

KEYS TO A HOUSING SECURE FUTURE FOR ALL NOVA SCOTIANS: IN BRIEF

BY THE HOUSING FOR ALL WORKING GROUP





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Introduction

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

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

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

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

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

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

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

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

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

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

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

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

Housing for All Plan is Worth Every Dollar

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

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

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

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

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

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

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

OUR PROCESS

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

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

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

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

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

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

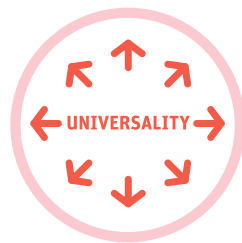
gender or sexual orientation, conviction and/or arrest history, eviction history, and credit score, or other.

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

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



Housing for All Recommendations



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

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

RECOMMENDATIONS

The working group calls on the provincial government to:

- 1. Pass legislation to protect housing as a human right** by ensuring the immediate right to shelter for those without any, and pass legislation for a timeline to end homelessness and housing insecurity by 2031 for everyone who is in core housing need (those who are spending more than 30% of their before-tax income on housing), all those who are chronically homeless and for the hidden homeless (couch surfing), all those on the public housing waitlist, and all those persons with disabilities who are institutionalized and on waiting lists for community-based housing.
- 2. Ensure access to justice when the right to housing is violated** by ensuring that courts, tribunals, human rights institutions, and community-based justice initiatives across the province are equipped to enforce the right to housing in practice.
- 3. Undertake substantial reform of the NS Human Rights Commission** as outlined by Equity Watch,⁷ by transforming the Commission’s role to deal with “policy matters and public education and in bringing forward complex issues, like systemic discrimination and racial profiling,” and where an independent Human Rights Tribunal is set up to deal with complaints and adjudication, as well as a Human Rights Legal Support Centre that “provides legal advice to applicants, assists them in framing their complaints and can act for clients before the Tribunal.”
- 4. Use the Social Policy Framework⁸** published by CCPA-NS and the NS College of Social Workers for the development of affordable housing solutions.
- 5. Collaborate with and prioritise those who have been most negatively impacted by the current state of housing in Nova Scotia** (including African Nova Scotians, Indigenous people, refugees, refugee claimants and new migrants, international students, women, people with disabilities, LGBTQ2SIA+ community members, people at risk of homelessness, people on income assistance, formerly incarcerated persons, youth and seniors) in every step of the design,

⁷ Equity Watch. (2021). Op. Cit.

⁸ Findlay, T., Saulnier, C., Boyd, H., & O’Keefe, J. (2020). Op. Cit.

implementation, and monitoring of a human rights approach to housing in Nova Scotia, to ensure that affordable housing policy is responsive to the needs of the whole community, and redresses discrimination. Earmark non-market affordable housing for specific groups guided by the demographic data for those who are in core housing need.

- 6. Regulate short-term rentals by implementing strict regulations** to ensure that only owner-occupied primary residences can be used for short-term rentals and that the platforms contribute to the cost of licensing and enforcement, and that enforcement includes the authority to revoke a license.
- 7. Institute permanent rent control** by legislating the amount a landlord can raise the rent every 12 months on an occupied or vacant residential unit, based on existing Annual Allowable Rent Increase⁹ amount calculations (not to exceed more than 3%), with an option for a landlord to apply for an exemption on approved, necessary renovations (of no more than an additional 3%), providing tenants have legal standing and representation to provide input into the decision, and tenants have the right to occupy the renovated unit should they choose.
- 8. Prevent the conversion of current rentals to condominiums** and limit applications for new condominiums.
- 9. Set up a Compliance and Enforcement Division for the Residential Tenancy Act** by providing funding for enforcement and compliance officers to ensure that rent control is enforced, as well as health and safety standards and accessibility standards for housing. These officers need to be distributed to ensure coverage in each county, ensuring there are minimum provincial standards and no contravening municipal regulations. These officers will have the authority to enact fines for noncompliance and invoke a new tenant displacement policy. Should the repairs require the tenant to vacate, the landlord must pay the difference in rent and short-term accommodations and guarantee their right to return. These standards will also be enforced in public housing.

⁹ Op. Cit. Footnote 56.



Chapter 2: Forefront Public Provision and Community Control

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

RECOMMENDATIONS

The working group calls on the provincial government to:

- 1. Build or acquire 33,490 units of non-market affordable housing** by developing and funding a substantive, ten-year plan to expand the stock of permanently affordable, non-profit and co-op housing with public-led approaches for everyone in core housing need (those who are spending more than 30% of their before-tax income on housing), taking into consideration their household size and needs, with priority initially to those experiencing severe core housing need, or are homeless or at risk of homelessness and persons with disabilities who are currently institutionalized. Continue to add to the stock of public/social/non-market affordable housing in perpetuity.
- 2. Provide operating funding** to ensure the affordable housing, supported and supportive housing includes sufficient staff to provide onsite and offsite supports and services those who are at risk of, or

experience chronic homelessness due to, for example, substance use, as well as youth who are developing skills for independent living, and others to ensure that all communities have Housing First programming, funding for eviction prevention and community advocates to support as needed.

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

8. **Empower municipalities to waive development fees and property taxes for non-profit housing providers** (see Chapter 9, Require Accountability for a discussion of municipalities).
9. **Provide adequate funding for regional housing authorities** to speed up the repair of current public housing units and to support other non-market housing providers to deal with repairs to prevent the loss of any affordable housing units.



Chapter 3: Promote Interconnectedness

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

RECOMMENDATIONS

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

1. **Develop a Renters Assistance Program (RAP)** for all tenants with a household income below the Low-Income Measure (before-tax) and tenants in non-profit housing that is not funded through an operating agreement or other rent supplement. The subsidy is provided directly to the household and is equivalent to the difference between 30 percent of tenant's income and average market rent (not actual rent paid) in their community, based on household characteristics and unit size needed. The subsidy will have a legislated guarantee to be adjusted annually for inflation. There

is no cap to the program and everyone who applies and is eligible will receive it, but it is a temporary program available for 10 years, which is the timeframe for largely addressing the housing crisis. Once terminated, a portion of this funding will be made available to all those operating affordable non-market housing to ensure they can maintain the rental units at a permanently affordable level (i.e., equal to or less than 30% of total income).

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

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

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

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



Chapter 4: Respect, Protect and Promote Social Inclusion

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

RECOMMENDATIONS

The working group calls on the provincial government to:

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

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

9. Address the diversity of youth needs by:

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

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

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

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

12. Ensure inclusive housing for persons with disabilities and:

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



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

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

RECOMMENDATIONS

The working group calls on the provincial government to:

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

To advance reconciliation, the provincial government must:

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

To enact reparations, the provincial government must:

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

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

- 13. Amend the Children and Family Services Act** and remove from the definition of neglect, the failure to provide shelter.
- 14. Address core workload issues that prevent child protection social workers from meaningful engagement with families** and provide workload balance that allows social worker, parents and community supports to work together to secure safe affordable housing when a family is in need.
- 15. Implement the recommendations of African Nova Scotian Decade for People of African Descent (ANSDPAD) regarding child welfare and:**
 - a. Implement strong culturally competent component in Child Welfare** and hire more African Nova Scotian staff/supervisors at the screening, investigation, and assessment levels.
 - b. Recruit African Nova Scotian service providers** and enhance communication and collaboration with African Nova Scotian communities.
- 16. Immediately end the practice of removing the Canada Child Benefit from families** when a child is brought into temporary care and custody.
- 17. Immediately mandate all provincial workers in the Child Welfare System to connect Indigenous Families with Jordan's Principle workers** through the Confederacy of Mainland Mi'kmaw, Union of Nova Scotia Mi'kmaq and the Mi'kmaw Native Friendship Society before any child apprehension.



Chapter 6: Address Climate Justice

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

RECOMMENDATIONS

The working group calls on the provincial government to:

- 1. Adopt a policy that no affordable housing designed for Mi'kmaw or African Nova Scotian communities will be located near a toxic site** or located on a flood plain or close enough to an ocean shoreline to be subject to storm damage or salt water intrusion arising from present day or rising sea levels.
- 2. Provide funds to examine the health impacts of toxic sites on existing communities and to mitigate those impacts**, in consultation with the affected communities. Ensure that radon and arsenic testing is done and mitigated for new housing, and in existing housing, that funding is available to ensure testing and mitigation can occur.
- 3. Require that all new affordable housing meet the equivalent of passive house energy efficiency standards** to ensure that energy costs are kept as low as current building science makes possible and to ensure that air quality standards are as high as current building science allows; and require that all existing housing belonging to

low-income homeowners must have substantial energy efficiency retrofits and cold climate heat pumps installed by 2030 at no cost to the low-income homeowner.

4. **Require that all existing housing rented to low-income households have substantial energy and low carbon heating system efficiency upgrades installed no later than 2030**, with a guarantee that such upgrades will not lead to rent increases above CPI.
5. **Eliminate the Your Energy Rebate and establish a Universal Service program** that limits household expenditure to less than 6% of income for low- and modest-income households. Note the need for this program will be reduced or eliminated as energy retrofits take place.
6. **Develop a modular net zero retrofit system** to speed up installation of energy efficiency retrofits in housing used by low-income households and to deepen GHG and cost savings.



Chapter 7: Develop Decent Work and Well-Being

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

RECOMMENDATIONS

The working group calls on the provincial government to:

- 1. Ensure that the core funding to non-profit organizations in the affordable housing and homelessness sectors is at a level that allows them to pay staff a living wage**, and ensure they have access to working conditions that allow for work-life balance.
- 2. Ensure that the capital funding provided to build non-market affordable housing is sufficient to ensure all those involved are paid a living wage.**
- 3. Support the non-profit sector to access provincial benefits and pensions.**
- 4. Increase the minimum wage to \$15 in the next year, with a plan to increase it to a living wage.**
- 5. Amend the Nova Scotia Labour Standards Code** to better protect workers in the province and improve the lives of working families, including providing at least 10 paid sick days (wellness days), additional statutory holidays, and a shorter standard work week.
- 6. Ensure the inclusion of a just and socially equitable transition for workers away from fossil fuel sectors and into housing provision and support.**
- 7. Include Community Benefit Agreements for public and social housing developments and retrofits to ensure that under-employed groups are provided with employment opportunities**, which would also support the social inclusion goals and goals to redress the legacies of colonialism, racism and enslavement.



Chapter 8: Support Democratization

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

RECOMMENDATIONS

The working group calls on the provincial government to:

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

3. **Expand the administrative power of housing authority boards** which are established under enabling legislation¹⁰ to include strategic planning, and the oversight of management and finances. The authority to expand the powers of the housing authority boards is found in the provisions of the enabling legislation and can be affected by an Order in Council. The province must also be transparent and use plain language when discussing public housing in documents such as strategic action plans or business plans.
4. **Provide funding to community development and allied organizations** so they have staff available to facilitate and support tenant associations across the province.

Ensure the protection of the rights of tenants

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

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

¹⁰ Housing Act, R.S., c 211, s.1. <https://www.canlii.org/en/ns/laws/stat/rsns-1989-c-211/latest/rsns-1989-c-211.html>

owners or management representatives, or they face administrative fines.

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

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



Chapter 9: Require Accountability

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

RECOMMENDATIONS

The working recommends that the provincial government:

- 1. Amend the Municipal Government Act and the HRM Charter to make it easier for municipalities to hand over vacant, irredeemably tax-delinquent properties to organizations dedicated to affordable housing.** This would prevent the deterioration of vacant housing stock as occurring in rural Nova Scotia and the CBRM, which results in buildings in such need of repair they can no longer be used for housing.
- 2. To require all municipalities to establish an effective Inclusionary Housing policy** that requires each new development to set aside a minimum of 20% of the property for non-market affordable housing.
- 3. Amend the Municipal Government Act and the HRM Charter to require municipalities to use the definition of affordable housing** based on paying 30% or less of your before-tax income on housing and of indefinite duration.
- 4. Add affordable housing to the Community Easements Act** to make it easier for any owner of property to donate or sell it under condition that it be used for non-market affordable housing including Community Land Trusts.
- 5. Make provincial properties available to universities and Nova Scotia Community College** to develop mixed student/long-time resident housing in communities.
- 6. Require municipalities to implement basic mechanisms to encourage safe, affordable housing,** with the commitment of annual progress reports on these to the Provincial Housing Council.



Chapter 10: Ensure Fiscal Fairness

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

RECOMMENDATIONS

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

- 1. Develop a municipal income tax:** shift away from property tax to instead include a surcharge on the currently calculated provincial tax of the filer, which would be remitted to the municipality of the tax filer, as indicated by their postal code.¹¹
- 2. 1% payroll tax to pay for housing:** one per cent of all wages, contributed equally by employers and employees, modelled after Vienna.¹²
- 3. Eliminate federal tax deductions for calculating the provincial portion of our taxes and converting provincial tax credits to be refundable,**

¹¹ CCPA-NS. (2017). *Nova Scotia Alternative Budget 2017*. <https://www.policyalternatives.ca/publications/reports/nova-scotia-alternative-budget-2017>

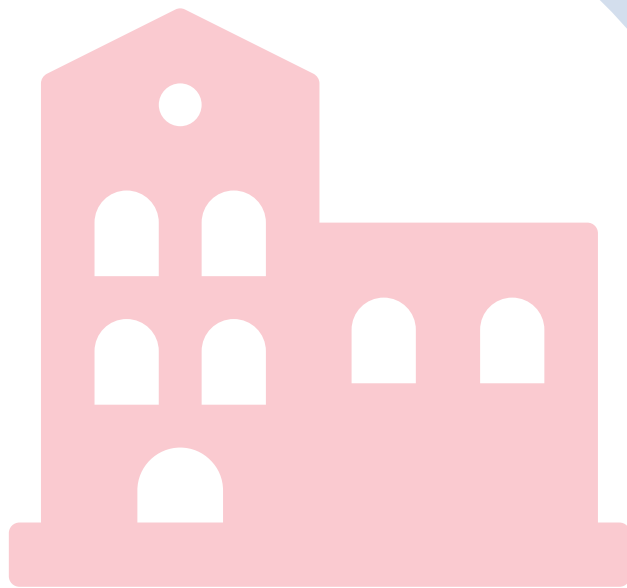
¹² Marquardt, S. & Glaser, D. (2020). *How Much State and How Much Market? Comparing Social Housing in Berlin and Vienna*. German Politics. DOI: 10.1080/09644008.2020.1771696

which would raise additional revenue and provide an income floor for all those at or below the Low-Income Measure.

- 4. Increase the deed transfer tax** (currently ranges from .5% to 1.5%).
- 5. Impose a wealth tax** (1% wealth over \$10 million).
- 6. Increase the capital gains inclusion rate to 100% in NS** (primary residence are already excluded anyway).
- 7. Impose a provincial flipping tax:** residential property owners must reside in their property for 2 years, and bars sale of the property for 5 years, or the owner will be subject to a tax on profits made on the house for non-owner-occupied properties, or any multi-unit properties sold for more than the purchase value in less than the specified time (5 years). The amount is remitted to the municipalities based on postal code.
- 8. Impose an empty property tax for those who don't live in the property they buy.**
- 9. Eliminate the Your Energy Rebate** (estimated to cost \$114.9 million) (see Chapter 6 Address Climate Justice for details).
- 10. Facilitate the donation of land and equity to non-profits by decreasing the barriers to do so.**

TABLE 3: HOUSING FOR ALL FISCAL FRAMEWORK

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



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