

Nova Scotia 2022-2025

# National Housing Strategy

## Action Plan



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Nova Scotia 2022-2025 National Housing Strategy Action Plan

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# Introduction

On April 1, 2018, the Governments of Canada and Nova Scotia signed the Canada-Nova Scotia Bilateral Agreement under the 2017 National Housing Strategy (NHS) to deliver innovative housing strategies across the housing spectrum. \$158M in federal and provincial funding was invested in initiatives funded through the First Action Plan (2019/20 – 2021/22), addressing housing need for almost 14,000 households.

This Second Action Plan extends the one-year Action Plan issued for 2022/23 and describes the initiatives that will be advanced with federal and provincial funding through 2024/25 with associated targets. In some cases, the estimates set out in the 2022-23 Action Plan have been updated to reflect actual investments and/or costs.

During the Second Action Plan, \$178 million in federal and provincial funds will be invested to advance NHS objectives in alignment with Nova Scotia’s strategic priorities, reducing housing need for more than 3,000 additional households.<sup>1</sup> The number of new households projected to be assisted in the Second Action Plan is lower than the First Action Plan due to: increasing costs to continue to support households who were allocated a housing subsidy under the First Action Plan; dramatic changes in the housing market; and, a higher per-unit cost for new supply and renewal projects caused by significant increases to costs of construction.

The actions and outcomes in this Action Plan are those associated with housing initiatives and funding requirements under the NHS Bilateral Agreement, and do not include the entire suite of housing programs and funding the Province delivers.

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<sup>1</sup> All estimates and figures included in this draft Action Plan are subject to government approvals.

# Section 1. Nova Scotia Context and Priorities

## Population, Household, and Market Trends

There is currently a significant shortage of adequate, affordable housing to meet the needs of Nova Scotians, which is disproportionately affecting individuals living on low-income, many of whom are from vulnerable groups or marginalized and racialized communities. Notable trends include:

- *Demographic shifts.*
  - (a) *Population growth* – Nova Scotia’s population continues to increase, reaching 1,019,725 in July 2022, the highest population on record and an increase of 28,608 over July 2021. This represents a record pace of growth, driven in part by high rates of interprovincial migration.<sup>2</sup> Population growth is expected to continue as Nova Scotia prepares to accept more new immigrants next year. During the Second Action Plan period, Nova Scotia will continue to face challenges creating enough housing supply to keep pace with demand.
  - (b) *Immigration* – In 2021, immigrants made up 7.4% of population, an increase of 2.3% since 2016. As at March 2022, net interprovincial migration was positive for the seventh consecutive year, and Nova Scotia welcomed 11,425 new immigrants, the highest 12-month immigration in the post 1946 records.
  - (c) *Aging population* – In 2021, 22.2% of Nova Scotians were 65 and older, up from 19.9% in 2016. Nova Scotia has the third highest proportion in the country of the population that are seniors.<sup>3</sup> It is anticipated that by 2030, more than one in four Nova Scotians will be aged 65 and over, and that proportion will be higher in smaller, rural communities. Impacts on the housing market include more seniors down-sizing and switching to rental units, increasing pressure on the rental market.
- *Household composition.* In 2020, non-elderly singles represented 12.2% of Nova Scotia’s population, and single parent families represented 5.9% of all families in Nova Scotia. Both groups are more likely to have low incomes and experience difficulty accessing suitable affordable housing. Further, 30% of Nova Scotians aged 15 years and older are living with a disability, the highest proportion in Canada, highlighting the importance of increasing the supply of accessible units.

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<sup>2</sup> Provincial population statistics referenced from [Nova Scotia Department of Finance - Statistics - Annual Population Estimate](#)

<sup>3</sup> Provincial demographic Statistics from Canada Catalogue no.98-316-X2021001. Ottawa. Released April 27, 2022.

- *Household income.* The median Nova Scotian household income was \$71,500 in 2021; an increase of 8.3% from \$66,000 in 2015 but 14.9% below the national median of \$76,000.<sup>4</sup> In 2021, individuals below the poverty line comprised 8.6% of Nova Scotians, higher than the national average of 7.4%. Further, 27.3% of non-elderly singles and 19.2% of lone parent families household have incomes below the poverty line. Additionally, across all family structure, Nova Scotia's child poverty rate was 6.1% in 2021, below the national average of 6.4%.<sup>5</sup>
- *Employment rates.* As of October 2022, Nova Scotia's employment rates remain high with unemployment remaining low at 6.7%.
- *Rental Market vacancy rates and average rent.* The availability of rental housing across Nova Scotia is constrained which has led to significant increases in rental rates. The provincial rental vacancy rate has declined from 2.1% in 2020 to 1.2% in 2021.<sup>6</sup> The private rental market is concentrated in the Halifax Regional Municipality (HRM) which represents 86% of the overall provincial private rental market. The vacancy rate in HRM declined to 1.0% in 2021, among the lowest in Canada. Average rent for a two-bedroom apartment in Nova Scotia increased 6.2% between 2020 and 2021, up to \$1,255/month. The continued rise in rental rates places increased demand on the affordable housing system.
- *Rising cost of home ownership.* Nova Scotia has a high rate of home ownership: 67% of households owned their homes in 2021, and 32.6% were renters. The proportion of renter households is highest in Halifax (40%) and lower in smaller communities outside HRM where there are more homeowners.<sup>7</sup> Despite this, current average home prices impose a significant barrier to accessing home ownership for low-income households.
  - The cost of new houses went up 35.2% between April 2021 and April 2022, more than twice the percentage increase from the previous year.
  - The average price of homes sold as at April 2021 was \$394,800, which represents an increase of 36.8% to \$540,100 as of April 2022.<sup>8</sup>
  - Growth in home prices has recently slowed, but prices remain high.

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<sup>4</sup> Provincial income and labour market statistics from [Nova Scotia Department of Finance - Statistics – Census Income, 2021](#)

<sup>5</sup> [NS Dept.of Finance - Canadian Income Survey, 2021](#)

<sup>6</sup> Rental market data from [CMHC Rental Market Information Portal](#)

<sup>7</sup> 2021 Census

<sup>8</sup> [Canadian Real Estate Association](#)

## Gender-Based Analysis Plus (GBA+)

Nova Scotia invests in housing programs and services across the housing spectrum. Women continue to be over-represented among households in housing need and the Department of Municipal Affairs and Housing (DMAH) program recipients. For example:

- About 67% of households in public housing have a female lease-holder.
- Approximately 18% of households in public housing are lone-parent families and of those, 92% are female-led.
- Two-thirds of public housing units are seniors' units, of which 62% are female-led.
- Approximately 64% of households receiving support under the Canada-Nova Scotia Targeted Housing Benefit (CNSTHB) are female-led.
- Approximately 21% of households receiving support under the CNSTHB are lone-parent families; of these, 91% are female-led.

DMAH continues to invest in programs and projects that provide important supports to women and their children, and other vulnerable and/or historically marginalized populations. For example:

- Nova Scotia continues to invest NHS funding in accessibility upgrades to public housing units which disproportionately serve women.
- Victims of family violence receive priority access to public housing units.
- When selecting projects to fund through new supply initiatives, Nova Scotia prioritizes projects that achieve higher-than-average social, economic or environmental outcomes, including project that meet the needs of vulnerable and/or historically marginalized groups in the community. Nova Scotia has also invested to support the viability and sustainability of certain Rapid Housing Initiative Projects that will create new affordable and permanent housing specifically targeted to vulnerable groups. Some of the organizations funded specifically prioritize serving women, trans and gender expansive adults, and/or families at high risk of homelessness.
- Our new Community Housing Acquisition Program provides financing for up to 100% of the purchase price for non-profit housing providers acquiring supportive housing units funded in partnership with the Department of Community Services. These units provide important supports for vulnerable populations, including women and children.



## Core Housing Need

Core housing need is an indicator used to reflect the number of low-income households who could not access affordable, suitable, adequate housing without spending 30% or more of their total household income on housing. In 2021, 40,200 Nova Scotian households (9.9%) were in core housing need, a decrease from 2018 (11.0%) and close to the national average of 9.8%. This decrease is due largely to increased household incomes, some of which may be temporary due to benefits associated with the COVID-19 pandemic. Of the households in core housing need in Nova Scotia 41% are homeowners and 59% are renters.<sup>9</sup>

## Strategic Housing Priorities for Nova Scotia

In October 2021, Nova Scotia released its short-term housing plan (*A Healthy Nova Scotia: Solutions for Housing and Homelessness*), which committed to the following immediate actions in response to the current housing crisis:

- (1) Work with partners to quickly increase housing supply in Nova Scotia;
- (2) Bridge the gap to protect renters while new supply is created
- (3) Work with partners to help people experiencing homelessness; and
- (4) Continue focused efforts to improve housing outcomes

In October 2022, Nova Scotia released a [progress update](#). The report highlighted that, although housing demand is still outstripping supply and continued focus is required, since the release of the short-term housing plan the Province has significantly increased investments in: new affordable housing units; rent supplements; assisting homeowners, landlords and community housing providers with repairs; improving access to funding for first-time homebuyers and community providers; maintaining our public housing units, and increasing access to supportive housing.

Strategic priorities during the Second Action Plan period include:

- Rapidly increasing the supply of affordable housing by investing in new construction.
- Continuing to preserve and stabilize existing social and community housing stock; and
- Supporting transformation of social housing in partnership with the community housing sector to ensure long-term sustainability and increase its capacity to meet demand.

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<sup>9</sup> 2021 Census

## Consultation

DMAH understands the value of drawing on the strengths of Nova Scotia's communities to solve housing challenges and improve options for vulnerable Nova Scotians. Since the release of the National Housing Strategy, the Province has consulted with businesses, not-for-profit organizations, and municipalities and the input has informed the planned initiatives described in this Action Plan. This includes municipal consultations conducted in June 2020 and extensive stakeholder consultation in connection with the work of the Nova Scotia Affordable Housing Commission in 2020 and 2021, and engagement between June 2022 and January 2023 as part of a housing needs assessment to understand residents' housing experiences, challenges, needs and opportunities across all 49 municipalities.

***Municipal Consultations:*** municipalities supported reducing barriers and creating incentives to increase the supply of affordable housing (i.e., secondary and backyard suites, modular housing, inclusionary zoning, and shared housing)

- Amendments to *Municipal Governments Act* and Halifax Regional Municipality Charter in 2021 and 2022 helped further this objective
- ***NS Affordable Housing Commission Consultations:*** input from over 2,000 Nova Scotians and 35 housing experts identified need to:
  - Reduce barriers to creating new supply
  - Expand and transform social housing
  - Improve collaboration among levels of government, and between sectors
  - Make sure that programming and supports are responsive to local needs
  - Create more supports to improve the landlord/tenant relationship
  - Obtain more accurate and local data, that is shared among partners
- ***Housing Needs Assessment Engagement:*** input from 99 engagement sessions with stakeholders, a public survey with over 20,000 respondents and an employer survey with 115 responses included the following key themes:
  - There is a supply shortage across the housing spectrum. Over 93% of public survey respondents felt they could not find a suitable alternative if their housing situation changed unexpectedly
  - The current lack of housing exacerbates systemic inequities and impacts attracting new employees, retaining existing employees, and maintaining adequate staffing levels
  - Most housing stock is not physically suitable for seniors, and purpose-built seniors housing is lacking
  - The lack of public transit in many communities is a significant concern related to affordable housing
  - An increase in post-secondary students who do not want to live on campus
  - Several trades are projected to be at risk by 2030 in Nova Scotia, like carpenters, roofers, and crane operators which poses a considerable challenge for builders to complete projects.

## Support of National Housing Strategy Outcomes

### ***Livable and Inclusive Communities***

DMAH supports the development of safe, affordable housing that supports social inclusion that meets the diverse needs of Nova Scotians by facilitating access to the services and supports necessary to maintain successful housing outcomes, including family and community, health and social services, education, transit, and employment opportunities.

One of the key strategic priorities to create livable and inclusive communities is to support development of mixed-income housing, which also contributes to the long-term sustainability of the affordable housing market. During the Second Action, DMAH will invest in new supply and Social Housing transformation initiatives that prioritize creation of mixed-income projects.

### ***Accessibility***

Maintaining and increasing the supply of accessible, affordable housing units is an important area of focus in Nova Scotia, especially given the high percentage of Nova Scotians living with a disability (30.4% of Nova Scotians are living with disability, compared with 22.3% of Canadians) and the Province's aging population. DMAH is working to maintain and increase the availability of accessible housing units by:

- Investing in accessibility of public housing units (estimated 120 units, 30 of which will be barrier-free<sup>10</sup>); and
- Working with partners in the community housing and private sectors to encourage accessible design and accessibility features in the development of new affordable housing supply.

### ***Energy Efficiency, Environmental Sustainability & Employment Benefits***

DMAH is committed to developing innovative approaches to long-term social housing sustainability and exploring opportunities to improve the energy efficiency of its affordable housing stock. This includes continued collaboration with partners across government and in the public and private sectors to advance innovative energy efficiency and environmental sustainability initiatives.

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<sup>10</sup> Based on provincial standards.

In furtherance of *Environmental Goals and Climate Change Reduction Act* goals, Nova Scotia plans to adopt the 2020 National Energy Code for Buildings and the 2020 National Building Code within 18 months of publication by the Government of Canada. The Province will also target investment over the next five years to create net-zero ready affordable housing through its new supply initiatives and fund low-income homeowners to complete energy reduction projects through the Homeowner Repair programs. This investment is estimated to impact up to 2,000 households by the end of 2026/27.<sup>11/12</sup>

Some new supply initiatives funded through the Second Action Plan prioritize applicants who demonstrate a commitment to exceed minimum energy efficiency requirements.

DMAH's continued investments in public, community, and affordable housing renewal, and construction of new affordable housing, are anticipated to positively impact GDP and to help create jobs in the construction sector.

## Investments to Grow NS Community Housing Sector

A key strategic priority for Nova Scotia is to grow the community housing sector. Key initiatives Nova Scotia has recently undertaken to grow and strengthen the sector are summarized below.

During the First Action Plan period, a community housing program team was added to the Department of Municipal Affairs and Housing to increase capacity to work collaboratively with the sector and be more responsive to their needs, and to deliver additional government investment in a timely manner when needed.

In 2021/22, Nova Scotia partnered with the Community Housing Transformation Centre to launch the Community Housing Growth Fund (CHGF). Nova Scotia has invested \$6.5M in the CHGF, to support expansion of non-market housing and sustainability of cooperative and non-profit housing providers (including \$2M allocated to Black-led organizations). Eligible projects include capacity building, planning and pre-development, and research and innovation, as these areas are the biggest barriers to community housing growth. Some of the funds have also been directed to the creation of a new provincial non-profit housing association, which is under development following its founding meeting in October 2022. This funding is provided outside the NHS and it not included in Nova Scotia's financial reporting for the 2022-2025 Action Plan. However, it is an important provincial investment in sustaining and growing the community housing sector.

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<sup>11</sup> This provincial investment is not included in Nova Scotia's cost-match plan for the Second Action Plan, but represents an important provincial commitment to environmental sustainability.

<sup>12</sup> Energy reduction achieved for these projects and/or any project(s) funded through this Action Plan that may improve energy efficiency, is measured by establishing baseline consumption from 3 consecutive years normalized to account for variations in weather conditions), then comparing at least one year of post-renovation data against the baseline

In 2022/23 Nova Scotia invested over \$60M in the community housing sector (about \$30.8M to grow and sustain the sector, and \$31M to increase supply of community housing).<sup>13</sup> In July 2022, Nova Scotia launched the Community Housing Acquisition Program, which provides fixed-rate loans to help non-profit housing providers finance acquisition of low-end of market rental properties at risk of being lost to the private market. As of May 2023, over \$13M has been loaned to community housing providers to preserve over 385 units.

As a result of these efforts, Nova Scotia has increased both the number and proportion of new units created in partnership with the community housing sector (from about 19% in 2020/21 to 46% in 2022/23) and supported several organizations to make concrete changes that position them well for the future.

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<sup>13</sup> Some of these community housing investments are funded outside the NHS and not included Nova Scotia's cost-match plan for the First Action Plan or this 22-25 Action Plan. They are provided here to illustrate the Province's commitment to sustaining and growing the sector to achieve joint priorities and outcomes.

## Section 2. Action Plan Initiatives (2022/23 to 2024/25)

Between April 1, 2022 and March 31, 2025, Nova Scotia will use federal and provincial funding towards the following initiatives:

1. NS Priorities Housing Initiative
2. Canada Community Housing Initiative
3. Canada-Nova Scotia Targeted Housing Benefit

These initiatives are anticipated to assist an additional 3,000+ households, by building on investments under the First Action Plan with the objective of increasing the overall supply of and access to affordable housing, continuing to ensure long-term sustainability of social housing, and supporting sustainability and growth in the community housing sector.

Cost-matched funding is determined through an annual budget process and will be finalized each fiscal year. Therefore, funding and targets described in this Plan are estimates, with actual funding and targets confirmed through the reporting process.

The actions and outcomes described in this Action Plan are only those associated with housing initiatives and funding requirements under the Bilateral Agreement, and do not include the entire suite of programs and funding DMAH delivers.

### A. Nova Scotia Priorities Housing Initiative

A key objective for Nova Scotia is to increase the supply of affordable housing as quickly as possible. Due to the small size and limited capacity of the community housing sector, the private sector will continue to play an important role in delivering new supply, while initiatives to support the capacity and growth of the community housing sector initiated during the first Action Plan continue.

In this Second Action Plan, Nova Scotia Priorities Initiatives funding will be directed to activities that expand overall supply of affordable housing, preserve existing affordable housing, and maintain rent supplements for eligible households. These activities are estimated to assist 760 households.

#### ***Expansion – New Supply Initiatives***

DMAH will provide capital contributions to fund new construction of affordable housing in both the private and community housing sectors. In this Second Action Plan, DMAH investments of PT Priorities funding will support the development of an estimated 522 new affordable units in partnership with private and community housing sectors. This includes provincial contributions to projects funded jointly with CMHC under the National Housing Co-Investment Fund (approximately 69 units). Rental rates for new supply projects must be below the average market rate in the area and must remain affordable for a minimum of 15 years; longer periods of affordability are rewarded in the application process.

Since the start of the First Action Plan, Nova Scotia has more than doubled the number and proportion of new units created in partnership with the community housing sector, from about 19% in 2020/21 to 46% in 2022/23. This trend is expected to continue in the Second Action Plan, however the community housing sector is not yet capable of meeting the current demand for affordable housing supply in Nova Scotia on its own. DMAH actively supports interested community housing entities through the application process for our new supply initiatives, and community housing sector applications are prioritized in the evaluation process. We also made changes to our Affordable Housing Development Program in 2022 to make it more flexible overall and more accessible for community housing partners.

Nova Scotia's Plan to expand supply will advance NHS objectives by:

- decreasing market pressure to reduce prices and household need for low-income households;
- encouraging mix-use, mixed-income, multi-partner projects, to support greater social inclusion and increase long-term financial sustainability;
- prioritizing projects with strong energy efficiency and accessibility commitments; and
- ensuring a variety of housing is available in different locations to best meet the needs of all Nova Scotians, including the particular needs of vulnerable groups.

### ***Preservation***

Nova Scotia Priorities Initiatives funding will also be invested to ensure the preservation of 141 units through the Rental Residential Rehabilitation Assistance Program, providing financial assistance to landlords to improve the condition and preserve the affordability of existing affordable rental units for low-income tenants.

### ***Affordability Support***

Funding for over 100 non-portable rent supplements committed in the First Action Plan will continue to preserve affordability for low-income households.

## **B. Canada Community Housing Initiative**

Preserving existing social and community housing is a key priority for Nova Scotia. As of March 31, 2019, there were 11,615 Social Housing units still receiving funding under the 1997 Social Housing Agreement (SHA), including provincially owned public housing units and units that are owned and managed by non-profit and co-operative housing providers. These units are collectively referred to as Nova Scotia's "Social Housing Baseline".



In this Second Action Plan, Canada Community Housing Initiative (CCHI) funding will be used to maintain and preserve Nova Scotia's social and community housing supply through affordability support; improving accessibility in public housing units; and investing in infrastructure and transformation initiatives to prepare the community housing sector for long-term sustainability and growth. These investments are estimated to result in reduced housing need for over 1,000 households.

### ***Public Housing Renewal and Accessibility***

DMAH will invest CCHI funding to repair and renew approximately 345 public housing units to preserve or improve their condition, and create more accessibility for at least 120 public housing units, of which 30 will be barrier-free. These investments will help ensure public housing units remain available to low-income and vulnerable Nova Scotians in the long-term.

### ***Urban Indigenous Renewal and Operating Support***

DMAH is committed to preserving 111 Urban Indigenous<sup>14</sup> units that form part of the Social Housing Baseline and repairing them to Good Condition. Urban Indigenous units are located across the province, and are owned and managed by Tawaak Housing, a not-for-profit aboriginal housing organization.

During this Second Action Plan DMAH will invest in the repair of 20 additional Urban Indigenous Units and provide affordability support to 34 additional units for which federal operating subsidies under the SHA expire.

### ***Social Housing Sustainability and Transformation***

DMAH will also invest in projects to modernize and help prepare Social Housing in Nova Scotia for long-term operational and financial sustainability through community housing transformation and infrastructure repair. This includes investing in: infrastructure upgrades to stabilize asset condition and improve sustainability, amalgamation, redevelopment, and transformation to mixed-use and mixed-income developments. These investments will impact an estimated 188 community housing units during the Second Action Plan.

CCHI funding will also be used to advance pilot projects in partnership with the community housing sector with the goal of preserving existing Rent-Geared-to-Income units and creating new rental housing within a mixed-income, mixed-used approach, to increase social inclusion and financial sustainability.

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<sup>14</sup> Throughout this document, Nova Scotia uses the term "Urban Indigenous Social Housing" to refer to the 111 units that were previously under the Urban Native Housing Program and which are referred to as "Urban Native" units in the Bilateral Agreement and associated schedules.



### ***Community Housing Operating Support***

While transformation and capacity building efforts are underway, the community housing sector requires support to ensure that existing units continue to be offered at affordable rental rates to low-income households, particularly as federal funding under the SHA expires. Therefore, in this Second Action Plan DMAH will also use CCHI funding to provide some operating support to identified community housing providers to preserve and maintain affordability of affordable units, impacting an estimated 273 units.

### **C. Canada-Nova Scotia Targeted Housing Benefit**

In Nova Scotia, Canada Housing Benefit (CHB) funding is delivered through the Canada-Nova Scotia Targeted Housing Benefit (CNSTHB) program. The CNSTHB is a portable, direct-to-household benefit which provides housing supports to reduce housing need. Funding is prioritized to identified vulnerable groups and moves with the recipient, providing decision-making power, autonomy, and flexibility to relocate to housing that meets their needs. DMAH delivers the program in alignment with NHS objectives, including prioritizing vulnerable populations, addressing emergency or short-term needs, and improving recipient autonomy.

Building on the success of the program to date, in this Second Action Plan, DMAH will continue funding for existing program recipients and add an estimated additional 1,645 households to the program.

#### ***Target Client Groups***

CNSTHB funding is targeted to vulnerable households in severe core housing need (spending more than 50% of their income on shelter costs), including those experiencing or at-risk of homelessness. The CNSTHB also currently provides funding to eligible households whose rent supplement under a legacy program has expired to ensure these low-income households continue to be able to access affordable housing.

Nova Scotia is recently conducted a review of the CNSTHB program, and some operational adjustments may be made during the Second Action Plan, in consultation with CMHC. Potential changes may include updating the subsidy calculation methodology and implementing changes to improve client service and program efficiency.

## Section 3. Required Indicators and Outcomes

CMHC and Nova Scotia agree to the following Expected Overall Targets related to PT delivered funding under the Bilateral Agreement with respect to this Action Plan. Actual funding and targets will be confirmed through the reporting process.

During the First Action Plan, Nova Scotia met or exceeded all targets outlined in Table 1; investments highlighted in this table assisted over 6,000 households:

- Provided funding to ensure 2,049 units continued to be offered in Social Housing as SHA funding expired;
- Provided funding to expand Social Housing by 943 units;
- Provided funding to ensure 51 Urban Indigenous Social Housing units continue to be available to low-income households;
- Funded repair and renewal of 3,122 Social Housing Units; and
- Committed funding to repair 91 Urban Indigenous Housing Units to good condition.

During the Second Action Plan, Nova Scotia will continue to build on this significant progress towards expected overall targets and outcomes, as summarized in the table below. The Province is on track to meet all 9-year targets.

**Table 1: Targets and Outcomes for expected results overall**

Outcome	Expected Results	22/23 Targets & Funding (\$M)		23/24 Targets & Funding (\$M)		24/25 Targets & Funding (\$M)		3-Yr Cumulative Target & Funding (\$M)		2019/20–2027/28 Target
		#	(\$M)	#	(\$M)	#	(\$M)	#	(\$M)	#
Maintain/increase Social Housing supply	Units continue to be offered in Social Housing	2,708	5.27	3,632	8.38	5,653	12.39	5,653	26.04	8,580
	Expansion Social Housing Units overall by 15%	178	17.45	172	12.95	172	12.95	522	43.35	1,591
	No net loss of Urban Indigenous Social Housing units available to low-income households	65	0.096	71	0.090	85	0.099	85	0.285	106
Repair Existing Stock	At least 20% of existing Social Housing Units repaired	89	4.00	86	4.00	170	8.10	345	16.10	3,000
	Retained Urban Indigenous Social Housing Units are repaired to good condition	10	2.24	10	2.24	-	-	20	4.48	111

Notes:

- “Units continue to be offered in social housing” and “No net loss of Urban Indigenous Social Housing units available to low-income households” reflects the cumulative number of social housing units in the Social Housing Baseline for which the operating agreement under the SHA has matured each year. The 10-year total of 8,686 units (8,580 units continued to be offered in Social Housing plus 106 Urban Indigenous Social Housing units) is less than the total 11,615 units in the Social Housing Baseline because operating agreements will continue to expire through 2034.
- Expansion of rent-assisted units includes new supply of affordable rental units in both the private and community housing sectors along with units that receive provincial under the Rapid Housing Initiative and/or National Housing Co-Investment Fund. This will enable Nova Scotia to achieve at least 13.7% expansion over the baseline of 11,615 by 2027/28.

During the First Action Plan, Nova Scotia met or exceeded the three-year targets outlined in Table 2 and made significant progress towards the nine-year targets, assisting over 13,000 households:

- 5,707 households assisted through the NS Priorities Initiative;
- 3,256 households assisted through the CCHI; and
- 4,422 households assisted through the CHB.

During the Second Action Plan, Nova Scotia will build on this progress by assisting approximately 3,390 additional households, as summarized in the table below.

**Table 2: Expected number of households for which Housing Need will be addressed by Initiative**

<b>Initiative</b>	<b>22-23 Target</b>	<b>23-24 Target</b>	<b>24-25 Target</b>	<b>3-Yr Target (2022/23-2024/35)</b>	<b>2019/20-2027/28 Target</b>
Nova Scotia Priorities Housing Initiative	225	219	219	663	4,794
Canada Community Housing Initiative	447	299	336	1,082	6,100
Canada Housing Benefit	924	491	231	1,645	6,074
<b>Total</b>	<b>1,596</b>	<b>1,009</b>	<b>786</b>	<b>3,390</b>	<b>17,008</b>

Note:

- The number of new incremental households assisted through the Canada Housing Benefit declines annually as Nova Scotia continues to fund subsidies for households already in the program, and average monthly subsidy costs are increasing.

# Section 4: Required Targets for Indicators

During the First Action Plan, Nova Scotia’s cost-matching funding for each initiative was as follows:

- \$69.451M provincial investment in the NS Priorities Initiative;
- \$26.648M provincial investment in the CCHI; and
- \$12.017M investment in the CHB.

Planned cost-matching for each initiative during the Second Action Plan is summarized in the table below.

**Table 3: Planned Cost-Matching Per Initiative**

Initiative	22-23 Funding (\$M)	23-24 Funding (\$M)	24-25 Funding (\$M)	3-Yr Cost-Match Funding (\$M) (2022/23- 2024/25)
Nova Scotia Priorities Housing Initiative	9.850	9.869	10.282	30.001
Canada Community Housing Initiative	10.766	10.292	7.081	28.140
Canada Housing Benefit	12.061	12.580	12.726	37.368

During the First Action Plan, Nova Scotia addressed housing need for about 13,000 households overall, including but not limited to:

- New construction of 1,009 new affordable units Repair/renewal of 5,969 units (including 3,122 Social Housing units as well as units receiving funding through other rental repair and rehabilitation programs, and investments in community housing sector repair and transformation).
- Affordability assistance (project-based subsidies) to 1,410 units; and
- Direct affordability assistance to 4,852 households

During the Second Action Plan, Nova Scotia will build on this progress by assisting approximately 3,390 additional households, as summarized in the table below.

**Table 4: Planned Funding and Indicators to Achieve Overall Targets – Number of Households for which Housing Need is Addressed**

Indicator: Number of households for which Housing Needs is addressed	22/23 Targets & Funding (\$M)		23/24 Targets & Funding (\$M)		24/25 Targets & Funding (\$M)		3-year Cumulative Targets & Funding (\$M)		2019/20-2027/28 Target
	#	(\$M)	#	(\$M)	#	(\$M)	#	(\$M)	#
New Construction	178	17.448	172	12.948	172	12.948	522	43.344	714
Repaired/Renewed	207	17.177	270	22.631	332	23.09	809	62.898	8,398
Affordability Assistance Project Based Subsidy	287	2.717	76	2.729	51	2.758	414	8.204	1,082
Affordability Assistance to the household	924	16.998	491	18.718	231	19.705	1,645	55.421	6,814
<b>Total</b>	<b>1,596</b>	<b>54.340</b>	<b>1,009</b>	<b>57.026</b>	<b>786</b>	<b>58.501</b>	<b>3,390</b>	<b>169.867</b>	<b>17,008</b>

**Notes:**

- New construction includes new units built through capital contributions under new supply programs. Expansion includes new construction as well as non-portable rent supplements.
- The repaired/renewed figure in Table 4 differs from the figures reported in Table 1, because Table 1 reflects only existing social housing and Urban Indigenous units. This table includes those units as well as: public housing accessibility improvements; units preserved via Rental Repair & Rehabilitation Programs; and investments in Community Housing sector repair and transformation.
- Affordability Assistance to Households includes funding for the CNSTHB, expiring rent supplements and affordability support for community housing sector units.

During the first Action Plan, Nova Scotia committed funding for accessibility upgrades to approximately 120 public housing units, 30 of which will be barrier-free. During the Second Action Plan, Nova Scotia will invest in additional accessibility, as summarized in the table below.

**Table 5: Planned Funding and Indicators to Achieve Overall Targets – Housing Units Considered Accessible**

Indicator: Housing Units considered accessible	22/23 Targets & Funding (\$M)		23/24 Targets & Funding (\$M)		24/25 Targets & Funding (\$M)		3-Year Cumulative Targets & Funding 2022/23-24/25 (\$M)		2019/20-2027/28 Target
	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units
New	0	1.3	20	4.0	10	2.0	30	7.3	90
Repaired/Renewed									
<b>Total</b>	0	1.3	20	4.0	10	2.0	30	7.3	90

**Notes:**

- Due to rising construction costs, 22-23 investments planned for additional barrier-free units were redirected to complete existing projects. Adjustments have been made in 23/24 to compensate, and the three-year target for barrier-free units remains unchanged.
- 30 new accessible public housing units will be created, either by converting existing units to barrier-free (newly accessible) and/or creating new units. There are planned projects to improve accessibility in approximately 90 additional existing public housing units to meet client need, especially for seniors who require adaptations, not included in the above table.



