

Nova Scotia 2025-2028

National Housing Strategy

Action Plan



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Nova Scotia 2025-2028 National Housing Strategy Action Plan

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Table of Contents

Introduction	1
Section 1 – Nova Scotia Context and Priorities.....	2
Population, Household, and Market Trends	2
Gender-Based Analysis Plus (GBA+)	4
Core Housing Need	5
Strategic Housing Priorities for Nova Scotia.....	5
Consultation	6
Support of National Housing Strategy Outcomes.....	6
Investments to Grow NS Community Housing Sector.....	8
Section 2 – Action Plan Initiatives (2025-2028).....	10
A. Nova Scotia Priorities Housing Initiative	10
B. Canada Community Housing Initiative	12
C. Canada-Nova Scotia Targeted Housing Benefit.....	14
Section 3 – Required Indicators and Outcomes	15
Table 1: Targets and Outcomes for expected results overall	15
Table 2: Expected number of households for which Housing Need will be addressed by Initiative	17
Section 4 – Required Targets for Indicators	18
Table 3: Planned Cost-Matching Per Initiative	18
Table 4: Planned Funding and Indicators to Achieve Overall Targets – Number of Households for which Housing Need is Addressed	19
Table 5: Planned Funding and Indicators to Achieve Overall Targets – Housing Units Considered Accessible.....	20

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. Over \$178 million in federal and provincial funding was invested in initiatives funded through the first and second Action Plans (2019/20 – 2024/25), addressing housing need for more than 22,300 households by September 30, 2024.¹

This third Action Plan describes the initiatives that will be advanced with federal and provincial funding from April 1, 2025 through March 31, 2028, with associated targets. During the Action Plan period, \$275 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 2,600 additional households.²

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.

¹All references in this document to achievements under the First and Second Action Plans reflect achievements up to September 30, 2024. Actual achievements will be higher, reflecting data from the final 6 months of the Second Action Plan (October 1, 2024 to March 31, 2025).

²All estimates and figures included in this Action Plan are subject to government approvals. The number of new households projected to be assisted in the third Action Plan is lower than the first and second Action Plans due to: increasing costs to continue supporting 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.

Section 1 – Nova Scotia Context and Priorities

Population, Household, and Market Trends

Nova Scotia's population is growing much faster than the supply of adequate, affordable housing. This proportionately affects individuals living in the province with low-income, many of whom are from vulnerable groups or marginalized and racialized communities. But with an increasing number of approved new units and housing starts, we are gradually seeing results of the Province's efforts to close the housing supply gap and we will be continuing these efforts. Notable trends include:

- *Demographic shifts.*
 - (a) *Population growth* – Nova Scotia's population continues to increase, reaching an estimated 1,076,374 as of July 1, 2024, an increase of 19,888 from July 1, 2023.³ This increase is driven in part by high rates of interprovincial migration. Population growth is expected to continue as Nova Scotia prepares to accept more new immigrants next year. During the third Action Plan period, Nova Scotia will continue to face challenges creating enough housing supply to keep pace with demand.
 - (b) *Immigration* – one key contributor of population growth is high rates of international immigration with an increase of 4,335 from April to June 30, 2024. Immigration from other countries has been a strong contributor to population growth in Nova Scotia in recent years. For the period April 1 to June 30, the additional 4,335 who came to the province was the largest quarter of immigration in records dating back to 1946. Between July 1, 2023, and June 30, 2024, 13,736 immigrants arrived in Nova Scotia.⁴
 - (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.⁵ 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 downsizing and switching to rental units, and increased demand for accessible, or near accessible, increasing pressure on the rental market.
- *Housing starts.* Nova Scotia has recently seen a significant increase in housing starts. Housing starts were up 38% in the first 9 months of 2024 compared to the same period in 2023.⁶
- *Household composition.* In 2022, non-elderly singles represented 12.0% of Nova Scotia's population, and single parent families represented 18.5% of all families in Nova Scotia.⁷ Both groups are more likely to have low incomes and experience difficulty accessing suitable affordable housing. Further, in 2022 37.9% of Nova Scotians aged 15 years and older are living with a disability, up from 30.3% in 2017.⁸ This is the highest proportion in Canada, highlighting the importance of increasing the supply of accessible units.

- *Household income.* The median Nova Scotian total household income was \$65,800 in 2022, 19% below the national median of \$78,600.⁹
- In 2022, Nova Scotia had the highest poverty rate in Canada, with 13% of persons with incomes below the poverty line, higher than the national average of 9.9% and up from 8.6% in 2021. Further, 36.1% of non-elderly singles and 31.5% of lone parent families households have incomes below the poverty line.¹⁰ Additionally, across all family structures, Nova Scotia's child poverty rate increased from 6.2% in 2021 to 14.0% in 2022, higher than the national average of 9.9%.¹¹
- *Employment rates.* As of October 2024, Nova Scotia's employment rates remain high with unemployment at 6.2%, slightly below the Canadian unemployment rate of 6.5%.¹²
- *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 increased to 1.1 % in October 2023 and average rent was \$1,523/month for a two-bedroom unit (up 12.4% from \$1,355 in 2022). In Halifax, the vacancy rate was 1.0% and average rent for a two- bedroom unit was \$1,628 (up 12.3% from \$1,449 in 2022).¹³ The continued rise in rental rates increases pressure on the affordable housing system.
- *Rising cost of home ownership.* Nova Scotia has a high rate of home ownership. The average home purchase price in Nova Scotia was \$411,100 in October 2024. In Halifax, the average purchase price was \$539,200 in October 2024.¹⁴
 - 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.¹⁵ 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 4.4% between July 2023 and July 2024, more than twice the percentage increase from the previous year.
 - The average price of homes sold in July 2023 was \$400,500 increasing 4.4% to \$418,200 as of July 2024.¹⁶
 - Growth in home prices has recently slowed, but prices remain high.

³ [Nova Scotia Department of Finance - Statistics](#)

⁴ [NS Department of Finance](#)

⁵ Provincial demographic Statistics from Canada Catalogue no.98-316-X2021001. Ottawa. Released April 27, 2022

⁶ [CMHC Market Housing Information Portal](#)

⁷ [NS Department of Finance – Population: Census Families and Marital Status for July 1, 2022](#)

⁸ [Statistics Canada, Canadian Survey on Disability, 2022](#)

⁹ [Statistics Canada. Real Median Household After-tax Income \(in 2022 constant dollars\) for All Households, 2006 to 2022](#)

¹⁰ Statistics Canada. Table 11-10-0136-01 Low income statistics by economic family type

¹¹ Statistics Canada. Table 11-10-0135-01 Low income statistics by age, sex and economic family type

¹² [NS Department of Finance – Labour Force Survey October 2024](#)

¹³ [CMHC Rental Market Survey 2023](#)

¹⁴ [Canadian Real Estate Association](#) (Benchmark Price)

¹⁵ 2021 Census

¹⁶ [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 program recipients. For example:

- About 67% of households in public housing have a female leaseholder.
- 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.

Nova Scotia continues to invest in programs and projects that provide important supports to women and their children, and other vulnerable and/or historically marginalized populations.

- In Summer 2024, Nova Scotia introduced a new CNSTHB subsidy specifically targeted to survivors of gender-based violence. Clients access this two-year program through referrals from partner organizations who serve survivors of gender-based violence in Nova Scotia. The program parameters of the first year include no income testing which was designed to be responsive to the unique challenges that survivors of gender-based violence may experience.
- Second Year SGBV eligibility criteria:
 - more than 30% of gross household income on the average market rent in the area (not rent being paid); the department determines the average market rent during the application process
 - provide proof of income
 - provide proof that rent is paid
 - have an annual gross household income below the current [household income limits \(PDF\)](#) for average market rent in the area
 - benefit available for up to 2 years provided that eligibility criteria are met
 - After 2 years, one can apply for the [Canada-Nova Scotia Targeted Housing Benefit for renters](#).
- Nova Scotia is investing NHS funding in upgrading and building new 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 projects 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 are creating 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.

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. Rates of Core Housing Need in NS decreased from 12.8% in 2016 to 9.9% in 2021, largely driven by increased household incomes due to temporary benefits associated with the COVID-19 pandemic. In 2022, rates of core housing need increased again to 12.9%, higher than the national rate of 11.6%. Of the households in core housing need in Nova Scotia, 37% are homeowners and 63% are renters.¹⁷

Strategic Housing Priorities for Nova Scotia

In October 2023 the government released its five-year housing plan – Our Homes, Action for Housing. It represents a projected \$1B investment and sets targets focused on creating the conditions for more than 40,000 new housing units, for example by investing in new affordable housing, making public land available for housing developments, and reducing red tape to get housing built more quickly.

As of September 2024, Nova Scotia has already paved the way to create more than 26,500 additional housing units, over halfway to the 4-year goal. Nova Scotia has also improved affordability for more than 10,000 households.

Strategic priorities during the third 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.

¹⁷ [2022 Canadian Housing Survey](#)

Consultation

- The Province 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 NHS, the Province has consulted with businesses, not-for-profit organizations, and municipalities.
 - The input, which is outlined in the second Action Plan, has informed the planned initiatives described in this third 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.
- Significant engagement took place between June 2022 and January 2023 to develop the Provincial Housing Needs Assessment Report, which informs *Our Homes, Action for Housing*. The Provincial Housing Needs Assessment Report captures feedback from 21,000 Nova Scotians, 115 employers and more than 100 organizations. Key themes include:
 - **Availability and Affordability** – almost half of respondents saw their housing costs (either rent or mortgage) increase while others said they couldn't find a place to rent.
 - **Social and Economic impacts** – the lack of housing has impacted vulnerable and marginalized communities more deeply.
 - **Suitable Supply** – finding housing that's in good condition ranked high as a concern; many of Nova Scotia's homes are older and need upgrading, and seniors and persons with complex needs said they needed more suitable options.
 - **Transportation** – the lack of public transit in many communities is a concern related to affordable housing that affects people who don't have cars, including persons with disabilities and students looking for housing.
 - **Barriers for development** – all types of development were affected by the rising fuel and material costs that led to projects being slowed down, and the skilled trades shortage made it difficult for housing stakeholders to increase supply.

Support of National Housing Strategy Outcomes

Livable and Inclusive Communities

Nova Scotia supports the development of safe, affordable housing that supports social inclusion and 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 third Action Plan, Nova Scotia 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 (37.9% of Nova Scotians are living with disability, compared with 27.0% of Canadians)¹⁸ and the Province's aging population. Nova Scotia is working to maintain and increase the availability of accessible housing units by:

- Investing in new accessible public housing units (at least 169 units starting in 2024-25, of which more than 40 will be barrier-free)^{19,20}; 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

Nova Scotia 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.

In furtherance of Environmental Goals and Climate Change Reduction Act goals, on April 1, 2025 Nova Scotia will adopt the 2020 National Energy Code for Buildings and the 2020 National Building Code (Tier 1). Tiers 2 and 3 will be adopted over the next 4 years.²¹ 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 community housing providers to complete energy reduction projects. This investment is estimated to impact up to 2,000 households by the end of 2026/27.

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

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.

¹⁸ [Statistics Canada, Canadian Survey on Disability, 2022](#)

¹⁹ Based on provincial standards

²⁰ NS announced investments in over 222 new public housing units, of which at least 80 will be barrier-free, starting in 2024-25. It is expected that at least 169 of these units will be claimed during the third Action Plan.

²¹ [Canadian Board for Harmonized Construction Codes – Codes currently in effect in each province/territory](#)

Investments to Grow NS Community Housing Sector

Nova Scotia's community housing sector does not yet have the capacity to meet the demand for affordable housing on its own, however growing and strengthening the community housing sector is a key strategic priority. Key initiatives Nova Scotia has recently undertaken to advance this priority 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.

Nova Scotia has significantly increased investment in the community housing sector over the last several years. For example, \$60M in 2022/23 (about \$31M for programming to grow and sustain the sector, and \$31M to increase supply of community housing), and invested another \$58M in 23/24 (\$36M on new supply and \$22M on programming to grow and sustain the sector).²² New initiatives launched include:

- The Community Housing Growth Fund (CHGF) was launched in 2021 in partnership with the Community Housing Transformation Centre (CHTC). Nova Scotia has invested \$9.5M 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 now fully established and accepting new membership applications. This funding is provided outside the NHS and it not included in Nova Scotia's financial reporting for the NHS Action Plans. However, it is an important provincial investment in sustaining and growing the community housing sector.
- The Community Housing Acquisition Program (CHAP), launched in July 2022, 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 October 2024, over \$25M had been loaned to community housing providers to preserve over 480 units, of which most will be affordable and over 150 of which will be supportive housing units for the most vulnerable Nova Scotians.

²² Some of these community housing investments are funded outside the NHS and not included Nova Scotia's cost-match plan for the first and second Action Plans. They are provided here to illustrate the Province's commitment to sustaining and growing the sector to achieve joint priorities and outcomes.

- The Community Housing Capital Fund, launched in August 2024, provides one-time equity grants to help pre-qualified community housing organizations finance the purchase of existing residential rental buildings and keep rents affordable. Community housing providers have limited access to equity to apply toward a down payment when seeking to purchase a property. With a capital grant, the loan payments for projects will be lower, which enables community housing providers to keep rents affordable. Organizations that are successful under the CHCF can apply to CHAP to purchase a property that will offer affordable units. The Community Housing Capital Fund is being administered by CHTC and pre-qualification began in Fall 2024.

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. In 2023/24, more than three quarters of new investments in new housing units went to community housing providers, accounting for over half of the new units to be created.

Section 2 – Action Plan Initiatives (2025-2028)

Between April 1, 2025 and March 31, 2028, 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 2,600+ households, by building on investments under the first and second Action Plans 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 Action 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 Nova Scotia, or the Department of Growth & Development (DGD) 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 and developers will continue to play an important role in delivering new supply. Meanwhile, in addition to the specific investments outlined in the “Investments to Grow NS Community Housing Sector” section above, we continue to invest Action Plan funding to support the increased capacity and growth of the community housing sector.

In this third 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 about 431 households.

Expansion – New Supply Initiatives

Nova Scotia will provide capital contributions to fund new construction of affordable housing. In this third Action Plan, PT Priorities funding will support the development of an estimated 236 new affordable units in partnership with private and community housing sectors. This includes provincial contributions to projects funded jointly with CMHC under the Affordable Housing 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 incentivized through the application process.

Since the start of the first Action Plan, Nova Scotia has significantly increased the proportion of new units created in partnership with the community housing sector. In 2023/24, more than three quarters of new investments in new housing supply went to community housing providers, accounting for over half of the new units to be created. This trend is expected to continue in the third 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. The Province 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 about 195 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".

Due to the small size and limited capacity of the community housing sector, private sector developers will continue to play an important role in delivering new supply of housing. As mentioned above, in addition to the investments outlined in the "Investments to Grow the NS Community Housing Sector" section, the initiatives to support the capacity and growth of the community housing sector that were initiated during the first and second Action Plans will continue to be supported through this third Action Plan.

In this third 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; building new accessibility in public housing units; and investing in infrastructure and transformation initiatives to prepare the community housing sector for long-term sustainability and accelerate growth. These investments are estimated to result in reduced housing need for 1,473 households.

Public Housing Renewal

Nova Scotia will continue to invest CCHI funding to repair and renew public housing units to preserve or improve their condition. During the first and second Action Plans, Nova Scotia invested in renewal of over 4,300 public housing units, significantly exceeding the 9-year target of 3,000 units. Nova Scotia has therefore not provided an additional three-year target for units to be preserved during the third Action Plan; funds will be invested in alignment with provincial priorities and planning, including re-investing in some properties that have already been improved through NHS investments.

Expansion – Public Housing

In September 2024, Nova Scotia announcement a joint investment with Canada to create at least 222 new public housing units, including 80 that will be fully barrier-free. The new housing will serve 522 families, individuals and low-income seniors in rural and urban communities across Nova Scotia.

NS estimates that funding commitments for at least 169 of these units will be made during this third Action Plan.

Urban Indigenous Renewal and Operating Support

The Province is committed to preserving 111 Urban Indigenous²³ 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.

Nova Scotia invested in renewal of these 111 Urban Indigenous units during the first and second Action Plans. During this third Action Plan, additional funding can be invested to complete ongoing repairs and will provide affordability support to 21 additional units for which federal operating subsidies under the SHA expire, while continuing support to Urban Indigenous units that received funding during the first and second Action Plans.

Social Housing Sustainability and Transformation

Nova Scotia will also invest in projects to modernize and help improve long-term operational and financial sustainability Social Housing in Nova Scotia for improved 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.

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.

Overall, these investments will impact an estimated 422 community housing units during the third Action Plan.

Community Housing Operating Support

While transformation and capacity building efforts are underway, the community housing sector requires short term operating 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 third Action Plan the Province will also use Community Housing Operating Support (CHOS) funding to provide some short-term operating support to identified community housing providers to preserve and maintain affordability of affordable units, impacting an estimated 777 units.

²³ 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.

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). 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. DGD delivers the program in alignment with NHS objectives, including prioritizing vulnerable populations, addressing emergency or short-term needs, and improving recipient autonomy.

During the first and second Action Plans, Nova Scotia assisted over 10,000 households through the CNSTHB.

Building on the success of the program to date, in this third Action Plan period, DGD will continue funding for existing program recipients and assist at least an additional 764 households.

Target Client Groups

CNSTHB funding is targeted to vulnerable households spending more than 40% 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.

In Summer 2024, Nova Scotia introduced a new CNSTHB subsidy specifically targeted to survivors of gender-based violence (SGBV). The SGBV Benefit is available to individuals and families that are fleeing a living situation due to acts of gender-based violence and are referred by an identified partner organization with experience serving SGBV. In some situations, this could mean supporting them where they are. The focus of the benefit is to give survivors and their families the time, space and flexibility they need to re-establish their lives in safety.

Eligible applicants may receive the benefit for up to two years. Eligibility for first year recipients will not include an income test due to the unique challenges that SGBV face immediately upon leaving a violent situation. Clients who wish to continue to receive the CNSTHB for SGBV for a second year will be required to provide proof of income and a lease that demonstrates that housing costs exceed 30% of income. After two years, SGBV clients who continue to require support can apply for the regular CNSTHB program.

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.

Table 1: Targets and Outcomes for expected results overall

During the first and second Action Plans, Nova Scotia met or exceeded all targets outlined in Table 1; investments highlighted in this table:

- Ensured units continued to be offered in Social Housing as SHA funding expired;
- Helped expand Social Housing by over 1,400 units;
- Ensured Urban Indigenous Social Housing units continue to be available to low-income households;
- Funded repair and renewal of more than 4,300 Social Housing Units; and
- Funded repair of 111 Urban Indigenous Housing Units to good condition
- Provided CNSTHB benefits for over 10,000 households.

During the third 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.

		Target (Units)								
Outcome	Expected Results	Year 1 Target and Funding (\$M)		Year 2 Target and Funding (\$M)		Year 3 Target and Funding (\$M)		3-Year Cumulative Total Target and Funding (\$M)		2019/20 - 2027/28 Target
Maintain / increase Social Housing Supply	Units Continue to be Offered in Social Housing	6,683	\$14.2	7,443	\$16.1	8,580	\$18.5	8,580	\$48.8	8,580
	Expansion Social Housing Units overall by 15%	183	\$49.5	165	\$43.1	126	\$27.9	474	\$120.6	1,591
	No net loss of Urban Native Social Housing units available to low-income households	88	\$0.1	97	\$0.0	106	\$0.0	106	\$0.2	106
Repair Existing Stock	At least 20% of existing Social Housing Units repaired	-	\$15.0	-	\$15.0	-	\$15.0	-	\$45.0	3,000
	Retained Urban Native Social Housing Units are repaired to good condition	-	\$0.0	-	\$0.0	-	\$0.0	-	\$0.0	111
Affordability	Canada Housing Benefit (Core & Survivors of Gender-Based Violence (SGBV))	491	\$19.1	207	\$20.9	66	\$22.5	764	\$62.5	6,472
	Canada Housing Benefit (SGBV Only)	72	\$2.8	128	\$2.9	66	\$2.9	266 2	\$8.5	398

Notes:

- Funding figures in this table do not include amounts for administration.
- 3-year cumulative funding totals may differ slightly from sum of 3 one-year funding amounts due to rounding.
- “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 2,929 operating agreements will expire between March 31, 2028 and the end of 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.
- Nova Scotia met its 9-year target of repairing 111 Urban Indigenous Units to good condition during the second Action Plan and will maintain those units throughout this Action Plan.
- Canada Housing Benefit (SGBV only) targets and funding are a subset of the overall CHB targets and funding.
- Nova Scotia’s SGBV benefit launched in Summer 2024. Nova Scotia expects to assist approximately 132 households through this benefit in 2024/25, with the objective of assisting at least 398 households through the benefit by March 31, 2028.

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

During the first and second Action Plans, Nova Scotia met or exceeded the three-year targets outlined in Table 2 and made significant progress towards the nine-year targets, assisting over 22,000 households:

- Over 6,700 households assisted through the NS Priorities Initiative;
- Over 5,000 households assisted through the CCHI; and
- Over 10,500 households assisted over CHB.

During the third Action Plan, Nova Scotia will build on this progress by assisting approximately 2,669 additional households, as summarized in the table below.

Initiative	25-26 Target	26-27 Target	27-28 Target	3-Yr Target (2025/26- 2027/28)	2019/20- 2027/28 Target
Nova Scotia Priorities Housing Initiative	147	144	140	431	4,794
Canada Community Housing Initiative	575	472	426	1,474	6,100
Canada Housing Benefit (Core & SGBV)	491	207	66	764	6,472
Canada Housing Benefit (SGBV only)	72	128	66	266	398

Notes:

- 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.
- Canada Housing Benefit (SGBV only) targets are a subset of the overall CHB target.

Section 4 – Required Targets for Indicators

During the first and second Action Plans, Nova Scotia’s cost-matching funding for each initiative was:

- NS Priorities Initiative: \$148.4M provincial investment, exceeding the minimum provincial cost-matching requirement by over \$108M
- CCHI: \$81.7M provincial investment, exceeding the minimum provincial cost matching requirement by over \$15M
- CHB: \$84.2M provincial investment, exceeding the minimum provincial cost matching requirement by over \$52M

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

Table 3: Planned Cost-Matching Per Initiative

Initiative	25-26 Funding (\$M)	26-27 Funding (\$M)	27-28 Funding (\$M)	3-Yr Cost-Match Funding (\$M) (2025/26- 2027/28)
Nova Scotia Priorities Housing Initiative	\$10.6	\$12.6	\$15.1	\$38.5
Canada Community Housing Initiative	\$39.9	\$29.1	\$10.6	\$79.7
Canada Housing Benefit (Core & SGBV)	\$7.3	\$7.8	\$7.8	\$23.0
Canada Housing Benefit (SGBV only)	\$3.04	\$3.17	\$3.2	\$9.4

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

During the first and second Action Plans, Nova Scotia addressed housing need for over 20,000 households, including but not limited to:

- New construction of 1,386 new affordable units;
- Repair/renewal of 8,527 (including 3,963 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 1,420 households; and
- Direct affordability assistance to 11,034 households.

Indicator: Number of households for which Housing Needs is addressed	25/26 Targets & Funding (\$M)		26/27 Targets & Funding (\$M)		27/28 Targets & Funding (\$M)		3-year cumulative Targets & Funding (\$M)		2019/20- 2027/28 Target
	#	(\$M)	#	(\$M)	#	(\$M)	#	(\$M)	#
New Construction	183	\$49.5	165	\$43.1	126	\$27.9	474	\$120.6	714
Repaired/Renewed	185	\$23.6	183	\$23.2	180	\$23.3	548	\$70.1	8,398
Affordability Assistance Project Based Subsidy	355	\$2.8	268	\$2.7	260	\$2.7	883	\$8.2	1,082
Affordability Assistance to the household	491	\$19.1	207	\$20.9	66	\$22.5	764	\$62.5	7,172
Total	1,214	\$94.9	823	\$89.9	633	\$76.5	2,669	\$261.5	17,366

Notes:

- Funding figures do not include amounts for administration
- Totals may differ slightly from sum of rows / columns due to rounding.
- 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 (including new CNSTHB for SGBV).

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

During the first and second Action Plans, Nova Scotia committed funding for accessibility upgrades to approximately 149 public housing units, 48 of which will be barrier-free. During the third Action Plan, Nova Scotia will invest in additional accessibility, as summarized in the table below.

Indicator: Housing Units considered accessible	25/26 Targets & Funding (\$M)		26/27 Targets & Funding (\$M)		27/28 Targets & Funding (\$M)		3-Year Cumulative Targets & Funding 2025/26-2027/28 (\$M)		2019/20 – 2027/28 Target
	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units
New	14	\$8.0	14	\$6.4	14	\$2.4	42	\$16.8	90
Repaired/Renewed	-	-	-	-	-	-	-	-	-
Total	14	\$8.0	14	\$6.4	14	\$2.4	42	\$16.8	90

Notes:

- At least 42 new accessible public housing units will be created either by converting existing units to barrier-free (newly accessible) and/or creating new units.

