

Provincial Housing Programs & Initiatives

OCTOBER 17, 2023

DEPARTMENT OF MUNICIPAL AFFAIRS AND HOUSING

A Shared Responsibility



Federal

Legislation, policy direction, and funding



Provincial

Deliver programs across the housing spectrum

Responsible for policy, administration of public housing, partner engagement



Municipal

Regulation, planning, and approvals



Developers

Private and non-profit organizations that build housing

The Housing Spectrum



Housing services are developed to meet the needs across the housing spectrum





Provincial Housing Programs

Supply

- ▶ Affordable Housing Development Program
- ▶ Land for Housing
- ▶ Public Housing

Preservation

- ▶ Community Housing Acquisition Program
- ▶ Housing Repair & Accessibility Program
- ▶ Community Housing Infrastructure and Repair Program

Affordability

- ▶ Canada-Nova Scotia Targeted Housing Benefit (rent supplement)
- ▶ Down Payment Assistance Program

Community Housing Sector Growth & Sustainability

- ▶ Community Housing Growth Fund
- ▶ Community Housing Operating Support

SUPPLY PROGRAMS



Affordable Housing Development Program

- Supports creation of new housing development through capital contributions
- No fixed contribution, commensurate with social outcomes
- Must include affordable units (min 80% of AMR for min 15 years)
- All types of housing considered
- Open to private and non-profit developers
 - 20% equity for private, 5% equity for non-profit



Land for Housing

- Supports the creation of new housing supply by making provincially owned land available
- Must include affordable units (min 80% of AMR)
- Open to private and non-profit developers
- Eligible housing types are dependent on zoning and suitability of the land site



Public Housing

- Nova Scotia Provincial Housing Agency (NSPHA) operates:
 - 11,200 deeply affordable, rent-geared-to-income units across NS
 - Over 17,000 Nova Scotians are housed
- Rents based on income source and household composition
- Waitlist for program
 - Includes a Priority Access Waitlist



PRESERVATION PROGRAMS



Community Housing Acquisition Program

- Supports the purchase of existing residential properties through a repayable loan
- Open to community housing organizations
- Must contain a minimum of 5 self-contained units or private rooms in a rooming house
- 30% of units must have rents at or below the AMR for similar units in the immediate area
- Additional stream available for the acquisition of supportive housing units in conjunction with DCS

Housing Repair & Accessibility Program

- Provides grants or loans to homeowners & landlords
- Eligible landlords must provide affordable units
- Health & safety repairs
- Accessibility upgrades



Community Housing Infrastructure & Repair Program

- Supports the preservation of existing affordable housing units through forgivable repair loans
- Open to all community housing organizations
- Provides health & safety repairs and accessibility upgrades





AFFORDABILITY PROGRAMS



Canada-Nova Scotia Targeted Housing Benefit

- Provides a rent supplement to eligible households
- Supplement is based on household income & composition, and AMR for area
- Priority access for victims of domestic violence & those homeless or at risk of homelessness



Downpayment Assistance Program

- Assists Nova Scotians who pre-qualify for a mortgage to purchase their first home
- Eligible participants can receive a loan up to 5% of their purchase price
- Loans are interest free and repayable over 10-years
- Maximum: \$25,000





COMMUNITY HOUSING SECTOR GROWTH & SUSTAINABILITY

Community Housing Growth Fund

- Provides financial resources to strengthen the community housing sector
- Available to community housing organizations, post secondary researchers and municipalities
- Three streams:
 - Capacity building
 - Research and innovation
 - Planning & Pre-Development (Seed funding)



Community Housing Operating Support

- Provides time-limited operating support to community housing organizations
- Supports transformation and long-term sustainability initiatives
- Transformation examples:
 - Energy efficiency upgrades
 - Financial planning
 - Governance & operational reviews



Housing.NovaScotia.ca/programs-and-services

Adrian.Mason@novascotia.ca