on jobs, the economy and families in Canada. As it stands, one of the most urgent financial issue affecting jobs, families and the economy is the high cost of housing across the country.

We are adding our voices to those across the country, including FCM's campaign, "Fixing the Housing Crunch", and calling for the federal government to commit to a long-term plan for housing to improve affordability and predictability, create jobs, and enhance the economic competitiveness of Canada.

One in four Canadians spends more than 30 per cent of their income on housing and the Bank of Canada currently ranks the housing imbalance as the number one domestic risk facing the economy. Meanwhile, \$1.7 billion in annual federal affordable housing operating agreements have begun to expire, and in Nova Scotia, this represents some 20,900 households and approximately \$50 million in federal subsidies annually. In addition to this, new rental housing builds have stagnated and 200,000 people find themselves homeless every year in Canada. In Halifax alone, over 2000 individuals access the shelter system every year, and this number is on the rise.

We believe that working together, we can help put housing on solid footing for years to come, but first we need a commitment to a plan in Budget 2014.

We look forward to hearing from you both and would be delighted to meet with you when you are next in our region.

Kind regards,

**Mike Savage**  
Mayor, Halifax Regional Municipality

**Gerry Mills**  
Director, Operations  
Immigrant Settlement and Integration Services (ISIS)

**Pamela Glode Desrochers**  
Executive Director  
Micmac Native Friendship Society

**Lisa Pottie**  
Atlantic Executive Director  
Muscular Dystrophy Canada

**Catherine Woodman**  
President & CEO  
United Way of Halifax Region

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## **Appendix B: The Housing and Homelessness partnership charter (signed Sept. 4, 2014)**

### **THE HOUSING AND HOMELESSNESS PARTNERSHIP Charter**

#### **The Mandate**

The Housing and Homelessness Partnership (The Partnership) exists to put an end to homelessness and housing poverty in the Halifax Region.

#### **The Partnership**

We are a collaborative, multi-sectoral group of 8 organizations committed to working together differently to achieve revolutionary change:

- Affordable Housing Association of Nova Scotia
- Canada Mortgage & Housing Corporation
- Capital District Health Authority
- Halifax Regional Municipality
- Housing Nova Scotia
- Investment Property Owners Association of Nova Scotia
- IWK Health Centre
- United Way Halifax

#### **The Work**

The Partnership will have two streams of thought and action. They are of equal weight, will launch simultaneously and run concurrently:

1. We will address homelessness using a variety of evidence-based approaches to systems change for improved outcomes.
2. We will upgrade, preserve and expand the existing stock of affordable housing so as to address core housing need over the middle to longer term.

Accomplishing the work will involve, as a minimum:

- a. Developing an understanding of the issues around and barriers to addressing homelessness through the provision of housing;
- b. Devising a plan for addressing the issues and eliminating the barriers;
- c. Operationalizing an implementation program that is informed by a community engagement program;
- d. Monitoring and improving upon those programs as necessary;
- e. Changing the plan as necessary; and
- f. Regularly reporting on the plan.

#### **Our Collective Beliefs and Commitments**

1. The Partnership is committed to applying a social determinants of health lens to examining the issues and developing solutions.
2. We believe in housing first principles (see Appendix A) and that they speak to both homelessness and affordable housing.



**Collective Beliefs and Commitments (cont'd)**

3. We believe that a shelter is not a home and that approaches must be tailored to the unique circumstances of homeless persons.
4. We believe that working together differently for revolutionary change involves finding systemic solutions that span traditional boundaries. We see this as prerequisite to collective success and will look at changing our respective policies and practices to enable it.
5. We will adopt outcome-oriented indicators and other measures for monitoring and reporting. We will all own each of the outcomes equally, choosing targets that mark our progress.
6. Those to whom we are accountable have given us the power and reasonable scope of resources to advance the work.
  - a. We will include measurable goals and further refine each partner organization's roles and contributions in this Charter once a Work Plan has been developed.
  - b. Each partner organization will make contributions that are within its mandate and use the tools within its jurisdiction.
  - c. We are willing to use our public relations capacity to advance the conversation and the work.
7. In addition to a shared accountability to the broader community, we accept mutual accountability to one another for active participation, preserving timelines and sustaining momentum.
8. We believe that transparent communications and evidence-informed decision-making will be key to doing our work differently and gaining the trust and buy-in of all stakeholders.

**Our Roles and Contributions**

We intend to shape our roles and contributions to align with bold outcomes.

Partner Organization	Primary Contributions	Secondary Contributions
Affordable Housing Association of Nova Scotia	<ul style="list-style-type: none"> <li>• Funding, through our management of the Federal Government's Homelessness Partnering Strategy</li> </ul>	<ul style="list-style-type: none"> <li>• Advice, counseling and experience regarding systemic problem solving</li> </ul>
Canada Mortgage & Housing Corporation	<ul style="list-style-type: none"> <li>• Leveraging federal resources by liaising with and coordinating the involvement of government departments</li> <li>• Contributing advice, counseling and experience in housing best practices, using our vast network to expedite progress. We will also connect to other CMHC resources such as market analysis, and underwriting, as needed.</li> </ul>	<ul style="list-style-type: none"> <li>• Seed funding to qualified projects</li> </ul>
Capital District Health Authority	<ul style="list-style-type: none"> <li>• Providing access to appropriate clinical support services</li> </ul>	<ul style="list-style-type: none"> <li>• Access to expertise for program evaluation</li> </ul>

**Our Roles and Contributions** (cont'd)

Partner Organization	Primary Contributions	Secondary Contributions
Halifax Regional Municipality	<ul style="list-style-type: none"> <li>Leveraging municipal resources by liaising with and coordinating the involvement of municipal departments and services.</li> <li>Exploring ways to positively impact affordable housing via programs, policies and regulations that the Municipality controls, as per the Regional Municipal Planning Strategy.</li> </ul>	<ul style="list-style-type: none"> <li>Community development/ engagement to build public understanding and acceptance of various forms of housing across the Municipality</li> </ul>
Housing Nova Scotia	<ul style="list-style-type: none"> <li>Leveraging provincial resources by liaising with and coordinating the involvement of government departments including Community Services</li> <li>Holding and financing provincially-owned social housing assets in support of government's housing programs; securing and managing funding to support affordable and social housing development; providing mortgages and/or loans to qualifying housing projects.</li> </ul>	<ul style="list-style-type: none"> <li>Supporting the development of analytics to help understand the current situation and inform target setting and evaluation</li> </ul>
IWK Health Centre	<ul style="list-style-type: none"> <li>Providing access to appropriate clinical support services</li> </ul>	<ul style="list-style-type: none"> <li>Strong advocacy. Access to expertise for program evaluation. Advice in policy and program development. Targeted training.</li> </ul>
Investment Property Owners Association of Nova Scotia	<ul style="list-style-type: none"> <li>Providing access to existing rental apartments and supportive property owners.</li> </ul>	<ul style="list-style-type: none"> <li>Providing insight and expertise regarding property management, operations and development.</li> </ul>
United Way Halifax	<ul style="list-style-type: none"> <li>Partner, Convener, Advocate, Funder and Researcher relative to innovative housing programs so that our community has a range of supportive and affordable housing in all areas.</li> </ul>	<ul style="list-style-type: none"> <li>Effective, appropriate advocacy and flexible funding capabilities focused on outcomes</li> </ul>

**The way we'll work together**

**1. Structure & Process:**

- a. The 'Partners' are the most senior appointed officials of the respective organizations. They are considered the 'champions' of this initiative within their organization and as such will be as personally invested as possible in the Partnership's activities.

**The way we'll work together**

**Structure & Process** (cont'd)

- b. The **Partnership** as a collective is the gathering of representatives for each of the 8 member organizations. It will be responsible for:
  - i. Establishing a common vision, strategic directions and goals;

- ii. Adopting outcomes and other indicators;
  - iii. Endorsing Work Plans and associated indicator targets; and
  - iv. Monitoring progress.
- c. Each organization will identify one representative for Partnership decision-making purposes. Others may attend but will not normally actively participate unless arranged in advance and in association with a specific agenda item.
  - d. The Partnership will meet more frequently until the vision, strategic directions, goals and outcomes have been agreed. Thereafter it is assumed that quarterly meetings would be scheduled.
  - e. Continuity is key to focus and momentum. It is hoped that the 'champion' for each organization would attend the majority of Partnership meetings. Alternates are not encouraged but understood to be sometimes necessary.
  - f. There will be **2 Working Groups**, one for homelessness, and a second for affordable housing. Members may include Partners but will also include others with particular content expertise or experience. The Working Groups should seek continuity by adopting the same discipline with respect to alternates.
  - g. The purpose of the Working Groups is primarily to recommend options for advancing the vision, strategic directions and goals that the Partnership has established. Once the Partnership has made decisions concerning the recommendations, the Working Groups will develop a more detailed Work Plan. They will also periodically report on progress and problems relative to the Work Plan.
  - h. The Partners will agree on a communication strategy to ensure the public is aware of its work and progress.
  - i. The Working Groups will ensure that the stakeholders have a reasonable opportunity for input to their respective processes.
2. **Decisions** of the Partnership and the Working Groups will ordinarily be made by consensus, meaning:
- a. General agreement (not unanimity on all points);
  - b. Commitment to funding will be considered by each organization;
  - c. Important needs or values will not be compromised; and
  - d. All involved can answer, "Yes" to the question: "*Will you support this decision outside the room?*"

### The way we'll work together

#### Decisions (cont'd)

An exception for the Partnership will be the adoption of the Vision, Strategic Directions, Goals and Outcome Indicators. In that case, the Partners will vote [no alternates], indicating the commitment of their respective organization.

- 3. Logistics and Operational Support.** The United Way Halifax will play the role of secretariat to the Partnership, providing logistics and operational support. As a minimum, they will assume responsibility for Partnership support and project management (with stakeholder relations and government relations being other possibilities).

The agenda for Partnership meetings will align with the content and timing of the adopted Work Plan and will be distributed with supportive materials one week in advance of each meeting.

Further in principle, each partner will support in kind, the activities associated with its contributions and the work assigned to it.

### Performance Evaluation

The Partnership will not only assess its progress toward adopted housing and homelessness targets, but also the participation and contribution of its respective members. This will happen as a minimum, annually.

#### Our Endorsement

As the most senior appointed officials of our respective organizations, we are signatories to this Charter.

Affordable Housing Association of Nova Scotia

Housing Nova Scotia

Canada Mortgage & Housing Corporation

Investment Property Owners Association of Nova Scotia

Capital District Health Authority

IWK Health Centre

Halifax Regional Municipality

United Way Halifax

Halifax Regional Municipality

United Way Halifax

Appendix A

## Principles behind our Housing First Approach

1. Client and staff relationships are grounded in respect and compassion.
2. Housing and other services are separate; acceptance of services or abstinence is not a requirement for accessing or maintaining housing.
3. Clients will have a choice in their housing options and standard lease provisions will apply.
4. Clients are supported to define their own goals and to progress toward them at their own speed; support is provided for as long as it is needed.
5. Client support is asset/strength based and embodies a recovery model.
6. Client support adopts a harm reduction approach for those clients with addictions and/or mental health issues.

## APPENDIX C – Backgrounder on Housing in HRM

### CONTEXT

The Halifax Regional Municipality has been a long time partner with the federal and provincial governments in the provision of safe and affordable housing. Prior to amalgamation the City of Halifax and the City Dartmouth were active in establishing arms-length housing non-profit organizations, contributing to the creation of hundreds of units of social housing. The City of Halifax has also been a partner of Urban Renewal Agreements, some of which continue to remain in place today.

As senior government funding for affordable housing dwindled in the early 1990s, the former cities have been more reluctant to enter into housing partnership agreements. While the downloading of responsibility for social housing programs on municipalities by the Ontario provincial government sent a chill in local government circles, other provincial governments chose to reform their planning legislation to empower local jurisdictions in the housing field. Tools such as density bonusing and inclusionary zoning mobilized the private sector in the creation of more affordable housing units in cities such as Vancouver, Toronto, Calgary, Edmonton, Saskatoon, Winnipeg and St. John's.

In Halifax, the 1996 Service Exchange Agreement has clearly transferred the responsibility for social housing to the province yet the newly amalgamated Municipality has continued to provide some of its pre-existing programs in the form of community grants, tax exemptions or less-than market real estate sales to housing non-profit groups. Current federal-provincial housing agreements require third-party contributions therefore it was the donation of municipal land that helped realize new non-profit housing developments such as the Creighton-Gerrish/Metro-Non-Profit in Halifax's North End and the Supportive Housing for Young Mothers (SHYM) in Dartmouth. The recent market-sale of Bloomfield Centre to Housing Nova Scotia promises to add mixed-income units on the Peninsula.

### RATIONALE FOR MUNICIPAL INVOLVEMENT

Households with modest means need safe, suitable housing that they can afford. Access to adequate and affordable housing is not only a human right<sup>7</sup> it is a key economic issue which impacts the health of both individuals and entire communities. To cite a few of these connections between housing and social and economic health:

- The stability of an affordable mortgage or rent can have profound effects on childhood development and school performance and can improve health outcomes for families and individuals<sup>8</sup>.
- Without a sufficient supply of affordable housing, employers — and entire regional economies — can be at a competitive disadvantage because it may be more difficult to attract and retain qualified workforce. For example, the Echo Boomers are shifting demand for housing by choosing to spend more on housing and less on commuting. Many of them are however faced with affordability barriers as they look to move into home-ownership in their neighbourhoods of choice.
- Keeping younger households close to centres of employment can achieve many other planning objectives such as reduced commute times and greenhouse gas emissions and increase in the use of active transportation. Strategic investment in high-quality affordable housing can ignite the revitalization of entire neighbourhoods.

<sup>7</sup> The right to adequate housing was recognized in the 1948 Universal Declaration of Human Rights and in the 1966 International Covenant on Economic, Social and Cultural Rights.

<sup>8</sup> Center for Housing Policy. 2011. The Role of Affordable Housing in Creating Jobs and Stimulating Local Economic Development: A Review of the Literature. <http://www.nhc.org/media/files/Housing-and-Economic-Development-Report-2011.pdf>

- Safe and affordable shelter is one of the basic elements of successful integration of newcomers in their new communities. The Halifax Economic Strategy and the Ivany Report make the attraction and retention of newcomers a top priority for the region's economic prosperity.
- The vast majority of Canadians over 55 years old want to stay in their present home as long as possible, even as their health changes. As baby boomers enter retirement and their household size shrinks, the older suburbs designed for single families will be challenged to maintain affordable and adaptable housing options.
- The link between community safety and housing was highlighted by the *2014 Mayor and Council Review of the Task Force on Violence and Public Safety*. The report stated that with regard to housing and community safety the municipality has a role to play because "The federal government has the money, the provincial government has the mandate, but the city has the problem"<sup>9</sup>. The report recommended that the municipality advocate for and support more mixed-income affordable housing.

#### HOUSING NEED

While the current municipal programs make an important contribution and leverage other government and community resources, over 20,000 households remain in core housing need in the Municipality<sup>10</sup> and the construction of new social housing units slowed down to a trickle - 237 public housing units were created in Halifax from 2009 to 2011, but none were added in 2012<sup>11</sup>.

**Table 1 Halifax Conditions and Need (National Household Survey)<sup>12</sup>**

Housing Conditions and Need (NHS)		Total	Owners	Renters
Households tested for core housing need	Number of households tested for core housing need	156,600	100,645	55,950
	Average household income before taxes (\$)	80,034	97,813	48,053
	Average monthly shelter costs (\$)	1,035	1,128	867
	Average STIR before taxes (%)	22.4	18.0	30.2
Households below housing standards	Number of households below one or more housing standards	45,935	19,235	26,700
	Below affordability standard	33,645	12,660	20,980
	Below adequacy (repair) standard	11,435	6,155	5,285
	Below suitability (crowding) standard	6,220	2,075	4,150
Households in core housing need	Number of households in core housing need	20,415	5,465	14,950
	% of households in core housing need	13.0	5.4	26.7
	Average household income before taxes (\$)	20,651	24,056	19,406
	Average monthly shelter costs (\$)	798	949	743
	Average STIR before taxes (%)	50.6	49.8	50.8
	Below affordability standard	18,700	4,765	13,940
	Below adequacy (repair) standard	3,485	1,195	2,290
	Below suitability (crowding) standard	1,440	320	1,120

<sup>9</sup> <http://www.halifax.ca/council/agendasc/documents/140429ca1151.pdf>. P. 17.

<sup>10</sup> Based on the 2006 Census, Halifax's core housing need was 13.6% or 20,200 households. The recently released rate of 13% or 20,415 households is based on the 2011 Census and National Household Survey (NHS); the release notes that the Global Non-response Rate for the NHI was of 24.9%. A smaller Statistics Canada Survey of labour and Income Dynamics (SLID) survey estimated the core housing need in Halifax to be 15.7% in 2010.

<sup>11</sup> Community Foundation of Nova Scotia. 2014. Nova Scotia's Children and Youth Vital Signs.

<sup>12</sup> Source: CMHC Canadian Housing Observer 2014 (census-based housing indicators and data, Starts and Completions Survey, Rental Market Survey), Statistics Canada (Census of Canada). STIR is "Shelter to Income Ratio".

## **AUTHORITIES AND POWERS IN RELATION TO HOUSING**

### **Federal Government**

The Canada Mortgage and Housing Corporation (CMHC) delivers federal investments in housing to help ensure that low-income households, seniors, people with disabilities, people at risk of homelessness and Aboriginal people have a place to call home. Recent changes in the federal policy framework include progressively shorter periods of amortization for loan insurance purposes, reduced loan to value ratios, stricter rules for applicants and the planned maturation of social housing agreements<sup>13</sup>. CMHC continues to offer mortgage insurance flexibilities, Proposal Development Funding (PDF) - repayable interest-free loans, to facilitate the development of affordable housing – and partner with provinces on the delivery of affordable housing programs.

### **Provincial Government**

In Nova Scotia, the Provincial Government is the leader in the provision of social services and subsidized housing. Housing Nova Scotia, recently re-organized as a Crown Corporation, has broad powers under the *Nova Scotia Housing Act* to develop, operate and maintain housing and urban renewal projects. Some of the key priorities of the *2013 Housing Strategy for Nova Scotia* include the fostering of the development of healthy, vibrant and diverse communities including affordable housing options for owners and renters. The Strategy is expected to shape the investment of the \$102 M Nova Scotia – Canada Housing Agreement signed on August 5, 2014.

### **Municipal Government**

The *Municipal Government Act* Provincial Statement of Interest Regarding Housing requires planning documents to address affordable housing, special needs housing and rental accommodation. The 1996 agreement between the Minister of Community Services and the former Social Services Committee of Halifax Regional Municipality transferred the responsibility for social services, including group homes and community based residential services, to the Province in exchange for an annual financial contribution equal to 1/12 of the original cost. These payments continue to be made today. The current municipal contribution is set at a portion (about 12%) of the annual Halifax Regional Housing Authority's "excess of expenditures over revenue."

The *Halifax Charter* provides the Municipality with a broad mandate in relation to land use and development, which affect housing supply and affordability. It also includes the ability for the Municipality to provide grants and tax exemptions to non-profit organizations, to provide tax exemptions to low-income property owners, and to enter into agreements with the Minister of Community Services or Canada Mortgage and Housing Corporation with respect to housing projects. A recent charter amendment requires affordable housing (defined as housing for modest-income households) to be included as one of the community benefits under incentive of bonus zoning in the Centre Plan area. The current legislative framework supports some municipal involvement in housing affordability, but leaves it up to Council to define its role and level of involvement. The key policy question is the extent to which the Municipality should get involved with addressing any housing gaps in the region. Another important area of Municipal mandate is the enforcement of the National Building Code, and the Nova Scotia Building Code Act and the Nova Scotia Fire Act.

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<sup>13</sup> For more information on this issue, which may affect many housing non-profits, please see Canadian Housing and Renewal Association website. Halifax is a member of CHRA. <http://housing4all.ca/the-details>



**TABLE 2 GOVERNMENT AUTHORITIES RELATED TO HOUSING**

Government	Legislated Authority	Authorities
<b>Federal – CMHC</b>	National Housing Act; CMHC Act.	<p>Purpose in relation to financing for housing, is to promote housing affordability and choice, to facilitate access to, and competition and efficiency in the provision of, housing finance, to protect the availability of adequate funding for housing at low cost, and generally to contribute to the well-being of the housing sector in the national economy.</p> <p><b>Key authorities:</b> Housing loan insurance, guarantee and protection; rental housing; land assembly; land acquisition and leasing; repair, rehabilitation and conversion of housing; home ownership; housing research; loans for student housing; public housing; new community development.</p>
<b>Provincial – Housing Nova Scotia</b>	Nova Scotia Housing Act	<p>The purpose of the Act is to improve and increase the housing stock of the Province.</p> <p><b>Key authorities:</b> municipal agreements and funding, acquisition and sale of property, broad powers to undertake housing studies, establish, operate and maintain housing and urban renewal projects, establish Municipal housing authorities etc.</p>
<b>Municipal – HRM</b>	Halifax Charter	<p>Develop and maintain safe and viable communities, provide land use planning and set tax rates.</p> <p><b>Key authorities:</b> land use planning, density and bonus zoning, taxation, development charges, minimum standards, acquire and sale property, issue community grants, enter into housing agreements with CMHC and Housing NS, enforcement of the Nova scotia Building Code and NS Fire Act.</p>

**TABLE 3 EXAMPLES HOUSING POLICIES AND INITIATIVES FROM OTHER MUNICIPALITIES\***

\*Please note that legislative frameworks and specific federal-provincial-municipal funding agreements may have an impact on the structure of programs and services even for municipalities with a supportive role in housing.

CITIES/MUNICIPALITIES WITH A PRIMARY ROLE ON HOUSING	
<b>CITY OF TORONTO</b>	<p>The City of Toronto is directly responsible for the delivery of affordable housing programs. An Affordable Housing Committee oversees the Affordable Housing Office activities, which include directing federal/ provincial investments in affordable housing in partnership with private and non-profit developers. In partnership with the federal and provincial governments, City Council has agreed to support more affordable housing opportunities by allocating \$103M to four different components. The funding was provided to Toronto under the federal/provincial Investment in Affordable Housing program. Funds will be invested over four years in: <b>housing allowances; new affordable rental construction; rental and ownership home repairs and affordable home ownership.</b> For example, The City of Toronto has supported Habitat for Humanity on a number of sites across Toronto to help create new affordable ownership homes for lower income families. City contributions include surplus land, fees and charges relief, and access to Provincial / Federal funding.</p>

<p>WELLINGTON COUNTY/CITY GUELPH</p>	<p>The City of Guelph has one of the lowest rates of core housing need among mid-sized cities (10.4%). The County of Wellington has the primary responsibility for delivering social housing programs. The 2005 Action Plan had a number deliverables, including:</p> <ul style="list-style-type: none"> <li>• <b>Participate in Federal-provincial housing initiatives</b>, eg. Wellington-Guelph Affordable Rental Housing Program 94 units in 4 projects.</li> <li>• <b>Enact local programs</b> by utilizing up to \$70,000 per year to create rent supplements for low income tenant households; \$100,000 in total to create apartment units in houses (accessory apartments) or convert vacant commercial spaces for new modest housing units.</li> <li>• <b>Seek funding for a minimum of 100 affordable rental units each year (2005-2007)</b> under the Federal-Provincial Affordable Housing Program.</li> <li>• <b>Encourage senior governments</b> to provide Income Tax and other tax (e.g. GST) breaks for individuals or corporations that are providing funding to build affordable rental housing.</li> <li>• <b>Seek partnerships</b> with others to produce affordable and/or social housing.</li> <li>• <b>Consider mechanisms to waive development charges</b> in the County for new affordable housing units.</li> <li>• <b>Comment on development application proposals</b> for demolition/conversion of rental housing.</li> <li>• <b>Conduct a Building Condition Audit Review</b> of the social housing portfolio in the area, and based on the results investigate funding mechanisms to maintain the housing stock in good condition.</li> <li>• <b>Encourage accessory apartment</b> in County municipalities.</li> <li>• <b>Promote continued collaboration</b> on the review of development applications/policy issues in the County to support affordable housing objectives.</li> <li>• <b>Identify barriers to affordable housing provision</b> in the community and recommend potential solutions.</li> <li>• <b>Establish a Housing Resource Centre</b> to provide a single point of information on housing in the community.</li> <li>• <b>Develop and implement a community education and outreach action plan.</b></li> </ul>
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CITIES/MUNICIPALITIES WITH A SUPPORTIVE ROLE IN HOUSING

<p>THE CITY OF ST. JOHN'S</p>	<p>The City of St. has a long history of leadership in this field, including the creation and management of affordable housing for over 400 households since 1982. In 2011, City Council adopted the Affordable Housing Charter which commits the City to collaborative action, and in 2014 Council also approved the City's first Housing Business Plan which sets the target of creating 500 affordable homes in the city during their current term (2014-2017). The plan focuses on creating housing that is affordable to households in a growing affordability gap: those with incomes too high for housing subsidy but too low to afford market rental or ownership options. Some of the implementing actions will include:</p> <ul style="list-style-type: none"> <li>• <b>Create a City-wide Housing Registry</b>, including a database of Landlords willing to rent to those seeking affordable housing;</li> <li>• <b>Innovative Housing Workshop</b> with local and national experts to share practical and innovative housing designs that meet emerging market needs;</li> <li>• <b>Adopt Alternative Development Standards</b> to complement the new Municipal Plan with comprehensive and flexible regulations that enable and encourage housing innovation;</li> <li>• <b>Create an Inventory of Land</b> for Potential Redevelopment as Housing;</li> <li>• <b>Establish a Housing Catalyst Fund</b> to advance innovative housing solutions;</li> <li>• <b>Facilitate Housing Design Competition;</b></li> <li>• <b>Encourage Energy Retrofits</b> to reduce operating costs;</li> <li>• <b>Create a St. John's Housing Initiatives Partnership (SJHIP)</b>, a non-profit, independent entity that provides capacity and expertise to affordable housing initiatives – modeled</li> </ul>
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after SHIP Saskatoon.		
THE CITY OF SASKATOON	OF	<p>The City of Saskatoon plays an important role in encouraging and facilitating the creation of housing in Saskatoon. While the City does not build housing, it administers a number of programs designed to assist housing providers to increase the supply of affordable and entry-level housing. The City of Saskatoon's role and action plan in the housing area is described in detail in the 2013-2022 Housing Business Plan, which sets out a target of 500 affordable units per year to a 2,500 total over the duration of the Plan. A report on the 2008-2012 outcomes states that for every dollar invested by the City, \$20 was invested by other government, non-profit, private, faith-based and Aboriginal partners. Capital grants are issued based on a point-bases system to ensure that Council priorities are advanced in the following areas: Attainable Housing in all Neighbourhoods; Accessible Housing; Neighbourhood Revitalization; Safe and Adequate Housing; Meeting Identified Needs; Innovative and Efficient Housing. Some of the programs include:</p> <ul style="list-style-type: none"> <li>• <b>Financial Incentives</b> - A partnership with the Government of Saskatchewan includes financial incentives to advance rental construction, affordable home ownership, rental development, secondary suites, and Head Start on a Home program.</li> <li>• <b>Capital Funding</b> – Grants are provided to eligible affordable housing projects in the form of a cash grant of 10% of the total project costs.</li> <li>• <b>Secondary Suites</b> - To encourage the creation of new and the legalizing of existing secondary suites, the City will rebate permit fees for building and plumbing permits as well as a portion of the Legalizing an Existing Suite (LES) Occupancy Permit fee for completed secondary suites.</li> <li>• <b>Boarders</b> - To help address the needs of the student population, the City allows home owners to take in up to a maximum of 5 boarders in a one unit dwelling, and 2 boarders in each unit of a two unit or semi-detached dwelling.</li> <li>• <b>City land</b> - The City also identifies sites in new City-owned neighbourhoods for housing that can be provided at low price points for affordable and Entry-Level ownership opportunities. Once identified, these sites are made available to housing providers through a Request For Proposals (RFP) process.</li> <li>• <b>Mortgage Flexibilities Support Program</b> - The City of Saskatoon, Canada Mortgage and Housing Corporation (CMHC) and the Saskatchewan Housing Corporation have created the Mortgage Flexibilities Support Program to increase affordable homeownership opportunities in Saskatoon. With a 5% down payment grant from the City of Saskatoon and mortgage loan insurance from CMHC or Genworth Financial, qualified homebuyers will have the means to finance the purchase of a new home. Private home builders provide new units that can be sold at prices that households with incomes below the Maximum Income Limits can afford.</li> <li>• <b>Equity Building Program</b> assists households with incomes up to \$80,000 with the purchase of an Entry-Level home. Eligible households receive a down payment loan for up to 5% of the purchase price of a home in any city neighbourhood. The down payment loan must be repaid over a five year period and homebuyers must be currently renting in Saskatoon. The Equity Building Program is offered in partnership with Affinity Credit Union.</li> </ul>
THE CITY OF WINNIPEG		<p>The City of Winnipeg has a complete housing policy (amended in Sept. 2013) to support the implementation of <i>OurWinnipeg</i> and its <i>Complete Communities Direction Strategy</i> that further guides housing, land use and development. The policy specifies municipal mandate in relation to housing and forms an integral part of the overall policy framework and by-laws relevant to housing in Winnipeg. The policy includes key definitions, evaluation criteria, both general and specific provisions to support targeted development of affordable housing, community revitalization and partnerships. The City's policy is to encourage and enable the development of comprehensive neighbourhood housing plans, which include housing assessments, vision statements and implementation plans which can then be used in</p>

	<p>planning processes. In addition:</p> <ul style="list-style-type: none"> <li>• <b>The Housing Rehabilitation Investment Reserve</b> is funded by general tax revenues, part of development fees, net proceeds from sale of surplus properties identified as suitable for housing development or revitalization.</li> <li>• <b>The Minimum Home Repair Program (MHRP)</b> to address small emergency repairs for owner-occupied housing in designated areas. It offers grants of up to \$3,000 for emergency repairs of problems that could result in vacating the property if not addressed.</li> <li>• <b>The Downtown Residential Development Grant Program</b> is based on a partnership between the City of Winnipeg and the Province of Manitoba which offers up to \$40,000,000 in grants for residential development in Winnipeg's downtown. Grants are provided to the owner/developer, and are based on incremental taxes generated by the development (incremental taxes are calculated as the additional property taxes generated by the development, i.e. taxes after completion minus taxes before the project begins equals incremental taxes).</li> </ul>
<p><b>EDMONTON</b></p>	<p>The City of Edmonton department of Housing and Economic Sustainability works with individuals, community-based groups, other civic departments, other orders of government, and the development industry, in responding to housing and related service needs. This includes <b>advocating</b> for the provision of housing and related services for people in need, <b>providing capital funds</b> for affordable housing, <b>providing information, education and dispute services</b> on landlord and tenant issues through Landlord and Tenant Advisory Board. They also oversee management of the City's housing inventory by non-profit housing agencies (Capital Region Housing Corporation, homeEd, and the Greater Edmonton Foundation) and responding to concerns with <b>vacant and derelict buildings</b>. Some of the programs of note include:</p> <ul style="list-style-type: none"> <li>• <b>Cornerstones:</b> Edmonton's Plan for Affordable Housing was City Council's five year plan (2006-2010) to increase the number of long term affordable housing units and advocate for increases in income supports and support services. From 2006 to 2011, Cornerstones helped Council create and upgrade 553 secondary suites and over 3,300 safe and affordable homes for citizens. A second phase of the successful Cornerstones program, Cornerstones II, is now underway for 2012-2016. Cornerstones II includes another five-year secondary suite grant program, as well as the new Housing Opportunities Program for Edmonton (HOPE) and the Curb Appeal Program.</li> <li>• <b>The First Place Home Ownership Program:</b> gives home buyers who have never before owned property in Alberta the opportunity to purchase their first home. The First Place Home Ownership Program transforms undeveloped building sites into housing options for first-time home buyers by offering deferred land payments.</li> </ul>
<p><b>THE CITY OF CALGARY</b></p>	<p>The City of Calgary plays in providing and facilitating the provision of affordable housing requires a comprehensive corporate-wide strategy that allows for flexibility to respond to changing environments. In Calgary, municipal resources (including staff, land and tax-supported funding) are contributed to creating affordable housing options</p> <ul style="list-style-type: none"> <li>• <b>The Enterprise Housing Program</b> is an umbrella capital program that delivers units through the buy/build/partner approach as well as the creation of financial incentives. The program encourages the private and non-profit sectors to develop non-market and entry level market rental and home ownership in Calgary.</li> <li>• <b>Partnership principles</b> were developed to outline how The City of Calgary evaluates potential affordable housing partners and their projects with an aim of providing Council with objective information regarding requests for municipal participation in requests to partner.</li> <li>• <b>The Policy</b> role of the Affordable Housing Section is a key role that supports the delivery of units by developing programs and policies through which the Enterprise Housing Program will be implemented. It collaborates with other stakeholders to</li> </ul>

<p>THE CITY OF VANCOUVER</p>	<p>develop effective policies and programs that support the creation of non-market and entry-level market permanent housing. Some examples of policy initiatives include: Secondary Suites Grant Program, Financial Incentive Pilot and Affordable Housing Development and Design Guidelines.</p> <p>The City of Vancouver Council has committed to ending street homelessness by 2015, while increasing affordable housing choices for all residents. This includes creating more housing that is accessible, affordable, and suitable for seniors, families, and people challenged by disabilities - regardless of income level. The Housing and Homelessness Strategy lays out the City's overall direction for housing from 2012-2022, including the different kinds of housing necessary to meet the needs of all residents, as well as ways to improve and preserve existing housing. Some of the initiatives include:</p> <ul style="list-style-type: none"> <li>• <b>City-Sites RFEOI</b> - City issues RFEOI offering six sites at a nominal value to create affordable rental housing. The Community Housing Land Trust Foundation (the "Land Trust") led a proposal team of non-profit and private partners on four of six sites. Result: 355 units not-for-profit rental/co-op housing rental housing with secured affordability.</li> <li>• <b>Interim Rezoning Policy for Increasing Affordable Housing Choices</b> – approved in 2013 this strategy is aimed at encouraging innovation and enabling real examples of affordable housing choices on major streets related to transit. The goal of this policy is to encourage housing developments that include a strong level of affordability. The proposals must offer 100% rental units, or be sold at 20 percent below market value. They can be up to six storeys high on an arterial street (served by transit), or 3.5 storeys high within 100 metres of an arterial street. A maximum of 20 rezoning applications will be considered throughout the city prior to re-evaluation by Council. Only two projects are permitted within 10 blocks of each other on any arterial street.</li> <li>• <b>Short Term Incentives for Rental (STIR) 2.5 year pilot (2009-11)</b> initiated to test City's ability to enable market rental housing for modest-income households without senior gov't involvement. Incentives offered included: parking reductions, density bonus, DCL waivers, expedited processing. Created 1,650 market rental units. Resulted in lower size requirements. Secured for 60 years or life of the building. Additional density only considered in areas that support our sustainability goals: commercial areas, neighbourhood 'high streets, arterials and areas well served by transit.</li> <li>• <b>Rental Standards Database</b> - To support the City's renters, an online searchable database of rental apartments was created. The purpose of the database is to help renters make better decisions about where they live and to motivate property owners and landlords to keep their properties in good order for renters. The database contains publicly available information that the City collects, including the building's owner, any outstanding work orders, or any property bylaw issues (fire safety, building safety, maintenance, and so on).</li> <li>• <b>Rental suites</b> – to reduce the City's carbon footprint and expand affordable housing choices the City permits suites in every detached single-family home in Vancouver within the RS, RM, and RT zones. Council has also relaxed a number of building codes to make creating rental suites easier. A detailed Secondary Suite Guide was developed to explain the steps to create or legalize a suite, including requirements and fees.</li> <li>• <b>Community Amenity Contributions Through Re-zonings</b> - Community Amenity Contribution (CAC) policies apply to private rezoning applications. CACs may be a cash contribution, or an amenity provided in-kind by the development. Since 2010 when the city started tracking contributions, Council allocated approximately \$213 M to public benefits, 28% of which supported affordable housing in addition to 1,519 market rental units.</li> </ul>
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