

**Housing Quality and Affordability
In
Dartmouth North Between the Bridges**

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Blank pages in this report are for two-sided printing purposes, if you print it. Think of the environment.

The report includes extensive internal and external links for those who want to go to a topic within the report or want more information about the summarized reports.

About Dennis Pilkey:

For nearly four decades, Dennis Pilkey has provided leadership in the application of a broad range of statistics to inform local, provincial, and national projects and initiatives. Dennis focuses on the use of qualitative and quantitative evidence to support policy development and strategic planning. His work has been presented at local, regional and national conferences and workshops. Many of his projects and reports have had a direct impact on policy, planning, and decision-making, whether for charitable organizations or for government departments.

Dennis's work experience includes eighteen years with the Nova Scotia Department of Education where he was responsible for management of data and information systems as well as the oversight and introduction of technology in the department. For ten years he was at the Department of Finance as the Director of the Nova Scotia Statistics Agency and led the development of Nova Scotia Community Counts.

Dennis Pilkey, as part of his volunteer activities, led the work to establish the Dartmouth Housing Help (DHH) office. In this and related endeavours, he has worked closely with many Dartmouth-based groups and projects that involved both housing and education.

Examples of recent and historical work can be found at [DWPilkey Consulting](#).

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Executive Summary

Between the Bridges is a growing network of residents, non-profit organizations, departments of government and businesses making a commitment to working together in new ways, to tackle priority complex social and population issues in the community of Dartmouth North. The Between the Bridges initiative identified the four priority areas for "where to start" by synthesizing quantitative social and population data with qualitative information gathered from several community consultations resulting in the "Working Together" Report. Additionally, a face to face community survey called "600 Voices in 16" generated additional information from the community being impacted by social systems. Other considerations such as "what else was going on" to avoid duplication, were considered all resulting in the identification of four priority areas:

- Access to Health Services
- Community Fabric - Social Inclusion, Neighbourhood Safety & Community Pride
- Housing - Quality and Affordable
- Student Success.

Each of the priority areas are taking a different approach with respect to moving forward. As of June 2018, the Between the Bridges Network has initiated preliminary research on the priority of Housing.

This report provides a "snapshot in time" of key information related to housing in Dartmouth North. The information will be used by the diversity of people and organizations engaged with Between the Bridges Network to support the development of a shared understanding of the issues and opportunities. It is hoped this information can also be a helpful resource to others involved in housing.

The World Health Organization recognizes shelter as one of eight prerequisites for health. Their definition of housing embodies four interconnected levels with possible health effects in each:

- the physical structure, including factors such as mould growth, quality, design, and noise exposure;
- the meaning of "home" as a protective, safe, and intimate refuge where one develops a sense of identity and attachment;
- the immediate housing environment, including the quality of urban design (e.g., public services, playgrounds, green space, parks, places to socialise); and
- the community, that is, the quality of the neighbourhood and its relation to social cohesion, sense of trust and collective efficacy.

This report compiles quantitative and qualitative information related to housing in or for Dartmouth North, as defined for Between the Bridges Network. The report includes the following:

- statistical overview of the demographics, housing stock, and core housing need
- details of various consultations and engagement, with a housing focus or component, that have had an impact on Dartmouth North or are a good example of housing engagement
- overview of government, agencies, and initiatives involved with housing
- literature review of housing and its effects on health and wellbeing.

1. Introduction

Between the Bridges is a growing network of residents, non-profit organizations, departments of government and businesses making a commitment to working together in new ways, to tackle



priority complex social and population issues that have and continue to challenge the community of Dartmouth North (located geographically between the MacKay and Macdonald Bridges). The approach that is being taken is called “Collective Impact”; intended for issues that are so complex that not one organization, government, group of residents or business can identify and implement solutions by working in isolation or alone. Collective Impact demands the involvement of experience, insights of the people who are being impacted by the

systems, working equitably with the three government sectors. Key to the early phases of Collective Impact is to understand the priority area(s) that the community identifies as important to focus energy and resources. The area of focus is called the Shared Agenda. Through a series of processes, including using data, qualitative interviews and community consultations, the Between the Bridges Network has identified four priority areas of focus including:

- Access to Health Services
- Community Fabric - Social Inclusion, Neighbourhood Safety & Community Pride
- Housing - Quality and Affordable
- Student Success

Each of the priority area teams is taking a different approach with respect to moving forward. As of June 2018, the Between the Bridges Network has initiated preliminary research on the priority of Housing.

2. Situational Context

This report is a compilation of current information related to housing in Dartmouth North (DN) for the geographic area where the Between the Bridges Network is focusing attention. This situational context, to be regarded as a “snapshot in time”, provides key information for the diversity of people and organizations engaged with the Between the Bridges Network to support the development of a shared understanding of the issues and opportunities. The information contained in the report includes:

- both quantitative and qualitative data
- available statistics
- community engagement overview
- summaries of current housing related activities of government, agencies, and initiatives
- local resources for provision and support of housing
- selected academic literature

Dartmouth North has been identified, by both the Province and Halifax Regional Municipality (HRM), as having the greatest housing challenges of any district in HRM. Research and national perspectives show that some sectors of the population are more vulnerable when it comes to housing. The following highlighted indicators have been chosen based largely on the literature review and the stated strategic thrusts of the National Housing Strategy. While these indicators show that the housing stock needs attention, the issues in this area are complex and multi-dimensional.

2016 Census of Population	Percentage of Population/Households		
	DN BtB	HRM	Canada
Youth 20 to 24	8.6	7.5	6.4
Young Adults 25 to 29	10.1	7.5	6.5
Aboriginal identity	6.3	4.0	4.9
Female lone parent households	12.1	8.7	8.8
Single person households	49.3	29.5	28.2
Moved in last 5 years	56.7	39.8	38.2
Rented households	82.2	39.9	32.2
Core Housing Need*	31.7 (est.)	13.7	12.7
Shelter more than 30% of income	39.7	25.0	24.1
Major repairs required	10.9	6.6	6.5
Not suitable	6.0	3.5	4.9
Average household income	45,890	86,753	92,764
Low income measure after tax (LIM-AT)	33.6	14.8	14.2
Rent subsidies	7.4	8.3	13.0

*Toronto and Vancouver have the highest core housing need of all cities in Canada at 19.1% and 17.6% respectively.

Housing is a complex multi-dimensioned challenge. It goes beyond the physical walls where people live. The collective efforts of all members of the Between the Bridges Network, stakeholders, and community residents will be needed to develop solutions to improve housing quality and affordability in Dartmouth North.

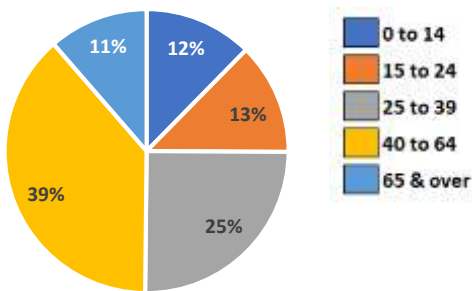
3. Demographic & Housing Context

The 2016 Census of Population¹ is the first set of reliable data to provide a neighbourhood level perspective since 2006. Comparative age groups, household, and family composition as well as population mobility provide good information when assessing housing needs. For a fuller demographic picture of DN Between the Bridges see [Dartmouth North Highlights](#).

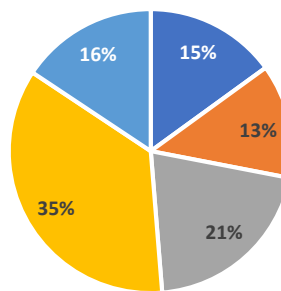
3.1 Population

According to the 2016 Census of Population, there were 12,700 people living in DN Between the Bridges.

DN Between the Bridges Age Groups



HRM

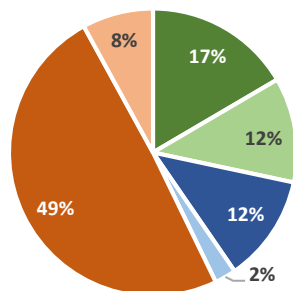


DN Between the Bridges had a lower share of youth and seniors compared to HRM. The share of youth was 12% and seniors was 11% compared to HRM at 15% and 16%. DN Between the Bridges' working age population (20 to 64) was 72% of the total population compared to HRM at 64%.

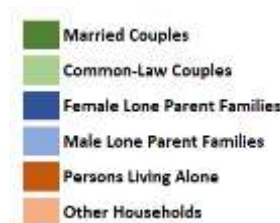
3.2 Household Living Arrangements

Household living arrangements were quite different in DN Between the Bridges with people living in families in 43% of households compared to 65% for HRM. People lived alone in 49% of the households compared to 29% for HRM. Female lone-parent family

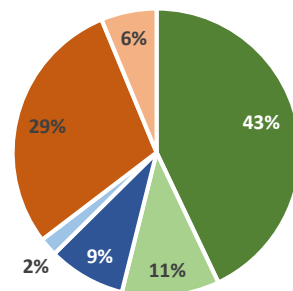
DN Between the Bridges



Percentage of Households



HRM

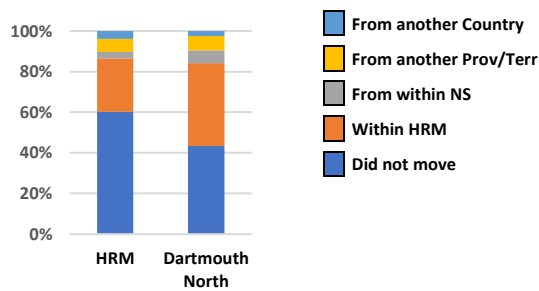


households were 12% compared to 9% for HRM.

In DN Between the Bridges, couples with children made up only 10% of households compared to 25% for HRM.

¹ Data modeled from Statistics Canada Census of Population:
98-401-X2016043
98-401-X2016044
As released November 29, 2017

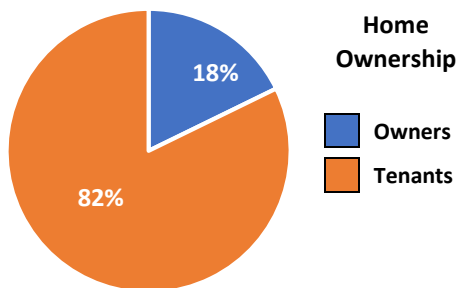
3.3 Mobility



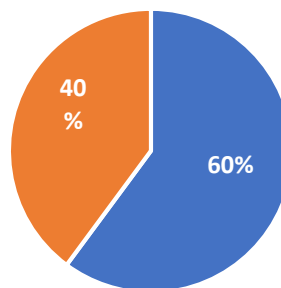
DN Between the Bridges' population was more mobile than HRM with 57% of its population having moved in the last five years compared to HRM at 40%. There were 41% that moved from within HRM while 2.5% came from another country. This compares to 26% and 4% respectively for HRM.

3.4 Home Ownership

DN Between the Bridges



HRM



In 2016, DN Between the Bridges had just over 7,000 households with 82% of these households living in rental units compared to 40% for HRM.

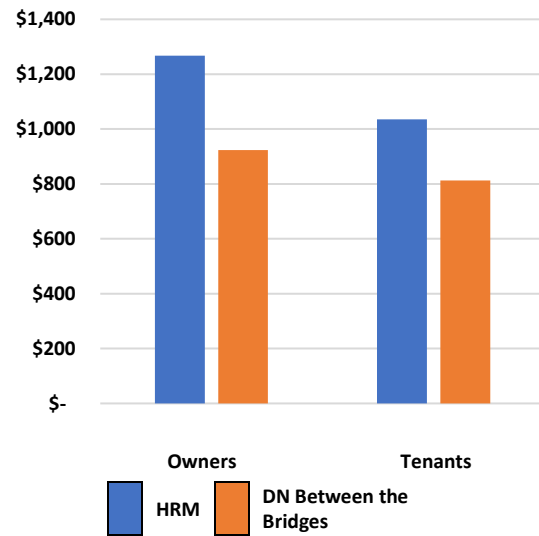
3.5 Occupancy

At the time of the Census, there were just over 7,836 total dwellings in DN Between the Bridges which meant that 10% of dwellings were unoccupied². This compares with 7.5% unoccupied for HRM. The rest of the statistics for this section are based on occupied dwellings only.

² According to Statistics Canada, unoccupied dwelling refers to a private dwelling which meets the two conditions necessary for year-round occupancy (a source of heat or power and shelter from the elements), but in which no individual is residing on May 10, 2016. Marginal dwellings that were unoccupied on May 10, 2016 are not included in the housing stock.

3.6 Shelter Costs³

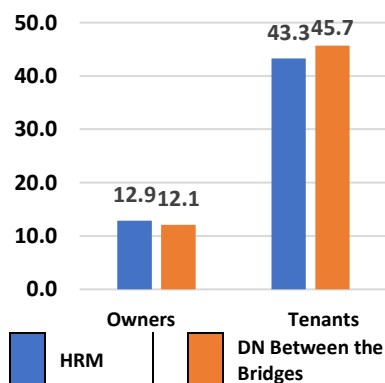
Average monthly shelter costs are more than 20% less in DN Between the Bridges compared to HRM. Home ownership costs an average of \$923 per month compared to \$1,268 per month for HRM. Tenants pay an average rent and related shelter costs of \$813 compared to HRM at \$1,035.



3.6.1 Income Assistance for Shelter⁴

As of September 2018, Individuals with disabilities are provided a maximum of \$535 per month towards shelter costs. A family of two persons, such as a single mother with one child, gets a maximum of \$570 shelter allowance if on social assistance. A three person or more household receives \$620 per month.

3.7 Affordability



While tenants monthly shelter costs are less than those for owners, the share of income spent on shelter is much higher for tenants. In DN Between the Bridges, almost 46% of renters spent over 30% of their income⁵ on shelter compared to 12% of owners. For HRM, 43% of renters spent over 30% of their income on shelter compared to 13% of owners. Since 82% of DN Between the Bridges households are rented, shelter costs are a challenge for many residents.

Average shelter cost is 25.1% of after-tax household income in DN Between the Bridges compared to 20.1% for HRM.

3.7.1 Rent Subsidies

Several federal and provincial programs provide rent subsidies. In Dartmouth North, only 7.4% of households receive rent subsidies compared to 8.3% for HRM and 13.0% for Canada.

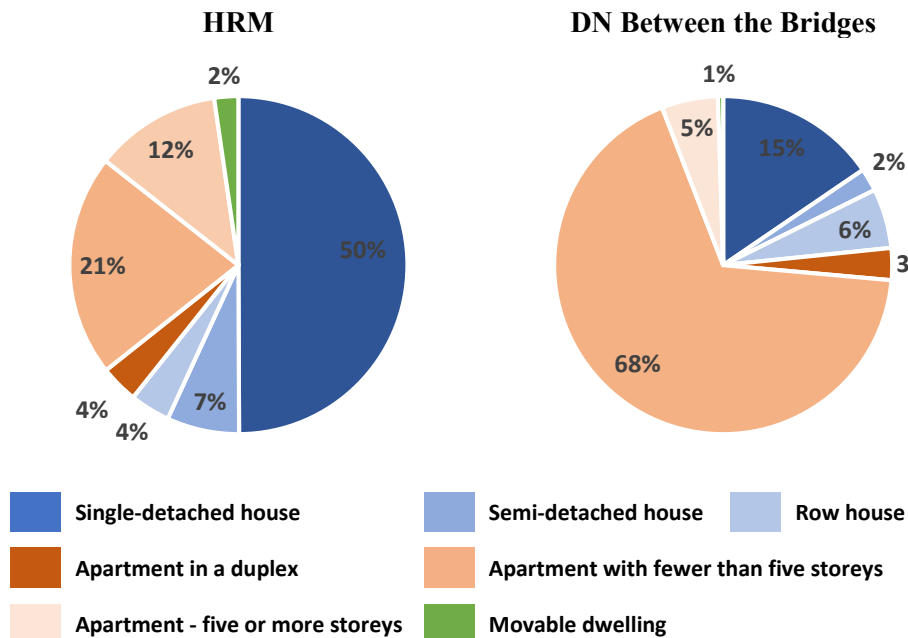
³ Shelter costs for owner households include mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, and water. For renter households, shelter costs include rent and the costs of electricity, heat, and water.

⁴ Source: [Community Services website](#); accessed December 16, 2018.

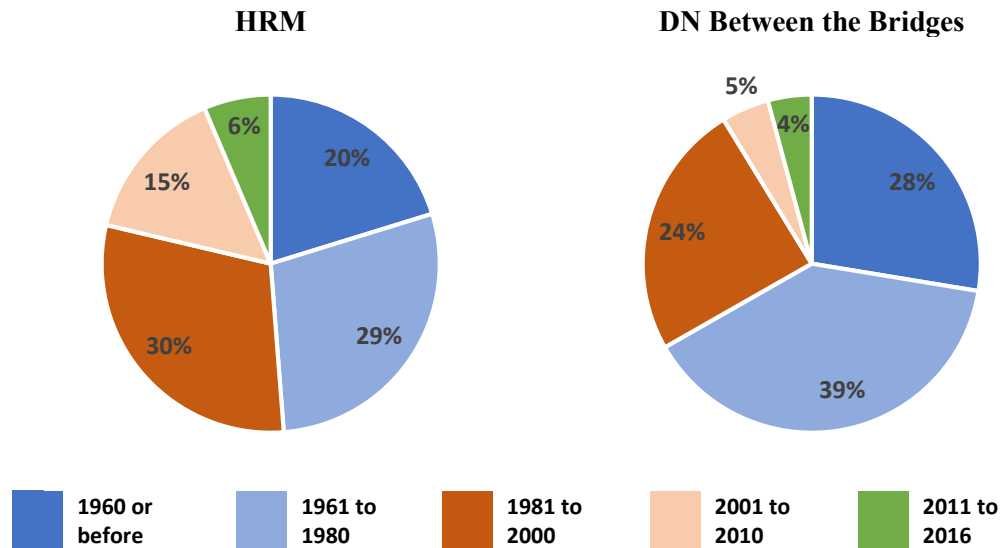
⁵ Affordable housing generally means a housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30 per cent of its gross income. Source: [The National Housing Strategy Glossary of Common Terms](#)

3.8 Type of Dwellings

The type of dwellings in DN Between the Bridges are dramatically different than in HRM. Only 18% of dwellings are single or semi-detached houses compared to 57% for HRM. Apartments make up 66% of dwellings and 6% are row houses compared to 37% and 4% respectively for HRM. The average value of dwellings (houses) is \$200,032 in DN Between the Bridges and \$307,511 in HRM. The average monthly shelter cost for tenants is shown above. Dwellings in Dartmouth are also smaller than those in HRM. For DN Between the Bridges, 57% of dwellings had four rooms or less and 13% had 7 or more rooms. In HRM this was 27% and 44% respectively.



3.9 Age of Dwellings



Housing stock in DN Between the Bridges is older than in HRM. In DN Between the Bridges 67% of dwellings were built prior to 1981, 29% were built from 1981 to 2010, and 4% from 2011 to 2016. In HRM, 49% of dwellings were built prior to 1981, 45% were built from 1981 to 2010, and 6% from 2011 to 2016.

In DN Between the Bridges, 11% of dwellings were reported as requiring major repairs and 6% as not suitable. In HRM, 7% of dwellings were reported as requiring major repairs and 4% as not suitable.

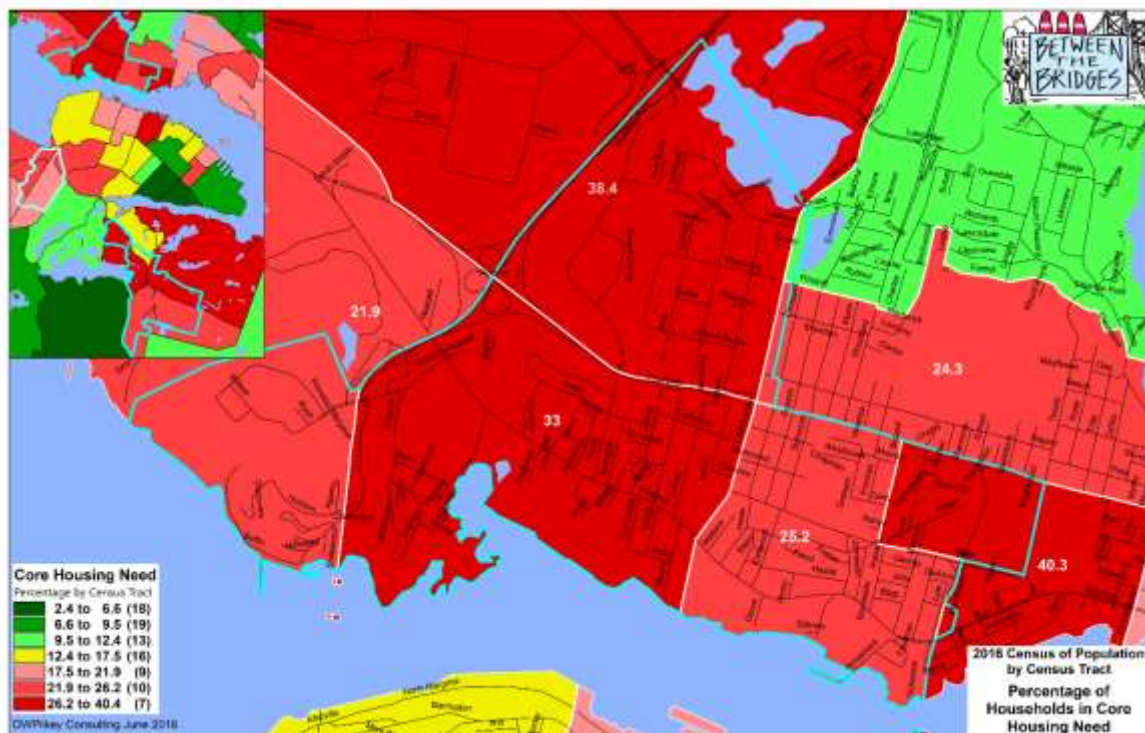
3.10 Core Housing Need

Statistics Canada and CMHC have worked together to develop a “core housing need” indicator for the 2016 Census. They define a household in core housing need as “one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that they could not afford alternative suitable and adequate housing in their community.”

Core housing need is calculated using three variables taken from the Census (Suitability, Adequacy, and Affordability). Suitability is based on enough bedrooms for the size and composition of household residents according to National Occupancy Standard requirements. Adequacy is based on a dwelling that does not require major repairs, as reported by residents. Affordability is based on less than 30% of before tax income being spent on shelter costs.

For 2016, 13.7% of HRM households were shown to be in core housing need. The data is available at the Census Tract⁶ level. DN Between the Bridges includes some or all of six CTs. Core housing need for these six CTs ranges from 21.9% to 40.3%.

The Core Housing Need thematic map below provides a visual representation of this indicator. Darker red areas have a higher percentage of households with core housing need. Yellow, at the bottom corner is close to the HRM average and the green area at the top right has a lower percentage of households compared to the HRM average. See [Appendix C](#) for a larger version.



⁶ HRM has 98 Census Tracts (CT) Except for six small ones, they range in size from 1300 to 9600 people.

4. Community Engagement

Over the last several years there have been many federal, provincial, and local consultations on housing or had housing components. Some of these have had a Dartmouth focus, others have engaged Dartmouth residents, and some have had direct impacts on DN Between the Bridges. Local non-profit organizations, United Way, municipal, provincial, and federal governments, and the private sector have all been involved. This section identifies these efforts, establishes who has been consulted, and what has been learned. It is focussed on the actual consultations. Results and initiatives resulting from some of these consultations are described in Section 5 of this report.

The following, organized alphabetically, are included in this engagement overview:

- [Advisory Committee on Homelessness](#)
- [Affordable Housing Association of Nova Scotia](#)
- [Between the Bridges](#)
- [Housing and Homelessness Partnership](#)
- [Housing Nova Scotia – Housing Strategy](#)
- [National Housing Strategy \(NHS\)](#)
- [The Public Good Society of Dartmouth](#)
- [United Way Halifax – Poverty Strategy](#)

4.1 Advisory Committee on Homelessness

After the Federal Budget in 2017, a national Advisory Committee on Homelessness was established to provide advice on redesigning the Homelessness Partnering Strategy (HPS). An overview of the final report of this committee is provided in this report in Section 5.1.2 [Advisory Committee on Homelessness](#). In addition to reviewing the engagement results of the National Housing Strategy, the committee was asked to undertake targeted engagements with experts, communities, and stakeholders.

Regional roundtables were held in eight Canadian cities, including HRM. Participants of these roundtables included representatives from homeless-serving organizations, people with lived experience of homelessness, and representatives from indigenous⁷ organizations. Two other roundtables were also held. One with Community Entities and Community Advisory Boards which had 80 participants from across the country, the second with a focus on veteran homelessness. Visits with local service providers were arranged in each of the cities where meetings were being held. These meetings allowed the committee to learn more about the work being done in each community as well as discuss challenges and opportunities with HPS.

The consultation process included an online survey and quick polls to enable as many voices as possible to be heard. Almost 500 surveys were submitted from individuals and organizations across the country. In addition, 678 people answered the online polls with their opinions on the

⁷ Indigenous and Aboriginal used throughout this document are the same as used in each of the resources described or referenced. Indigenous Corporate Training Inc. includes [Indigenous Peoples terminology guidelines for usage](#).

extent of homelessness in their community or across Canada. Some organizations and individuals that didn't feel the survey or poll was enough to express their thoughts on housing sent in emails with program ideas, as well as in-depth analysis and reports on homelessness and recommendations for HPS.

From August to December 2017, departmental officials held meetings with provincial and territorial officials to get input on the program and ways to improve coordination between the two governments.

The consultations provided seven common themes which the Committee details in its Final Report:

- Housing First
- Preventing homelessness
- Partnerships and coordination
- Indigenous homelessness
- Governance
- Organizational capacity and administrative burden
- Funding

The [What We Heard Report 2018](#) provides additional detail on the feedback as well as details of percentage response received by province, organization, and selected interest groups. Nova Scotia had 2% of the respondents to the individual survey and 4% of respondents to the organization survey.

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4.2 Affordable Housing Association of Nova Scotia

The Affordable Housing Association of Nova Scotia (AHANS) has been involved with affordable housing since the mid-1980s. They have been engaged more actively in Dartmouth North for the last several years. They have identified Dartmouth North as HRM's most "at risk" neighbourhood characterized by a high proportion of rental housing with high vacancy rates.

As part of its mandate, AHANS has contracted several research studies as well as consulted directly with people and organizations and has collaborated with other partners on many formal and informal consultations. Three of these consultations are highlighted below.

4.2.1 Halifax HPS Community Plan 2014-2019

[Halifax HPS Community Plan 2014-2019](#) involved three components in its engagement of the community:

- Consultation with shelter operators and agencies employing Housing Support Workers
- Consultation with more broadly based community agencies
- Meetings with two urban Aboriginal groups.

4.2.2 Housing Poverty in HRM

The report [What to make of Housing Poverty in Halifax](#) engaged with the Dartmouth North Property Owners Association, and other key informants, as part of a case study of the Pinecrest/Highfield Park neighbourhood. Owner's management issues, needs of their tenants, and the feasibility of a demonstration project for the area were among the topics of discussion. Some of the key learnings were:

- Large numbers of their tenants suffer from diagnosed and undiagnosed mental- and physical-health issues and addictions.
- Many tenants have trouble maintaining their units or hoard, and as a result precipitate pest infestations and safety concerns.
- There are inappropriate behaviours, conflicts between neighbours, criminal activities, and damages to the housing units and property.
- Low income levels have been identified as the cause of food insecurity and social isolation with rent arrears and non-payment often resulting in eviction.
- Property owners are neither equipped to provide supportive services nor have the capacity or resources to connect their tenants to the needed mental and physical health services or trustee and food programs.
- There is a belief that these programs are more immediately accessible in other parts of the city.

4.2.3 Rural Housing Needs Assessment

[Housing: Now and into the Future](#), a housing needs assessment, was a collaborative effort of six rural counties in western Nova Scotia and their supporting municipalities. While it is not a direct research effort of the Association, AHANS was one of several funding partners for this work. It is subtitled Precarious Housing and Homelessness Across Our Rural Communities. This interim report was released in March 2018. This initiative had an excellent engagement plan that involved 6 counties of western NS. The purpose of the assessment was to:

- Increase knowledge of affordable and supportive housing needs and issues;
- Engage the community to better understand the local housing situation;
- Generating reports with current data on housing needs relevant to their communities that can be used for planning, service delivery, and funding proposals;
- Document the housing needs of all citizens including vulnerable populations (women leaving domestic violence, youth, seniors, LGBTQ, persons with disabilities, people experiencing homelessness).

Key features of the engagement included:

- Public surveys
 - Questions were based on review of other similar assessments, local information needs, and consultation with partners and stakeholders.
 - Three surveys were developed for:
 - General public of the assessment area
 - Service providers and community volunteers

- Stakeholders – property owners, landlords, contractors, developers, real estate agents and others.
 - Each survey was piloted with the respective groups and adjusted accordingly before being made available online. Paper copies and telephone support were also provided.
- Community engagement discussion sessions
 - A session for service providers and stakeholders was held in each of the Tri-country and Valley areas
 - Two focussed discussion groups, targeting a variety of vulnerable populations, were held in each county.
- Community engagement discussion guide used for collecting first voice stories of housing needs.
- Execution of an extensive communication plan

A total of 4,699 people responded to the housing needs assessment survey. There were 36 respondents to the stakeholder survey and 134 respondents to the service providers survey.

The engagement analysis identified technical issues as well as barriers of access to the surveys as limiting the results.

At the time of release of the interim report, 120 persons had participated in the sessions. Additional sessions were still to be completed. These sessions provided a forum for the lived experience voice. The feedback received was used to identify common themes and identify gaps and opportunities for action. Many quotes from these were included in the interim report.

The result of the extensive analysis combined with community engagement led to four recommendations:

- Recommendation 1: Leaders and decision makers (including municipal governments, not-for-profits, and volunteer groups) acknowledge the extent to which homelessness and risk for homelessness is an issue across our rural communities and use the language of homelessness prevention to access resources and supports.
- Recommendation 2: Use the data obtained in the survey to better understand the factors at play that contribute to homelessness and the types of supports required to prevent it.
- Recommendation 3: Develop collective understanding of the prevention framework and advocate for comprehensive approaches that address homelessness prevention.
- Recommendation 4: Sectors identify what role they can play in homelessness prevention across their communities and work collaboratively to support and advocate for policies and programs that reduce health inequities.

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4.3 Between the Bridges

In 2015, the provincial government initiated Community Consultations to help identify priority social and population issues within the community. With the help of a team of volunteer residents, over 250 people participated, many of whom had lived experience and insights.

The results were presented in November 2015 as the [Working Together for Children and Families Report](#).

United Way Halifax was then contracted to provide support to Between the Bridges as a partner and fiscal agent. In the summer of 2016, the Between the Bridges staff Project Leader and Community Coordinator were hired and rented office space, a “base camp” on Highfield Park Drive, in Dartmouth North. One of the first undertakings of staff was an extensive consultation called “600 Voices in ’16”, to identify where and how to align efforts.

Over 700 diverse perspectives were collected that would go on to help prioritize the issues identified in 2015 and help decide where Between the Bridges and their work should begin. Over 600 of the surveys were conducted in face-to-face interviews by a team of over 30 residents and local leaders, with the remaining surveys completed online.

The community insights received from the 2016 survey were used by Between the Bridges staff and supporting organizations and residents to select four starting priorities for their collective impact approach:

- Accessible Healthcare, with a focus on increasing health services in Dartmouth North;
- Community Fabric, with a focus on safe neighborhood, social inclusion, and community pride
- Housing, with a focus on affordability and quality;
- Student Success, with a focus on high standards, caring classrooms, and graduation rates.

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4.4 Housing and Homelessness Partnership

The Affordable Housing Working Group (AHWG) is one of two working groups that work under the Housing and Homelessness Partnership. This Partnership is described in more detail in Section 5.4.2 of this report.

Between June and December of 2014, members of AHWG met with a diversity of groups associated with HRM’s affordable housing sector. Thirteen groups in total were interviewed in small groups. Interview participants included owners, managers, and residents from HRM’s housing sector and other groups with an interest in housing. In total, 17 organizations and nearly 30 people took part. Beyond familiarization and networking, the interviews enabled the AHWG to establish the extent and condition of the existing stock and identify problems relating to its retention, upgrading, and growth.

The interviews took place over the summer and fall of 2014. They were not recorded but summary transcriptions of the discussions were made and included in their [Report on Housing Poverty](#)

Feedback from the 13 interview sessions was very informative with considerable depth. Representatives of the following were interviewed:

- StudentsNS
- Nova Scotia Home Builders Association
- Clean Foundation
- Investment Property Owners Association of Nova Scotia (IPOANS)
- Dartmouth Non-Profit Housing Society
- Co-operative Housing Federation of Canada including NS Office and Housing Nova Scotia
- Dartmouth Housing Help and Dartmouth North Landlords
- Co-operative Housing Federation of Canada (CHF)
- Take Action Society
- Harbour City Homes
- Metropolitan Regional Housing Authority
- Killam Properties and Investment Property Owners Association of Nova Scotia (IPOANS) -
- Metro Community Housing Association

Consultation Questions

The following questions served as a guide for initial interviews. These questions changed a bit as interviewers became more familiar with the process and modified the questions to suit the circumstances.

1. What are the key issues around housing affordability in your sector/in the Halifax region?
2. What is working? What is not working?
3. What do you consider to be promising approaches/opportunities?
4. Are there any potential projects that come to mind?
5. What could you do?
6. What could the Partnership do?
7. How would you like to be involved?

The [Report on Housing Poverty](#) contains detailed notes for each of the interview sessions. The notes and organization of each session represent the topics and ideas discussed. For the most part, the notes can be characterized as:

- A few facts about the group(s)
- Issues and opportunities
- Afterthoughts for consideration
- Potential projects.

The level of detail, range of organizations and people represented, and ideas expressed make this a valuable document for forward planning. The following are a few highlights of several common themes:

- The end of Federal Operating Agreements for various housing subsidies had serious implications for several organizations.
- With 32,000 university and college students and only 6,400 university residence places, there was direct competition with lower income families and individuals. High rents were causing students to locate off the peninsula, causing rent pressures in the surrounding areas.
- Need for, examples of alternatives, and obstacles to addressing student housing.
- Affordable rental housing, is being lost to demolition, upgrading, condo conversion, and repurposing back to ownership.
- Government fees, regulations, and red tape cause added costs of building and renovating. Building lower end units is not viable for the public sector. Further government regulations that caused issues were:
 - Group homes – DCS limit of 4 people per home cut capacity. Previous 3 room homes had to be increased to 4 and now classified by HRM as Homes for Special Care with attendant increased costs.
 - Shared housing – a viable option for students but results in cuts to social assistance by DCS.
- Many government programs are either not known or not available to selected groups. Access to some are bogged down in the application and approval process. Examples are the Energy Efficiency programmes (unknown) and tax relief (not eligible or bogged down).
- There were several instances noted where the interviewers arranged follow-up meeting for groups to work together.
- Strong expression of interest, support, and need for working with other groups for mutual benefit.
- Provincial and municipal offices were more dictatorial than collaborative.
- Increasing operating costs such as waste management and energy.
- Aging infrastructure and maintenance of older stock is a big issue for co-ops, public housing, and the non-profit organizations.
- Management capacity needs to be developed and increased.
- Maintenance, security, and infestations (e.g. bed bugs) are concerns. In one instance, raccoons were living in an attic of a public housing unit. The attics were sealed off but not cleaned up.
- “Empty nesters” are often over-housed in public housing and refuse to move from their homes and neighbourhoods. Some public housing tenants can afford to pay market rent but prefer to stay.

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4.5 Housing Nova Scotia – Housing Strategy

In November 2012, a [discussion paper](#) about the housing challenges facing the province was released. The paper outlined new approaches for dealing with affordability of housing. Over an ensuing two-week period, the Minister met with more than 360 individuals. In addition, 110 more individuals and organizations filled out an online survey and 32 completed the survey by mail. Respondents included:

- Leaders in non-profit and community organizations who deliver housing and other services;
- Elected representatives and local government staff;
- Nova Scotians with first-hand experience with public housing, the rental market, or purchasing their home; and
- Housing developers and entrepreneurs.

The provincial government released “[A Housing Strategy for Nova Scotia](#)” in 2013. It included five key components:

- Fostering healthy, vibrant, and diverse communities
- Ensuring a range of affordable housing options for owners and renters alike
- Offering paths to ownership that help Nova Scotians become homeowners
- Building partnerships with communities, residents, businesses, non-profit organizations, and local governments
- Supporting independence, inclusion, dignity for seniors, people with disabilities, and vulnerable Nova Scotians

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4.6 National Housing Strategy (NHS)

Canada’s [National Housing Strategy](#) was released November 2017. The strategy was developed after extensive regional and national consultations. The Conference Board of Canada carried out analysis of the feedback and reported on it in [What We Heard – Shaping Canada’s National Housing Strategy](#). As stated in this report:

“the purpose of the NHS consultations was to:

Have Canadians share their views on a long-term vision for housing in Canada, identify meaningful housing themes and outcomes, and identify innovative housing solutions and approaches.

Help the Government of Canada develop a National Housing Strategy.

Throughout the consultation process, the input received from Canadians has been analyzed to understand the priority issues, desired outcomes, and recommendations for improving housing in Canada.”

Over 7,000 people participated in the consultations. In addition, each province and territory shared their respective housing consultations with the NHS process. Nova Scotia provided the

results of its 2013 housing strategy update that included internal and external stakeholders as well as a departmental review of its current programs. Consultation work on seniors and aging-in-place was also included.

NHS employed a combination of online and targeted engagement activities:

4.6.1 Online Consultation

- **Let's Talk Housing NHS Survey** – 6,351 completed surveys with 298 from Nova Scotia. This was 4.7% of respondents. NS has 2.6% of Canada's population. In Nova Scotia, 66% of respondents strongly agreed or agreed with the NHS vision. At 52% of respondents low income and groups with distinct housing needs was the most important theme. At 15%, building a strong affordable housing sector was the second most important. 45% of NS respondents said affordability of housing that met their needs was the top desired outcome. 20% of respondents said that financial, social, and environmental sustainability of housing was the most desired outcome.
- **Idea Sharing Platform** – 132 ideas submitted
- **Online Written Submission Uploads** – 478 written submissions
- **Social Media Comments** – 1905 ideas

4.6.2 Targeted Engagement Activities

- **Let's Talk Housing Roundtables** - 22 roundtables with 344 expert participants. The roundtables resulted in 68 suggested actions/priorities under 18 themes.
- **Let's Talk Housing Focus Groups with Vulnerable People** – 21 focus groups with 164 participants. Two of these were in HRM and one, with an Indigenous focus group in Millbrook. Separate short in-depth interviews were conducted with several community stakeholder organizations. Their comments validated the observations of the vulnerable persons. The following were represented among the 164 participants:
 - 82 with experience of homelessness
 - 52 people living with mild to serious disability
 - 37 newcomers to Canada in the last 5 years
 - 48 indigenous people
 - Range of ages from 18 to over 60. 45 were in the seniors' group.
- **Public Opinion Research** – 8 focus groups with two of these in Bridgewater.
- **MP town halls** – 10 town hall meetings, no locations for these were reported.
- **Bilateral meetings and forums with Indigenous organizations** – 15 bilateral meetings and forums

The [What We Heard](#) report provides considerable statistical and analytical summaries of the consultation results with highlights of each of the key engagement activities. The engagement activities and the feedback received was extensive and comprehensive. The report includes twenty-seven pages that describe and highlight specific aspects of the feedback.

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4.7 The Public Good Society of Dartmouth

The Public Good Society of Dartmouth (TPGSD) became involved with the issue of housing in July 2010 after hosting an open discussion on the topic. The July meeting paved the way for a workshop in October of the same year titled “No Place Like Home”, which gave members of the community the chance to define how TPGSD could contribute to the housing work already being done in Dartmouth. The three-hour long event was part of Housing week with an estimated 30 people from a wide-range of socioeconomic backgrounds and local housing related organizations participating. The event included a critical analysis of the HRM’s housing situation, presentations from several organizations providing housing services and programs, followed by a pro-active brainstorming of possible solutions for the issue of homelessness and what the Public Good Society could do. The role envisioned by workshop participants for TPGSD was one of “co-ordination, partnership building, public education, and advocacy”.

In May 2011, TPGSD hosted a roundtable on housing action. At the roundtable, a statistical profile of households and housing characteristics was presented. Further priorities and solutions concerning housing were proposed. At this roundtable, eleven people represented seven organizations. There were no first-person voices at this roundtable. The purpose of the roundtable was to look for opportunities for improving housing affordability in Dartmouth with two objectives:

- Co-ordinate and follow-up discussion to move the housing affordability issue forward.
- Identify specific actions for a coordinated approach.

The identification and discussion of 14 situations and observations resulted in five proposed action and priority items.

Subsequently, the Board began focused research of realistic options for its role in housing. This research resulted in a partnership with Metro Non-Profit Housing Association (MNPHA)⁸ and establishment of Dartmouth Housing Help office as a satellite of Halifax Housing Help, one of MNPHA’s initiatives. More details can be found in the [TPGSD Housing that Works Discussion Paper](#).

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⁸ As of May 1, 2018, MNPHA became Welcome Housing and Support Services.

4.8 United Way Halifax – Poverty Strategy

As part of its Poverty Solutions work, United Way led an extensive community engagement effort. In April 2017, Halifax Regional Council approved a motion to collaborate with United Way Halifax and other community partners on the development of an anti-poverty strategy for the municipality. Components of community engagement included:

- Advisory committee of 22 diverse members
- Reduce poverty consultations with 117 participants
- Six solutions task teams with 48 members
- Thirteen focus groups with 184 participants
- Business alliance with 18 members
- Online consultations with 621 participants
- Public Review and Input gallery with 80 in-person and almost 1,400 online viewing and responding to materials
- Data collection and sharing.

United Way engaged and learned from a diverse group of people:

- First voice – experts by experience
- Non-profit agencies and service providers
- Community advocates
- Government agencies and departments
- Faith based communities
- General public
- Business community
- Academic and poverty researchers
- Cities reducing poverty and other groups leading and supporting municipal poverty strategies.

The feedback and analysis of findings resulted in the [Building Poverty Solutions: Community Report \(PDF\)](#). The report includes 129 ideas for action. Homelessness and Housing is one of seven themes and is described as one of the most prevalent ones in the consultations. For housing, there were 23 action items included under 5 categories as shown in the following (the numbering is as used by United Way):

8. Minimize new intakes and returns to shelters.

- 8.1 Coordinate intakes and referrals to shelters for the homeless.
- 8.2 Create and maintain emergency housing for marginalized populations who do not fit the traditional shelter model (ex: family housing; people with disability; LGBTQ2SIA+; youth).
- 8.3 Expand and coordinate Housing First.
- 8.4 Increase the number of housing support workers and related resources to manage lower acuity shelter users.
- 8.5 Develop a core competencies training model for service providers.

- 8.6 Create an emergency fund to assist people in securing and maintaining housing.
- 8.7 Implement and expand wrap around supports embedded in the delivery of housing programs for marginalized populations.

9. In collaboration with the Indigenous community, respond to the Urban Aboriginal Homelessness Community Action Plan.

- 9.1 Develop hostel accommodation.
- 9.2 Expand addictions and mental health supports.
- 9.3 Implement a case management model linked to other community-based organizations.
- 9.4 Expand family housing linked to Mi'kmaw Children and Family Services.
- 9.5 Increase the number of affordable units for Indigenous housing providers.

10. Sustain community assets in shelters, transitional, and permanent supportive housing.

- 10.1 Increase investments and supports to ensure the quality and sustainability of shelters, and non-market housing.

11. Improve the quality of all affordable housing.

Calls to action to preserve or upgrade 2000 existing affordable housing units:

- 11.1 Identify the capital needs of non-market and private units in need of repair, and allocate required resources.
- 11.2 Increase the number of licensed single room occupancy (SRO) units by developing a pilot project based on best practices.
- 11.3 Advocate and work with HRM to strengthen the enforcement of minimum housing standards (M-200).
- 11.4 Develop a public database of by-law infractions.
- 11.5 Develop and implement a municipal bed bug strategy.
- 11.6 Expand incentive programs for private landlords and low-income homeowners to improve the quality and energy efficiency of dedicated, long-term affordable housing.

12. Reduce the number of HRM residents living in core housing need.

Calls to action to create 250 rental supplements:

- 12.1 Advocate and work with the provincial and federal governments for long-term commitment to continuing existing rental supplements.
- 12.2 Work with governments, private landlords, and non-profits to phase in additional rent supplements for those experiencing or at risk of homelessness.
- 12.3 Increase the flexibility of the rent supplement program by introducing a portable housing benefit.
- 12.4 Advocate and work with governments to develop rent supplements, and to develop rent geared to income approaches.

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5. Government, Agencies, and Initiatives

The following provides an overview of the current government housing initiatives at each of the federal, provincial, and municipal levels:

- [Federal Government](#)
 - [Homelessness Partnering Strategy \(HPS\)](#)
 - [Advisory Committee on Homelessness](#)
 - [Reaching Home](#)
 - [National Housing Strategy](#)
 - [Canada Mortgage and Housing Corporation](#)
 - [Additional Federal Departments and Agencies](#)
- [Provincial Government](#)
 - [Community Services](#)
 - [Housing Nova Scotia](#)
 - [Additional Provincial Government Departments & Agencies](#)
- [Municipal Government](#)
- [Additional Agencies and Initiatives](#)
 - [Affordable Housing Association of Nova Scotia](#)
 - [Housing and Homelessness Partnership](#)
 - [United Way Halifax](#)
 - [Efficiency Nova Scotia](#)
 - [Nova Scotia Power](#)

5.1 Federal Government

5.1.1 Homelessness Partnering Strategy (HPS)

The Homelessness Partnering Strategy was launched in April 2007. It is a community-based program aimed at preventing and reducing homelessness with direct support and funding to communities across Canada. HRM is one of 61 communities supported. HRM is managed under a contract between Service Canada and the Affordable Housing Association of Nova Scotia (AHANS). There have been two multiple year contracts for management and leadership of the HRM Community Advisory Board. From 2008 to 2014, HPS funded many projects, programs, and services related to homelessness. For example, they funded four positions for Halifax Housing Help to provide support and trustee services for those who were homeless or about to become homeless. Dartmouth Housing Help was conceived and initiated at the end of this period.

The HPS 2014 to 2019 renewal had a policy shift with “Housing First” as a priority, with a focus on chronic and episodic homelessness. This shift in funding flow negatively impacted other housing support programs.

In May 2018, the Evaluation of the Homelessness Partnering Strategy report was released. This evaluation covered the first two years of the 2014 to 2019 program.

The evaluation found the program to be effective in addressing the needs of chronic and episodic homelessness, i.e. those who are hardest to place in stable housing. While many placement targets were exceeded, “reasonable cost of housing” had the lowest evaluation score. The evaluation report made three recommendations, two of them administrative in nature. The first one, with its rationale, was:

“Increase flexibility under Housing First to enable the provision of Housing First interventions to a greater proportion of the homeless population beyond the episodically and chronically homeless.

Currently the Housing First approach focuses on those who are chronically and episodically homeless. The program uses a definition of “chronic” and “episodic” which is perceived by communities as relatively restrictive and at times challenging to implement at the community level. By increasing the flexibility of who can access Housing First, the program would likely achieve better alignment with community priorities and increase its reach to serve greater proportions of the homeless population who are currently not included.”

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5.1.2 Advisory Committee on Homelessness

The Advisory Committee on Homelessness was announced in June 2017 and issued its final report in May 2018. This committee included 13 members representing both the provinces and territories. Aboriginals and people with lived experience were also represented. The purpose of the committee was to provide support to redesigning the Homelessness Partnering Strategy after the current HPS mandate at the end of the current fiscal year. During its mandate the committee was asked to:

- “explore in greater depth the ideas and the recommendations heard through the National Housing Strategy engagement process;
- undertake targeted engagement with homelessness experts and with communities and other stakeholders from across Canada;
- analyze specific options for the renewal of the Homelessness Partnering Strategy; and
- provide their findings and options with respect to the redesign of the program to Minister Duclos.”

The targeted engagement undertaken is described in more detail earlier in this report.

The final report made 56 recommendations under 12 topics.

	Number of Recommendations	Topic
1	2	A Permanent Lived Experience Advisory Panel
2	2	Adopting a national definition of homelessness
3	7	Coordinated local homelessness systems
4	4	Developing a national data system
5	7	Housing First
6	2	Expanding the number of Homelessness Partnering Strategy Designated Communities
7	18	Addressing the needs of sub-populations at risk of homelessness (Indigenous, women, youth)
8	1	Increased funding for the territories
9	1	Re-focused national funding
10	4	Prevention
11	3	Realizing the right to housing for Canadians experiencing homelessness
12	5	Aligning the Homelessness Partnering Strategy with the National Housing Strategy and coordinated federal action plan on homelessness

Each topic opens with discussion of the issues for the topic followed by the specific recommendations. Observations and highlights from selected topics, deemed to be more relevant to the local situation, are presented here.

As noted above, the most recent HPS 2014 to 2019 had a limited definition of homelessness that was applied, by national mandate, at the expense of many local support groups that were working to support and prevent homelessness. The report notes that the Canadian Observatory on Homelessness released a revised definition in fall 2017 as follows:

“Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means, and ability of acquiring it. It is the result of systemic or societal barriers, a lack of affordable and appropriate housing, the individual/ household’s financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination. Most people do not choose to be homeless, and the experience is generally negative, unpleasant, unhealthy, unsafe, stressful, and distressing.”

The recommendations suggest an adaptation of a definition consistent with this, allowance for a respectful aboriginal variation, as well as definitions for a typology of physical living conditions. One of the purposes is to assist with improved consistency of the use of funds in the community-based planning and administration of the HPS.

One of the recommendations for the national data system is development of a National Service Provider List. The list would be continuously updated and include information on service type and populations served.

Addressing the needs of marginalized sub-populations (aboriginals, women, and youth) includes a total of 18 recommendations. All three of these groups have very different experiences of homelessness that do not fit with standard approaches to dealing with this issue. Dartmouth North has a higher percentage of aboriginals, single female parent families, and youth in the 20 to 24 age range than HRM, Nova Scotia, and Canada.

Community capacity building under refocussed national funding enables such things as sector transformation and renewal with technical assistance and knowledge mobilization. Also included are investments in projects that would build capacity and engagement of people with lived experience of homelessness to participate in the renewal process.

The recognition of prevention as one part of the strategy to overcome homelessness is good. It is much less expensive to work on eviction prevention efforts than to deal with the consequences of homelessness and unstable housing. Several organizations in Dartmouth recognize this need and have adopted this perspective in offering their services.

Under the right to housing the committee recommends:

“The Government better target the National Housing Strategy to people at risk of experiencing homelessness by:

- ensuring that new housing investments ensure affordable housing created and that housing benefits are modelled to ensure people on provincial income supports and supportive housing are prioritized;
- coordinating investments in new safe, affordable, and supportive housing with local Homelessness Partnering Strategy community plans; and
- targeting the Canada Housing Benefit specifically to people experiencing homelessness and those in extreme core housing need and ensuring it is delivered to individuals and not tied to a housing unit.”

The recommendations for alignment with the National Housing Strategy encourage broadening several focus areas to be more inclusive in recognition of different experiences of homelessness. The HPS should be applied in addition to other funding programs, not instead of.

In addition to the above, two committee members submitted a letter to Minister Duclos and the committee chair that recognized the good work of the committee while expressing a concern about the vision and direction being recommended. They want to see the recognized strengths of Quebec’s approach being maintained. Local community planning and a global approach are two of the key factors suggested by these members. They noted:

“As we stated during the meetings of the committee and as was also stated by various people at the Québec and Montréal roundtables, homelessness requires a multitude of responses. Street work, food aid, social and occupational integration programs, the renovation and construction of shelters and drop-in centres, and community housing support are all responses to the diverse needs of people who are homeless or at risk of

homelessness. A holistic approach that covers all dimensions of the reality of people experiencing homelessness is essential to an effective response.”

The [Final Report of the Advisory Committee on Homelessness](#) includes considerably more detail on each of the recommendations. The current program ends at the end of the current fiscal year and is being replaced by the “Reaching Home” program described in the next section.

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5.1.3 Reaching Home

In June 2018, the federal government launched Reaching Home to replace the existing Homelessness Partnering Strategy. Key features of Reaching Home:

- Replaces HPS effective April 1, 2019 with a target to reduce chronic homelessness by 50% over 10 years
- Continues as a community-based program and builds on the Housing First approach
- Outcomes-based approach to enable each community greater flexibility in identifying, testing, and applying innovative solutions and evidence-based practices
- Increased flexibility to use funding to meet current needs
- Overall annual funding doubled from 2015-16 levels
- Increased focus on vulnerable populations such as young people, LGBTQ2 communities, women fleeing violence, racialized communities, veterans, and persons with disabilities.
- Improved data system supports and reporting requirements

The [Reaching Home press release](#) and Backgrounder provide additional detail.

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5.1.4 National Housing Strategy

In the 2016-17 budget the federal government announced new funding initiatives. \$2.3 billion over two years was included for:

- doubling the investment in the Affordable Housing Initiative
- increasing affordable housing for seniors
- energy efficiency upgrades
- retrofitting existing social housing
- supports for shelters for victims of violence
- tackling homelessness
- Aboriginal housing
- support for construction of affordable rental housing.

In the fall of 2017, the federal government released its National Housing Strategy. The primary focus of the National Housing Strategy (NHS) is meeting the needs of vulnerable populations. Two key goals are to remove 530,000 Canadians from housing need and cut homelessness in half over ten years. The NHS includes plans for a total of \$40 billion over ten years starting in 2019-20. This will increase slowly from about \$4 billion/year started in 2016-17 peaking at about \$5 billion/year

in 2026-27. These amounts do not consider additional funds to be invested by other government levels, NPOs, and the private sector. The funds will be a mix of targeted funding, matching transfers, grants, and low-interest loans. The funds coming to Nova Scotia are not yet known because a federal-provincial bilateral housing agreement is yet to be finalized.

Key components of the NHS include:

- National Housing Co-investment Fund and Federal Lands
- Federal Community Housing initiative
- Federal-Provincial/Territorial Housing Partnership
- Canada Community Housing Initiative
- Homelessness Programming
- Improving Home Ownership Options for Canadians
- A new Canada Housing Benefit
- Evidence-Based Housing: Research, Data, and Demonstrations

Funds for Indigenous strategies are in addition to the above.

Funding Opportunities

The **National Co-investment Fund** is a combination of financial contributions and low-interest loans. The purpose of the fund is to attract partnerships and be a catalyst for investments from provinces/territories, municipalities, non-profits and co-operatives, and the private sector. Contributions, including in-kind, from another level of government are required to qualify for the funding. The purpose is to repair existing affordable and community housing as well as build new units.

The fund includes transferring suitable federal land and properties to providers of affordable and community housing. Affordability, energy efficiency, and accessibility are part of the mandatory and priority criteria for accessing these funds.

The **Canada Community Housing Initiative** will allow the repair and renewal of the existing social housing stock as well as creation of new social housing units. This funding requires matching provincial contributions. The **Federal Community Housing Initiative** is a new ten-year program that will allow new operating agreements to replace expiring agreements under the old social housing programs. A key part of this initiative seems to be improving flexibility for the various partners to transition from old agreements into the newer approaches reflected in the NHS, e.g. new rental assistance program. Paying off higher interest loans and refinancing at today's lower market rate mortgages, forgiveness of unearned capital, and extension of current levels of subsidies are examples of the transition arrangements. This approach is expected to allow housing providers to access funds needed to repair existing stock as well as support financial, environmental, and social sustainability.

The **Canada Housing Benefit** will provide rent subsidies directly to individuals, families, and households in housing need. The program will be designed in collaboration with the provinces and territories. This benefit is not likely to start before the 2020-21 fiscal year.

A redesigned **homelessness program** will be launched April 1, 2019 to replace the current Homelessness Partnering Strategy. The redesigned program, **Reaching Home** is highlighted above.

The NHS acknowledges that Canada is lagging in research and evidence to support housing programs. Where possible, a GBA+⁹ lens was applied in identifying issues, challenging assumptions, developing options, and making recommendations. The NHS found that some sub-groups of the population experience housing needs more often and in different ways than the general population. Women were found to be especially overlooked in common measures of homelessness and experienced higher levels of housing need. Women and children fleeing family violence, seniors, indigenous peoples, people with disabilities, those dealing with mental health and addiction issues, veterans, and young adults were sub-groups needing focussed attention. The NHS includes building a strong evidence-based research capacity to enable shaping the NHS as it is implemented over the next 10 years.

Enhanced support to Provinces and Territories will be committed through bilateral agreements.

The NHS contains specific allotments and targets for each of the programs highlighted above. These numbers are large and apply to all of Canada. It is unknown, subject to negotiation of a Canada-Nova Scotia bilateral agreement, how much Nova Scotia will receive as well as expected targets. For this reason, none of the numbers are included here. The multi-lateral framework needed as the basis of bi-lateral negotiations has been signed off by the territories and nine of the provinces. The agreement includes a “me-too” clause that allows subsequent bi-lateral agreements to incorporate any clauses that are better in subsequently negotiated bi-laterals by other provinces. The Nova Scotia bi-lateral agreement is expected to be completed this fall for implementation in the next fiscal year.

The [National Housing Strategy](#) contains much more detail than is included above. It offers a change of direction and increased support in a very important part of living.

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5.1.5 Canada Mortgage and Housing Corporation

Canada Mortgage and Housing Corporation (CMHC) is Canada’s national housing agency. Established as a government-owned corporation in 1946 to address Canada’s post-war housing shortage, the agency has grown into a major national institution. CMHC is Canada’s premier provider of mortgage loan insurance, mortgage-backed securities, housing policy and programs, and housing research.

CMHC works with community organizations, the private sector, non-profit agencies, and all levels of government to contribute to the stability of the financial system, facilitate access for Canadians in housing need, and offer objective housing research and advice to governments, individuals, and the housing industry. CMHC is the agency charged with implementing the National Housing Strategy on behalf of Employment and Social Development Canada (ESDC). ESDC’s 2018-19

⁹ Gender-based analysis plus

Departmental Plan states that the department will work with CMHC in implementing the NHS and the renewed Homelessness Partnership Strategy.

CMHC has many helpful housing related resources including such things as:

- Tools and funding for housing management and sustainable maintenance
- Resources and funding for new builds, conversions, and renovations
- Information on tenant and landlord rights
- Tools and information to help you buy a house or condominium in Canada
- Trends, research, and insights on the Canadian housing market
- Finance and investment opportunities available through CMHC

CMHC has already started implementation of the NHS Co-investment fund. As described above, this fund provides low-interest repayable loans for construction of new rental housing and refurbishing existing rental units.

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5.1.6 Additional Federal Departments and Agencies

The **Indigenous and Northern Affairs Canada** (INAC) website lists several programs that support [Housing for Indigenous peoples](#). Several of these are administered by CMHC and several show error links. This is probably because of the transition to a new structure.

In August 2017, the Prime Minister announced the dissolution of Indigenous and Northern Affairs Canada (INAC) and the creation of two new departments: [Indigenous Services Canada](#) and [Crown-Indigenous Relations and Northern Affairs Canada](#). This transformation will take time and includes engagement with Indigenous peoples and others. The web pages state they will be updated because of structural changes to the departments.

[Canada Revenue Agency \(CRA\)](#) provides tax incentives for housing as well as diverse regulations affecting claims of household expenses and [housing benefits](#) and incentives. It is not easy to find housing related information on this site. One study of interest was [“Ethnography of homeless and housing-insecure Canadians’ experiences filing taxes and accessing benefits”](#). The objective of the study was to understand the needs and experiences of homeless and housing-insecure Canadians in filing taxes and accessing benefits. The small sample size limits the findings somewhat.

[Statistics Canada](#) has an extensive array of statistics, analysis, and reference [documents on housing](#).

Department of National Defence provides services and information related to [Military Housing](#).

Veterans Affairs Canada is reaching out to Veterans who are homeless or at risk of homelessness. See [Veteran Homelessness in Canada](#) for more information.

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5.2 Provincial Government

5.2.1 Community Services

The Department of Community Services is responsible for housing programs and services for the provincial government. In the 2018-19 budget estimates, **Housing Services** is shown as one of four core activities¹⁰ for the department. The government's 2018-19 Budget Bulletin for Safe and Connected Communities¹¹ showed three budget priorities for affordable housing:

- \$12.4 million more to improve Housing Nova Scotia's public housing buildings
- \$3 million to offer 400 more rent supplements to low income Nova Scotians, the first year of a three-year commitment to expand the rent supplement program by an additional \$9 million annually
- \$250,000 to continue supporting first-time home buyers with their down payment

The Housing Services budget estimate, as shown in the Community Services Departmental Expense Summary for 2018-19, is \$58.3 million, an increase of \$9 million over 2017-18 forecast expenditures.

Housing Services is responsible for the delivery of social housing initiatives on behalf of *Housing Nova Scotia*. Housing Services develops, delivers, and administers provincial, federal-provincial, and federal social housing programs in Nova Scotia.¹²

Several DN Between the Bridges organizations have benefited from, and continue to receive, funding from Housing Services programs. One of the key aspects of this division is the extent to which they work with and provide advice and resources to help local agencies in planning related to housing initiatives.

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5.2.2 Housing Nova Scotia

Housing Nova Scotia (HNS) is the provincial government agency responsible for the administration and delivery of affordable housing solutions for low-to modest income Nova Scotians. HNS oversees the work of the five Regional Housing Authorities. The authorities manage the province's public housing stock of over 11,500 homes serving more than 17,000 seniors and families. In addition, the Authorities administer the Rent Supplement Program. Housing Services, as described above, is the next largest division under the HNS. HNS is a member of the Halifax Housing and Homelessness Partnership and participates in other local community-based housing collaboratives in Yarmouth, Digby, Shelburne, CBRM and on the South Shore.

¹⁰ The other three activity areas for Community Services are: Children, Youth and Family Supports. Income Assistance and Employment Support, and Disability Support Program.

¹¹ Source: [Budget-2018-19-Bulletin-Safe-Connected-Communities](#) Accessed March 13, 2018.

¹² Source: [Budget-2018-19-Estimates-and-Supplementary-Detail](#) Accessed March 13, 2018.

Among the many programs and services of Housing Nova Scotia is their provision of funding for the [Housing Support Worker Initiative](#).

Links to HNS programs and services:

Shelter Enhancement	Provides funding to improve existing shelter for women, children, and youth who have experienced family violence.
Affordable Housing Projects	Provides funding for building and maintenance of affordable housing, home repairs/renovations, rent subsidies.
Public Housing and Other Affordable Rental Programs	Provides 11,560 public housing units across the province under the management of five regional housing authorities in addition to a rent supplement program.
Housing Programs for Persons with Disabilities	Programs to help lower income people with disabilities make modifications to their homes so they are more accessible.
Housing Programs for Landlords	Includes a range of programs to help landlords who provide affordable living.
Financial Assistance and Grant Programs for Homeowners	Includes a range of grants and forgivable loans to low income households to allow for emergency repairs as well as repairs related to health and safety.
Housing Programs for Seniors	Includes several programs to help seniors with lower incomes maintain and modify their homes to ensure they are safe and affordable.
Landlord Rent Supplement Program	Landlords are invited to submit information for consideration under the Rent Supplement Program.
Programs for Developers of Affordable Housing	Financial assistance to businesses and not-for-profit organizations for the construction or renovation, and operation of affordable rental housing.
Neighbourhood Improvement Initiative	Non-repayable grants for exterior, street facing improvements on the property and can be used for repairs, replacements, or the installation of new items.
Down Payment Assistance Program	Assistance in purchasing a home to first-time qualified applicants.

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5.2.3 Additional Provincial Government Departments & Agencies

The **Department of Seniors** has an interest in and is actively working on initiatives that will enable seniors to age-in-place as part of their leadership role in implementing the Strategy for Positive Aging. The department provides access to information on programs and services offered by other departments. The Department of Seniors recently funded a [home sharing project](#) in Annapolis Valley that matches people with an extra room in their house with people who need an affordable place to live. The program is intended to help older adults stay in their own homes and communities longer and more safely and reduce the isolation that many people feel when living alone.

Nova Scotia Advisory Council on the Status of Women has a [Housing in Nova Scotia](#) featured page with a focus on immigrant women. The page has many helpful links that could be of interest to all women and even the general public.

Nova Scotia Office of Immigration on their [Housing](#) web page states: “Living in Canada may be very different than your former country. There are many different types of housing in Nova Scotia for you to choose from.” In addition to describing the various types of housing, there are many links to other relevant resources. Renter/tenant responsibilities, home insurance, and household utilities are also covered.

Access Nova Scotia has a [Residential Tenancies](#) page that explains “The Residential Tenancies program helps landlords and tenants understand their rights, and exercise those rights when necessary.”

The **Registry of Joint Stocks** includes a [Co-operatives Branch](#). Both pdf and excel lists of the 300 co-operatives in Nova Scotia can be accessed from this page. The list, as of September 2014, included 48 housing co-ops in HRM of which 22 are in Dartmouth. A current list, updated July 5, 2018, is available from [Nova Scotia Open Data](#). In July 2018, there were 43 housing co-ops in HRM. Of these, 24 seemed to be in Dartmouth. The use of P.O. boxes makes determination difficult.

The **Department of Communities, Culture and Heritage** offer funding to not-for-profits, local governments, businesses, and educational institutions under the [Building Vibrant Communities Grant](#). In 2018-19, housing is one of four themes being considered for these grants.

The **Department of Health and Wellness** has a [Continuing Care](#) program with a wide range of services and programs outside of a hospital setting. Many of these are listed and described on the [Live Well at Home](#). These include such things as caregiver benefit, home care, personal alert service, and respite care.

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5.3 Municipal Government

The **Municipal Government Act of 1998** SCHEDULE B outlines the Statement of Provincial Interest Regarding Housing with the goal of providing housing opportunities to meet the needs of all Nova Scotians. It includes the following provisions on page 293:

- Planning documents must include housing policies addressing affordable housing, special-needs housing, and rental accommodation. This includes assessing the need and supply of these housing types and developing solutions appropriate to the planning area. The definition of the terms affordable housing, special-needs housing, and rental housing is left to the individual municipality to define in the context of its individual situation.
- Depending upon the community and the housing supply and need, the measures that should be considered in planning documents include: enabling higher densities, smaller lot sizes, and reduced yard requirements that encourage a range of housing types.
- There are different types of group homes. Some are essentially single detached homes and planning documents must treat these homes consistent with their residential nature. Some group homes providing specialized services may require specific locational criteria.
- Municipal planning documents must provide for manufactured housing.

The [Municipal Government Act - Resource Binder](#) provides access to the act as well as other guides that aid in reading and interpreting it.

The following is an overview of recent HRM participation in housing:

- Approved joining the Housing and Homelessness Partnership (October 2013).
- Approved in principle the Housing and Homelessness Partnership five-year affordable housing targets. Directed staff to develop an implementation framework to support implementation of the targets. (December 2016)
- Directed staff to proceed with the initiatives contained in the Affordable Housing Work Plan, as set out in Attachment B of the staff report dated June 21, 2018. (July 2018)

Attachment B addressed six items of the Affordable Housing Working Group Strategic Plan:

- Density Bonusing
- Registration and/or Licensing of Residential Rental Units
- Policy and Regulatory Barriers
- Municipal Funding Incentives
- Surplus Municipal Lands
- Vulnerable Neighbourhoods, specifically DN Between the Bridges.

The HRM working plan showed the proposed direction and rationale for each of the above as well as the progress made on each item. For most of these, the progress has been research based and identification of partnership support and monitoring tools needed to move forward. There were no financial implications for the action items presented. As the research is completed and specific action items developed, they will be brought back to Council for consideration.

In addition to the above, HRM provides funding incentives for housing. HRM is limited in terms of

how they can allocate funding for affordable housing. Under the current Halifax Charter only low-income earners or only non-profit entities can benefit. HRM has the following tools in place to support the creation or retention of affordable housing:

[Tax Exemptions for Low Income Property Owners – Administrative Order 10](#)

- This program allows HRM to exempt a portion of property tax for homeowner's dependent on their income level.

[Tax Deferral for Low Income Property Owners – By-law T-700](#)

- This allows for the deferral of property taxes based on income levels.

[Tax Relief for Non-Profit Organizations - Administrative Order 2014-001-ADM](#)

- This program provided non-profit groups property tax relief. Relief is offered at multiple levels, 100%, 75%, 50%, and 25%. Most of non-profit housing providers fall within the 50%-25% tax relief range. The majority being 25% relief for cooperative housing organizations.

[Community Grants Program](#)

- The Community Grants Program provides capital grants of up to \$25,000 and project grants up to \$5,000 to registered non-profit organizations and charities located throughout the Halifax region. Housing is an eligible funding category.

[Waiving of Building Permit Fees](#)

- In 2017 Regional Council adopted changes to the By-Law Number B-201 Respecting the Building Code, that allowed for the full waiver of building permit fees for non-profit housing providers, conditional on them meeting the following criteria:
 - the applicant must be a not for profit or registered charity
 - the subject property must be owned by the applicant or a government body/agency or combination thereof
 - the development, in which the permit is applied for, must be the subject of an agreement or must have received funding from government agencies such as Housing Nova Scotia or CMHC requiring at minimum of 25% of the total floor area of the development (inclusive of commercial and residential components) to include affordable housing units, and
 - the applicant must have fully paid all taxes or all interim payments due to the Municipality

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5.4 Additional Agencies and Initiatives

The following are actively engaged in homelessness and affordable housing.

5.4.1 Affordable Housing Association of Nova Scotia

The Affordable Housing Association of Nova Scotia (AHANS) has been active in the affordable housing arena since the mid-1980s. They have developed in-depth knowledge and accumulated experience in conducting research, providing education, being an advocate, and building community capacity. HRM is one of 61 communities participating in the Homelessness Partnering Strategy and AHANS has been the funding administrator for this program since 2012. AHANS is also an active member of the HHP and has conducted research and funded other research and activities related to the HHP. AHANS has also conducted other research, commissioned studies and collected homelessness and housing data. A key element of AHANS services is a resource team to assist and advise non-profit housing providers. Their mandate is province wide.

The following are some of the recent research carried out, contracted or supported by AHANS:

[Housing: Now and into the Future, Precarious Housing and Homelessness Across Our Rural Communities March 2018](#) is an interim report that presents findings from the assessment which examined issues related to housing insecurity and homelessness in rural communities in Nova Scotia. This report embodied extensive community engagement, supporting statistics, and analysis to provide an informative perspective on this topic. While the report is focussed on Rural NS, its observations and insights are applicable to DN Between the Bridges.

[Halifax Housing Trilogy November 2017](#) is a set of reports based on three studies carried out to deepen our understanding of housing poverty in HRM. Demographic data included in the reports is based on the 2011 National Household Survey (NHS).

Housing in Dartmouth North focuses on the circumstances of households in communities of Dartmouth North, seen by many to be the city's most 'at risk' district.

Community Profiles: A Characterization of Affordable Rental Housing Neighbourhoods studies several census tracts from across the city covering similar ground on a broadly comparative basis.

Reading the Remainder Area deals with the 22 census tracts that make up the Remainder Area (RA) of the Halifax CMA. This huge area, home to 25% of the city's population and 38% of its home-owner households, raises a host of disturbing questions about current approaches to regional and local planning.

[What to Make of Housing Poverty in Halifax](#) is an effort to identify and understand some of the facts of housing poverty; and to deepen appreciation of its lasting and devastating impacts on thousands of individual households and the community.

AHANS has been supportive of several housing and housing support initiatives in DN Between the Bridges and has identified this neighbourhood as one facing many housing challenges. In the recent past, the current HPS guidelines, with a Housing First focus, have limited their options.

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5.4.2 Housing and Homelessness Partnership

The Housing and Homelessness Partnership (HHP) was formed in 2013. Its members are:

- [Affordable Housing Association Nova Scotia](#)
- [Canada Mortgage and Housing Corporation](#)
- [Halifax Regional Municipality](#)
- [Housing Nova Scotia](#)
- [Investment Property Owners Association of Nova Scotia](#)
- [IWK Health Centre](#)
- [Nova Scotia Health Authority](#)
- [Nova Scotia Department of Community Services](#)
- [United Way Halifax](#)

This partnership divided its work between the Homelessness Working Group (HWG) and the Affordable Housing Working Group (AHWG). In November 2013, the AHWG released its [Five Year Strategic Plan 2015-2020](#). It contained several action items for each of the 14 strategic objectives needed to achieve its 3 goals:

1. INCREASE THE SUPPLY OF AFFORDABLE HOUSING OPTIONS THAT MEET PEOPLE’S NEEDS
2. REDUCE THE NUMBER OF RESIDENTS LIVING IN CORE HOUSING NEED
3. FOSTER A STRONG HOUSING SECTOR

The level of multilateral co-operation and collaboration is encouraging. Even though the Strategic Plan was released two years before the NHS, many of the action items and strategic objectives are in full alignment with the NHS. This places the HHP in a good position to realize early benefits from the NHS. See the [AHWG Strategic Plan](#) for more details.

The use of research, evidence, and performance indicators is one of several strengths of the HHP. Several projects, studies, papers, and consultations have been commissioned by or carried out under the auspices of the HHP and support of its members. Some of these are:

[Report on Housing Poverty](#) describes the process and results of extensive consultations as part of the Affordable Housing Working Group (AHWG) work plan. AHWG proposed a series of interviews across HRM’s affordable housing universe to share information, identify opportunities for collaboration, get a better understanding of the sector, and establishing a relationship with HHP.

[Halifax Housing Needs Assessment 2015](#) used National Household Survey 2011 data. The Needs Assessment was completed to identify the housing requirements in the Municipality based on housing supply, demand and estimates of future supply and demand trends over a five- and ten-year period at the regional level and at lower-level geographies. The Needs Assessment is used to support and provide direction for the members of the Housing and Homelessness Partnership. It is also intended to inform a wide range of service providers, landlords, private developers and other housing stakeholders in the Halifax region. The Needs Assessment contains data on all forms of housing from emergency housing to social housing to home ownership.

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5.4.3 United Way Halifax

In addition to its major funding campaigns and traditional NPO supports, United Way has developed strategic partnerships and is providing leadership and/or support on several major initiatives. United Way Halifax currently serves as a founding partner and the fiscal agent for [Between the Bridges](#), and as the secretariat of the [Housing and Homelessness Partnership](#).

United Way Halifax is also deeply involved in [Poverty Solutions](#), a partnership of United Way Halifax and the Halifax Regional Municipality with a vision of creating “a poverty-free Halifax, filled with compassion and opportunity, where everyone lives a life with dignity”. The resulting [Community Report](#) was a “call to action” following an intensive and extensive consultation process as described earlier in this report. It identified homelessness and housing as one of seven focus areas. This focus area included 23 Calls to Action items under 5 categories.

United Way provides funding to 10 organizations that offer housing or housing support services. Four of these are in DN Between the Bridges as well as two in the downtown area of Dartmouth.

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5.4.4 Efficiency Nova Scotia

[Efficiency Nova Scotia](#) is Canada’s first energy efficiency utility. Efficiency Nova Scotia is operated by [EfficiencyOne](#), an independent non-profit organization. Efficiency Nova Scotia offers grants, rebates, and various programs to assist in reducing energy usage and costs. Energy efficient [Residential Products](#) are featured together with applicable rebates. [Residential Services](#) consider such things as Solar, Green Heat, and Energy Assessment together with incentives and financing options. [Residential Tools and Resources](#) has tips, ideas, and guides to help reduce a home’s energy costs. The site also includes similar rebates, tools, and resources for businesses.

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5.4.5 Nova Scotia Power

Nova Scotia Power through their [HomeWarming](#) program offers no-charge energy assessment and potential upgrades to income-qualified homeowners. Some efficiency options can be installed at no cost to people living on lower incomes. This program seems to be common with, or a variation of, the one offered through the Efficiency NS HomeWarming.

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6. Housing and Housing Support Services Providers

[Appendix E Governments, Initiatives, Agencies, and Organizations](#) provides a list and overview of government, umbrella organizations, and non-profit organizations involved in housing and housing support services that are relevant to Dartmouth and HRM.

Appendix E lists 29 agencies that offer housing and housing support services. Twenty-three of these agencies offer permanent, transitional or emergency housing. Most of these housing providers also offer supporting services and programs for their residents. Based on information from their websites, they have about 60 buildings with over 500 rental units and about 450 beds. Some are focussed on specialized groups such as:

- Women
- Women and children
- Youth
- Men
- Single people
- Aboriginals
- People with disabilities

Services offered by these and the other organizations include:

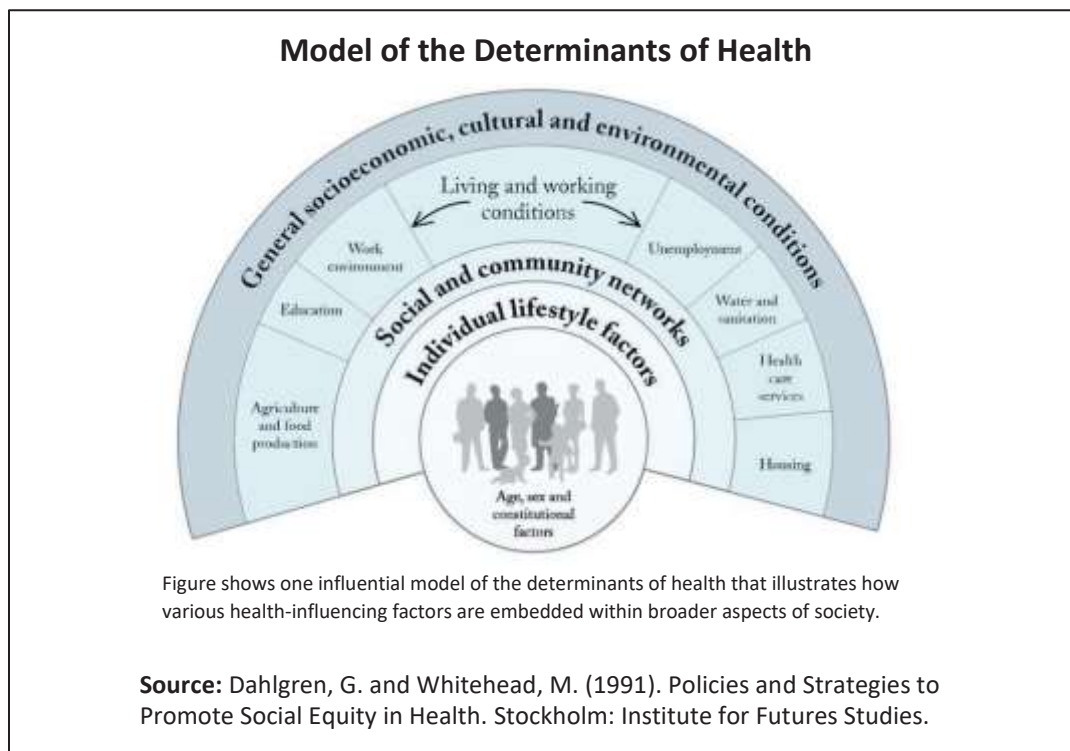
- Trustee services
- Placement services
- Emergency and crisis services and supports
- Counselling and other support services
- Addiction treatment and supports
- Showers and laundry facilities
- Meals
- Advocacy
- Housing search
- Mediation of tenancy issues
- Social, physical, and education programs

7. Housing, Health, and Well-Being

This section of the report highlights key findings of research, reports, and academic literature that covers the relationship between housing, health, and well-being. One systematic review¹³ identified 59,193 citations that dealt with housing intervention studies from 1887 to July 2012. This review was highly technical and therefore not included in the Appendix. It does provide an example of the extent of research and study that has been given to this topic.

[Appendix D – Literature Review Summaries and Highlights](#) provides overviews and summaries of some of the literature that was reviewed and selected to inform this topic for DN Between the Bridges. Several of the items included in Appendix D are in-depth literature reviews that provide far more information than what is included here. Bonnefoy (2007) is a plain language excellent discussion of issues around “Inadequate Housing and health”.

Housing has been shown to be one of the more important social determinants of health, particularly for children. The Canadian Council on Social Determinants of Health commissioned [A Review of Frameworks on the Determinants of Health](#). The review selected 36 frameworks from different countries, sectors and levels of government. One of the seven models selected for a closer look is pictured in the following figure¹⁴.



¹³ Thomson H, Thomas S, Sellstrom E, Petticrew M. Housing improvements for health and associated socio-economic outcomes. Cochrane Database of Systematic Reviews 2013, Issue 2. Art. No.: CD008657. DOI: 10.1002/14651858.CD008657.pub2.

¹⁴ Adapted from: Mikkonen, J., & Raphael, D. (2010). Social Determinants of Health: The Canadian Facts. Toronto: York University School of Health Policy and Management.

The Dahlgren and Whitehead model is described in the framework review as the “most widely known and widely used of all models on the determinants of health”. It is one of the many models that explicitly include housing as a factor in health experience.

In November 2018, the World Health Organization released the [WHO Housing and Health Guidelines](#). As stated on their web site:

“The WHO Housing and health guidelines bring together the most recent evidence to provide practical recommendations to reduce the health burden due to unsafe and substandard housing. Based on newly commissioned systematic reviews, the guidelines provide recommendations relevant to inadequate living space (crowding), low and high indoor temperatures, injury hazards in the home, and accessibility of housing for people with functional impairments. In addition, the guidelines identify and summarize existing WHO guidelines and recommendations related to housing, with respect to water quality, air quality, neighbourhood noise, asbestos, lead, tobacco smoke and radon. The guidelines take a comprehensive, intersectoral perspective on the issue of housing and health and highlight co-benefits of interventions addressing several risk factors at the same time.”

The World Health Organization recognizes shelter as one of eight prerequisites for health. This was developed at the first International Conference on Health Promotion in Ottawa in November 1986. These prerequisites are part of The Ottawa Charter for Health Promotion. The prerequisites have been reaffirmed in the release of subsequent international conferences on health promotion. As shown in [Milestones in Health Promotion](#), housing is frequently included in lists that call for action.

Bonnefoy’s summary¹⁵ on the World Health Organization definition of housing embodies four interconnected levels with possible health effects in each:

- the physical structure, including factors such as mould growth, quality, design, and noise exposure;
- the meaning of “home” as a protective, safe, and intimate refuge where one develops a sense of identity and attachment;
- the immediate housing environment, including the quality of urban design (e.g., public services, playgrounds, green space, parks, places to socialise); and
- the community, that is, the quality of the neighbourhood and its relation to social cohesion, sense of trust, and collective efficacy.

In August 2014, the World Health Organization updated its definition of mental health to be:

“a state of well-being in which every individual realizes his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to her or his community.”

¹⁵ Taken from Robinson and Adams (2008)

The positive dimension of mental health is stressed in WHO's definition of health as contained in its constitution: "Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity." ¹⁶

This definition is included here because the literature consistently shows housing affects mental health and wellbeing more than it does general health.

The following are key findings from the reviews included in Appendix D:

- Poor housing and low income people have the strongest relationship for poorer health outcomes.
- Renters tend to have poorer general and mental health than owners.
- Efficient energy for warm and dry housing has consistently shown beneficial impacts on both general and mental health.
- A side effect of energy efficiency is opening more rooms in a home, thus reducing stress of crowding.
- Damp, mold, indoor pollutants, and infestations are common contributors to health issues.
- While on the waiting lists for subsidized housing, children felt unsettled, and had anxieties about switching schools, were often unprepared or missed school, and rated their health as poor or adequate more often.
- Relative wealth did not show strong effects on health.
- Problem landlords, i.e. unresponsive to repair requests, aggressiveness, lack of consideration for privacy, were a source of stress and had negative effects on mental health and wellbeing.
- Targeted housing interventions to those who needed them most, rather than blanket approaches, demonstrated better health outcomes.
- Tenancy support and mental health problems were shown to be the greatest need among homeless people.
- Coping with limited budgets for food affected housing stability
- External appearance of the home and the front door (both an aesthetic and a security- or control-related item) had a strong association with positive wellbeing.
- Neighbourhood environmental quality and attractiveness were also strongly associated with positive wellbeing.
- Improvements that lead to rent increases in a unit or neighbourhood create stress.

¹⁶ [http://www.who.int/features/factfiles/mental_health/en/index.html]. Accessed September 9, 2018

8. A Point-in-Time

This report is a compilation of current information related to housing in Dartmouth North for the geographic area where the Between the Bridges Network is focusing attention. The report is a “snapshot in time”. It provides key information for the diversity of people and organizations engaged with Between the Bridges Network to support the development of a shared understanding of the issues and opportunities. It is hoped this compilation of housing information can also be a helpful resource to others involved in housing. Additionally, through working with this report and sharing with others, supplementary information may be identified and used to further explore this topic and subsequent planning.

9. Appendix A – Glossary of Selected Terms¹⁷

COMMUNITY HOUSING

The term “community housing” is an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments. Investments in federally delivered programs will prioritize housing that is owned and operated by not-for-profits and co-operative housing organizations. The intent is that any new housing built in the future by these groups will be a new generation of housing that is guided by the common principles outlined in the National Housing Strategy. The Vision is to ensure support for a modern, efficient, and effective system that encourages social inclusion and is economically and socially sustainable.

CORE HOUSING NEED

A household is considered in “Core Housing Need” if its housing does not meet one or more of the adequacy, suitability, or affordability standards, and it would have to spend 30% or more of its before-tax income to access acceptable local housing.

Acceptable housing is adequate in condition, suitable in size, and affordable.

Adequate housing does not require any major repairs, according to residents.

Suitable housing has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the needs of the households, according to National Occupancy Standard (NOS) requirements.

Affordable housing costs less than 30% of before-tax (gross) household income (See Affordable Housing).

EMERGENCY HOUSING (SHELTER)

Emergency Housing is defined as facilities providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing or counselling. Emergency housing is short-term accommodation for people experiencing homelessness or those in crisis.

EVIDENCE OF COMMUNITY NEED

Demonstrating the gap between what a particular community is experiencing, as it relates to lack of (affordable) housing supply, and what it could/should be, in relation to affordable housing demand.

¹⁷ Source: The National Housing Strategy Glossary of Common Terms (2018), Ottawa ON

HOMELESS

The situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means, and ability of acquiring it.

It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

LIVED EXPERIENCE

A term used to describe experience and knowledge gained through direct, first-hand involvement in everyday situations, events, and interactions as a result of personally experiencing housing need or homelessness.

ON-SITE SUPPORT

On-site support refers to services offered to households on the premises in order to maintain their optimal level of health and well-being. These services may take a variety of forms and may vary in intensity based on people's needs. A few examples of eligible support services could include: case management, counselling, supervision/monitoring, assistance with medication, psychosocial rehabilitation, child care, meal services, personal care, housekeeping, and other forms of support that help people to live independently and remain stably housed.

SUPPORTIVE HOUSING

Supportive housing is housing that provides a physical environment that is specifically designed to be safe, secure, enabling, and home-like, with support services such as social services, provision of meals, housekeeping, and social and recreational activities, in order to maximize residents' independence, privacy, and dignity.

TRANSITIONAL HOUSING

Housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge, and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years.

VULNERABLE GROUPS

Women, children, and persons belonging, or perceived to belong, to groups that are in a disadvantaged position or marginalised are often referred to as vulnerable groups.

In the case of the National Housing Strategy, priority vulnerable groups are currently defined to include survivors (especially women and children) fleeing domestic violence; seniors; Indigenous peoples; people with disabilities; those dealing with mental health and addiction issues; veterans; LGBTQ2+; racialized groups; newcomers (including refugees); individuals and families experiencing homelessness; and young adults.

WORKING POOR/HOUSING CHALLENGED

A person who is considered of the “working poor” is someone who:

- has an after-tax income below the poverty line, or Low-income Measure (LIM) for the area in which they live;
- has earnings of at least \$3,000 a year;
- is between the ages of 18 and 64;
- is not a student; and
- lives independently.

10. Appendix B – Housing First

As noted in the report “Housing First” has been and continues to be a priority of the federal government especially under the Homelessness Partnering Strategy. The [homeless hub](#) is an excellent resource for information about all aspects of homelessness. Among them is the following description¹⁸ of Housing First which has been copied from their site. The site includes much more about Housing First as well as links, basic, and advanced information, and such things as student and educator resources.

‘Housing First’ is a recovery-oriented approach to ending homelessness that centers on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed. It is an approach first popularized by Sam Tsemberis and Pathways to Housing in New York in the 1990s, though there were Housing First-like programs emerging elsewhere, including Canada (HouseLink in Toronto) prior to this time. The basic underlying principle of Housing First is that people are better able to move forward with their lives if they are first housed. This is as true for people experiencing homelessness and those with mental health and addictions issues as it is for anyone. Housing is provided first and then supports are provided including physical and mental health, education, employment, substance abuse, and community connections.

There are five ***core principles of Housing First***:

1. Immediate access to permanent housing with no housing readiness requirements. Housing First involves providing clients with assistance in finding and obtaining safe, secure, and permanent housing as quickly as possible. Key to the Housing First philosophy is that individuals and families are not required to first demonstrate that they are ‘ready’ for housing. Housing is not conditional on sobriety or abstinence. Program participation is also voluntary. This approach runs in contrast to what has been the orthodoxy of ‘treatment first’ approaches whereby people experiencing homeless are placed in emergency services and must address certain personal issues (addictions, mental health) prior to being deemed ‘ready’ for housing (having received access to health care or treatment).

2. Consumer choice and self-determination.

Housing First is a rights-based, client-centred approach that emphasizes client choice in terms of housing and supports.

- Housing - Clients are able to exercise some choice regarding the location and type of housing they receive (e.g. neighbourhood, congregate setting, scattered site, etc.). Choice may be constrained by local availability and affordability.
- Supports – Clients have choices in terms of what services they receive, and when to start using services.

3. Recovery orientation. Housing First practice is not simply focused on meeting basic client needs, but on supporting recovery. A recovery orientation focuses on individual well-being, and

¹⁸ Accessed September 26, 2018.

ensures that clients have access to a range of supports that enable them to nurture and maintain social, recreational, educational, occupational, and vocational activities.

For those with addictions challenges, a recovery orientation also means access to a harm reduction environment. Harm reduction aims to reduce the risks and harmful effects associated with substance use and addictive behaviours for the individual, the community, and society as a whole, without requiring abstinence. However, as part of the spectrum of choices that underlies both Housing First and harm reduction, people may desire and choose ‘abstinence only’ housing.

4. Individualized and client-driven supports. A client-driven approach recognizes that individuals are unique, and so are their needs. Once housed, some people will need minimum supports while other people will need supports for the rest of their lives (this could range from case management to assertive community treatment). Individuals should be provided with “a range of treatment and support services that are voluntary, individualized, culturally-appropriate, and portable (e.g. in mental health, substance use, physical health, employment, education)” (Goering et al., 2012:12). Supports may address housing stability, health and mental health needs, and life skills.

Income supports and rent supplements are often an important part of providing client-driven supports. If clients do not have the necessary income to support their housing, their tenancy, health, and well-being may be at risk. Rent supplements should ensure that individuals do not pay more than 30% of their income on rent.

It is important to remember that a central philosophy of Housing First is that people have access to the supports they need, if they choose. Access to housing is not conditional upon accepting a particular kind of service.

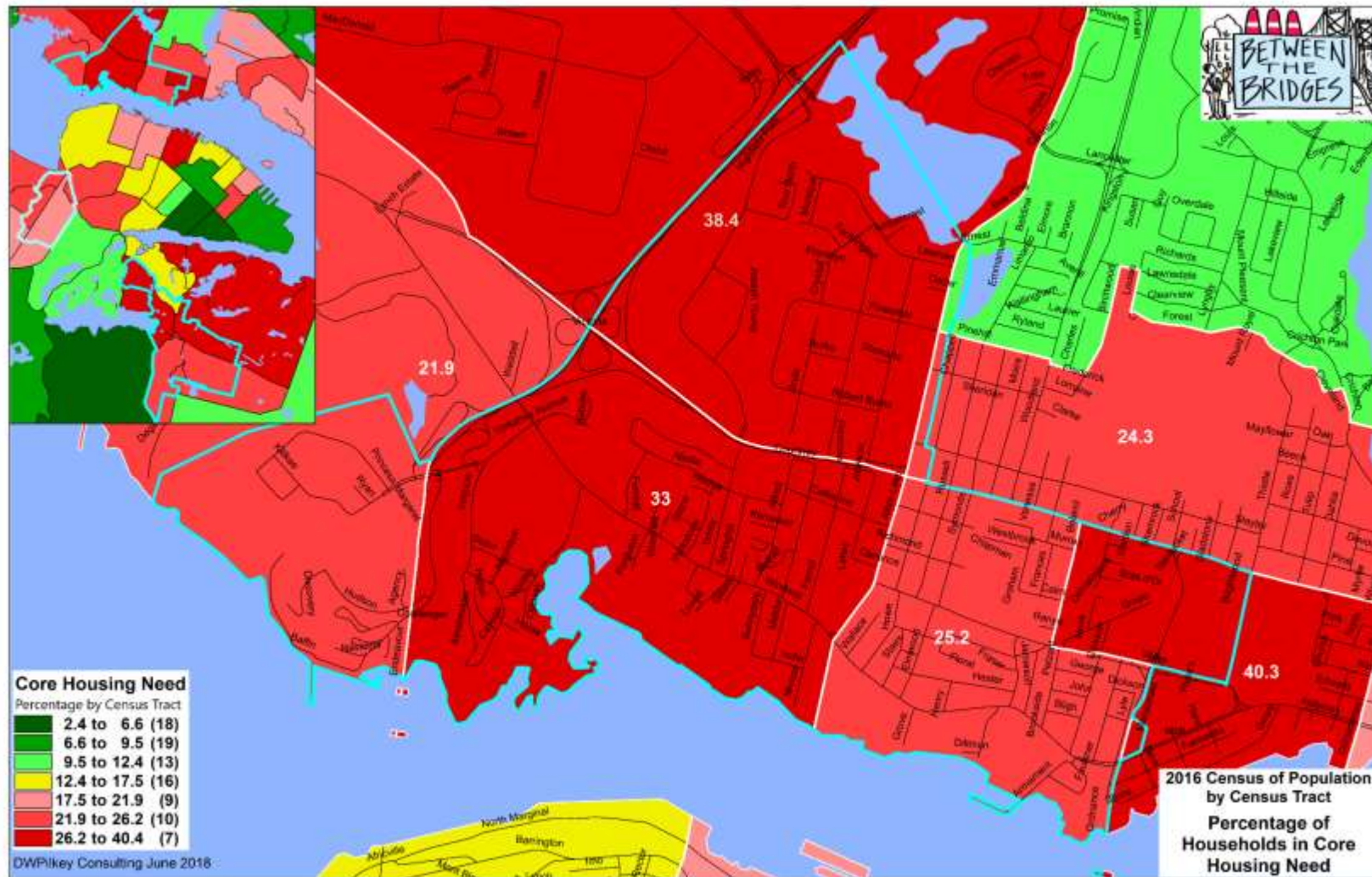
5. Social and community integration. Part of the Housing First strategy is to help people integrate into their community and this requires socially supportive engagement and the opportunity to participate in meaningful activities. If people are housed and become or remain socially isolated, the stability of their housing may be compromised. Key features of social and community integration include:

- Separation of housing and supports (except in the case of supportive housing)
- Housing models that do not stigmatize or isolate clients. This is one reason why scattered site approaches are preferred.
- Opportunities for social and cultural engagement are supported through employment, vocational, and recreational activities.

While all Housing First programs ideally share these critical elements, there is considerable variation in how the model is applied, based on population served, resource availability, and other factors related to the local context. There is no ‘one size fits all’ approach to Housing First.

In the Annapolis Valley, a special effort to apply a [Housing First Approach for youth](#). The ten year plan for “Homeless No More” shifts the emphasis from emergency response to that of both prevention and age appropriate housing and supports. It is a plan to end youth homelessness in Annapolis Valley by 2027.

11. Appendix C – Core Housing Need



12. Appendix D – Literature Review Summaries and Highlights

This appendix provides summaries and highlights of the selected literature that was reviewed to inform Section 7 Housing, Health, and Wellbeing of this report. This is not a comprehensive literature review; however, several such comprehensive reviews are included here. In addition, many of the other studies and reports include literature reviews. Links are provided for the papers and reports included in this section.

Anucha, Uzo, Helen Leung, and Alexander Lovell. “Housing Affordability and the Well-Being of Children: Towards a Longitudinal Research Strategy” 2013 CMHC

Anucha et al (2013) initiated a pilot project to develop a long-term research strategy¹⁹ to explore the impact of affordable housing on the well-being of children. While developing a long-term strategy was the primary objective of this study, secondary objectives in assessing the wellbeing of children were:

- Impact of long wait lists
- Differential affects of type of affordable housing
- Receipt of affordable housing and its effect on outcomes of such things as employment, education, and health.

There were 65 adults, 22 children (ages 6 – 15), and 13 youth (ages 16-21) in the study. It involved a series of three in-depth interviews and an extensive literature review. Feedback and insights from researchers as well as participants provided good insights for a more in-depth research program on this topic. The final research report was made public in 2013. A subset of the baseline participants was chosen for in-depth interviews. Although sample sizes were small, the stories and learnings from this Canadian research are very informative.

This research report includes:

- A formal literature review with bibliography
- Linkages and suggestions for usefulness and limitations of other data studies such as the National Longitudinal Study of Children and Youth
- Review and selection of indicators of the well-being of children
- Participant stories to amplify topic areas.

Participant numbers are small, and the results may not be representative of the whole population. The key findings showed relationships between children’s well-being and subsidized housing:

- children and youth living in homes that were not subsidized may experience more negative outcomes than those living in subsidized housing.

¹⁹ [Housing Affordability and the Well-Being of Children: Towards a Longitudinal Research Strategy](#)
Homelessness Partnering Strategy (HPS) and CMHC were among the funders of this work.

- food security was an issue for families - many were still dependent on food banks.
- strategies for coping with a limited budget for food had implications for housing stability, e.g. delaying payment of rent and other bills.
- While on the waiting lists, parents and children are stressed, children felt unsettled and had anxieties about switching schools, and were often unprepared or missed school
- When not in subsidized housing, parents had a more negative outlook. Children rated their health as poor or adequate more often and were uncomfortable inviting friends over.

HPS published a [two page summary](#) of the research that includes the key findings, both of the literature review and the research results. There does not appear to be any follow-up to this Research pilot.

[Click here to get Anucha et al \(2013\)](#)

Bond, Lyndal, et al. “Exploring the Relationships Between Housing, Neighbourhoods and Mental Wellbeing for Residents of Deprived Areas.” *BMC Public Health*, vol. 12, no. 48, 18 Jan. 2012.

Bond’s (2012) cross-sectional study of 3,911 residents in 15 deprived areas of Glasgow Scotland establishes the relationship between housing and neighbourhood quality and aesthetics with mental wellbeing (experienced by everybody) as opposed to mental ill health (minority of population). The aim of the study was “to inform targeted individual- and area-based strategies, including urban regeneration programmes that attempt to improve residents’ mental health and quality of life in disadvantaged areas.” A key aspect of this research is consideration of the perceptions of residents housing and neighbourhood compared to their wellbeing score using a comprehensive wellbeing scale, which included 14 aspects of wellbeing. Three types of residential circumstances were considered:

- Residential circumstances and psychosocial benefits
- Dwelling type and perceived housing quality
- Perceived neighbourhood quality

Measurements for each of these types were based on a comprehensive set of factors for each type. The strongest associations of housing with average or high wellbeing were:

- satisfaction with the landlord,
- perceptions of personal progress (my home & my area make me feel I am doing well in my life)
- external appearance of the home and the front door (both an aesthetic and a security- or control-related item)
- good insulation (a warmth and comfort issue)
- neighbourhood environmental quality
- attractiveness of the local environment (other than buildings)

The weakest associations of housing with average or high wellbeing were:

- length of residence in the home and area,
- poor external area reputation
- intention to move in the next 12 months

As noted by the authors:

"This study contributes to a greater understanding of how perceptions of neighbourhood might contribute to mental wellbeing. Importantly, we found that not only are the quality and aesthetics of housing and neighbourhoods associated with mental wellbeing, but so, too, are feelings of respect, status and progress derived from how places are created, serviced and talked about by those who live there."

[Click here to get Bond et al \(2012\)](#)

Bonnefoy, X. (2007) "Inadequate housing and health: an overview", *Int. J. Environment and Pollution*, Vol. 30, Nos. 3/4, pp.411–429.

Bonnefoy (2007) discusses the many aspects of housing structures, the meaning of home, its place in community, and the environment. Many aspects of housing such as sick buildings, accessibility, energy consumption, and safety are described with respect to their impact on health, including mental health. Bonnefoy's engineering background together with his work at the World Health Organization provides a good in-depth and understandable presentation of housing and health under each of the headings shown in the table below.

Selected Working Areas of Housing and Health	
Radon, asbestos, lead	Mould and dampness
Electromagnetic fields	Thermal comfort/energy consumption
Lighting/illumination	Hygiene and sanitation
Home safety and accidents	Pests and infestations
Noise exposure/quality of sleep	Building products/emissions
Housing and mental health	Accessibility and usability
Ventilation, air exchange rate, and indoor air quality	Housing environment and neighbourhood services
Environmental tobacco smoke	Perception of safety/fear of crime
Density and crowding	Residential lifestyles

[Click here to get Bonnefoy \(2007\)](#)

Burke, T., and K. Hulse. “Sole Parents, Social Wellbeing and Housing Assistance.” *Australian Housing and Urban Research Institute*, May 2002, pp. 1–43.

Burke and Hulse (2002) received 1,018 survey responses from sole parent families in public housing and 670 from sole parent families receiving rental assistance (RA). The study examines the circumstances and attitude of households that are receiving rental assistance, and those who live in publicly funded housing, as well as the effect of the type of support on sole parent’s social wellbeing and participation in the community. The study found that those who received rental assistance moved more frequently and therefore had a lower quality of social wellbeing and connection with community. Both groups had a high level of financial stress that impacted negatively on their wellbeing. On most of the measures of wellbeing and social connectedness the profiles of both groups were similar.

Most of the public housing people wanted to remain in public housing while about half of the RA recipients would prefer public housing. Private rental has perceptions of better choice, safety, and security. Public housing was seen to have better security of tenure and affordable rents.

[Click here to get Burke & Hulse \(2002\)](#)

Dunn J. R. “Housing and inequalities in health: a study of socioeconomic dimensions of housing and self reported health from a survey of Vancouver residents”. *J Epidemiol Community Health* 2002;56:678–81

Dunn (2002) conducted a telephone survey of 650 households from 12 Neighbourhoods in Vancouver. The purpose of the survey was to determine the relationship of housing, socioeconomic status and self reported general and mental health. Key findings from Dunn’s study were:

- Renters tended to have poorer health than owners.
- A combination of several housing variables had more impact on health status than education attainment.
- Relative wealth did not show a strong effect on health.
- Pride in home and neighbourhood was associated with general and mental health.
- Reluctance to be at home, e.g. negative associations with housework, showed poorer general and mental health.

[Click here to get Dunn \(2002\)](#)

Mason, Kate E., et al. “Housing Affordability and Mental Health: Does the Relationship Differ for Renters and Home Purchasers?” *Social Science and Medicine*, vol. 94, Oct. 2013, pp. 91–97.

Mason (2013) uses data from the Australian Household, Income and Labour Dynamics in Australia (HILDA). All annual waves from 2001 to 2010 of this panel survey were used. People aged 25 to 64 living in lower income households, but not living with parents were included. There were 2,916 individuals with incomes less than 40% of national income in the study. They had experienced both affordable and unaffordable housing at some time during the study period.

The overall results showed that renters scored lower on mental health when their housing was unaffordable. Home purchasers, on average, showed no difference in mental health scores whether their houses were affordable or not. The measured differences were considered moderate.

[Click here to get Mason \(2013\)](#) Access to the full document requires access privileges.

Northern Ireland Housing Executive (NIHE). “Health and Wellbeing in Housing: Innovation, Practice and Partnerships” June 2006.

Health and Wellbeing in Housing was published in 2006 by the Housing Executive of The Regional Strategic Housing Authority in Northern Ireland. The Chair’s statement recognizes the inextricable link between housing, health, and well-being. This report shows the progress since the release of the Housing Executive’s strategic document “Housing and Health - Towards a Shared Agenda” in 2001. This 2001 agenda recognised “that good quality housing and housing services contribute significantly to the health and wellbeing of communities”. The report includes the World Health Organization’s statement that one of the prerequisites of health is “a home which is warm and dry, safe and free from infestation”. The report includes a summary of potential consequences of various housing conditions:

HOUSING CONDITION	POTENTIAL CONSEQUENCE
Physical Health	
Overcrowding	Increased risk of infectious/respiratory disease. Reduced stature.
Damp and Mould	Respiratory problems. Asthma, rhinitis, alveoli is. Eczema.
Indoor pollutants and infestations	Asthma.
Cold	Diminished resistance to respiratory infection. Hypothermia. Bronchospasm. Ischemic heart disease, myocardial infarction, and strokes.
Homelessness (rooflessness)	Problems resulting from facing the elements without protection. Risk of assault.
Homelessness (temporary accommodation)	Problems resulting from overcrowding, noise, inadequate cooking and washing facilities.
Mental Health	
Relatively poor quality housing in each tenure	Residents mental well-being reduced.
‘Difficult to let’ housing	Poorer emotional well-being than people in ‘better’ areas.
Damp	Depression in women
Overcrowding	Emotional problems, bed wetting, developmental delay, poorer educational attainment, and mental adjustment in children. Social tension, irritability, impairment of social relations.
Flatted accommodation	Increased GP consultation by women for emotional symptoms. Social isolation and psychiatric disturbance among women.

(Adapted from Marsh, A; Gordon, D; Pantazis, C. and Heslop, P Home Sweet Home: The impact of poor housing on health, The Policy Press, Bristol, 1999)

This progress report outlines the types of research which is an integral part of the Housing Executives annual program including:

- Health and safety in the home
- Fuel poverty
- Neighbourhood renewal
- Adaptations
- Older people

Also included is their experience and approach to homelessness with an emphasis on prevention. It includes a proposal for a Floating Support Service with three focus areas:

- Primary prevention activity to help stop homelessness from occurring in the first instance.
- High quality needs and support assessment for homeless cases placed in temporary accommodation.
- The provision of tenancy support to help sustain tenancies and prevent recurrence of homelessness.

A survey of homeless people in 2004 showed the most frequently occurring needs by household type in the following table:

Support Need Category	% of Singles Population Surveyed	% of Families Population Surveyed
Tenancy Support	29%	39%
Mental Health Problems	32%	29%
Misuse of Substances	15%	0
Mobility/Physical Health Problems	25%	15%
Vulnerability because of Age	10%	4%
Home Management Difficulties	8%	8%

The Housing Executive has an extensive ongoing research program related mainly to housing conditions and housing need. It is available from their [Housing Research](#) page.

[Click here to get NIHE \(2006\)](#)

Robinson, Elly, and Rennell Adams. “Housing Stress and the Mental Health and Wellbeing of Families.” *Australian Family Relationships Clearinghouse*, vol. 12, 2008, pp. 1–9.

Robinson and Adams’s (2008) analytical report examines the connection between housing affordability, housing stress and mental health and wellbeing. The paper is a synthesis of other research and reviews. Its strength and value are the main elements and ideas that are consolidated. Two of the references resulted in the inclusion of Bonnefoy (2007) and Shaw (2004) in this Appendix.

[Click here to get Robinson & Adams \(2008\)](#)

Smith, M., Albanese, F. & Truder, J. (2014). *“A Roof Over My Head: The final report of the Sustain Project.”* England, Shelter Retrieved August 2018 from

The Sustain Project explored the long-term outcomes and wellbeing of vulnerable homeless households who moved into the private rented sector (PRS). It was, a longitudinal study of housing outcomes and wellbeing in private rented accommodation.

People were visited in their homes three times, with research in:

- Greater Manchester
- East Sussex
- East London.

“A Roof Over My Head” was published in 2014. Over the course of 19 months, this study followed the lives of 128 homeless people that had been moved into the private rented sector (PRS).

People’s expectations of moving into private rentals included:

- Provide a base for rebuilding their lives
- Finding a home that included hot water, heating, comfort, safety, and security
- Long term stability with a chance to settle down

The reality was contrary to expectations for the majority of the tenants. Key issues included:

- Condition problems – cold with damp and mold with impacts on physical health
- Problem landlords – unresponsive to repair requests, aggressiveness, charging for repairs which included gas and roof leaks, poor maintenance, and exposed electrical wires.
- Cramped unsuitable accommodation – parents, children, including teens, had to share bedrooms resulting in behavioural and mental health impacts.
- Location outside area sought – negative schooling impact, and loss of supports from family and friends

The report discusses in detail the many negative factors and experiences of study participants. It includes a series of recommendations with respect to placing and supporting people in the private rental sector. The conclusions reached in the report start with the observation that:

“Although our participants came from a range of backgrounds and had varying personal circumstances, the research found that housing outcomes were more related to the ‘potluck’ of finding a good tenancy with a reasonable landlord rather than personal circumstances.”

[Shelter](#) is a UK based organization that helps millions of people every year struggling with bad housing or homelessness through advice, support, and legal services. Their site includes a range of [resources for professionals](#). While most of the information applies to the UK, it demonstrates the range of resources that could be available to help those with housing challenges.

[Click here to get Smith et al \(2014\)](#)

Shaw, M. “Housing and Public Health”, *Annu. Rev. Public Health* 2004. 25:397–418

Shaw (2004) reviews the broad area of housing and public health. Shaw cites the United Nations declaration that housing is a basic right as the right not just to basic shelter but to “adequate housing,” in terms of legal security of tenure; availability of services, materials, facilities, and infrastructure; affordability; habitability; accessibility; and location and cultural adequacy.

Shaw develops the conceptual model shown below to consider the three dimensions of shelter, home, and habitat.

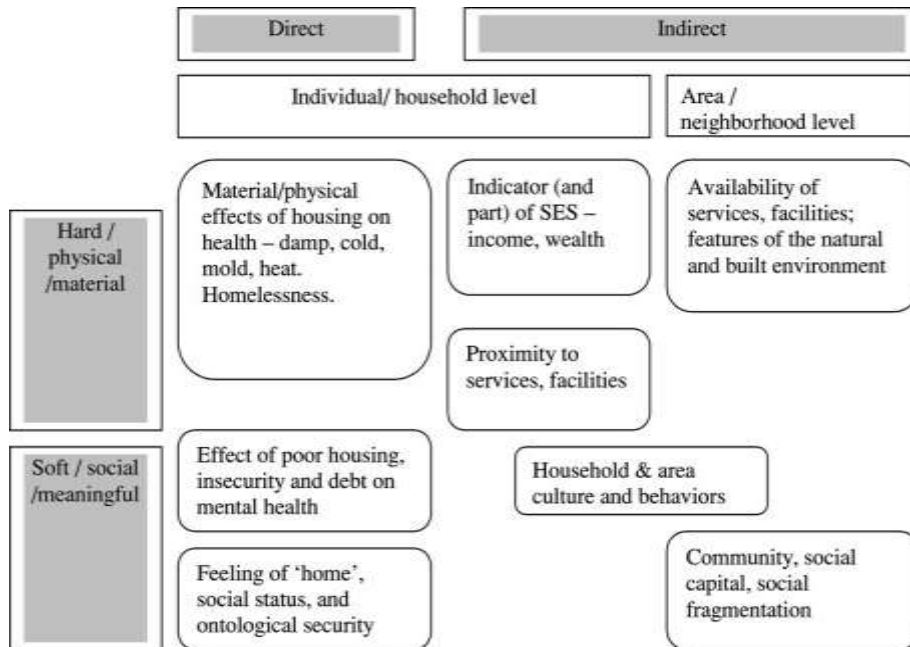


Figure 1 Direct and indirect (hard and soft) ways in which housing can affect health.

This paper provides an excellent overview of historical and contemporary evidence related to the effect of housing on health. Her paper reviews research, approaches, and effects of each of the above on housing dimensions and the impact on health. Shaw concludes “housing remains a key social determinant of health and a central component of the relationship between poverty and health”.

[Click here to get Shaw \(2004\)](#)

World Health Organization (WHO). “Is housing improvement a potential health improvement strategy?” WHO Regional Office for Europe’s Health Evidence Network (HEN) *February 2005*

WHO (2005) uses this comprehensive review to answer the question “*Is housing improvement a potentially effective health improvement strategy?*”. The review also attempts to get a better understanding of:

- Which housing characteristics pose the greatest health risks?
- Which available interventions are effective in minimizing the adverse health effects of housing hazards?
- Can better housing improve health?
- What sorts of housing improvements are most likely to improve health?
- What kind of health effects have been reported following housing improvements?
- Are there other factors associated with housing improvement programmes that might also affect the health of those who receive new or improved housing?

This review looks at studies under several broad categories:

- housing characteristics that have been linked to poor health such as
 - indoor air quality – detrimental to elderly and asthmatics
 - dampness – encourages growth of allergens and microbes
 - mould and dust mite allergens
 - temperature and warmth – elderly and very young most at risk of extremes
 - control of lead – cause of physical, mental, and intellectual problems in children
 - unintentional injuries – poisoning, falls, and fires are preventable
 - domestic noise – potential for sleep disturbance and stress
 - housing tenure – financially secure ownership has better health outcomes
 - housing design – may affect mental health, accessibility, risk of domestic injury
 - housing satisfaction – improved mental health
 - infestation – health hazard
- effectiveness of housing improvements
 - general health – small improvements, no strong evidence
 - mental health – consistently improved health results
 - respiratory health – energy efficiency and warm conditions improved this situation
 - rent increases – negative impact from increased stress and other related responses
- Housing improvements and regeneration
 - Changes in neighbourhood characteristics
 - Relocation
 - Displacement
 - Gentrification
 - Social exclusion

The strongest demonstrated links are poor health outcomes related to poor housing. The evidence of better general health from housing improvements is weak and some situations can result in negative results. Improvements to mental health are more evident when housing interventions are targeted to those most in need of them.

[Click here to get WHO \(2005\)](#)

13. Appendix E – Governments, Initiatives, Agencies, and Organizations

This appendix provides a list and overview of government initiatives, umbrella organizations, and non-profit organizations involved in housing and housing support that are relevant to Dartmouth and HRM. The information presented is based largely on information available from the internet. Information from the [211 service](#) was used as a starting point.

13.1 Linked Index – Government, Agencies, and Initiatives

Click on any underlined heading below to go to that agency/organization.

Federal Government

[Homelessness Partnering Strategy \(HPS\)](#)
[National Housing Strategy](#)
[Canada Mortgage and Housing Corporation](#)
[Additional Federal Departments and Agencies](#)

Provincial Government

[Housing Nova Scotia](#)
[Additional Provincial Departments & Agencies](#)

[Municipal Government](#)

Additional Agencies and Initiatives

[Affordable Housing Association of Nova Scotia](#)
[Housing and Homelessness Partnership](#)
[United Way Halifax](#)
[Efficiency Nova Scotia](#)
[Nova Scotia Power](#)

13.2 Linked Index - Housing and Housing Support Services Providers

[Adsum for Women & Children](#)
[Affirmative House – Dartmouth](#)
[Alice House](#)
[ARK Outreach](#)
[Brunswick Street Mission](#)
[Bryony House](#)
[Co-operative Housing Federation of Canada](#)
[Dartmouth Housing Help](#)
[Dartmouth Non-Profit Housing Society](#)
[Dartmouth Seniors Service Centre](#)
[Demetreous Lane Tenants Association](#)
[Elizabeth Fry Society](#)
[Freedom Foundation of Nova Scotia](#)
[Habitat for Humanity](#)
[Halifax Housing Help](#)
[Harbour City Homes](#)
[HomeBridge Youth Society](#)
[Marguerite Centre](#)
[Metro Community Housing Association](#)
[Mobile Outreach Street Health \(MOSH\)](#)
[Out of the Cold](#)
[Phoenix](#)
[Salvation Army Centre of Hope](#)
[Shelter Nova Scotia](#)
[Supportive Housing for Young Mothers \(SHYM\)](#)
[Support Services Group Co-operative \(SSG\)](#)
[Tawaak Housing Association](#)
[Welcome Housing and Support Services](#)
[Women in Supported Housing \(WISH\)](#)

13.3 Federal Government

13.3.1 Homelessness Partnering Strategy (HPS)

The Homelessness Partnering Strategy was launched in April 2007. It is a community-based program aimed at preventing and reducing homelessness by providing direct support and funding to communities across Canada. HRM is one of 61 communities supported. The strategy for HRM is managed under a contract between Service Canada and the Affordable Housing Association of Nova Scotia (AHANS).

The Advisory Committee on Homelessness issued its final report in May 2018 and recommended many changes to the HPS starting in April 2019.

The overall thrust and content of the [Final Report of the Advisory Committee on Homelessness](#) is encouraging. It is thoughtful, well considered and gives a good rationale for each of the recommendations. The current program ends at the end of the current fiscal year and is being replaced by the “Reaching Home” program, effective April 1, 2019. It incorporates many of the ideas in the Advisory Committee’s report.

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13.3.2 National Housing Strategy

In the 2016-17 budget the federal government announced new funding initiatives. \$2.3 billion over two years was included for:

- doubling the investment in the Affordable Housing Initiative
- increasing affordable housing for seniors
- energy efficiency upgrades
- retrofitting existing social housing
- supports for shelters for victims of violence
- tackling homelessness
- Aboriginal housing
- support for construction of affordable rental housing.

In the fall of 2017, the federal government released its National Housing Strategy. The primary focus of the National Housing Strategy (NHS) is meeting the needs of vulnerable populations. Two key goals are to remove 530,000 Canadians from housing need and cut homelessness in half over ten years. The NHS includes plans for a total of \$40 billion over ten years starting in 2019-20. This will increase slowly from about \$4 billion/year started in 2016-17 peaking at about \$5 billion/year in 2026-27. These amounts do not consider additional funds to be invested by other government levels, NPOs and the private sector. The funds will be a mix of targeted funding, matching transfers, grants, and low-interest loans. The funds coming to Nova Scotia are not yet known because a federal-provincial bilateral housing agreement is currently being negotiated.

The [National Housing Strategy](#) offers a change of direction and increased support in a very important part of living.

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13.3.3 Canada Mortgage and Housing Corporation

Canada Mortgage and Housing Corporation (CMHC) is Canada's national housing agency. Established as a government-owned corporation in 1946 to address Canada's post-war housing shortage, the agency has grown into a major national institution. CMHC is Canada's premier provider of mortgage loan insurance, mortgage-backed securities, housing policy and programs, and housing research.

CMHC works with community organizations, the private sector, non-profit agencies, and all levels of government to contribute to the stability of the financial system, facilitate access for Canadians in housing need, and offer objective housing research and advice to governments, individuals, and the housing industry. CMHC is the agency charged with implementing the National Housing Strategy on behalf of Employment and Social Development Canada (ESDC). ESDC's 2018-19 Departmental Plan states that the department will work with CMHC in implementing the NHS and the renewed Homelessness Partnership Strategy.

CMHC has many helpful housing related resources including such things as:

- Tools and funding for housing management and sustainable maintenance
- Resources and funding for new builds, conversions, and renovations
- information on tenant and landlord rights
- Tools and information to help you buy a house or condominium in Canada
- Trends, research, and insights on the Canadian housing market
- Finance and investment opportunities available through CMHC

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13.3.4 Additional Federal Departments and Agencies

The **Indigenous and Northern Affairs Canada** (INAC) website lists several programs that support [Housing for Indigenous peoples](#). Several of these are administered by CMHC and several show error links. This is probably because of the transition to a new structure:

In August 2017, the Prime Minister announced the dissolution of Indigenous and Northern Affairs Canada (INAC) and the creation of two new departments: [Indigenous Services Canada](#) and [Crown-Indigenous Relations and Northern Affairs Canada](#). This transformation will take time and includes engagement with Indigenous peoples and others. The web page states it will be updated because of structural changes to the departments. Until then if you cannot find what you are searching for from this webpage, visit the [former INAC website](#).

[Canada Revenue Agency \(CRA\)](#) provides tax incentives for housing as well as diverse regulations affecting claims of household expenses and [housing benefits](#) and incentives. It is not easy to find housing related information on this site. One study of interest was "[Ethnography of homeless and housing-insecure Canadians' experiences filing taxes and accessing benefits](#)". The objective of the study was to understand the needs and experiences of homeless and housing-insecure Canadians in filing taxes and accessing benefits. The small sample size limits the findings somewhat.

[Statistics Canada](#) has extensive array of statistics, analysis and reference [documents on housing](#).

Department of National Defence provides services and information related to [Military Housing](#).

Veterans Affairs Canada is reaching out to Veterans who are homeless or at risk of homelessness. See [Veteran Homelessness in Canada](#) for more information.

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13.4 Provincial Government

13.4.1 Housing Nova Scotia

Housing Nova Scotia (HNS) is the provincial government agency responsible for the administration and delivery of affordable housing solutions for low-to modest income Nova Scotians. HNS oversees the work of the five Regional Housing Authorities. The authorities manage the province's public housing stock of over 11,500 homes serving more than 17,000 seniors and families. In addition, the Authorities administer the Rent Supplement Program. Housing Services is the next largest division under the HNS. Housing Services is responsible for the delivery of social housing initiatives on behalf of *Housing Nova Scotia*. Housing Services develops, delivers, and administers provincial, federal-provincial, and federal social housing programs in Nova Scotia. The third section of HNS is the Partnerships and Homelessness Division. This latter division, together with the CEO of HNS represents HNS on the Housing and Homelessness Partnership and its two working groups.

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13.4.2 Additional Provincial Departments & Agencies

The **Department of Seniors** has an interest in and is actively working on initiatives that will enable seniors to age-in-place as part of their leadership role in implementing the Strategy for Positive Aging. The department provides access to information on programs and services offered by other departments. The Department of Seniors recently funded a [home sharing project](#) in Annapolis Valley that matches people with an extra room in their house with people who need an affordable place to live. The program is intended to help older adults stay in their own homes and communities longer and more safely and reduce the isolation that many people feel when living alone.

Nova Scotia Advisory Council on the Status of Women has a [Housing in Nova Scotia](#) featured page with a focus on immigrant women. The page has many helpful links that could be of interest to all women and even the general public.

Nova Scotia Office of Immigration on their [Housing](#) web page states: "Living in Canada may be very different than your former country. There are many different types of housing in Nova Scotia for you to choose from." In addition to describing the various types of housing, there are many links to other relevant resources. Renter/tenant responsibilities, home insurance, and household utilities are also covered.

Access Nova Scotia has a [Residential Tenancies](#) page that explains "The Residential Tenancies program helps landlords and tenants understand their rights, and exercise those rights when necessary."

The **Registry of Joint Stocks** includes a [Co-operatives Branch](#). Both pdf and excel lists of the 300 co-operatives in Nova Scotia can be accessed from this page. The list, as of September 2014, included 48 housing co-ops in HRM of which 22 are in Dartmouth. A current list, updated July 5, 2018, is available from [Nova Scotia Open Data](#). In July 2018, there were 43 housing co-ops in HRM. Of these, 24 seemed to be in Dartmouth. The use of P.O. boxes makes determination difficult.

The **Department of Communities, Culture and Heritage** offer funding to not-for-profits, local governments, businesses, and educational institutions under the [Building Vibrant Communities Grant](#). In 2018-19, housing is one of four themes being considered for these grants.

The **Department of Health and Wellness** has a [Continuing Care](#) program with a wide range of services and programs outside of a hospital setting. Many of these are listed and described on the [Live Well at Home](#). These include such things as caregiver benefit, home care, personal alert service and respite care.

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13.5 Municipal Government

The **Municipal Government Act of 1998** includes a statement on the provincial interest regarding housing which is to provide housing opportunities to meet the needs of all Nova Scotians.

The statement includes the following provision for municipalities:

“Planning documents must include housing policies addressing affordable housing, special-needs housing, and rental accommodation. This includes assessing the need and supply of these housing types and developing solutions appropriate to the planning area. The definition of the terms affordable housing, special-needs housing and rental housing is left to the individual municipality to define in the context of its individual situation.”

HRM joined The Housing and Homelessness Partnership in 2013 and is an active partner. On July 31, 2018 HRM Council unanimously passed a resolution instructing staff to proceed with selected actions in support of the partnerships strategic plan. One of the action items included focussed work for DN-Between the Bridges as a pilot for other HRM neighbourhoods.

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13.6 Additional Agencies and Initiatives

The following are actively engaged in homelessness and affordable housing.

13.6.1 Affordable Housing Association of Nova Scotia

The Affordable Housing Association of Nova Scotia (AHANS) has been active in the affordable housing arena since the mid-1980s. They have developed in-depth knowledge and accumulated experience in conducting research, providing education, being an advocate and building community capacity. HRM is one of 61 communities participating in the Homelessness Partnering Strategy and AHANS has been the funding administrator for this program since 2012. AHANS is also an active member of the HHP and has conducted research and funded other research and activities related to the HHP. AHANS has also conducted other research, commissioned studies and collected homelessness and housing data. A key element of AHANS services is a resource team to assist and advise non-profit housing providers. Their mandate is province wide.

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13.6.2 Housing and Homelessness Partnership

The Housing and Homelessness Partnership (HHP) was formed in 2013. Its members are:

- Affordable Housing Association Nova Scotia
- Canada Mortgage and Housing Corporation
- Halifax Regional Municipality
- Housing Nova Scotia
- Investment Property Owners Association of Nova Scotia
- IWK Heath Centre
- Nova Scotia Health Authority
- Nova Scotia Department of Community Services, and
- United Way Halifax

This partnership divided its work between the Homelessness Working Group (HWG) and the Affordable Housing Working Group (AHWG). In November 2013, the AHWG released its [Five Year Strategic Plan 2015-2020](#). It contained several action items for each of the 14 strategic objectives needed to achieve its 3 goals:

4. INCREASE THE SUPPLY OF AFFORDABLE HOUSING OPTIONS THAT MEET PEOPLE’S NEEDS
5. REDUCE THE NUMBER OF RESIDENTS LIVING IN CORE HOUSING NEED
6. FOSTER A STRONG HOUSING SECTOR

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13.6.3 United Way Halifax

United Way Halifax currently serves as a founding partner and the fiscal agent for [Between the Bridges](#), and as the secretariat of the [Housing and Homelessness Partnership](#)¹.

United Way Halifax is also deeply involved in [Poverty Solutions](#), a partnership of United Way Halifax and the Halifax Regional Municipality with a vision of creating “a poverty-free Halifax, filled with compassion and opportunity, where everyone lives a life with dignity”. The resulting [Community Report](#) was a “call to action” following an intensive and extensive consultation process as described earlier in this report. It identified homelessness and housing as one of seven focus areas. This focus area included 23 Calls to Action items under 5 categories.

United Way provides funding to 10 organizations that offer housing or housing support services. Four of these are in DN Between the Bridges as well as two in the downtown area of Dartmouth.

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13.6.4 Efficiency Nova Scotia

[Efficiency Nova Scotia](#) is Canada’s first energy efficiency utility. Efficiency Nova Scotia is operated by [EfficiencyOne](#), an independent non-profit organization. Efficiency Nova Scotia offers grants, rebates, and various programs to assist in reducing energy usage and costs. Energy efficient [Residential Products](#) are featured together with applicable rebates. [Residential Services](#) consider such things as Solar, Green Heat, and Energy Assessment together with incentives and financing options. [Residential Tools and Resources](#) has tips, ideas, and guides to help reduce a home’s energy costs. The site also includes similar rebates, tools, and resources for businesses.

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13.6.5 Nova Scotia Power

Nova Scotia Power through their [HomeWarming](#) program offers no-charge energy assessment and potential upgrades to income-qualified homeowners. Some efficiency options can be installed at no cost to people living on lower incomes. This program seems to be common with, or a variation of, the one offered through the Efficiency NS HomeWarming.

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13.7 Housing and Housing Support Services Providers

The following are agencies involved in housing and related services in Dartmouth or available to residents of Dartmouth.

13.7.1 Adsum for Women & Children

Website: <http://adsumforwomen.org/>

Established: 1983

Serves: Primarily women, children and female youth as well as families

Offers: A range of services and support during periods of homelessness including:

- An emergency shelter, open 7 days a week, 24 hours per day (**Adsum House**)
- Communal, residential living environment that provides support and programming for a minimum of six and a maximum of 12 months. (**Adsum Centre**)
- Twenty-three affordable, long-term supportive housing units (**Adsum Court**)
- 10 affordable housing units plus drop-in showers and laundry (**The Alders**)
- Affordable, stable housing for women-led families (**Family Condominiums**)
- Temporary emergency housing for families and eviction prevention or rapid re-housing to prevent family shelter stays. (**Diverting Families From shelter to Home.**)

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13.7.2 Affirmative House – Dartmouth

Website: affirmativeventures.ca

Established: 2007

Serves: People living with mental illness

Offers: Assistance to mental health consumers including:

- An affordable and stable co-operative housing model for 10 tenants
- A tenant savings plan to help tenants earn equity for buying a house or going to school once they move on.

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13.7.3 Alice House

Website: alicehouse.ca

Established: 1981

Serves: Women and children in need of safe housing due to physical, sexual, emotional, financial, social, and/or spiritual abuse

Offers: Safe housing, counselling, and support services including:

- Self-contained, unfurnished housing units located across Halifax Regional Municipality, available for three months up to two years
- Rent geared towards income
- Counselling services for both women and children living in Alice Housing

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13.7.4 ARK Outreach

Website: arkoutreach.com

Established: 1986

Serves: Street-involved and homeless youth ages 16 to 24

Offers: Drop-in services including:

- Assistance accessing emergency shelter and finding long-term housing
- Daily meals
- Showers
- Laundry facilities
- Individual support

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13.7.5 Brunswick Street Mission

Website: brunswickstreetmission.org

Established: 1929

Serves: People struggling with poverty

Offers: Supportive programming including:

- A trustee program that provides financial stewardship for individuals who have a history of challenges managing their limited income

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13.7.6 Bryony House

Website: bryonyhouse.ca

Established in NS: 1978

Serves: Women and children seeking refuge from an abusive relationship

Offers: Twenty-four hour emergency services including:

- Temporary accommodation
- Counselling

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13.7.7 Co-operative Housing Federation of Canada

Website: chfcanada.coop

Established in NS: 2002

Serves: Existing housing co-operatives (A form of non-profit housing that offers a mix of market-value units and geared-to-income units in a fixed ratio or funded from a subsidy pool.)

Offers: Serves as the organized voice of the Canadian co-operative housing movement including:

- [Advocacy](#)
- [Education](#)
- [Advice](#)
- Commercial insurance programs and [MemberGuard](#) contents insurance
- Co-op housing investment program (CHIP)
- [Co-op Cost-Cutters](#) bulk purchase program
- The [Nova Scotia Diversity Scholarship](#)
- Help for co-ops in difficulty

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13.7.8 Dartmouth Housing Help

(A joint service of The Public Good Society of Dartmouth (TPGSD) and Welcome Housing & Support Services)

Website: dartmouthhousinghelp.ca

Established: 2014

Serves: At-risk and difficult-to-house individuals with significant challenges in obtaining and retaining housing

Offers: Housing support services including:

- Housing search
- Connecting to other services such as medical, income assistance, legal, social, vocational, etc.
- Ongoing, stable support when issues arise in housing
- Mediating tenancy issues with existing relations

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13.7.9 Dartmouth Non-Profit Housing Society

Website: dartmouthhousing.ca

Established: 1982

Serves: Families that do not have sufficient earned income to obtain decent, adequate, and safe living accommodations

Offers: Safe, affordable housing for low and middle income working families including:

- 1- 2 bedroom apartments
- 3-4 bedroom duplexes

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13.7.10 Dartmouth Seniors Service Centre

Website: dartmouthseniors.ca

Established: 1976

Serves: People over the age of 50

Offers: Various social, physical, and educational programs that might not be available including:

- Daily Hot Lunches
- Daily Activities
- Catering
- Meals on Wheels
- Medical Transportation

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13.7.11 Demetreous Lane Tenants Association

Website: [demetreouslanes.org/Tenants Association](http://demetreouslanes.org/Tenants_Association)

Established: 1976

Serves: Members of the social housing community around Demetreous Lane

Offers: Community resources including:

- Community Centre
- Community Garden
- Food Bank
- Community Policing Office

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13.7.12 Elizabeth Fry Society Mainland Nova Scotia

Website: efrymns.ca

Established: 1982

Serves: Women in conflict with the law

Offers: Support for criminalized women and girls in Mainland Nova Scotia including:

- Safe, supportive transitional housing (**Holly House**)
- Support and coordination for long-term housing options
- Out-reach and rehabilitative programs

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13.7.13 Freedom Foundation of Nova Scotia

Website: freedomfoundation.ca

Established: 1988

Serves: Men, age 19 and over, recovering from alcohol, drug, and gambling addictions

Offers: A residential recovery program including:

- A detox phase (Approximately two weeks)
- A treatment phase (Six weeks to six months)
- A transitional phase (up to one year)

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13.7.14 Habitat for Humanity

Website: <https://habitatns.ca/>

Established: 1992

Serves: Low-income working families

Offers: Affordable housing

- Volunteers work with selected families to build their own home who then purchase it

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13.7.15 Halifax Housing Help

(A service offered by Welcome Housing and Support Services)

Website: <https://www.welcomehousing.ca/halifax-housing-help/>

Established: 2008

Serves: Low-income, single individuals

Offers: Housing and support services including:

- Individual support, advocacy, referral, and access to community resources
- Trustee services

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13.7.16 Harbour City Homes

Website: harbourcityhomes.org

Established: 1978

Serves: Anyone looking for affordable rental housing

Offers: Safe, convenient housing including:

- Units ranging from \$550 to \$1200

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13.7.17 HomeBridge Youth Society

Website: homebridgeyouth.ca

Established: 1977

Serves: High-risk youth between the ages of 12 and 18 years old

Offers: Residential care for youth in the child welfare system including:

- Emergency access & crisis stabilization
- Long term residential placement
- An accredited school program
- Progressive therapeutic program opportunities

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13.7.18 Marguerite Centre

Website: themargueritecentre.com/home

Established: 2002

Serves: Women in recovery from substance misuse and gambling addiction

Offers: Women-centred approach to recovery including:

- shelter and other fundamental living needs in a safe and tranquil residential setting conducive to healing
- holistic program so that women feel empowered to understand their addiction(s) and to create their own path to recovery
- outreach services for graduates

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13.7.19 Metro Community Housing Association

Website: mcha.ns.ca

Established: 1974

Serves: People who have experienced mental health difficulties

Offers: Support and residential services including:

- Group homes
- Small option homes
- Supported apartments
- Residential care facilities
- Counselling
- Recreation programs

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13.7.20 Mobile Outreach Street Health (MOSH) – Housing First

Website: moshhalifax.ca/about-us/housing-first

Established: 2015

Serves: People with chronic health issues, and mental health and addictions challenges who are experiencing homelessness

Offers: Support to secure appropriate housing including:

- Working with private landlords to secure safe housing of the client's choice
- Securing furniture and items to set up the household
- Individualized support to assist people in developing meaningful goals and enhanced independence
- Assistance in relocating if the client cannot maintain tenancy

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13.7.21 Out of the Cold

Website: outofthecoldhalifax.org

Established: 2008

Serves: Adults and youth 16+ who are homeless or precariously housed

Offers: Last resort, emergency winter shelter

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13.7.22 Phoenix

Website: phoenixyouth.ca

Established: 1987

Serves: Youth ages 16-24

Offers: Housing and support including:

- Emergency shelter (**Phoenix Youth Shelter**)
- Counselling and Referrals for youth age 11 -24 (**Phoenix Centre for Youth**)
- Supportive Housing (**Phoenix House**)
- A supervised apartment program

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13.7.23 Salvation Army Centre of Hope

Website: halifaxcentreofhope.com

Established:

Serves: Men age 19+over

Offers: Housing and support services including:

- Emergency accommodation
- Transitional housing (Booth Place apartments)
- Drug dependency recovery residence

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13.7.24 Shelter Nova Scotia

Website: shelternovascotia.com

Established: 1968 (Officially named Shelter NS in 2011)

Serves: Adults experiencing homelessness or those transitioning from shelter life or correctional facilities

Offers: Housing support services including:

- Two emergency shelters (**Barry House** for women, **Metro Turning Point** for men)
- An apartment complex for men transitioning out of shelter life (**The Rebuilding**)
- An affordable and supportive living environment for individuals who have experienced chronic homelessness and who have a long history of alcohol dependency (**Herring Cove Apartments**)
- Two Community Residential Facilities that help men and women make the change from correctional facilities to community living (**Nehiley House** for women, **Sir Sanford Fleming House** for men)
- Supportive housing program to aid those moving from shelter living to community living
- A Community Trustee Program for individuals in the community

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13.7.25 Supportive Housing for Young Mothers (SHYM)

Website: ywcahalifax.com/programs/supportive-housing/shym

Established: 2002

Serves: Women ages 16 to 24 who are in their third trimester of pregnancy who are independently parenting their child or children

Offers: A stable, safe, nurturing environment including:

- Supportive housing
- Parenting support and life skills Social
- Subsidized second stage housing for graduates of the program

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13.7.26 Support Services Group Co-operative (SSG)

Website: ssgns.ca

Established: 1991

Serves: People with disabilities

Offers: Housing support services including:

- Help organizing and maintaining suitable housing
- Support and assistance with all challenges of independent living
- Learning opportunities that will increase their skills and independence
- Social support and a social network
- Facilitating communication between the members and their families

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13.7.27 Tawaak Housing Association

Website: tawaakhousing.org

Established: 1981

Serves: Aboriginal peoples who are homeless

Offers: Socially-assisted rental housing including:

- Affordable housing units in urban areas of the province
- Supportive housing units in urban areas

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13.7.28 Welcome Housing and Support Services

Website: welcomehousing.ca

Established: 1981 (Formerly **Metro Non-Profit Housing Association**)

Serves: Low-income, single individuals

Offers: Long-term housing and support services including:

- Seven residential buildings
- A housing support centre

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13.7.29 Women in Supported Housing (WISH)

Website: ywcahalifax.com/programs/supportive-housing/wish

Established: 2013

Serves: Women 19+ who have experienced homelessness and have barriers to stable housing

Offers: Housing and support services including:

- A furnished apartment
- Financial management
- Home visitation
- Eviction prevention
- Case planning
- Service navigation
- Individualized support
- 24-hour emergency on-call support

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14. Appendix F - Resources Consulted

The following are resources that were used in the preparation of this paper. There are links to government and other programs within the report that are not included here.

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