



Housing: Now and Into the Future

PRECARIOUS HOUSING AND HOMELESSNESS ACROSS OUR RURAL COMMUNITIES

Released March 2018



HOUSING: Now and Into the Future

Shelburne ❖ Yarmouth ❖ Digby ❖ Annapolis ❖ Kings ❖ West Hants

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AN INITIATIVE OF OUR LOCAL HOUSING COALITIONS AND STAKEHOLDERS



Including Women's Place Resource Centre and Annapolis Valley Poverty Coalition

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Town of Shelburne
Municipality of Shelburne
Town of Lockeport
Municipality of the District of Argyle
Municipality of the District of Yarmouth
Town of Digby
Municipality of the District Digby
Municipality of the District of Clare
Town of Annapolis Royal
Municipality of Annapolis
Municipality of Kings
Town of Wolfville
Town of Berwick
Town of Kentville
Town of Windsor
Municipality of West Hants

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This project makes a significant contribution to our understanding of the diverse and complex housing needs of our communities, and will support the ongoing efforts of our community coalitions and partners to bring attention to the issues of affordable housing and poverty that impact many individuals across our rural communities. No single action is needed to address the challenges facing our communities related to housing. It is our hope that the collaboration and partnership demonstrated throughout this process will continue as we move towards action. As we have learned through this process, we will move farther together!

Table of Contents

- List of Charts, Tables and Maps.....5
 - Charts.....5
 - Tables.....5
 - Maps and Figures5
- Executive Summary: Precarious Housing and Homelessness6
- Introduction..... 10
 - The Purpose of the Housing Needs Assessment 10
 - The Expected Benefits 10
 - The Scope of the Project 10
- Geographic Partnerships 10
- Needs Assessment Development and Planning 12
 - Identification and Collection of Available Data Sets 12
 - Survey Questions and Approach 12
 - Community Engagement Sessions Questions and Approach..... 12
- Needs Assessment Implementation and Data Collection 13
 - Public Survey Data Collection, Promotion and Distribution..... 13
 - Service Provider and Stakeholder Surveys Data Collection, Promotion and Distribution 13
- Data Collection: Community Engagement Sessions..... 13
 - General Community Engagement Sessions..... 13
 - Targeted Community Engagement Sessions 13
 - Service Provider and Stakeholder Community Engagement Sessions 13
- Housing Needs Assessment Response Rate 14
 - Public Survey 14
 - Service Provider and Stakeholder Surveys 15
- Data Analysis 15
 - Surveys 15
 - Community Engagement Sessions 15
 - Data Limitations..... 15
- Housing and Homelessness in Rural Areas:..... 17
- Is Risk of Homelessness an Issue? 19
 - Prevalence of Housing Insecurity 20
- Who Is Experiencing Housing Insecurity?..... 24

| | |
|--|----|
| Age..... | 24 |
| Vulnerable Groups..... | 25 |
| Income and Employment | 26 |
| Housing Costs | 28 |
| Quotes - Housing Affordability | 30 |
| Living Arrangements..... | 31 |
| General | 31 |
| Homelessness | 32 |
| Quotes – Experiencing Homelessness..... | 33 |
| Reason for Living Arrangements | 35 |
| Quotes – Repair and Maintenance..... | 38 |
| Quotes - Health and Wellbeing | 38 |
| Reasons Living Arrangements are Unsatisfactory | 39 |
| Repair and Maintenance | 40 |
| Rental Properties..... | 42 |
| Finding A Place to Live..... | 44 |
| What Makes It Hard?..... | 44 |
| Housing Supports and Services | 48 |
| Quotes – Supports and Services..... | 53 |
| Service Provider Perspective | 54 |
| Accessibility | 55 |
| Requiring Outside Assistance | 55 |
| Planning to Move | 57 |
| Household Amenities | 58 |
| Conclusions and Recommendations | 59 |
| Opportunities for Actions..... | 61 |
| References..... | 64 |

List of Charts, Tables and Maps

Charts

- Chart 1: Survey Response by County14
- Chart 2: Housing Insecurity: Thinking about the next couple of years, can you keep living where you are or will you have to move?20
- Chart 3: Distribution by Age of Respondents Experiencing Housing Instability24
- Chart 4: Percentage of Respondents Reporting Housing Insecurity by Group Affiliation25
- Chart 5: Income Distribution of Respondents Experiencing Housing Insecurity26
- Chart 6: Annual Income by Housing Security27
- Chart 7: Average Cost of Housing by Tenure28
- Chart 8: Average Cost of Housing by Tenure - 2016 Census Data by County29
- Chart 9: Average Cost of Utilities per Month.....29
- Chart 10: Living Arrangements of Respondents Experiencing Housing Instability31
- Chart 11: Living Arrangements by Age and Geography31
- Chart 12: Income Levels of Individuals experiencing homelessness32
- Chart 13: What % of your client base do you estimate has any type of housing problem?34
- Chart 14: Reasons for Living Arrangements by Housing Security and Stability35
- Chart 15: Reasons a Living Situation is Unsatisfactory39
- Chart 16: How do you feel about your current housing situation?40
- Chart 17: Ease of Finding a House that Meets Needs.....44
- Chart 18: What makes it hard to stay where you are at or to find suitable housing? Insecurely Housed45
- Chart 19: Reasons for being refused housing47
- Chart 20: Supports and Services That Would Help Respondents Stay Successfully Housed49
- Chart 21: Primary Type of Services or Supports Required to Stay Housed50
- Chart 22: Distribution of Sectors Represented in the Service Provider Survey54
- Chart 23: Supports and Outside Assistance56
- Chart 24: Planning to Move by Housing Security57
- Chart 25: Working Household Amenities by Housing Security58

Tables

- Table: 1 Geographic Partnerships11
- Table 2: Total Needs Assessment Survey Responses.....14
- Table3: Survey Respondents Experiencing Housing Insecurity by County21
- Table 4: Top Five Reasons “What makes it hard to stay where you are at or to find suitable housing?” by group.....46
- Table 5: Top 5 Supports and Services by Group Affiliation52
- Table 6: Reason Behind Most Recent Move by Housing Security58

Maps and Figures

- Map 1: Prevalence of low income based on the Low-income measure, after tax23
- Map 2: Need for Major repair across the geographic area41
- Map 3: Age of Household Maintainer by Census42
- Figure 1: The precarious Housing Iceberg22
- Figure 2: Housing and Health37
- Figure 3: Social Ecological Model.....61

EXECUTIVE SUMMARY

Executive Summary: Precarious Housing and Homelessness

Throughout the fall of 2017 and winter of 2018 the “**Housing: Now and Into the Future**” needs assessment was conducted across Shelburne, Digby, Yarmouth, Annapolis, Kings and West Hants Counties in Nova Scotia. The assessment was a collaborative effort among local housing coalitions, community partners and municipal units with the purpose of:

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

This interim report presents findings from the assessment which examine issues related to housing insecurity and homelessness in our communities.

As homelessness tends to be hidden in rural communities, it is difficult to determine the exact extent to which the existence of homelessness is an issue. Often those in need rely on informal networks to couch surf or double up, they sleep rough in unsafe dwellings, seasonal “cottages” and recreational trailers during all seasons. To assess the prevalence of housing insecurity across the needs assessment area, the question “Thinking about the next couple of years, can you keep living where you are or will you have to move?” was asked.

In total, 75% of all survey respondents answered this question. Almost 40% indicated that they could not continue to live where they were at or that they were unsure if they could stay, and therefore, their housing situation was considered to not be stable. Further analysis was done to deepen our understanding of who is experiencing housing insecurity in our communities, the experience of living with housing insecurity itself, and what opportunities there may be to take action.

Through analysis, it became clear that the issue of housing insecurity and risk of homelessness is prevalent across all areas of our rural communities surveyed. While affordability challenges represented the main reasons respondents indicated that it was hard for them to stay where they were or to find housing, availability was also identified as a factor. Interestingly, housing tenure was not found to be necessarily linked to the experience of housing insecurity; approximately 50% of those experiencing housing insecurity indicated that they rented their accommodations, 40% indicated they owned their home and the remainder had other living arrangements.

Who is Experiencing Housing Insecurity?

Housing Insecurity places individuals at risk for homelessness. A total of 30 individuals surveyed identified as being homeless (either couch surfing or sleeping rough on the streets). An additional 14 individuals indicated they were staying in supportive housing (youth shelter or transition house).

A number of factors were identified as being linked to housing insecurity:

| Factor | Results |
|---------------------|--|
| Age | Respondents from all age groups reported experiencing housing insecurity, with the highest rates being among Youth (63%). |
| Gender | A greater proportion of individuals identifying outside the gender binary (including transgender, gender variant, non-conforming, self-described or preferring not to say) reported being insecurely housed (44%) compared to approximately 26% of males and 30% of females. |
| Vulnerable Group | Groups indicating the greatest incidence of housing insecurity rates included those leaving or living in an abusive relationship (79%), being a single parent (64%), or living with an addiction (61%). |
| Income & Employment | Respondents reporting housing insecurity indicated before-tax household incomes below \$40,000 per year (61%) and full time employment (36%). |

Living with Housing Insecurity:

In general, housing insecurity is associated with fewer options, and less choice or autonomy in where survey respondents might opt to live. Among those who indicated they are living with housing insecurity:

- Average monthly costs ranged from \$608 to \$811 among renters and \$658 to \$1002 among homeowners.
- Self-reported Core Housing Need ranged from 36% to 43% across the needs assessment area, which aligns with the Core Housing Need rates reported by renters in the most recent Census of Canada.
- 30% indicated that their living situation was either *not very good* (23%) or *awful* (7%), compared to 3% of those who are securely housed.
- 50% expressed that it was difficult or very difficult to find a home that met their needs.
- Many get help from others (not living with them) to pay their rent or mortgage.
- Approximately 83% indicated they were planning to move compared to 34% of those securely housed.
- 83% indicated that there were factors that make it hard for them to stay housed or to find suitable housing and 51% identify services and supports that would have made it easier.

What Would Help?

Survey respondents were asked to identify the housing challenges they encounter which place them in housing insecurity. Seniors are more likely to report on repairs and suitability; Adults on getting a mortgage, repairs and the kind of housing needed; Youth on availability and cost. Affordable rental availability was an issue across all groups and financial stressors contributing to housing affordability (e.g., heat and lights, repairs, taxes, down payments) were themes surrounding most of the other selected responses. Social factors like someone to call for help, getting along with others, and feeling safe were also identified by several respondents as supports that would help.

Additionally, respondents were asked to identify supports that would make it easier for them to stay housed. These services ranged from daily living to supportive living to more complex housing first supports and included general assistance, financial assistance, making social connections, getting information and accessing services.

Conclusions and Recommendations

From the results obtained in both the public and service provider surveys, it is clear that housing insecurity is an issue across all our communities. Housing insecurity appears more pervasive than many may have imagined and the conditions of housing unaffordability coupled with limited availability are negatively impacting the health and well-being of our communities. The results of the survey provides insights on the kinds of supports and services required to help keep people successfully housed in our rural communities and prevent homelessness.

Communities that promote integrated, affordable housing choices through the design of their built environments, by encouraging safe and affordable housing development and promoting integrated rental, subsidized and market housing options, can break down the social conditions that contribute to poor health and well-being outcomes.^{19, 22} To maintain healthy, livable and sustainable communities, residents must have a selection of attainable housing options for all ages and needs.⁴

- **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.





Survey Results: Housing Insecurity

4,649 people responded to our Housing Survey

37% of ALL survey respondents report experiencing housing insecurity

Here's what we learned about those who are housing insecure

Who's Housing Insecure?



What it's Like: to be housing insecure



36% have full time employment

61% have income below \$40,000/yr

Being a home owner or a renter was not found to be necessarily linked to the experience of housing insecurity.



What Makes it Hard



to stay housed

- 55% Rent is too expensive
- 50% Heat & Lights too expensive
- 50% Not enough rentals I can afford

"The inability of many individuals and families in Canada to obtain and pay for housing, and to maintain the housing they have, underlies much of the homelessness problem in Canada."

The State of Homelessness in Canada 2014

What Would Help

to stay housed



- Financial Support
- Daily Living Support
- Social Support

METHODOLOGY

Introduction

In 2017, housing coalitions invited community stakeholders to explore interest in conducting a housing needs assessment across Shelburne, Yarmouth, Digby, Annapolis and Kings Counties. The region of West Hants later joined our efforts.

A steering committee comprised of members from each of the housing coalitions and other interested community stakeholders co-developed the project proposal. Based on an analysis of available housing data, known gaps in information and best practices/research, the project's purpose, scope and approach were developed.

The Purpose of the Housing Needs Assessment

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

The Expected Benefits

- Gain a better understanding of the housing needs and challenges faced by people in our community.
- Inform municipalities, builders, service providers and others about what would help people find and keep the housing they need.
- Identify and document the supports needed for vulnerable populations to be successfully

housed in their community of choice close to their social support networks.

- Support the community to meet the housing needs of seniors, youth, single parents, women requiring second stage housing, persons with accessibility needs, persons with mental health or addiction issues and persons with lower incomes.
- Provide knowledge and research to support a shift from a crisis response to one that emphasizes prevention.

The Scope of the Project

- Survey the general public, service providers, and stakeholders/developers to understand current and emerging housing needs across 20 municipal units.
- Gather first voice stories and perspective regarding housing needs from the general public, vulnerable populations, services providers, stakeholders/developers through community engagement sessions.
- Analyse the collected housing data
- Make recommendations for action
- Generate reports as needed







Geographic Partnerships

The needs assessment target area covered 20 municipal units and 6 counties across Western Nova Scotia. Counties were grouped into Geographic Areas. Municipalities from counties were grouped together into Geographic Partnerships. The Geographic Partnerships were formed between some municipal units to share costs and meet minimum population requirements for data analysis, as defined by the housing coalitions. Population minimums were set at 6000 residents per geographic partnership. See Table 1 below for more information. Each bullet in Table 1 represents the geographic partnerships and any pairings with neighbouring municipalities.

Geographic partnerships were asked to contribute towards the housing needs assessment to meet budgeting commitments for data analysis and reporting. A full list of funding partners is available on page 3 of this report. Not all municipal units agreed to contribute to the needs assessment; Nova Scotia Advisory Council on the Status of Women covered shortfalls associated with these funding gaps to ensure comprehensive data

analysis and reporting across all identified geographic partnerships. The Canadian Mortgage and Housing Corporation (CMHC) matched municipal funding contributions and the Affordable Housing Association of Nova Scotia (AHANS) also contributed towards data analysis.

Table 1: Geographic Partnerships

| Geographic Area | County | Geographic Partnership | Approximate Population (2016 Census) |
|--|--|--|--------------------------------------|
| Tri-County | Shelburne  | <ul style="list-style-type: none"> Town of Lockeport, Town of Shelburne & Municipality of Shelburne | 6,562 |
| | | <ul style="list-style-type: none"> Municipality of Barrington & Town of Clark's Harbour | 7,404 |
| | Yarmouth  | <ul style="list-style-type: none"> Municipality of Argyle | 7,899 |
| | | <ul style="list-style-type: none"> Town of Yarmouth | 6,518 |
| | | <ul style="list-style-type: none"> Municipality of Yarmouth | 9,845 |
| | Digby  | <ul style="list-style-type: none"> Town of Digby, Municipality of Digby | 9,167 |
| <ul style="list-style-type: none"> Municipality of Clare | | 8,018 | |
| Valley | Annapolis  | <ul style="list-style-type: none"> Town of Annapolis Royal, Town of Middleton & Municipality of Annapolis | 20,575 |
| | Kings  | <ul style="list-style-type: none"> Municipality of Kings | 47,404 |
| | | <ul style="list-style-type: none"> Town of Wolfville & Town of Berwick | 6,704 |
| | | <ul style="list-style-type: none"> Town of Kentville | 6,271 |
| Hants  | <ul style="list-style-type: none"> Town of Windsor & Municipality of West Hants | 19,016 | |

Needs Assessment Development and Planning

Identification and Collection of Available Data Sets

Data sets from the 2016 Census of Canada relevant to the needs assessment were selected and gathered by members of the steering committee and included, where relevant, for comparison.

Survey Questions and Approach

A survey of the general public was determined to be the best tool by which to gather responses, given the scope of the assessment. This method of data collection was selected because it would allow a range of residents to complete the survey on their own time; was cost effective, and was easy to administer.

The questions for the public survey were developed following review of housing assessments from other jurisdictions, the identification of local information needs, and through consultation with community partners and other stakeholders. All surveys were available in both French and English.

Three separate surveys were developed to collect information, one for each of the three identified target audiences: the general public (any resident of the needs assessment area); service providers and community volunteers (anyone providing supports and services to those facing housing challenges); and stakeholders (includes property owners, landlords, contractors, developers, real estate agents and others).

To assess the clarity of the questions and the surveys' ability to collect the needed information from respondents, the surveys were piloted with individuals from each target group. Feedback was sought regarding the literacy level and comprehension of questions and answers, ease of use, and accessibility to vulnerable populations. Adjustments were made where needed, based on feedback from pilot participants.

The surveys are available for download from the coalition's shared website:
<http://www.daashgroup.com/>

Community Engagement Sessions Questions and Approach

Members of the steering committee developed a community engagement discussion guide to be used for collecting first voice stories of housing needs, successes and challenges encountered by those living across the needs assessment area. The community engagement discussion guide is also available on the website.

Three audiences were identified for participation in the community engagement discussion sessions. Two discussion groups were held for service providers / stakeholders; one in the Tri-County and one in the Valley. A general discussion group was held in each county across the needs assessment area. Two focussed discussion groups, targeting a variety of vulnerable populations, were also held in each county. Community partners were approached to arrange and conduct the discussion groups using the tool provided.

The information gathered via the community engagement sessions was used to provide context to the data collected through existing sources and via the surveys. Statistical analysis of the discussion group responses was not part of the methodology. Discussion group responses were organized by steering committee members to identify common ideas and illuminate community gaps and opportunities for action.



Needs Assessment Implementation and Data Collection

Public Survey Data Collection, Promotion and Distribution

There were three options for completion of the survey. It was available online, in paper form through project partners who support vulnerable populations and with assistance via telephone, by calling a toll free number. The public survey was available for completion from October to December, 2017.

Prior to the launch of the public survey, the steering committee, in consultation with community partners, identified contacts across the needs assessment area that could help with the promotion and completion of the survey. Steering committee members used promotional materials such as posters, flyers, social media, radio advertisements, newsletters, email, newspaper advertisements and personal contacts to promote and distribute the survey. Partners were provided with promotional materials, a handbook for supporting vulnerable persons to the complete survey, paper copies of the survey and any other requested supports.

Service providers and community volunteers were encouraged and supported to assist the public to complete the survey. Several provided one-on-one support to clients or went door-to-door encouraging residents to participate.

Service Provider and Stakeholder Surveys Data Collection, Promotion and Distribution

The service provider and stakeholder surveys were available online only from November 2017 to January 2018. Prior to the launch of the service provider and stakeholder survey, the steering committee, in consultation with community partners, identified contacts across the needs assessment area to whom information about the needs assessment and the survey would be sent. Information regarding the needs assessment and the survey was directly sent to those identified groups and individuals, and disseminated through the networks of the project's partners.

Data Collection: Community Engagement Sessions

General Community Engagement Sessions

One general community engagement session was held in each county across the needs assessment area. The steering committee identified and approached community partners to arrange, host and facilitate the engagement session. Funding was provided to cover costs including an honorarium per participant, childcare, facilitation, space and refreshments.

Targeted Community Engagement Sessions

Two targeted community engagement sessions were held in each county across the needs assessment area. The steering committee identified partners that work with vulnerable populations. These partners were asked to arrange, host and facilitate the community engagement sessions, using relevant sections of the Community Engagement Discussion Guide (available on the <http://www.daashgroup.com> website). Funding was provided to cover costs including an honorarium per participant, childcare, facilitation, space and refreshments.

Service Provider and Stakeholder Community Engagement Sessions

Two service provider / stakeholder community engagement sessions were planned, one in the Valley and one in the Tri-County area. A Community Engagement Tool Kit for service providers was developed by the steering committee and is available on the coalition website. Travel stipends were available to assist organizations to participate and light snacks and refreshments were provided. Not all sessions were completed at the time this report was released.

Note: Of community engagement session completed at the time of the release of this report, approximately 120 individuals provided their feedback.

Housing Needs Assessment Response Rate

Public Survey

A total of 4,699 people responded to the housing needs assessment survey; 97.5% indicated where they lived (n=4,581). Overall, 10% were youth under 25, 72% were adults (26-64), and 18% were seniors over 65. The majority of respondents were female (78%), with 21% identifying as male and the remaining 1% indicating they identified outside the gender binary (transgender, gender variant, non-conforming, prefer not to say, or prefer to self-describe).

Table 2 outlines the response rate to the housing needs assessment survey by geographic partnership.

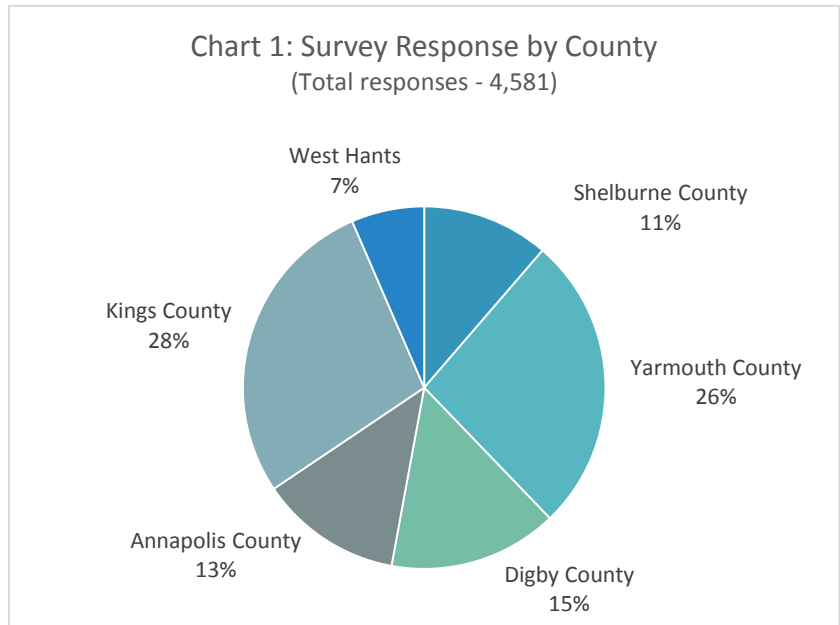








Table 2: Total Needs Assessment Survey Responses

| County | Geographic Partnership | Survey Targets | Responses |
|--|---|----------------|-----------|
|  Shelburne County (519) | <ul style="list-style-type: none"> Town of Shelburne, Municipality of Shelburne, Town of Lockeport | 366 | 335 |
| | <ul style="list-style-type: none"> Municipality of Barrington, Town of Clark's Harbour | 363 | 184 |
|  Yarmouth County (1,213) | <ul style="list-style-type: none"> Town of Yarmouth | 363 | 443 |
| | <ul style="list-style-type: none"> Municipality of Yarmouth | 370 | 403 |
| | <ul style="list-style-type: none"> Municipality of Argyle | 367 | 367 |
|  Digby County (691) | <ul style="list-style-type: none"> Town of Digby, Municipality of Digby | 369 | 357 |
| | <ul style="list-style-type: none"> Municipality of Clare | 367 | 334 |
|  Annapolis County (581) | <ul style="list-style-type: none"> Town of Middleton, Town of Annapolis Royal, Municipality of Annapolis | 378 | 581 |
|  Kings County (1,279) | <ul style="list-style-type: none"> Municipality of Kings | 382 | 500 |
| | <ul style="list-style-type: none"> Town of Wolfville, Town of Berwick | 364 | 290 |
| | <ul style="list-style-type: none"> Town of Kentville | 363 | 489 |
|  West Hants (298) | <ul style="list-style-type: none"> Municipality of West Hants, Town of Windsor | 377 | 298 |

Service Provider and Stakeholder Surveys

A total of 36 Stakeholders (property owners, landlords, realtors, contractors or property managers) responded to the stakeholder survey. A total of 134 service providers responded to the service provider survey.

Data Analysis

Surveys

Analysis of the data collected by the three surveys was completed by the Acadia Entrepreneurship Centre (AEC). Steering Committee Members identified desired points for analysis, and AEC produced survey data charts, cross tabulations, and reports. Horizons Community Development Associates Inc. was also commissioned to assist with data analysis of the public survey.

For the purposes of this report, only the data identified as being related to issues of precarious housing, risk of homelessness and homeless are presented.

Community Engagement Sessions

The intent of the community engagement sessions was to provide context to the data collected from existing sources, and the surveys. As such, no formal analysis of these stories was conducted. However, quotes and themes from the community engagement sessions, relating to precarious housing and homelessness, are presented here to give voice to the lived experiences of housing insecurity and identify common housing challenges across the needs assessment area. Not all community engagement sessions related to the overall needs assessment initiative were completed at the time this interim report was compiled.

Data Limitations

Part way through the public survey, a design flaw with the online survey “submit” button was discovered. Many people answered all the questions but did not recognize they were required to submit their survey results on the final page. Even by the end of this very long survey, 70% had completed the final question but had not necessarily indicated they were submitting their responses. During the analysis phase, when we attempted to adjust for this by including only “submitted” surveys, we realized that almost a third to a half of survey responses would be excluded, including most of our vulnerable responders (e.g., boarding, sleeping rough, couch surfing, seniors,

etc). As such, the decision was made to include as much of the data set as possible and use all responses obtained, excluding only obvious outliers (e.g., rents of 1 million per month). As a result, there may be data quality limitations within which our findings need to be interpreted.

In addition to the above limitation, the following factors may have also impacted data quality.

- Other surveys were also happening across the geographic area: (1) The Community Health Board (CHB) was conducting a survey in the Valley creating some confusion on which survey was the “housing” survey. The CHB also used a housing related logo on their survey. (2) The Municipality of Argyle launched a housing survey targeted at seniors approximately a year prior to launching this general survey. Survey fatigue within this specific group was expressed consistently.
- The public survey may not have been accessible to all. Online access, paper copies, and telephone support were available, however we recognize that barriers still existed for some people in our communities.
- Although the survey was targeted to the general public, those who had housing related needs or concerns may have been more apt to respond to the survey.
- In some communities, fewer service providers and/or champions were present to promote, distribute and assist others in participating in the survey.
- Because the survey was available and promoted online, there is no way to determine how many surveys were distributed. In addition, it was possible for an individual to complete more than one survey. Some respondents received one-on-one assistance and several different people were responsible for inputting paper survey results.

Consequently, there may be data quality limitations within which the findings need to be interpreted.



PRECARIOUS HOUSING & HOMELESSNESS

Housing and Homelessness in Rural Areas:

“Until recently, the thought that a person living in a rural environment in Canada could be homeless was not considered as a possibility for any significant number of people”

(Housing First in Rural Canada; Rural Homelessness and Housing First Feasibility across 22 Canadian Communities. 2014)

As described in the report *“Housing First in Rural Canada: Rural Homelessness and Housing First Feasibility,”* homelessness in rural areas tends to be invisible and looks different than in urban centers where it is highly visible.¹ It is generally accepted that while some dynamics are similar in both rural and urban areas (mental health, addictions, domestic violence); homelessness tends to be hidden in rural communities. Those in need rely on informal networks to couch surf or double up, they sleep rough in unsafe dwellings, seasonal “cottages” and recreational trailers during all seasons. For these reasons, it is difficult to determine the exact extent to which the existence of homelessness is an issue.

In addition, rural housing tends to be largely single family dwellings, with some multi-unit dwellings available in slightly larger communities. Consequently there are fewer living units available and few developers willing to undertake building low cost affordable housing. Housing is often targeted at the more affluent stream and development of affordable units is limited.¹

The added demands of living in a rural community impacts housing affordability and suitability and can make rural living more challenging than apartment or condo living, especially for the most vulnerable populations.⁽¹⁾ These added demands include tending to heat and utilities, few available services, snow removal, transportation, access to food and health services, etc. and create conditions that place residents in core housing need, at risk for homelessness, or homeless.

The Canadian Homeless Research network has developed definitions of homelessness that may be useful when considering how homelessness presents itself in rural communities:¹

- **Unsheltered:** Staying in places that are not designed for or fit for human habitation. E.g., living in public or private spaces (sidewalks, parks, forests, vacant buildings) or living in places not intended for habitation (cars, garages, make shift shelters, shacks or tents).
- **Emergency Sheltered:** People who are technically homeless (they do not have permanent housing) but are accessing emergency shelter services including: overnight shelters, transition houses, youth shelters, emergency shelters in response to natural disasters, etc.
- **Provisionally Accommodated:** Accessing temporary and supported housing that offers no prospect of permanence. Including transitional housing, living temporarily with others, temporary rental

accommodations (motels, hostels, rooming houses, etc), people in institutional care who lack permanent housing (penal institutions, medical or mental health institutions, residential treatment programs, group homes, etc).

- **Insecurely Housed:** Individuals or families, whose current housing situations are dangerously lacking security or stability. They are “at-risk” of homelessness. For them, a single event, unexpected expense, crisis or trigger is all it may take for them to lose their housing. (e.g., precarious employment, sudden unemployment, facing eviction, severe untreated mental illness, addiction, substance use, breakdown in family relations, living in direct fear of violence and abuse).
- **Precariously Housed:** Individuals and families experiencing severe housing affordability problems, due to their income, the local economy, lack of available affordable housing. The income of these households is not sufficient to cover basic shelter and non-shelter costs.

“The **inability** of many individuals and families in Canada **to obtain and pay for housing**, and to maintain the housing they have, underlies much of the homelessness problem in Canada.”

The State of Homelessness in Canada 2014 ²

This project, “Housing: Now and Into the Future” needs assessment, has gathered information from a number of audiences, including the general public, service providers and stakeholders to support our understanding of the housing related issues our communities are facing. Based on the findings of the needs assessment, this report explores the extent to which people are struggling with housing insecurity and the potential risk for homelessness.

Typically, when attempting to understand the nature and scope of local homelessness, Point in Time Counts are used to establish baselines and as a standardized process for conducting homelessness counts.³

A Point-in-Time (PiT) count is a one-day snapshot of homelessness in shelters and on the streets within a community. A PiT count estimates how many people are experiencing homelessness in emergency shelters, in transitional housing and in unsheltered locations on the day of the count.³ It can also include people who are in health or corrections facilities like hospitals, detox centres, detention centres or jails; these people often have no place to go when they are released from these facilities.

Given the geography of our rural communities, the lack of homeless shelters, and the fact that homelessness continues to remain hidden, Point-in-Time (PiT) counts of sheltered and unsheltered homeless persons were beyond the scope of this needs assessment.

Is Risk of Homelessness an Issue?

The Canadian Definition of Homelessness defines individuals and families to be **'at-risk' of homelessness** if their current housing situation lacks security or stability.²

“They are living in housing that is intended for permanent human habitation, and could potentially be permanent (as opposed to those who are provisionally accommodated). However, as a result of external hardship, poverty, personal crisis, discrimination, a lack of other available and affordable housing, insecurity of tenure and/or inappropriateness of their current housing (overcrowding, does not meet health and safety standards) residents may be “at risk” of homelessness.”

Additionally, many people are at-risk of homelessness because they are **precariously housed** as a result of economic and structural factors that make it difficult for them to maintain their housing, if not immediately, then at some point in the future.² There are numerous reasons why people may be precariously housed, including eviction or the break-up of a relationship. However, the primary reason for housing precarity is affordability; the intersection of low incomes and high housing costs – which includes rent/mortgage payments as well as utilities, and in some cases, maintenance and taxes.

A standard measure of housing precarity is core housing need.⁴ This standard is provided by the Canadian Mortgage and Housing Corporation (CMHC) and defines a household as being in core housing need if it falls below at least one of the adequacy, affordability or suitability standards and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.⁵ Extreme core housing need applies to those households paying more than 50% of their income on housing.

ADEQUATE AFFORDABLE SUITABLE

- **Adequate housing** does not require any major repairs, as reported by residents. Housing that is inadequate may have excessive mold, inadequate heating or water supply, significant damage, etc.
- **Affordable dwellings** cost less than 30% of total before-tax household income. Includes rent or mortgage and housing related costs and expenses (e.g., heat, electricity, taxes, etc).
- **Suitable housing** has enough bedrooms for the size and composition of the resident household, according to National Occupancy Standard (NOS) requirements.

In Canada, housing is considered affordable if shelter costs account for less than 30 per cent of before-tax household income.⁵ The term "affordable housing" is often used interchangeably with "social housing"; however, social housing is just one category of affordable housing and usually refers to rental housing subsidized by the government.⁴

Affordable housing is a much broader term and includes housing provided by the private, public and not-for-profit sectors as well as all forms of housing tenure (ie. rental, ownership and cooperative ownership).⁴ It also includes temporary as well as permanent housing. In other words, the term "affordable housing" can refer to any part of the housing continuum from temporary emergency shelters through transition housing, supportive housing, subsidized housing, market rental housing or market homeownership.



From a rural perspective, teasing apart the number of individuals impacted by these various types of housing insecurity is relatively difficult. Our housing collations attempted to obtain a sense of the number of residents who were **“at-risk” for homelessness, in that their current residence lacks security or stability**; including those precariously housed or provisionally accommodated.² In so doing, the information obtained can also assist service providers to understand who is facing these housing challenges, the reasons behind their housing insecurity and the supports and services that would have the most impact towards homelessness prevention specific to our rural communities.

Prevalence of Housing Insecurity

A total of 4,699 individuals responded to the *Housing: Now and Into the Future* survey. Of those, 98% (4,581) indicated within which community they currently lived. Respondents were asked to consider the stability and security of their current living situation by “thinking about the next couple of years, can you keep living where you are or will you have to move?” In total, 3,533 respondents answered this question (75%).

Of those who responded to the question, almost 40% (38.4%, 1,361 respondents) indicated that they could not continue to live where they were at or that they were unsure if they could stay. The results of these responses were used to indicate individuals experiencing a

level of housing insecurity or instability and to explore the barriers, challenges and needs of persons broadly described as insecurely or precariously housed and potentially at risk for homelessness.

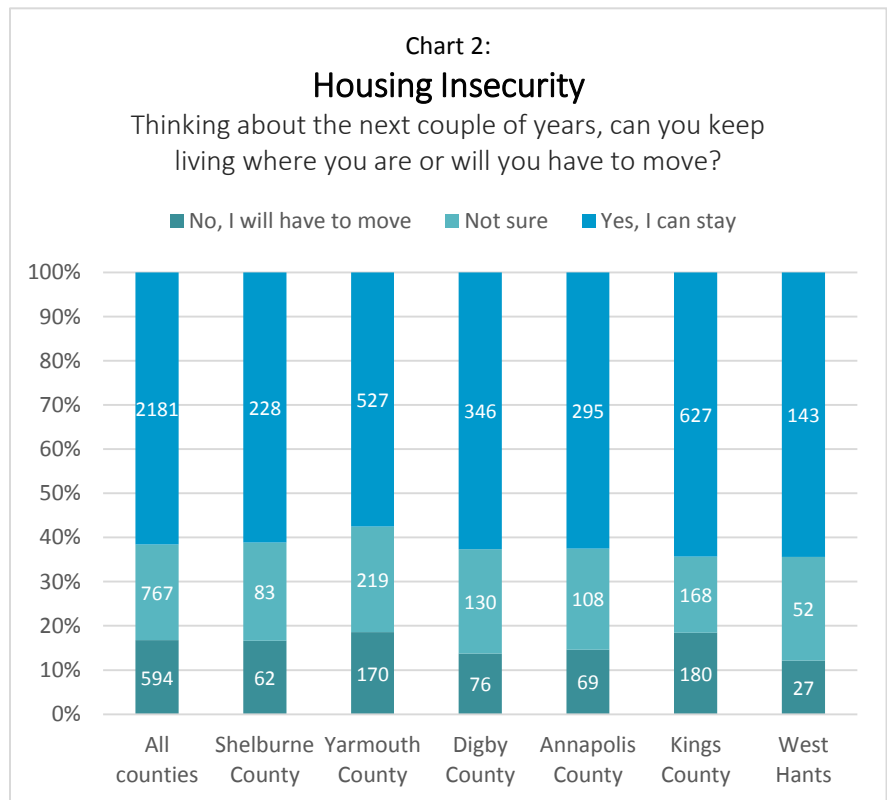


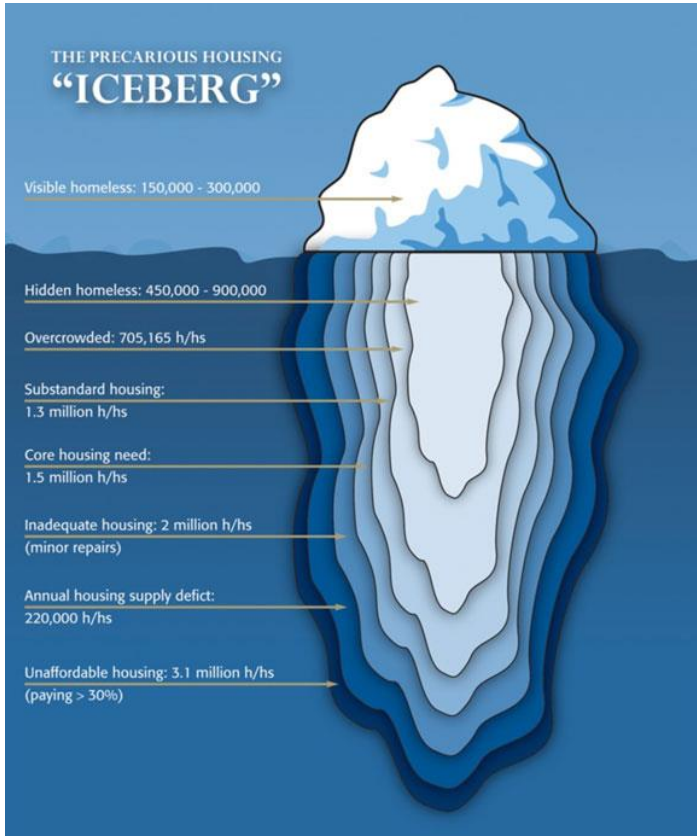
Chart 2 highlights the breakdown of respondents indicating that their housing situation lacks security or stability by county. Across the 6 counties surveyed, approximately 40% of respondents consistently indicated that their housing situation was not stable. Depending on the personal factors at play and a general lack of alternative accommodations, it would appear that many people may be forced to live in housing that is neither affordable, suitable nor adequate for their needs and, as such, are precariously housed or at risk for homelessness.

Table 3 outlines the distribution of residents indicating housing insecurity by municipal unit and the corresponding prevalence of core housing need, by county, as reported by Statistics Canada in the 2016 Census.⁶ From the responses received, it is clear that the issue of housing insecurity is prevalent across all areas of our rural communities surveyed.

| Core Housing Need (2016 Census Data) | | Table 3: Survey Respondents Experiencing Housing Insecurity by County. (N=1,344) | | |
|---|------------|---|----------------------------|--------|
| Owner | Renter | County | Municipal Unit | Number |
| 9% | 39% | Shelburne County (145/373 respondents, 39%) | Town of Shelburne | 47 |
| | | | Municipality of Shelburne | 32 |
| | | | Town of Lockeport | 13 |
| | | | Municipality of Barrington | 44 |
| | | | Town of Clark’s Harbour | 9 |
| 11% | 39% | Yarmouth County (389/916 respondents, 43%) | Town of Yarmouth | 182 |
| | | | Municipality of Yarmouth | 114 |
| | | | Municipality of Argyle | 91 |
| 11% | 37% | Digby County (206/552 respondents, 38%) | Town of Digby | 49 |
| | | | Municipality of Digby | 74 |
| | | | Municipality of Clare | 82 |
| 14% | 44% | Annapolis County (177/472 respondents, 38%) | Town of Annapolis Royal | 14 |
| | | | Town of Middleton | 28 |
| | | | Municipality of Annapolis | 133 |
| 12% | 40% | Kings County (348/975 respondents, 36%) | Municipality of Kings | 140 |
| | | | Town of Wolfville | 79 |
| | | | Town of Berwick | 18 |
| | | | Town of Kentville | 108 |
| 14% | 37% | West Hants (79/222 respondents, 36%) | Municipality of West Hants | 54 |
| | | | Town of Windsor | 25 |

Approximately 50% of survey respondents who indicated experiencing housing insecurity also indicated that they rented their accommodations; 40% indicated they owned their home and the remainder had other living arrangements. It may be important to note that despite the variance in the prevalence of core housing need between home owners and renters, because owned single family dwellings make up the majority of housing stock in our rural communities, these percentages tend to represent close to the same number of actual households. In terms of the actual number of households in core housing need, almost as many home owners as renters are experiencing core housing need.

For example, in Yarmouth County 74% of homes are owned, 11% experience core housing need. This represents approximately **880** owned households in core housing need. Correspondingly, 25% of homes are rented and 39% experience core housing need. This represents approximately **1,050** rented homes in core housing need. The actual number of renters compared to home owners experiencing core housing need are therefore quite close, 880 vs 1,050. This holds true across most of our rural communities, where home ownership tends to be represented more than 80% of housing tenure. In comparison, our towns tend to have a more even distribution of owners compared to renters, where approximately 50% of households rent. In urban centers like Halifax or Dartmouth, many of the census sub-divisions have rental accommodations exceeding 80% of household.



As with most rural communities, visible homelessness is only the “tip of the iceberg” of what is a much larger and critical, safe and affordable housing problem across Canada and throughout our local communities.⁷ Numerous studies have shown that many households are forced to live in overcrowded, substandard housing and regularly make the choice between paying rent and feeding their children. Both the prevalence of core housing need as defined in the census data and the percentage of survey respondents reporting housing stability issues represent the part of the housing iceberg that is below the surface of the “precarious housing iceberg” diagram.

“Homelessness is a problem much larger than the number of people counted on the streets or in shelters.”

Putting an End to Child & Family Homelessness in Canada.⁷

Figure 1: The Precarious Housing Iceberg⁷

In addition to describing housing insecurity in our communities, it is important to pay attention to the warning signs that compound the problem of housing insecurity. These warning signs point to a larger portion of the population struggling with poverty, high housing costs and poor nutrition and are also indicative of homelessness risk.⁷ (See Figure 1)

As indicated in Map 1, 2016 Census Data illustrates a higher than average prevalence of poverty across our communities. Statistics Canada provides detailed subdivision census data using the after-tax low-income measure (LIM-AT). The LIM-AT measures the percent of households earning less than 50% of the median adjusted household income. The term adjusted indicates that household size is taken into account, reflecting the fact that a household of six has greater needs than a household of two.⁸

The 2017 Report Card on Child and Family Poverty in Nova Scotia presents the most recent data regarding the magnitude of child and family poverty in Nova Scotia.⁹ The data shows that NS has the highest child poverty rates of the Atlantic Provinces and the rural communities surveyed as part of this assessment have some of the highest rates in the province. The highest rates are predominantly found within our towns where rental accommodations and services are most likely to be centralized.

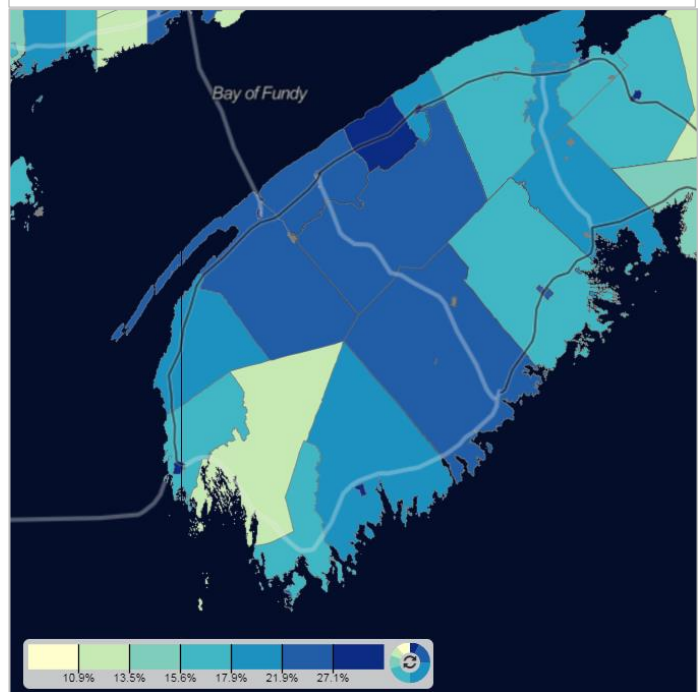
Of the 6 counties surveyed, the highest overall poverty rates are found in the Town of Yarmouth and Town of Digby (33%), the Town of Middleton (31%), the Annapolis Subdivision B and Town of Windsor (28%) as well as the Town of Shelburne (27%).¹⁰ Children 0-5 years and seniors 65+ tend to experience the highest rates of poverty as compared to other age groups. The census map illustrates the range of overall poverty using the LIM-AT measure across our communities where the Municipality of the District of Argyle represented the lowest prevalence at 13% and the Towns of Yarmouth and Digby represent the highest overall prevalence at 33%. Child poverty rates for children 0-5 are highest in the Town of Digby at 59%, followed by the Town of Yarmouth and the Town of Middleton at 56%. Across the population in general, approximately 1 in 5 people meet LIM-AT criteria and, as such, are strained to meet a basic standard of living needs.

In the Report Card on Child and Family Poverty in NS, Dr. Leslie Frank reminds us that poverty is not just a measure of inadequate income.⁹ “Poverty is felt. It is a social condition manifested in the struggle to afford the cost of housing, food, childcare, clothing and transportation in the face of low wages, precarious work, discrimination, and inadequate public services. Poverty creates personal and social deficits that are felt within families and by society because it limits children’s ability to grow up healthy and develop to their full potential.” Poverty costs us all. Income, housing, and food security are essential for the wellbeing and social and economic prosperity of our communities. The impact of poverty cannot be underestimated.

“I just moved this summer after my previous house sold. I have moved 2 times in the last 2 years because of the house [I was renting] was being sold. I looked for 4 months to find suitable housing this time and had to spend the previous summer in a camper because of a lack of availability of affordable housing and/or being denied because of the age of my children.”

Community Engagement and Survey Respondent Comments

Map 1: Prevalence of low income based on the Low-Income Measure, after tax (LIM-AT) (%)¹⁰

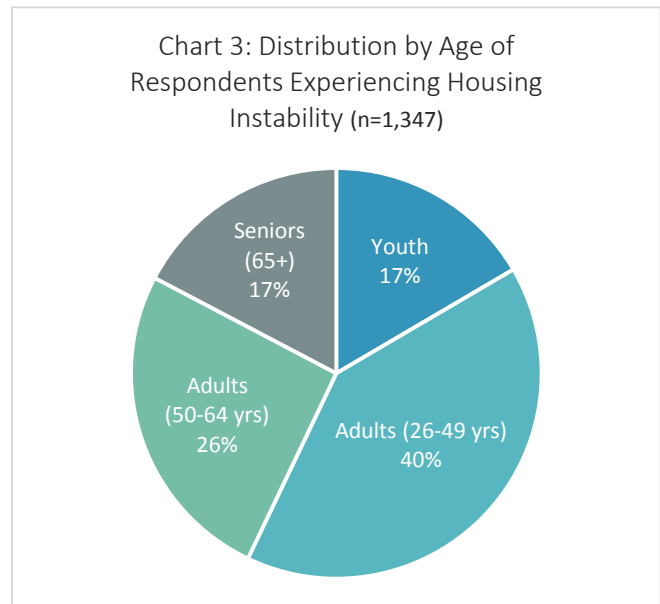


Who Is Experiencing Housing Insecurity?

Age

All age groups were represented in the distribution of those who reported experiencing a level of housing insecurity. Chart 3 outlines the distribution by age of those who indicated experiencing housing insecurity.

The overall age distributions indicate that individuals across the entire lifespan are impacted by some level of housing insecurity. Adults of childrearing age make up the greatest proportion of individuals indicating that they either had to move or were not sure they could stay housed where they currently resided. Over half (51%) of the respondents indicating a level of housing insecurity also indicated having dependants; either children (62%), adults 16-64 years (27%), or seniors (11%), living with them and relying on them for support.



A recent study published in the *Journal of Pediatrics*, found that caregivers of young children in low-income unstable housing are subjected to significant negative health effects, becoming two times more likely than those in stable housing to be in fair or poor health, and almost three times more likely to report depressive symptoms.¹¹ Children aged four and under in these families had almost a 20 percent increased risk of hospitalization, and over a 25 percent increased risk of developmental delays. Ensuring access to safe and affordable housing for families across our communities is important to ensuring children can develop to their full potential.

Chart 4 below further defines groups by age and highlights the percentage in which respondents from each group reported being insecurely housed. In general, youth were more likely than any other age group to indicate housing insecurity. Approximately 63% of youth who responded to the question on housing security indicated that they either had to move or were unsure if they could stay housed in their current residence much longer. Housing security was reported as an issue for 38% of seniors over 65 years. In comparison, 35% of adults (26-64 years) reported that their current living situation lacked security.

Seniors and adults approaching their senior years pose a different challenge as their housing needs change. To maintain healthy, livable and sustainable communities, residents must have a selection of attainable housing options across the life span. Seniors were more likely to indicate that there wasn't enough of the kind of housing they required (34%) as well as a desire to stay housed close to where they currently resided if they had to move (82%). Interestingly, for all age groups, youth through to adulthood, staying close to where they currently resided was somewhat or very important for over 75% of respondents. People across the life span want to stay in their communities, but often cannot find appropriate housing options that allow them to do so.

Meeting the demand to stay successfully housed in our rural communities will require adaptations to existing housing, home maintenance and support services (including personal care) from family, friends and neighbours, and increased reliance on both government and private service providers.¹² The preference to stay housed in

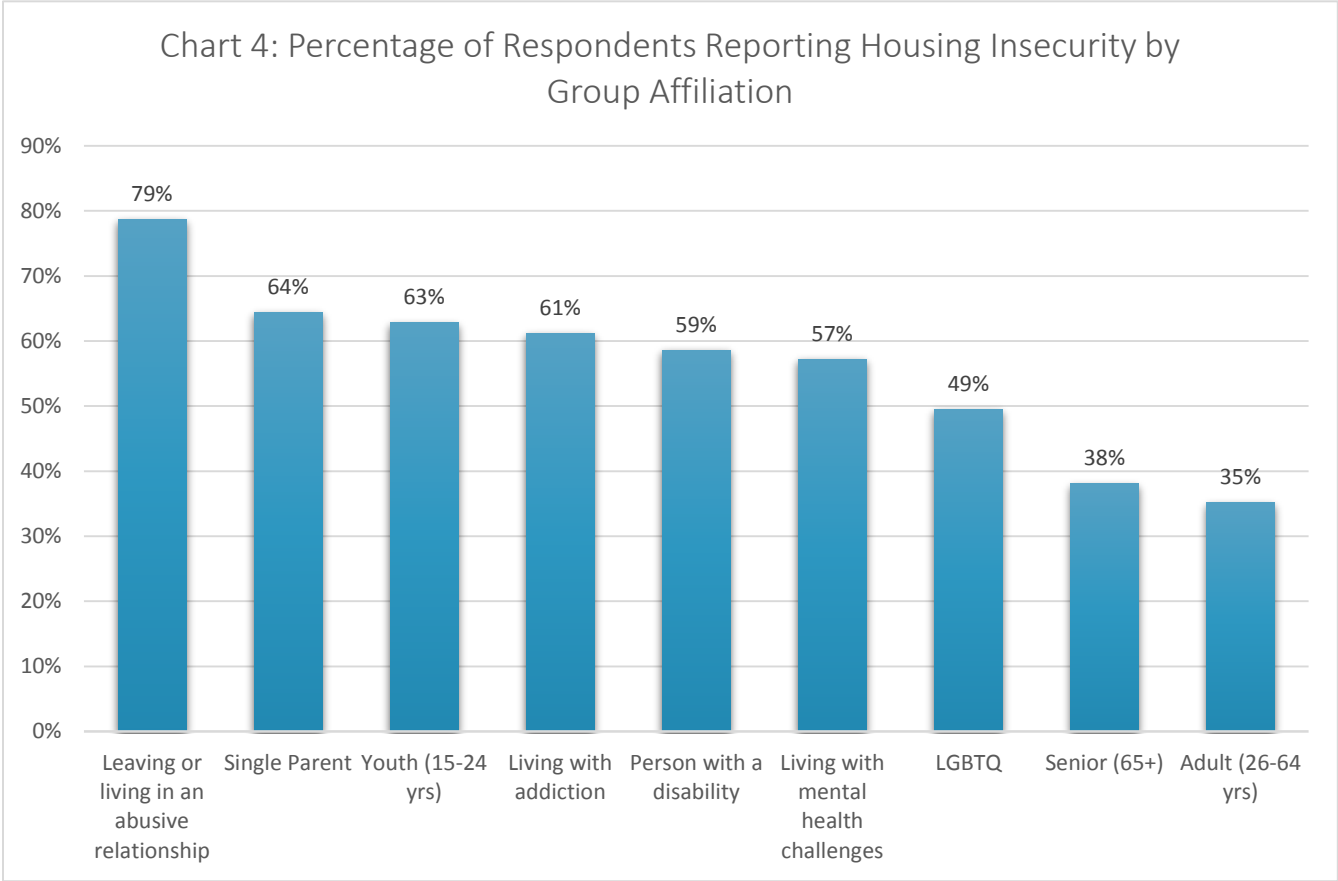
rural communities also means providing a full continuum of housing choices in terms of location, forms of housing, types of tenure, living arrangements and range of support services that would allow older adults to continue to live independently and participate in their community for as long as possible. Without these supports, existing housing stock is neither suitable, adequate nor affordable for many seniors, placing them in core housing need.

Vulnerable Groups

The 2010 House of Commons report on poverty identified 10 groups that were most at risk of experiencing low income: children, lone-parent families (particularly female lone-parent families), women, unattached individuals, seniors, Aboriginal people, people with disabilities, recent immigrants, visible minorities, and low-wage workers.¹³

When self-identified group affiliation of survey respondents was considered, some groups indicated a greater incidence of housing insecurity than others. Chart 4 illustrates the percentage of those who identified as being insecurely housed in relation to their identified group affiliation.

When considering gender, the prevalence of survey respondents experiencing housing insecurity did not vary greatly. Approximately 26% of males and 30% of females reported that their current housing situation was insecure. A greater proportion of individuals identifying outside the gender binary (including transgender, gender variant, non-conforming, self-described or preferring not to say) reported being insecurely housed (44%).



Income and Employment

One of the primary reasons for housing precarity is affordability.² As anticipated, individuals with lower income levels represented the largest proportion of those experiencing housing insecurity; **61% of respondents reporting housing insecurity indicated before-tax household incomes below \$40,000 per year** (Chart 5).

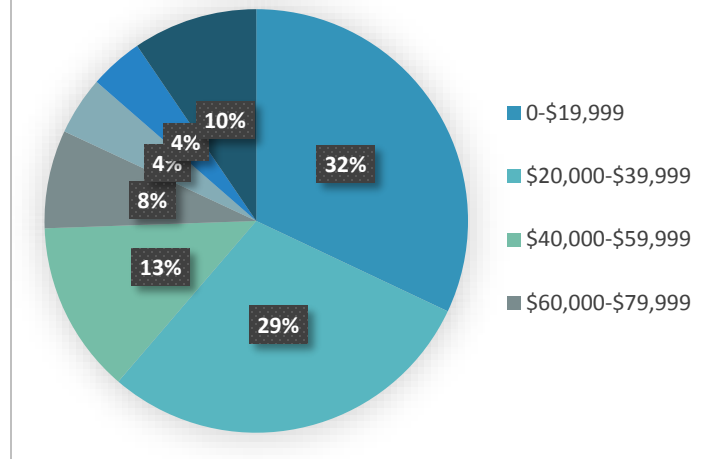
Noteworthy, is that a 2-income household working full-time (40 hours per week) at minimum wage (\$10.85 per hour) would have an annual income of just slightly over \$40,000. Presumably, any additional external hardship, personal crisis, illness, household repair, or inability to find alternative affordable and suitable housing could contribute to creating conditions whereby households would struggle to keep and maintain the housing they have. Although it is commonly believed that a two earner household should be able to meet their families' basic needs, including safe and suitable housing, increasingly the evidence suggests that full time employment is no longer synonymous with security in meeting those basic needs.

Of survey respondents reporting housing insecurity, 36% indicated having a full-time job, 35% received government transfers (income assistance, disability pension, CPP/QPP, old age security, workers compensation, employment insurance benefits), 18% had a part-time job, 16% received child tax-benefit and 13% had retirement income.

Much of the evidence on the failure of employment to provide a route out of poverty has focused on the increase in precarious employment or a general shift from full-time permanent jobs to more temporary part-time jobs, with irregular hours, low wages and few, if any, benefits.¹⁴ Income instability has been found to be a serious stressor on household well-being and may also interfere with community participation. Not knowing where your income is going to be in the near future makes it hard to commit to family or community activities that might require future expenses.¹⁵

Lewchuk et al., found that individuals with precarious employment earned 46% less and reported household incomes that were 34% lower than those in secure employment. Their research also indicated that a household income of \$40,000 appeared to mark an important transition whereby people earning less than this and in precarious employment reported moderate to severe deprivation in meeting their basic needs.¹⁵

Chart 5: Income Distribution of Respondents Experiencing Housing Insecurity (n=1,346)



“If heat was not included I would not be able to afford it for sure. I am barely making it and I work full time.”



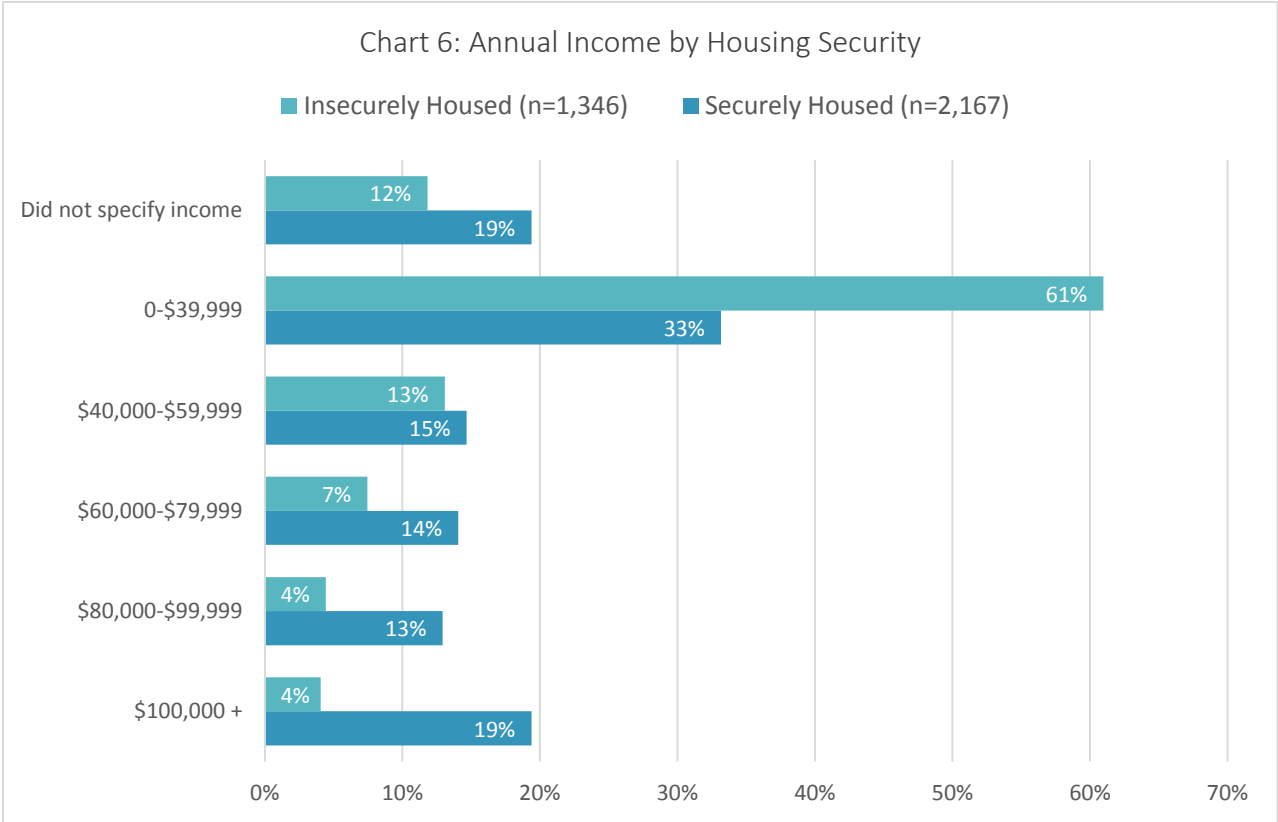
“It’s really hard to get ahead if you are a homeless youth. If you are lucky enough to find a place to live, you have to work 40+ hours a week to afford it. You don’t have money left over for food or any extras. You can’t work 40+ hours a week and go to school. You can never get ahead.”

Community Engagement and Survey Respondent Comments

The 2015 report on Participatory Food Costing further illustrates the challenges faced by different groups (seniors, families, persons with disabilities, persons receiving income assistance) to meet their basic needs.²⁸ Affordability scenarios are provided for different household circumstances and indicate that, if they included a basic nutritional diet in their monthly expenses, most would be between \$510-\$986 dollars in deficit each month. The report concludes that both minimum wage and current Income Assistance rates are inadequate and unacceptable as they leave low-income households with a large monthly deficit. Households simply cannot afford to meet a basic standard of living that includes both adequate housing and a nutritious diet.

When comparing the incomes of those who indicated being securely housed with those experiencing housing insecurity, similar trends appear in our local data whereby income levels of \$40,000 and below mark an important transition for the likelihood of being insecurely housed. Chart 6 illustrates the percentage of respondents in each income bracket that identified as either securely or insecurely housed.

Housing insecurity is reported as an issue at all income levels, indicating that affordability is not the only reason households may be in core housing need. Other reasons reported by survey respondents include requiring one-story accommodation or minimal step up, lacking accessibility features, not being able to keep up with household repair or maintenance, difficulty finding alternative and suitable accommodations regardless of income, house being too large or too small, etc.

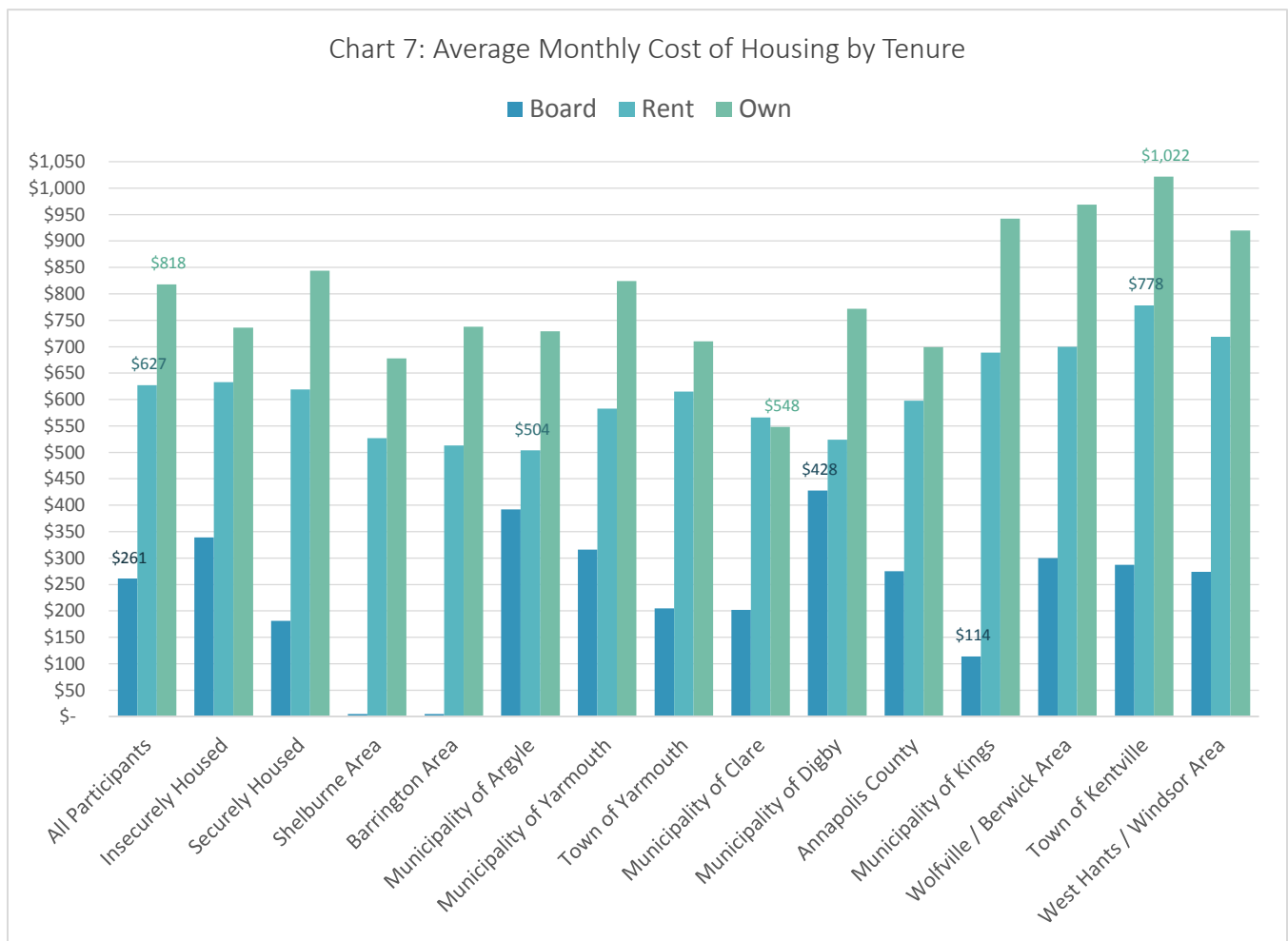


Housing Costs

Of survey respondents experiencing housing insecurity, 47% indicated that they were living in a house or apartment that they rent. Renters typically face a much bigger affordability hurdle than owners.¹⁶ Renter households typically have annual incomes that are, on average, about half of those of owner households. This is represented in the prevalence of core housing need and housing insecurity among renters. Renters are much more likely to experience core housing need than owners.

As described earlier, given that the majority of properties across our communities are owned, the actual number of home owners impacted by housing insecurity are similar to the number of renters. Home owners also face affordability issues but are often placed into core housing need when they can no longer afford large repairs or their homes are no longer suitable in size or accessibility.

Chart 7 outlines the average cost of housing reported by survey participants who provided an answer to the cost of housing question across geographic partnerships (see page 6 geographic partnership descriptions). Total participant averages are labeled along with the range (high and low) for each housing tenure type across the 12 geographic partnerships surveyed. Average housing costs are also provided for respondents who indicated either being securely or insecurely housed.



No respondents in the Shelburne or Barrington area provided cost of boarding amounts. These numbers provide an estimate for what survey respondents indicated as their current housing costs at the time of the survey. In some cases these vary from the averages obtained in the 2016 Census Data. As a general comparison, the average rents and mortgages by county are provided below (Chart 8) as indicated in the 2016 Census Data. Boarding comparisons for Census Subdivisions are not available from Statistics Canada.

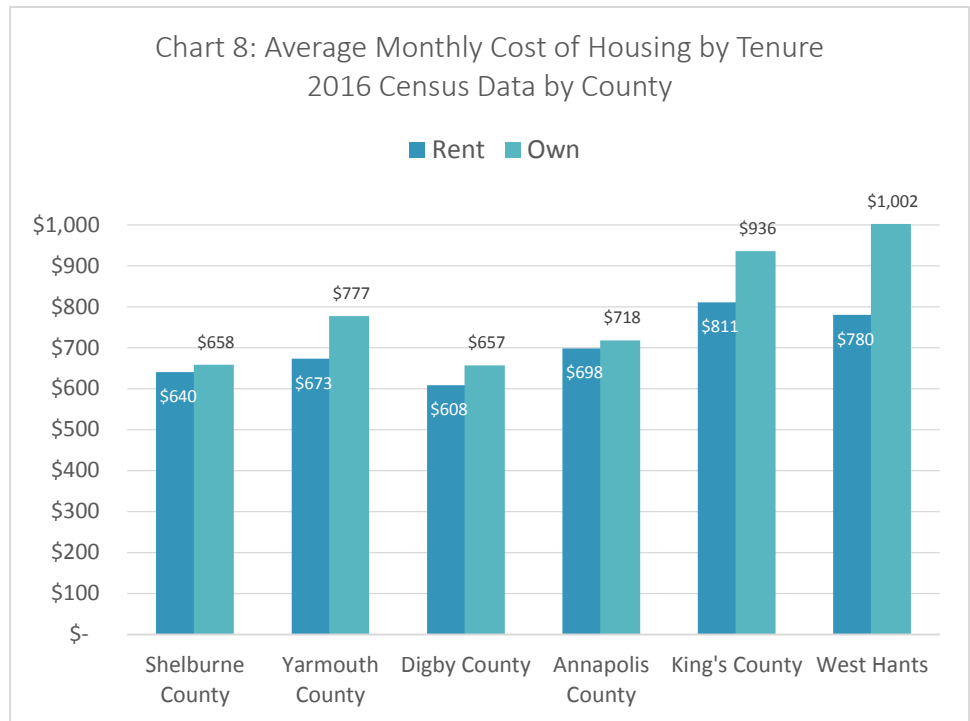
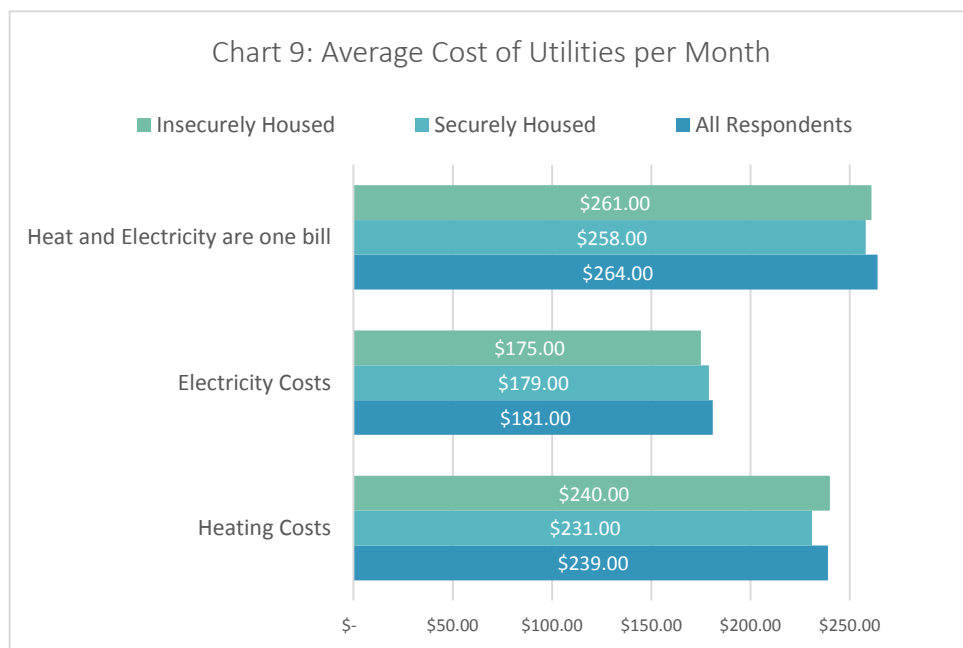


Chart 9 outlines the cost of utilities of all survey respondents compared to those who indicated they were either insecurely or securely housed. Overall, the cost of utilities varied very little across these groups.

For 9% percent of all respondents, their utilities were included as part of their housing cost (all-inclusive). In comparison, this percentage rose to 18% for those identified as experiencing housing insecure and was as low as 7% for those identified as housing secure.



“I cannot afford to buy oil; my house needs repairs and my roof in my garage has collapsed.”

“I am terrified about my retirement. Being a homeowner has taken all of my financial resources so I have not saved for my retirement and I will still have a mortgage.”

“The majority of rentals in this area are older uninsulated buildings, heated by electric heat which is very expensive and the rent is very high. There is a real need for clean and suitable housing.”

“I am here by myself in this big house. I cannot do the repairs. I cannot afford the repairs. I will need to move out in the next few years. Right now there is no suitable housing.”

“My electrical needs upgrading and I can’t afford it. With three kids and both parents working, it’s just cutting the bills so there is no money left over for housing needs.”

“I know of a senior who is on such a tight budget that she had to cash in her life insurance in order to pay her property taxes. Her budget didn’t account for a car that broke down and needed significant repairs. She wants to stay in her house and is capable of staying there but can barely afford to stay there.”

Community Engagement and Survey Respondent Comments



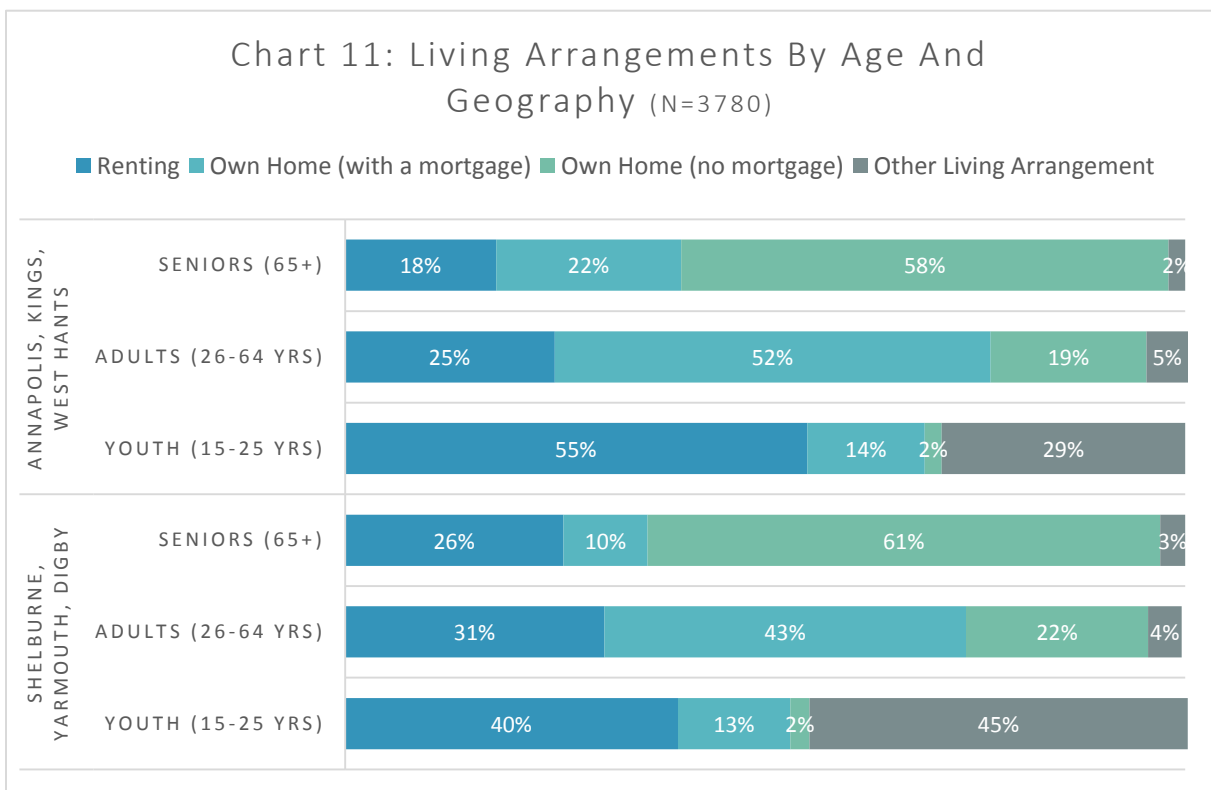
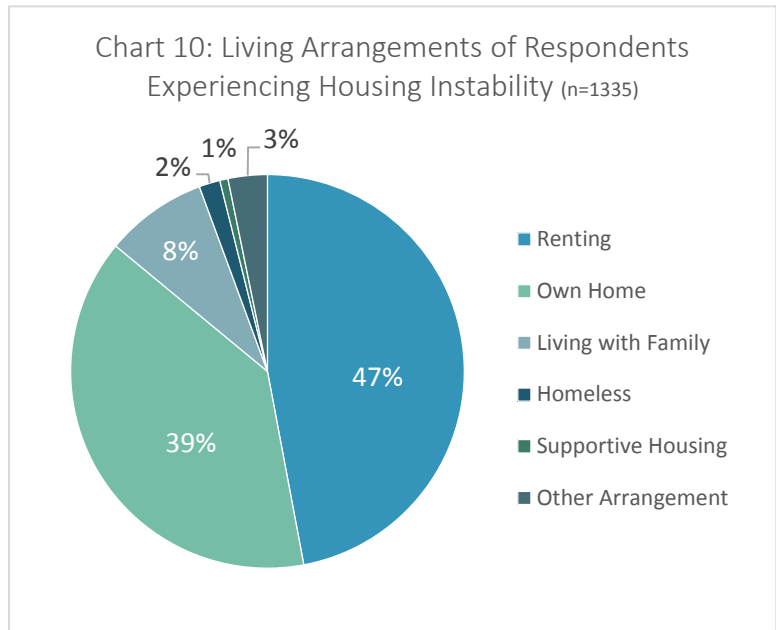
Living Arrangements

General

Of those who identify being in a situation where they either could not stay where they were housed or they were unsure of the stability of their housing tenure, almost half indicated being renters (Chart 10). Home owners nevertheless represented 39% of respondents experiencing housing insecurity and half of those indicated being in their own home with no mortgage. It is important to reiterate that not all factors contributing to housing insecurity are related solely to the cost of housing.

After renting or owning, living with family (either rent free or boarding) made up the greatest portion of alternate living arrangements. Respondents were not asked to specify what their “other arrangements” were.

As indicated in Chart 11 below, the distribution of survey respondents’ living arrangements by age across geographic areas varied in similar ways. It is clear that overall, youth are much more apt to have “other arrangements” that they do not classify as renting, owning, boarding, couch surfing or as part of supportive housing services. Youth in the Tri-Counties (Shelburne, Yarmouth and Digby) were more likely to live in “other



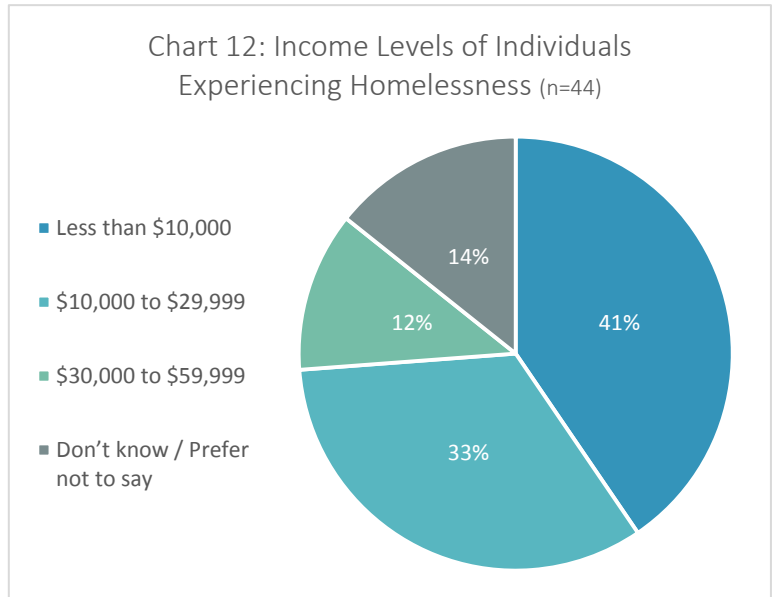
arrangements” than youth in the Valley (Annapolis, Kings, and West Hants). More youth in the Valley indicated that they were living in rental accommodations.

Senior’s accounted for the largest proportion of individuals who own their home with no mortgage. The majority of adults between 26-64 years, approximately 70%, indicated that they lived in their own homes, with mortgages.

Homelessness

A total of 30 individuals surveyed identified as being homeless, either couch surfing or sleeping rough on the streets. An additional 14 individuals indicated they were staying in supportive housing which includes youth shelters or transition houses. See Chart 10 above.

Incidences of homelessness were not isolated to one area, all counties surveyed had respondents who indicated that they were currently couch surfing, homeless or living in a shelter. Reported incomes of those identified as currently homeless ranged from “no income” up to \$50,000-\$59,000 income bracket (See Chart 12). Half of those reporting incomes of less than \$10,000 had no income at all.



Of those who indicated they were experiencing homelessness, approximately half identified that the reason for their living situation was that they simply had “no other options”. Nearly 64% indicated they had dependants; either children, adults or seniors who relied on them for support (the majority of these were children, but not all). For those living in shelters or transition houses, 80% said the reason they were living there was because it was safe, all indicated having children.

Homelessness and risk of homelessness is likely a much larger than expected issue across our rural communities. The stories of past or present homelessness, risk of homelessness and of being forced to stay in deplorable conditions to avoid homelessness were overarching themes at the targeted community engagement sessions conducted. The quotes provided below provide a glimpse into what individuals who are experiencing homelessness are facing. These quotes were graciously gathered as either comments to the survey or during community engagement sessions.

“I can’t tell you about my living situation. Because if I do, you will have to do something about it and I will be homeless.”

“I could not afford rent or utilities to have my family live in a place of our own”

*“I am FORCED to SHARE a room!!
I live in fear of roommates.”*

“I am a beggar. I'm homeless.”

“I literally can't stay here - it's a camper”

“Homeless youth are not all terrible people. We haven't all been kicked out of our houses because we are terrible. Some of us had to leave. **Being a homeless youth changes you forever.** Everyone judges you. It's unfair.”

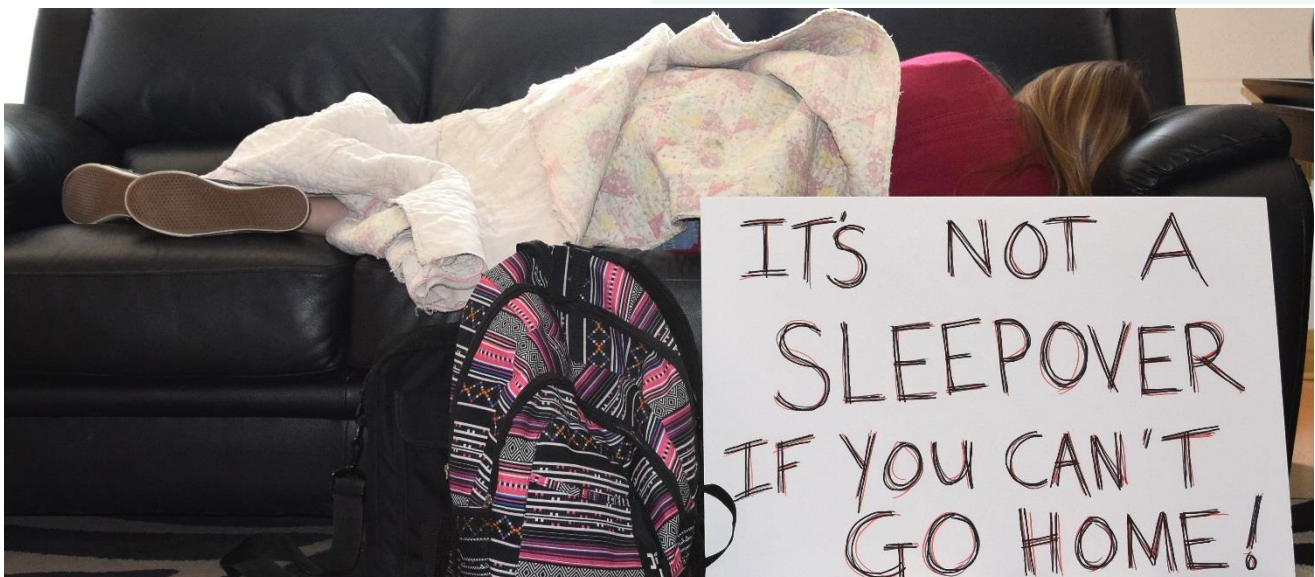
*“The best place I have lived is in my car,
it's quiet and I have my own space”*

“When you lose your place to live at a young age you fall behind. You go into the real world when you aren't ready. You can't go to school or university. You have to find a job and be an adult when you are supposed to be a kid.”

“I have an abusive dad and mom and didn't feel safe the way he was going off. For now, I live in a youth shelter.”

“I was living with my grandparents and got kicked out. I've lived in a tent, in a card board box with newspaper to keep the damp off and with nothing over my head. I have been hungry. I dumpster dive for food. I have been beaten up. It's ok outside in the summer but it's worse in the winter.”

Community Engagement and Survey Respondent Comments

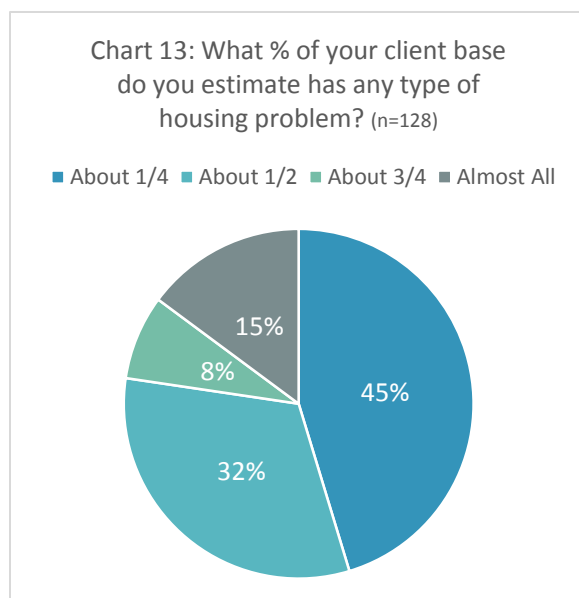


“I was kicked out for late rent and ended up in an impossible situation. My husband lost his job and we lived in a tent as we were not permitted to live with family.”

“Me and my boyfriend are couch surfing right now. We are babysitting in return for a place to stay. Food is supposed to be included, but there is not much—we are hungry. There are drugs that we shouldn’t be around. We would be homeless if we weren’t couch surfing. We lived on the street over the summer and left our stuff under a tree and it got stolen. My boyfriend can’t hold a job because of his mental illness.”

“I know an elderly person who is living with a family member but does not want to be there because of elderly abuse - He has nowhere else to go.”

Results from the service provider survey also indicate that housing challenges, including homelessness, are impacting service delivery. Approximately 55% of service providers indicated that housing was a problem for half to almost all their clients (Chart 13). Overall, approximately 55% also indicated providing services to clients experiencing homelessness.



“Our local church was trying to help an individual that was homeless. They housed him in a local motel thinking it would only take a day or so to get him the help he needed. The system was so convoluted that it took them over a month to get him housed. During that whole time they fed and housed him.”

“Income Assistance needs an adult to be a trustee for youth (under 19) to access programs and services.”

“Women are living in inappropriate living conditions, “trading favors” to get by and keep their housing.”

“We don’t have shelters in our community so people either have to leave their supports (or what they know) and go elsewhere to access housing. Sometimes they’ll do things that are harmful in order to stay housed.”

Community Engagement and Survey Respondent Comments

The main factors identified by service providers as reasons their clients may be refused a place to live were; pets (64%), receiving social assistance or their client’s reputation (63%), and mental illness (60%).

When service providers were asked what would have helped, their responses included:

- Someone to help ensure rent is paid on time,
- Someone to help tenants get along with others,
- Someone to connect tenants to the supports they need,
- Having someone who can check in on tenants.

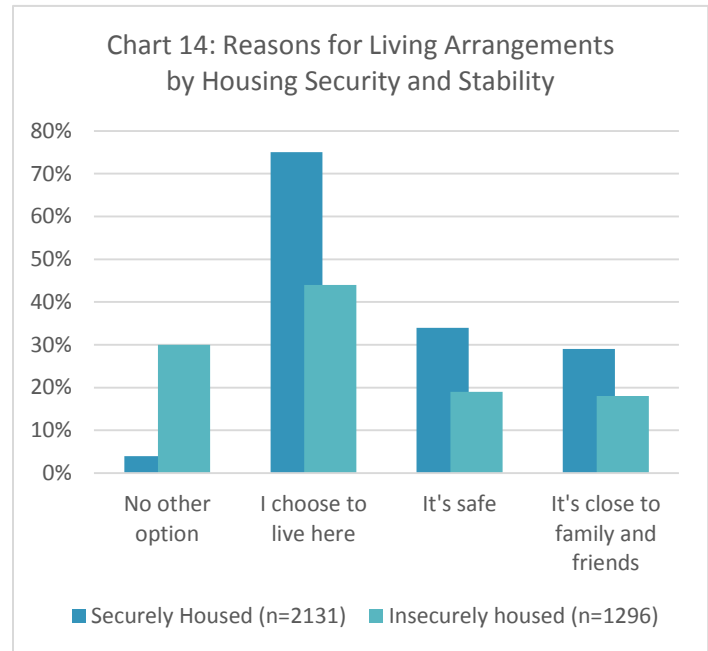
Reason for Living Arrangements

When respondents were asked why they chose to live where they were living, those indicating a level of housing insecurity were more likely to indicate that they simply had no other options (Chart 14). Those securely housed were nearly twice as likely to be in their living arrangements out of choice. They most frequently reported that the reason they lived there was because it was safe or close to their social support networks. A benefit not as often familiar to those indicating they were insecurely housed.

As indicated by respondents, housing insecurity is associated with fewer options, and less choice or autonomy in where they might opt to live.

As such, 30% of respondents who reported being insecurely housed indicated that their living situation was either *not very good* (23%) or *awful* (7%). Only 3% of those securely housed indicated that they felt either *not very good* or *awful* about their living situation.

In addition, 32% of respondents who reported housing insecurity also reported having someone living in their home with a disability. In comparison, only 17% of respondents who were securely housed had someone living in their home with a disability. Housing options able to accommodate persons with disabilities are limited in our rural communities further contributing to housing insecurity for this vulnerable group.



“I have been attacked in every apartment I have lived in. Being alone is nerve wracking”

“I only had chips, pop, instant coffee and toast for 2 years. It was all I could afford. My house was freezing, damp and cold. It was really bad for my asthma.

“I lived in a house that was condemned for two years and I paid rent. There were rodents and mold, the chimney was falling down, and the stairs were not safe.”

“I could only sleep in my bedroom for the first month I was there. There was a leak and black mold grew. The landlord did not fix it. I had to sleep in the living room after that. I had nowhere else to go”

Community Engagement and Survey Respondent Comments

The relationship that exists between poor housing (or a lack of housing) and poor mental and physical health is well-documented.¹⁷ From structural to social issues, there are a variety of concerns that surface including density of housing; internal conditions (such as dampness, heat, and air conditions); the presence of contaminants, vermin, or pests; special needs, supports, and resources critical for the sustainability of housing for vulnerable populations; and prolonged stressors.

Of survey respondents indicating housing insecurity, 20% identified that they were also living with mental health challenges. In comparison, for those securely housed, the prevalence of living with a mental health challenge fell to 8%. Comments obtained from community engagement sessions also supported the negative impact housing conditions, and the lack of alternative options, was having on mental and physical health.

For individuals with mental illness, affordable and supportive housing options have been found to reduce hospitalizations, psychiatric symptoms and substance use while increasing freedom, privacy, dignity and safety.¹⁸ Supportive housing has been shown to improve recovery for people with mental illness including those with long histories of hospitalizations and challenging behaviours and is far more cost effective overall.^{17,18}

In terms of the general population, a lack of adequate affordable housing has many community health impacts and often forces people to seek any form of shelter, compromising their health and well-being.^{19, 20} Excessive rent or housing costs also create financial burdens that contribute to hunger, mental stress, harsh parenting, overcrowding, isolation and crime. Communities that promote integrated, affordable housing choices through the design of their built environments, by encouraging safe and affordable housing development and promoting integrated rental, subsidized and market housing options, can break down the social conditions that contribute to poor health and well-being outcomes.^{19, 22}

If housing is not well integrated in the community, people with lower incomes often end up living in areas of the community with reduced access to transportation, social support networks, community services, and amenities.²¹ Ironically, these are often the same lower income and more vulnerable populations who would have the most benefits to gain from accessing these “public goods” in terms of their health and social outcomes. The inequitable socioeconomic distribution of substandard housing reflects underlying disparities in income, assets, and power; without interventions, supports or policy changes, tenants are often powerless to improve their housing conditions.²⁰

*“I’m living in assisted housing right now because of my inability to afford a decent place for myself and 2 children. **Even though I work full time and babysit for extra money, I do not make enough to cover what rent would cost in a decent place.** So we are stuck in a neighborhood with drug addicts and intoxicated neighbors who think it’s funny to make completely inappropriate sexual comments to me in front of my children.*”

*I could afford a low mortgage payment (which is much less than rent), but nobody will look at me for a mortgage because of my student load. **I feel completely stuck.** I wish there was a whole neighborhood of safe housing specifically for single Mom’s.”*

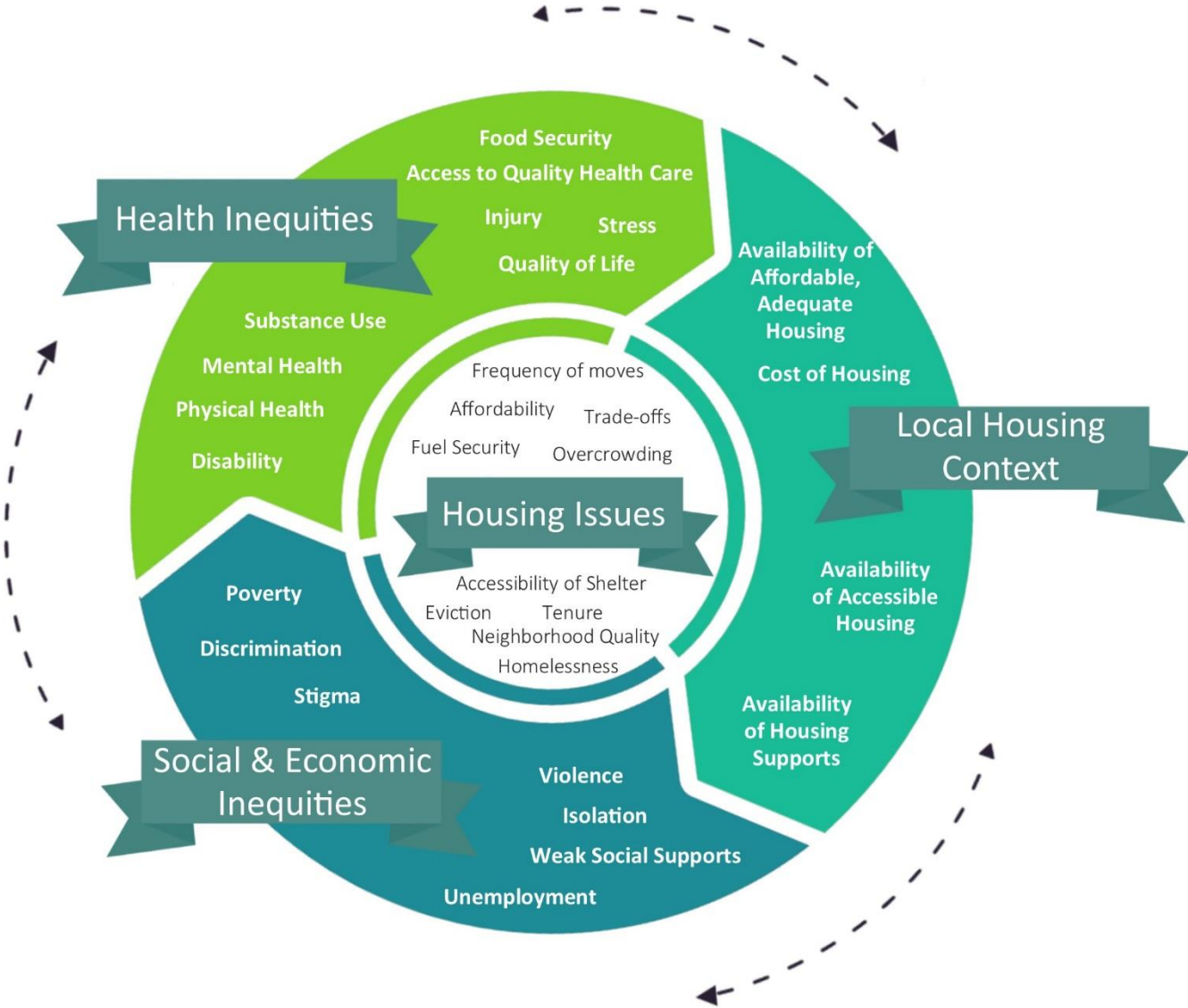
“I don’t know what will happen here day to day – the stress is awful!”

Community Engagement and Survey Respondent Comments

Figure 1 below illustrates the relationship between housing and health and the interplay of factors such as the local housing context and social and economic inequities (shaped by social, economic, and housing policies), which influence people’s living conditions and, in turn, impact health and health equity.^{31, 32}

Housing affordability, quality (of the dwelling and neighbourhood), stability and security are key dimensions that are important for health and health equity.³¹ As indicated in the report, *Housing and Health: Unlocking Opportunity*, these dimensions are not entirely congruent with Canada Mortgage and Housing Corporation’s (CMHC) core housing need measure. Specifically, ‘core housing need’ misses key dimensions of the neighbourhood (i.e. constrained choice and poor conditions) and housing instability that are central to the housing issues faced by low income people and important determinants of health.

Figure 2: Housing and Health (adapted from Housing: A Basic Human Right)³²



“When looking for our house last year, it was hard to find one in our price range that didn't need a ton of major repairs. **I'm pretty happy where I live now but in the future, I will have to move to a one-level home.** Recently I have gone from a 2-income earning house to 1-income so I am finding it difficult to stay afloat. Soon, I will probably have to move to a home where I don't have to do repairs myself.”

“I would stay in my home if I could pay for the fixes– roof, windows, bathroom, etc... But I can't afford to have them fixed so I will have to move to someplace I can afford.”

“The house does not need a lot of repairs, but as an older home it is always in need of something. **Finding trades people who will come and do the work is the problem.** No one wants to come for smaller jobs.”

“Just really hard as a single mom to keep up on a house, it's a lot of work and money. I find it very hard when something breaks down because I am unable to fix it and I have to always hire someone, which gets expensive. My property taxes are so high as well and they keep going up each year.”

Community Engagement and Survey Respondent Comments

“My landlord sexually harasses me.”

“There are rats in the walls and basement. I have to buy traps and poison with what little money I have left.”

“My landlord comes in whenever he feels like it – even when I am in the shower. He told me that he can come in whenever he likes and that I should just put a towel on. It has made me really nervous and I find it hard to sleep sometimes worrying that he might come in.”

“I had to move out of my rental because the power was shut off – the power was supposed to be included. I was out for two months and still had to pay rent. Rats chewed my mattresses up while I was gone.”

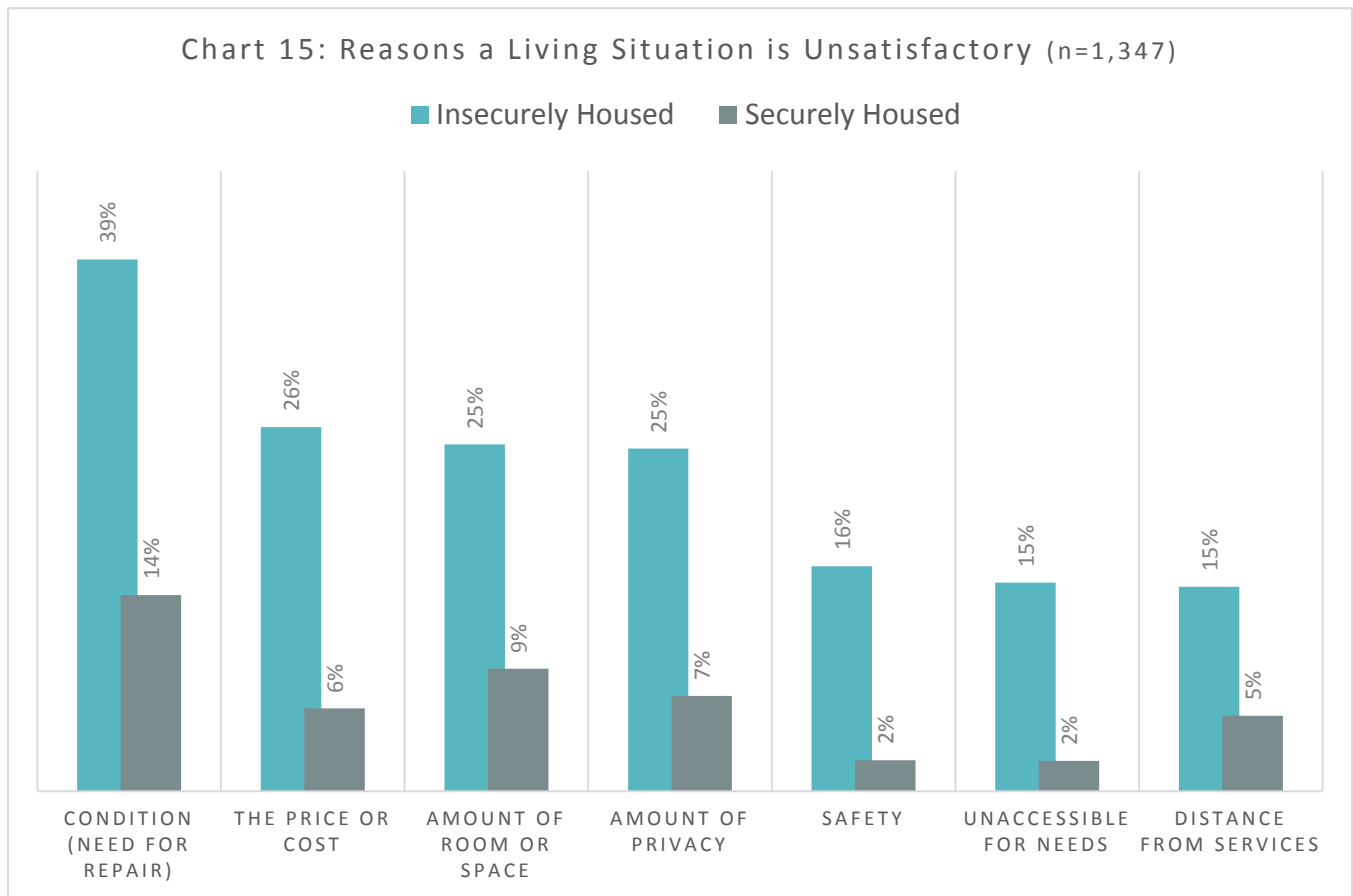
“I have a person living with me because I can't get power in my own name. I don't want them living with me, but I have no choice. They are homeless so I guess I am doing something good – keeping them off the street. I don't charge them anything because they don't have any money, but it is costing me.”

“It's different for girls, we have to do things for food, for a place to stay”

Community Engagement and Survey Respondent Comment

Reasons Living Arrangements are Unsatisfactory

Although affordability is one of the main factors influencing housing security and core housing need, there are many other factors that contribute to creating conditions whereby housing is neither adequate nor suitable. As indicated in Chart 15, for respondents experiencing housing insecurity, contributing factors towards why an individual's housing may be unsatisfactory included; the homes condition and need for maintenance or repair, the amount of room or space, privacy, safety, accessibility, and distance from services (stores, medical, grocery, laundry).



FEELING AWFUL OR NOT VERY GOOD
about their living situation

30% vs 3%

Insecurely housed individuals are 10X more likely to feel 'awful or not very good' about their housing situation.

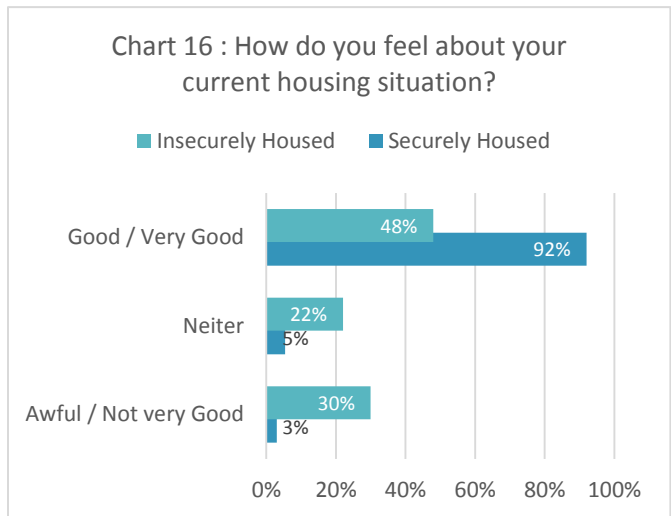
For respondents who indicated they were securely housed, similar reasons surfaced as factors for why they may dislike where they are living, simply in much smaller proportions. As previously reported, securely housed respondents generally indicated that they had a choice in where they were living and options available to them.

Securely housed individuals are more likely to be in a position to be able to find and maintain suitable housing, assuming their financial circumstances and general health remains stable. As such, only 3% indicated feeling 'awful or not very good' about their housing situation compared to 30% of insecurely housed individuals. The majority of individuals securely housed feel good about their current living situation (92%) compared to only half of those insecurely housed (48%) (Chart 16).

Repair and Maintenance

Consistently, regardless of housing security, the condition (need for maintenance or repair) of homes was of concern to many individuals (21% of all respondents) and of concern for a larger proportion of respondents than mortgage or rental costs alone. Nearly 40% of individuals identified as insecurely housed listed the need for maintenance or repair as the reason their living situation is unsatisfactory. Survey participant responses highlighted the impact that the condition of their homes is having on their health and well-being (see section quotes).

Statistics Canada, 2016 Census Data results indicate that for our rural communities (Shelburne through to Windsor), 37% of homes were built before 1960 and 11% are in need of major repair. The census maps below indicate the percentage of homes in need for major repair by census subdivision. King's County had the fewest homes requiring major repair (9%) as well as the fewest homes built before 1960 (26%). Annapolis County represents the top of the range with 13% of homes requiring major repair and the greatest percentage of homes built before 1960 (44%). The Statistics Canada definition for major repairs was included in the survey and is described as "critical repairs to electrical, heating or water systems, or to structures such as walls, floors, ceilings; or major replacements such as a new roof or external siding."



"It is not my home. My parents rent and I board with them. The home is old and needs fixing. The stairs are too much for my parents now. It took a lot to get the landlord to fix the railings and stairs. It takes a lot of money to heat. We have been looking for a cheaper home to rent for years but rent is expensive here. I lived in cheaper accommodations with heat in Halifax. Tired of living like this. I won't be able stay here and help my parents"

"Someone started a fire three times in the stairwell of my building and there were no fire alarms or smoke detectors to warn us"

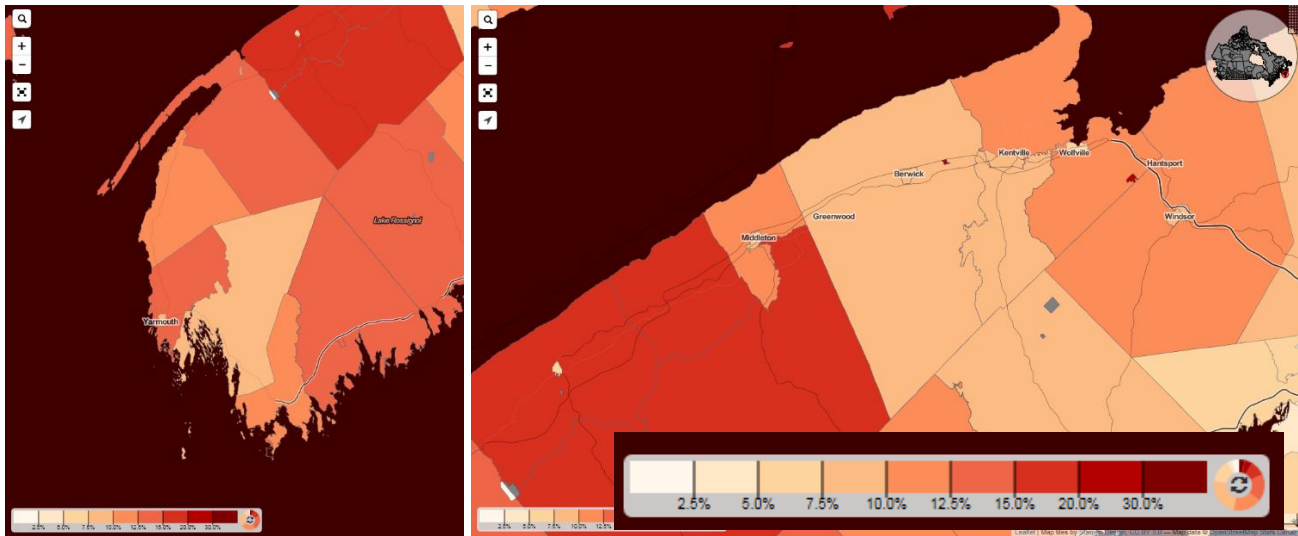
"Mold causing respiratory infections – so I had to move. I was struggling because I did not have the money to move, but I had to."

"I was concerned for my kid's safety when I had to use rat poison"

Community Engagement and Survey Respondent Comments

Of survey respondents who indicated they were insecurely housed, 19% also indicated that their homes required major repair, this percentage was consistent regardless of whether they rented or owned their home. In comparison, 8% of those identified as securely housed indicated their home required major repair. When all survey participants were considered, the results aligned with the reported 2016 Census Data of 11% requiring major repair.

Map 2: Need for major repair across the geographic area

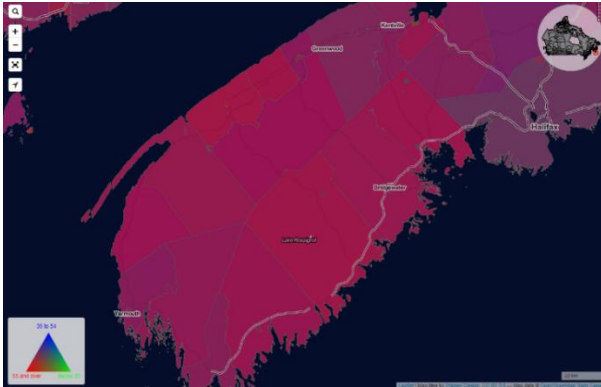


Housing Nova Scotia offers programs to help lower income households rent and maintain safe and affordable housing. For homeowners, they offer grants and loans for home repairs and additions and they offer mortgage funds and grants to help purchase or build modest houses. For landlords, they offer financial assistance to upgrade the condition of existing rental units, and fund repairs and modifications to help ensure Nova Scotians have access to affordable housing.

In 2017, Housing Nova Scotia approved almost 8 million (\$7,717,498) in grants and loans in the Western Region (Valley, Tri-County and South Shore). This included \$6,091,751 in grants and loans to home owners and \$1,395,247 in forgivable loans to landlords. Despite these significant investments in preserving affordable housing infrastructure, access to grants, long waiting lists and the poor condition of affordable housing continue to be identified as issues in our rural communities, illustrating the scope of the need in this area as well as an inability for many to afford the necessary repairs required to maintain their homes.

In addition to having many homes requiring major repair, we also have an aging population. This can also be illustrated in the overall age of household maintainers by census subdivision. Overall, approximately 57% of all homes are maintained primarily by individuals 55 years or older (range: as low as 47% in Clark's Harbour and as high as 76% in Annapolis Royal). The age of household maintainer (Mar 3) colours each area depending on the age of the primary household maintainer. Households are divided into 3 age groups and the colours are mixed depending on the proportion of households in each group in each area – Red shades indicate household maintainers 55 years and over; blue shades are 35 to 54 years; green shares are those below 35 years.

Map 3: Age of Household Maintainer



The condition of existing housing stock, age of primary maintainer and the costs of maintaining and repairing older homes will likely continue to impact housing security in our communities across all age groups. Older homes that are difficult to heat and maintain become financial burdens that impact core housing need across the life span and will continue to be a significant factor for risk of homelessness.

Rental Properties

The condition of rental units and the difficulty tenants experience in having their units repaired or maintained was a theme in both survey respondent quotes and in community engagement sessions. Of those insecurely housed, 36% of renters felt awful or not very good about their housing situation, compared to 16% of insecurely housed home owners. Approximately 20% indicated their homes required major repair, regardless of housing tenure.

From both sides of the tenant-landlord relationship, tenants are not all bad nor are all landlords. However, there is no shortage of stories to illustrate the destruction some tenants have caused and the deplorable conditions of some rental units. From a private sector perspective, housing stock is an investment and protecting that investment is important. For many, it is challenging to charge affordable rents and to maintain units at acceptable conditions. In addition, with a demand for additional rental units at all price points, without significant incentives there is no business case (beyond contributing to social good) for investors to turn a property into affordable housing when that same property could be high end seniors housing. The private sector cannot be expected to meet the range of affordable, supportive and social housing needs required across our communities. However, tenants should be able to expect that their rental units meet basic safe, warm and dry minimum housing standards.

A total of 37 stakeholders responded to the stakeholder survey. From a property owner / landlord perspective, almost half (45%) indicated that they would not consider investing in affordable housing and an additional 24% indicated that they had considered investing in affordable housing but said it was not financially viable. Approximately 12% of property owners surveyed indicated they have affordable rental units.

The issues most frequently reported by property owners surveyed included:

- Existing housing stock requires extensive or costly repairs – 53%
- Property taxes are too high – 47%
- Housing needs are becoming more specialized – 44%
- Development / construction costs are too high – 36%

Overall, 52% of property owners agreed that there was a housing affordability problem in the communities where they worked. Many were not aware of Housing Nova Scotia (HNS) programs (73%) or Canadian Housing

and Mortgage Corporation (CMHC) programs (40%) for affordable housing development. When asked what factors would improve interest in affordable housing investments, the following factors were most frequently indicated:

- *Capped or reduced property taxes –80%*
- *Grants to build/renovate affordable units –64%*
- *Tax incentives for affordable units –52%*

When asked about the supports and services that would have helped their tenants stay successfully housed in one of their units the factors most frequently indicated were:

- *Having someone help the tenant to ensure their rent is paid on time –36%*
- *Having someone to help the tenant to get along with neighbors –36%*
- *Someone to help the tenant connect with supports they might need / referrals (Mental Health, Addiction Services, VON, Senior Safety, Outreach, Continuing Care) –29%*

As outlined in the recent Colchester Antipoverty Report on Housing as a Basic Human Right, the apparent shift away from publically-owned affordable housing infrastructure towards private sector partnerships needs to be monitored.³² Advocacy efforts are needed to protect publically-owned social supports such as those that could provide healthy and affordable housing options for all who may be in need. There is a need to address non-market housing infrastructure to ensure the availability of an adequate and appropriate supply of affordable housing, which meets minimum housing standards, across our rural communities.

Increased infrastructure funding, easy to access programs, legislative changes and supportive policies that help the private and not-for-profit sectors fill non-market affordable housing gaps would benefit our rural communities. In addition, small rural municipalities often require assistance to recognize their role and/or use their assets in creating affordable housing and tenants require supports to help them stay successfully housed.

*“The cost of building is an issue; following building codes, figuring loan payments, property taxes, sewer, insurances and all the other expenses. **By this time, the monthly rent you need to charge goes up to a level where most people that need affordable housing can’t afford what you are offering.**”*

*“We are being made to feel that we need to be social workers but we are a business. **Landlords are not social workers.**”*

*“I had a tenant who was on Income Assistance. He managed his money so carefully and was never late for his rent. I didn’t raise the rent for 7.5 years and I helped him access government programs for additional funds. **I finally had to increase the rent as I was taking a loss and he was unable to stay.** I didn’t know about the rent supplement program otherwise I would have applied and tried to keep them as they were great tenants.”*

“We have tenants who are habitually late and there is nothing we can do about it for 15 days. If you do give them an eviction notice it takes months to process. We have bills too and the banks aren’t as lenient about late payments.”

Landlords have the right to choose who goes into their homes. **It is a business and you want to have the best custodian of your asset** (apartment). There are too many stories out there of bad tenants leaving the landlord “holding the bag” and having to pay for damages.

We can’t raise rent too high. So in order to keep people in, “breaks” are given. But that impacts revenue, how can we put money back into the unit?

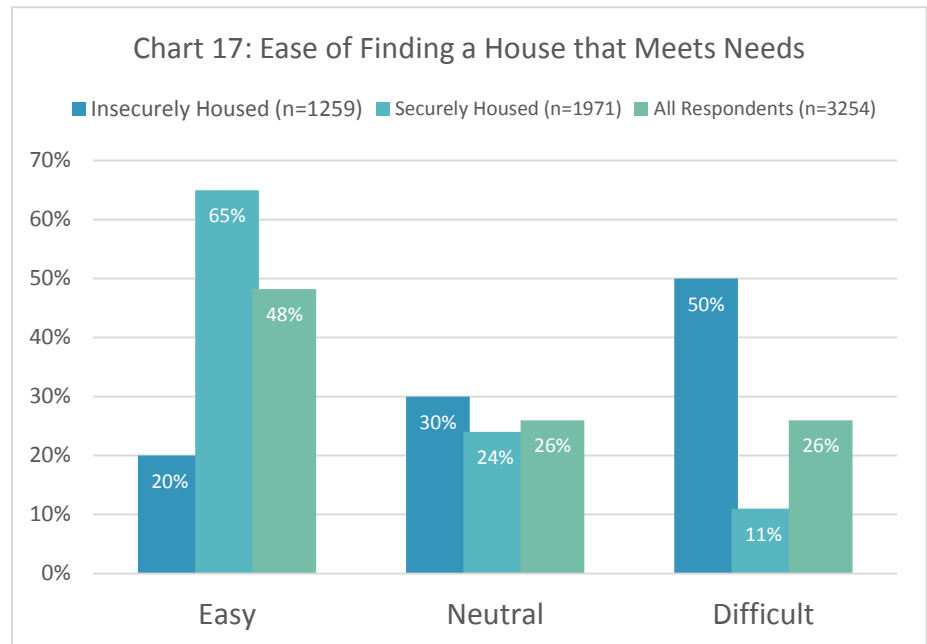
I applied for the forgivable renovation loans about two years ago but the red tape and waiting was too much and I ended up “opting out”.

Community Engagement and Survey Respondent Comments

Finding A Place to Live

Protecting housing stocks for vulnerable populations is essential. An efficient and well-functioning housing sector enables the marketplace to be the primary vehicle to meet the shelter needs of Canadians.⁴ However, not all members of society have the financial means to compete effectively in the housing market, nor is the marketplace necessarily able to meet distinct housing needs of some groups, such as persons with disabilities. For those households whose needs cannot be met by the marketplace, governments, community organizations, non-profit cooperative groups and the private sector must work together to provide affordable housing solutions.

Chart 17 indicates the ease by which survey respondents felt they were able to find housing that met their needs; 50% of insecurely housed respondents expressed that it was difficult or very difficult to find a home that met their needs. In general, only half of survey respondents expressed that it was “easy or very easy” to find suitable accommodations that met their needs indicating a gap in housing availability or suitability across our rural communities.



“There is one main landlord in the town and if you don’t do what he wants you don’t get a place to live.”

Community Engagement and Survey Respondent Comments

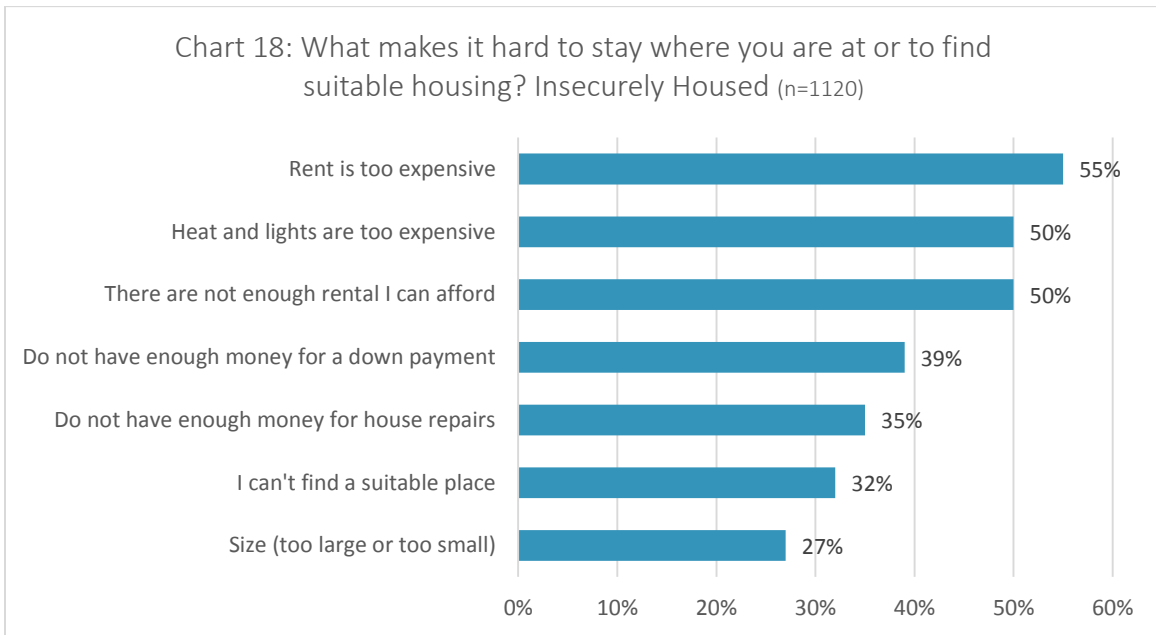
What Makes It Hard?

In general, 41% of respondents indicated that there were factors that make it hard for them to stay housed where they were or to find suitable housing. In addition, 22% of all respondents identified services and supports that would have made it easier to stay or to find suitable housing.

Of survey respondents who indicated housing insecurity, 83% indicated that there were factors that make it hard for them to stay housed or to find suitable housing and 51% identify services and supports that would have made it easier. There was no indication in the survey as to whether any of the supports or services identified were actually available or accessible to those who indicated they would help.

As illustrated in the chart 18 below, **affordability** challenges represented the main reasons respondents indicated that it was hard for them to stay where they were or to find housing. Rent, heat and lights, a down payment or housing repairs comprised most of the indicated affordability challenges.

Availability was also identified as a main reason respondents indicated that it was hard for them to stay where they were or to find housing. Both affordable rental availability and finding suitable accommodations were identified as challenges. Almost a third of respondents also indicated that the size of their housing did not meet their needs.



“More affordable housing is needed. I have dealt with so many clients this past year who have needed a place to live and can’t find one. Many get refused repeatedly and end up living with family and friends in temporary arrangements that go on for months.”

“I work in the hospital and discharges can sometimes be delayed for months as we try and make arrangements for modifications so they can go to their home safely or to find an apartment that can meet their needs. **There are few options and while grants exist to address the issue the process is very slow.**”

“We are seeing more individuals in the Emergency Department with issues of homelessness and there are very limited options that can be offered. I’ve noticed that the informal options we used to rely on (e.g., motel rentals) seem to be shrinking and they are no longer willing to rent to those in a transient situation.”

Community Engagement and Survey Respondent Comments

Table 4 highlights the top five reasons by group affiliation, of those who responded to the question, for why they indicated it was hard to stay where they were at or to find suitable housing. Affordability and suitability continue to be the main challenges, however, the ranking and prevalence of each reason varies by group: Seniors are more likely to report on repairs and suitability; Adults on getting a mortgage, repairs and the kind of housing needed; Youth on availability and cost. Affordable rental availability was an issue across all groups and financial stressors contributing to housing affordability (e.g., heat and lights, repairs, taxes, down payments) were themes surrounding most of the other selected responses.

Table 4: Top Five Reasons “What makes it hard to stay where you are at or to find suitable housing?” BY GROUP

| Group | % Reporting Difficulty Finding Housing | Top 5 Reasons |
|--|--|---|
| Youth (Under 25 years) | 46% | <ul style="list-style-type: none"> Rent is too expensive (67%) <i>There are not enough rentals available that I can afford</i> (60%) Heat and lights too expensive (48%) Don’t have enough money for a down payment (47%) I can’t find a suitable place to rent (40%) |
| Adult (26-46 years) | 30% | <ul style="list-style-type: none"> Heat and lights too expensive (49%) Rent is too expensive (45%) Don’t have enough money for a down payment (43%) <i>There are not enough rentals available that I can afford</i> (41%) My house needs a lot of repairs I can’t afford (36%) |
| Adult (50-64 years) | 18% | <ul style="list-style-type: none"> There isn’t enough of the kind of housing I need (accessible, seniors, co-op, assisted living, subsidized, etc.) (54%) My house needs a lot of repairs I can’t afford (34%) Rent is too expensive (32%) My property taxes keep going up (31%) <i>There are not enough rentals available that I can afford</i> (28%) |
| Seniors (65+) | 17% | <ul style="list-style-type: none"> My house needs a lot of repairs I can’t afford (31%) Heat and lights are too much (30%) Rent is too expensive (28%) <i>There are not enough rentals available that I can afford</i> (21%) Too many stairs (21%) |
| Persons Living with Mental Health Challenges | 53% | <ul style="list-style-type: none"> Rent is too expensive (60%) <i>There are not enough rentals available that I can afford</i> (59%) Heat and lights are too expensive (55%) Don’t have enough money for a down payment (44%) My house needs a lot of repairs I can’t afford (41%) |

Chart 19: Reasons for being refused housing

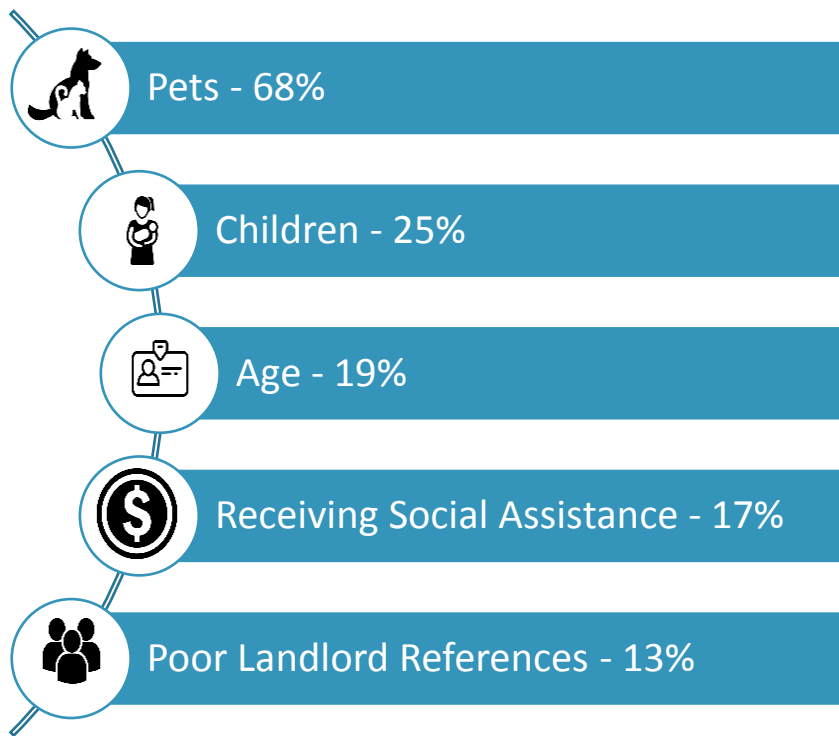
A total of 501 respondents indicated that they had been refused a place to live, representing approximately 11% of those surveyed.

Chart 19 outlines the most frequently indicated reasons for having been refused a place to live.

Each item is complex in its own regard. For example, with respect to pets, we heard stories of people not leaving deplorable conditions despite finding a more suitable home because they would not be allowed to take their pets with them. Responsible pet owners described being denied housing because of their pets based on damages previously caused by tenants with pets. Pets provide a social connection for many people who may otherwise feel isolated and they are important family members for those who choose to have them. However, we also heard of cases where they caused significant property damage and costly repairs.

Stigma and discrimination were themes described in community engagement sessions as well. With respect to children, some individuals reported being refused housing because they had children or were receiving social assistance. Others were told they did not qualify for social housing unless they had children and should therefore get pregnant if they wanted to qualify for social housing.

Stigma, discrimination and access to suitable housing, regardless of your circumstance, are issues our communities must reflect on.



"I should not have had to get in the state I was in and tell people the personal things I had to tell them just to find a place to live."

"You get blacklisted. There's a private Facebook page where landlords post names of tenants not to rent to."

As soon as landlords found out I had children under 5, they wouldn't rent to me. I was told things like there are stairs, or doors to the basement in the apartment so it's not suitable for kids. Some of the apartments that I looked at are still vacant and they still wouldn't rent to me"

Community Engagement and Survey Respondent Comments

Housing Supports and Services

Investing in and improving access to housing-related supports could enable more rural Nova Scotians to stay successfully housed in their communities by creating more sustainable options where people are able to live more stable and productive lives close to their social support networks.

Some households require housing-related supports. Without supportive services many people cannot become and/or stay successfully housed, nor can they access and make effective use of services in their community. The type of support which can enable people to become and stay successfully housed varies, depending on needs²². For some, assistance with daily living is sufficient. Others require additional supports, programs and services. For those with the most complex needs, more specialized supports are required. These supports may range from simple help with daily living to the implementation of a comprehensive Housing First Approach²² across our rural communities and province. In general, Housing First supports and services are not currently available across many of our rural communities.

Overall, approximately 22% of survey respondents (1,045) indicated that additional supports or services would help them to stay housed in their home or to find a suitable place to live. These services ranged from daily living to supportive living to more complex housing first supports and included general assistance, financial assistance, making social connections, getting information and accessing services.

Chart 20 below highlights the supports and services, indicated by survey respondents, that would help them to stay successfully housed. Respondents were not asked whether these services were currently available in the communities where they lived. However, we do know that coordinated services and supports for housing related challenges are limited across our rural communities. Existing organizations and service providers are increasingly feeling stretched and unable to meet the demands of the housing challenges impacting the clients they serve.

Of those who indicated that supports or services would help them stay successfully housed or help them find suitable housing, the support most frequently indicated was financially related. Following finances, help with daily living tasks and making social connections were identified as supports respondents needed to stay successfully housed.

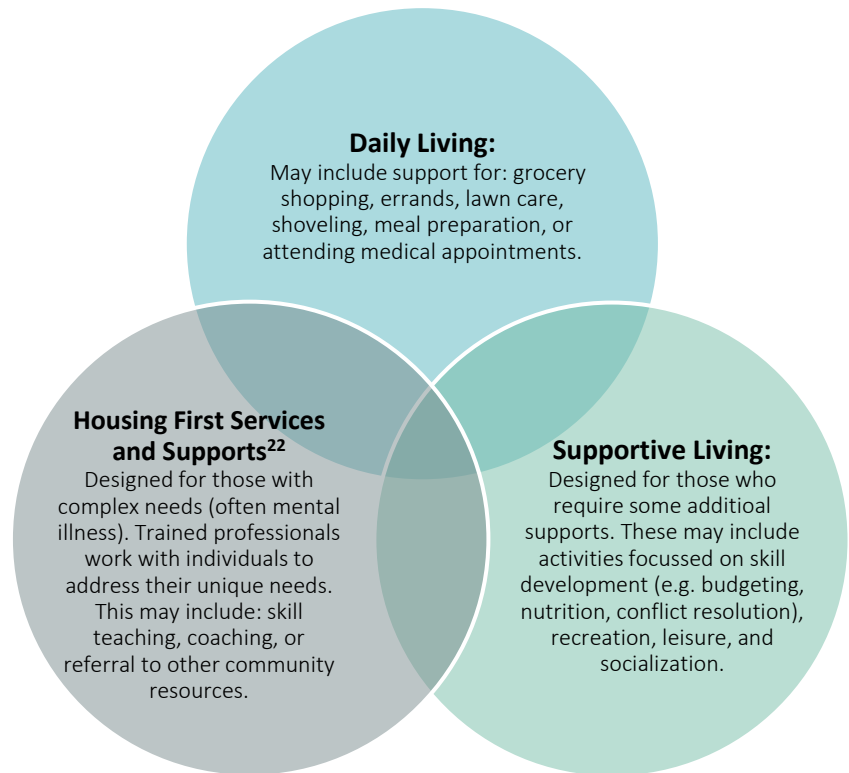
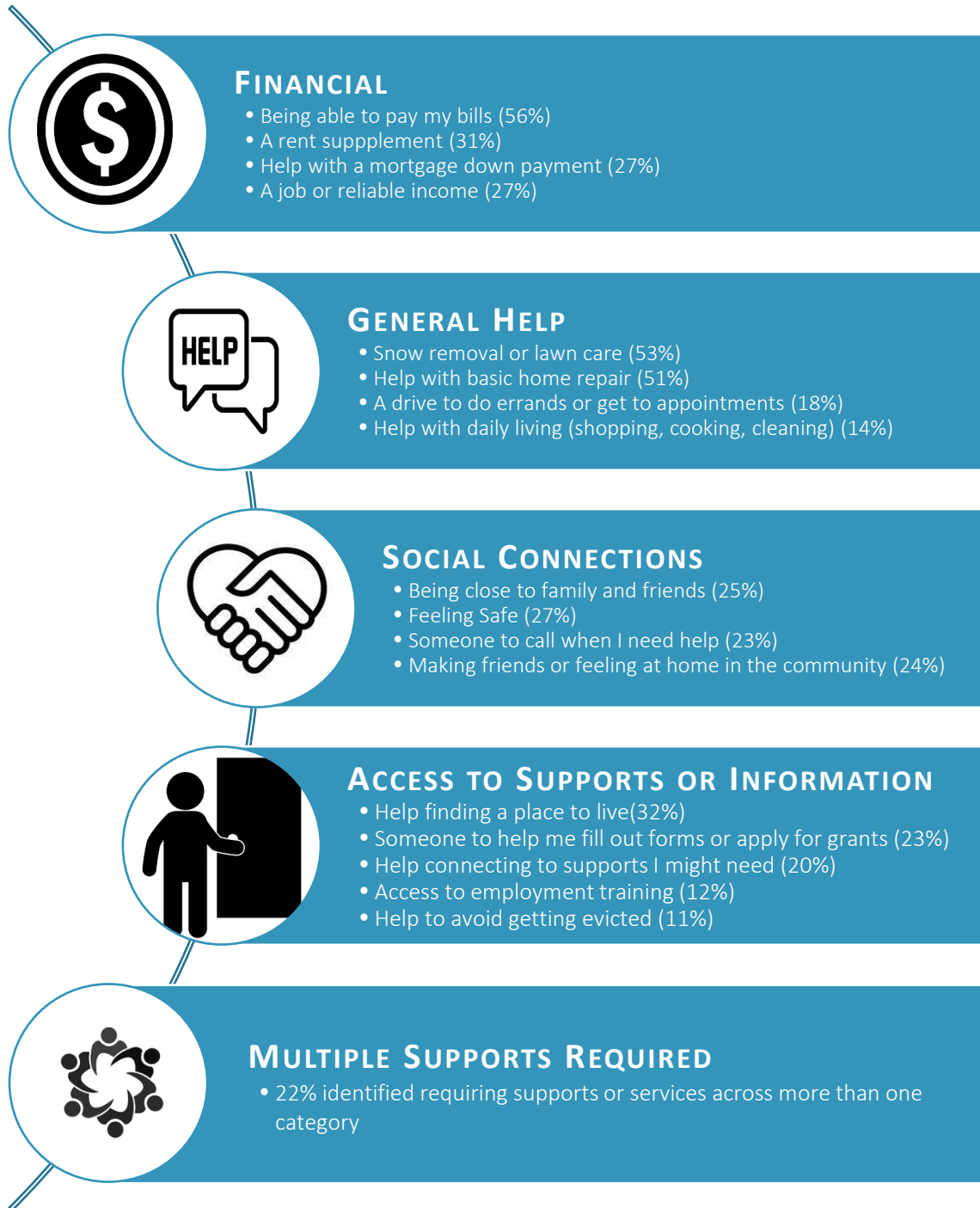


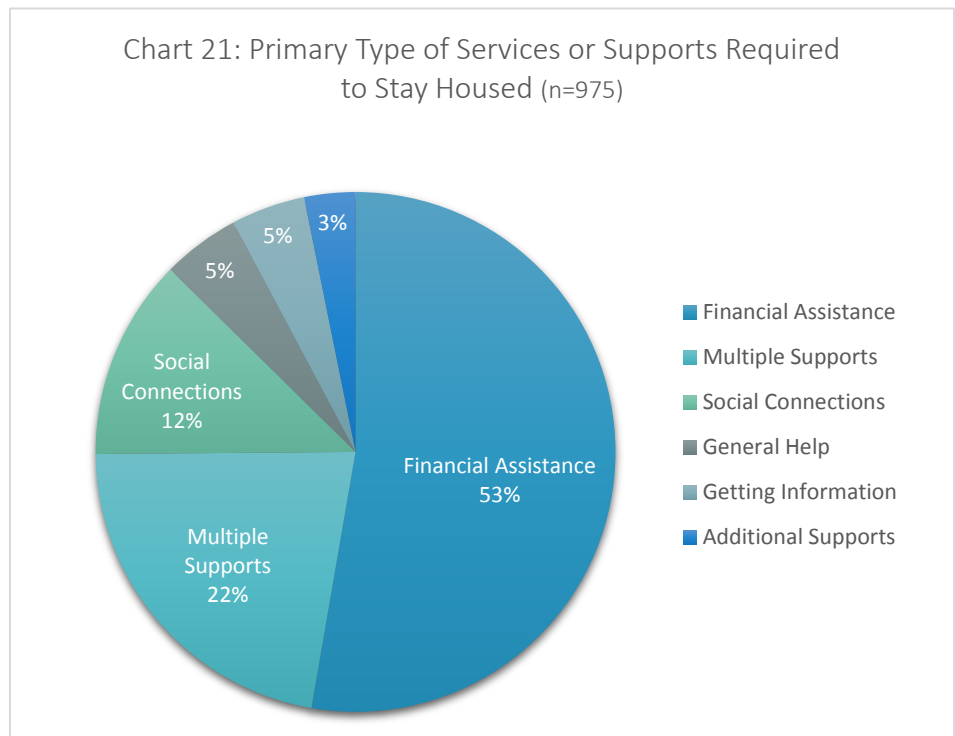
Chart 20: Supports and Services That Would Help Respondents Stay Successfully Housed
(Of those who indicated requiring supports, n=1045)



To identify the primary types of services and supports needed to help respondents who indicated they were insecurely housed stay housed or find suitable housing, factors were grouped into the following 6 categories:

- **Additional supports:** e.g., help connecting with services (mental health, addiction services, VON, senior safety, continuing care), access to employment training, help to avoid getting evicted.
- **Getting Information:** e.g., finding a place to live, filling out forms, applying for grants.
- **General Help:** e.g., help with medication, a drive to appointments, help with daily living, being closer to services, finding furnishings or appliances, someone to check in on me.
- **Social Connections:** Making friends, feeling at home in the community, getting along with others, feeling safe, someone to call when I need help.
- **Multiple Supports:** Individuals who identified requiring supports or services in more than one primary category.
- **Financial Assistance:** e.g., help paying bills, budgeting, legal services, reliable income, help with damage deposits or mortgage down payment, a rent supplement.

As indicated in Chart 21, approximately 53% of those identified as insecurely housed indicated financially related factors as their main reasons behind their struggle to stay successfully housed or to find suitable housing. The impacts of these financial strains may also be contributing to the reported health and well-being of members across our communities.



A recent study found housing instability, including chronically late rent payments, can affect the mental and physical health of family members of all ages.¹¹ When depleted accounts and worry around paying bills becomes chronic,

the health and well-being of both the children and their caregivers is impacted. In the study published by Pediatrics, researchers found that the rated health of children in families experiencing trouble meeting rent deadlines looked similar to the health of children who had experienced homelessness and multiple moves.^{11, 27}

Of survey respondents who identified that supports or services would make it easier to stay housed, approximately 13% identified supportive services that address social connection as the main factors that would make it easier to stay housed. Feeling safe, being closer to family and friends, or having someone to call or check in are all social factors related to housing stability and security and should not be overlooked as communities identify housing solutions.

An additional 22% identified they required multiple supports and services, across several categories, including any combination of general help, financial help, social connections, access to information or additional supports. For these individuals, a more comprehensive and coordinated approach to supports and services are likely required to improve their housing stability.

Table 5 below summarizes the top five services or supports, identified by age groups and by persons living with mental health challenges, that would make it easier to either find suitable housing or to stay successfully housed. Similar responses have been colour coded and items are ranked in order of occurrence for each group affiliation. The survey did not identify which, if any of the services or supports, were actually available or accessible to respondents in their communities.

As indicated above, aside from items with financial themes, items associated with social connections comprise many of the top 5 supports and services across all age groups. Social connections, particularly “feeling safe” was also a theme identified by participants during community engagement sessions across the region. “Feeling safe” was a response to what would help you stay successfully housed, but was not defined and could reference an expansive range of threats based on personal circumstances. Several focus group participants referred to feeling unsafe due to ongoing sexual and physical harassment or abuse related to their housing situation, landlords with access to their rental units, drugs or neighbourhood crime. Others had more general concerns with respect to their physical safety as the housing they occupied was no longer suitable given their own physical capabilities or the repair or condition of their housing was not safe (mold, poor or failing construction, rats).

The Poverty and Employment Precarity in Southern Ontario (PEPSO) research group found that people in lower income households are less likely than other groups to report having a close friend to talk to or to help with small jobs.¹⁵ This may also be a factor related to the high percentage of insecurely housed individuals who indicated social connections as a housing related challenge. Research has also shown that individuals who feel they belong to a community and that their community makes them feel valued and accepted are more likely to report greater health and overall well-being.²³

Generally, when individuals indicated they had been able to connect with supports, either formal or informal, they reported positive results.

“I am so thankful for the Family Centre here in Digby –they are the only ones who would help me. I feel safe here.”

“Tri-County Women’s Centre and Parents’ Place really fought for me. You come to them with your problems and they stay with you. They understand. It was a two year fight to get housing. They are a blessing. It’s sad to say but I felt like a piece of crap on my own. I had to get someone to help me to be able to get safe housing.”

Community Engagement and Survey Respondent Comments

Table 5: Top 5 Supports and Services by Group Affiliation

YOUTH

Under 25 years (165 of 439 respondents identified supportive services that would make it easier to stay housed)

- Being able to pay my bills (61%)
- Help finding a place to live (51%)
- A job or reliable income (39%)
- Feeling Safe / Being close to family and friends (37%)
- Help with Budgeting (37%)

ADULTS

Aged 26-49 years (457 of 1,937 respondents identified supportive services that would make it easier to stay housed)

- Being able to pay my bills (59%)
- Help with basic home repair (47%)
- Help with a mortgage down payment (39%)
- A rent supplement (32%)
- A job or reliable income (31%)

ADULTS

Aged 50-64 years (296 of 1,354 respondents identified supportive services that would make it easier to stay housed)

- Snow removal or lawn care (60%)
- Help with basic home repair (58%)
- Being able to pay my bills (57%)
- A rent supplement (32%)
- Feeling Safe / Someone to call when I need help (25%)

SENIORS

Aged 65+ years (268 of 811 respondents identified supportive services that would make it easier to stay housed)

- Snow removal and lawn care (76%)
- Help with basic home repair (60%)
- Someone to call when I need help (37%)
- Someone to help me fill out forms or apply for grants (35%)
- Feeling safe / Someone to check in on me once in a while (27%)

Persons Living with Mental Health Challenges

Across all age groups (233/498 respondents identified supportive services that would make it easier to stay housed)

- Being able to pay my bills (66%)
- A rent supplement (41%)
- Feeling Safe (41%)
- Help finding place to live (37%)
- A job or reliable income / Someone to call when I need help (36%)

“All-inclusive affordable rent.”

“It’s hard to fill out the grants for house repairs. You need lots of information and it takes a lot of time. I got refused because I was a few dollars over the income cut-off. It’s hard to pay for a new roof when you are a widow.”

“You give up even when you try because no-one helps. There are different rules for different people.”

“I need dental work. It’s hard to eat because of the dental work I need, but I can’t afford it because of how expensive rent is.

“Assistance does not give me enough money to pay rent, eat and pay bills. After I pay my rent I have \$100 left for food, bills and other expenses. **If anything goes wrong I don’t eat.”**

Community Engagement and Survey Respondent Comments

“Trying to get your kids to school while going thru all this housing stress is really hard. My kid has been late more than fifteen times so we got in trouble. If you don’t have power it’s hard to get going in the morning. I had complaints from the school about what was in my kid’s lunch. They called DCS. I can’t pay rent and buy good food.”

“I was homeless when I was pregnant with my first daughter. I could not get any help. DCS wouldn’t help then, but they would take her when she was born.”

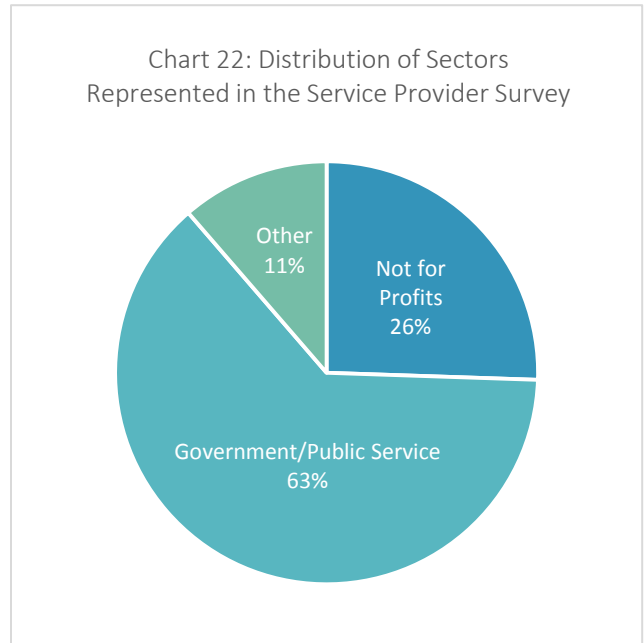
“When I get up in the morning the first thing I do is get the kids ready. Then I start thinking about who I am battling first – housing, my landlord, the power company – I don’t sleep. I see those pictures on facebook of people smiling looking at the sun and drinking their coffee and I try to imagine it – it’s not my life. Some help would be nice.”

Community Engagement and Survey Respondent Comments

Service Provider Perspective

When service providers were asked about the key housing issues faced by the people they support many of the same themes emerged regarding affordability, safety, and social connections. A total of 135 service providers responded to the needs assessment questionnaire for service providers. Sectors represented by these responses include Not for Profit Organizations, Government/Public Service, and Other (including private sector/businesses, volunteer groups, charitable organization, and faith based organization) (Chart 22).

The following challenges were identified most frequently by services providers as the key housing issues faced by the people they support:



Affordability

- *There are not enough rentals or homes available my clients can afford – 79%*
- *Utilities are too expensive – 76%*
- *Access to a rent supplement or social housing – 73%*

Safety and Social Connections

- *Help connecting with supports they might need / referrals (Mental Health, Addiction Services, VON, Senior Safety, Outreach, Continuing Care, etc.) – 79%*
- *Someone to help them fill out forms or apply for grants – 75%*
- *Feeling Safe – 63%*
- *Someone to call when they need help – 67%*

General Help

- *A job or reliable income – 73%*
- *A drive to appointments – 73%*
- *Help finding a place to live – 67%*
- *Help with minor repairs – 63%*

Accessibility

From a physical accessibility perspective, of those insecurely housed, 4% indicated they required fully accessible units and 18% indicated that they only required a few features. The features most frequently required include grab bars (73%), one-story or minimum step-up (66%), a bathroom that can accommodate a wheelchair including a roll in or walk in shower (30%).

The Canadian Mortgage and Housing Corporation (CMHC) and the Age-Friendly Communities initiative both encourage communities and developers to consider incorporating effective universal design concepts and construction in all developments.^{24,25} Universal design is only a subtle shift from what is typically done.²⁴ By providing

flexibility in the selection of design features and incorporating adaptability into house design, the life and usability of a home is extended, which promotes the concept of aging in place. Universal house design is design that will accommodate everyone, including people with disabilities. Universal housing includes houses that are minimally accessible, houses that can easily be made accessible at a later date, and houses that are completely accessible with power door openers, large bathrooms, and so on.



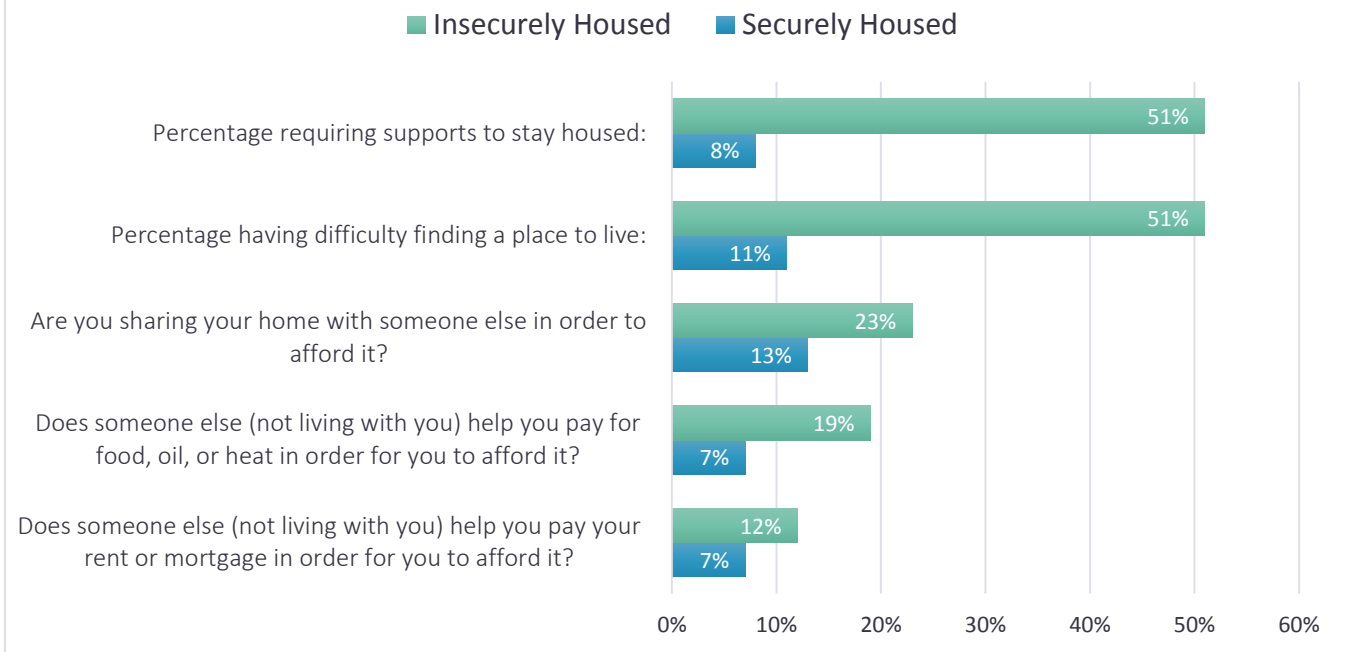
Requiring Outside Assistance

Respondents who indicate being insecurely housed more frequently identified getting outside assistance to help them pay for their housing, sharing their home to afford it, having difficulty finding housing, requiring supports to stay housed and generally not feeling very good about their living situation (Chart 23). In general, approximately 10% of those surveyed indicated they received outside assistance to help them pay for their housing and about 20% indicated sharing their home in order to afford it. The ongoing chronic stressors, both financially, physically and mentally of being insecurely housed are evident in participant quotes and community engagement session discussions.

Of respondents who indicated being insecurely housed, half reported having difficulty finding a suitable place to live and twice as many were getting help from others (not living with them) to pay their rent or mortgage compared to those who indicated being securely housed.

- *12% received outside assistance to help them pay for their rent or mortgage;*
- *19% had help from someone not living with them to pay for food, oil, or heat in order for them to afford their rent or mortgage;*
- *23% were sharing their house or apartment with someone else in order to afford it.*

Chart 23: Supports and Outside Assistance



“The chronic stress of housing insecurity cannot be underestimated. From the moment I moved into my almost perfect rental, the relief of safety and comfort have been overshadowed by the anxiety about possibly moving again. Where will I move to, how the hell will I afford it? The forced poverty of income assistance as a disabled chronically ill person is giving me mental health issues. It is causing stress to everyone around me; friends, family, even my kind landlord who payed forward a kindness and offered me reduced rent for 1 year. This is unacceptable and I'm powerless to change it. It's miserable.”

Community Engagement and Survey Respondent Comments

Planning to Move

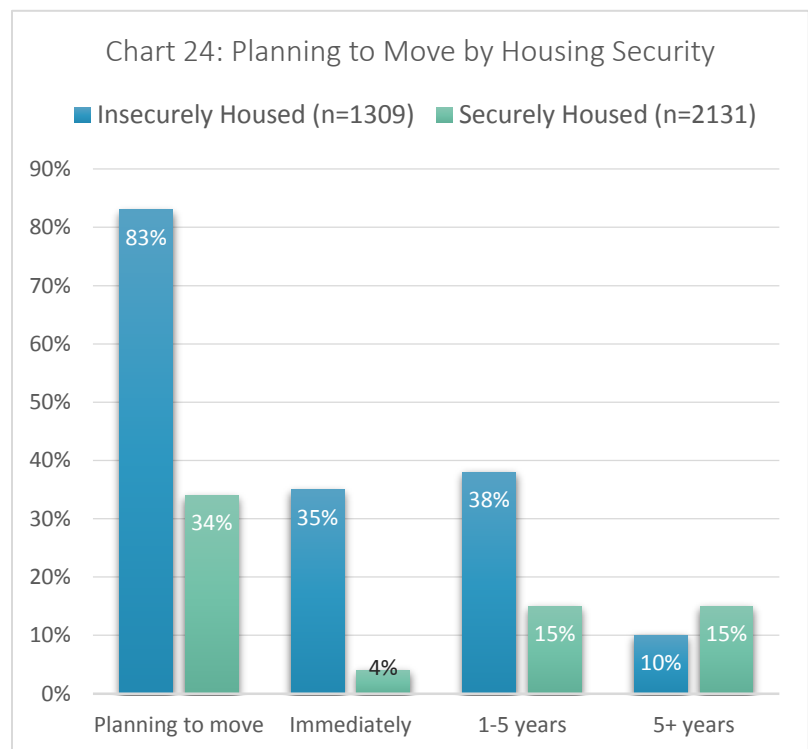
Multiple moves have been associated with adverse mental health, educational, and behavioral outcomes in children, and diminished physical and mental health in adulthood.¹¹ Homelessness has also been linked with adverse health outcomes for children and places them at risk of developmental delay.²⁶ The impact of homelessness on children may lead to changes in brain architecture that can interfere with learning, social-emotional development, self-regulation and cognitive skills and are, therefore, associated with poor academic achievement, poor classroom-based social skills and poor engagement in elementary school.

As already discussed, difficulty paying rent, mortgage or utilities, or anxiety about other financial obligations also serve as markers for housing instability.^{11,18} According to Sandel et al., multiple moves have a more severe negative impact on children's health than overcrowding, because frequent movers lack the social ties needed to move in with friends and relatives in times of crisis and face greater uncertainty.¹¹ In contrast, researchers suggest that overcrowding indicates access to social supports that provide a temporary coping mechanism to prevent homelessness.

Other studies also show a direct link between housing insecurity and food insecurity, as measured by self-reported child hunger or poor diet.²⁷ Researchers note that food insecurity increases health risks including anemia, development delays, and elevates the risk of hospitalization. Housing insecurity, especially coupled with food insecurity, serves to magnify the effects of the health risks resulting from poor nutrition. Reports on participatory food costing in Nova Scotia, calculated in 2015, indicate that the monthly cost of a basic nutritious diet for a family of four in Western NS was \$938, and increase of 63% from 2002 (using current dollars).²⁸ Researchers found that households earning minimum wage or receiving social assistance would not be able to afford their basic needs; including paying for a basic nutritious diet and housing.

Although survey participants were not asked about the frequency of their moves. It was clear, that for respondents who indicated they were insecurely housed, they experienced stress in finding or staying housed and were more apt to be planning to move than those who indicated being securely housed.

As illustrated in Chart 24, approximately 83% of respondents who indicated being insecurely housed also indicated they were planning to move compared to 34% of those securely housed. The urgency in which respondents were planning to move also differed; insecurely housed respondents were much more likely to indicate an immediate need to move (in less than 1 year) (35%), compared to those who indicated being securely housed (4%). For those insecurely housed the constant



stress of moving or trying to find a place that might be suitable feels endless; planning a move is almost always on the horizon.

Table 6 outlines the most commonly indicated reasons behind a recent move for those insecurely housed compared to those securely housed in order of prevalence.

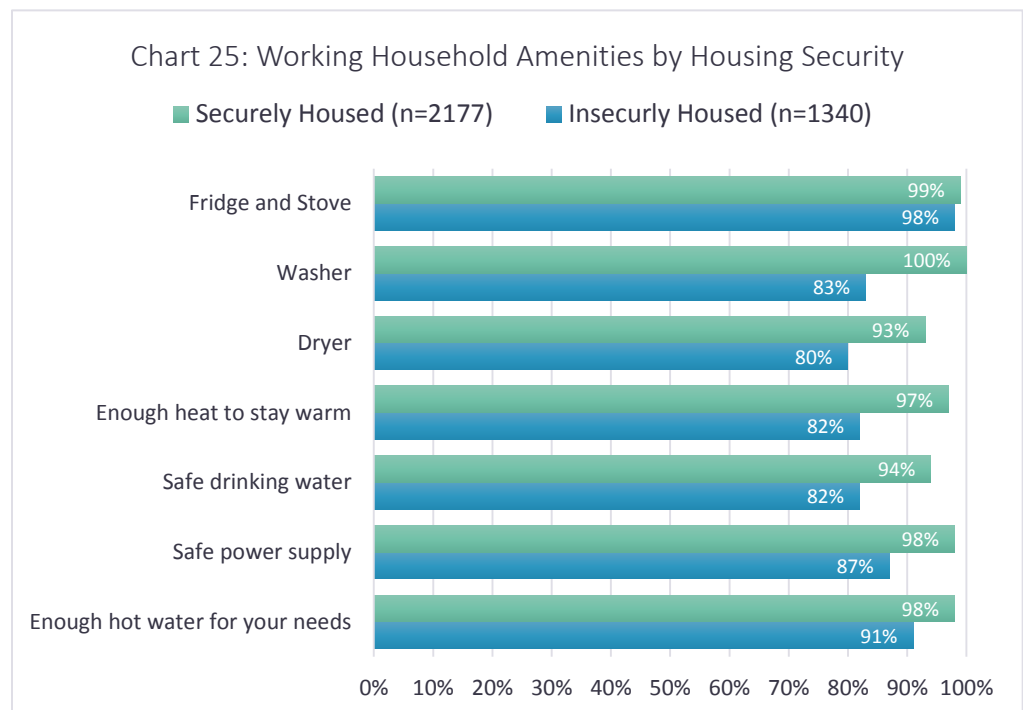
Table 6: Reason Behind Most Recent Move by Housing Security

| | Insecurely Housed (n=982) | Securely Housed (n=664) |
|-----------|--|--|
| 1. | To save money (34%) | To be closer to family and friends (23%) |
| 2. | To be in a safe place to live (26%) | To save money (22%) |
| 3. | To be closer to services (21%) | For my work (19%) |
| 4. | For my health or my age (20%) | To be closer to services (18%) |
| 5. | For work; to be closer to friends; to be closer to services (20% respectively) | My age (16%) |

Frequent moves compound the issues of housing insecurity; as does staying housed in unsuitable accommodations without alternatives, choice or means to affect change. Financial strains, safety and access to services top the list of reasons behind moves for those insecurely housed. For those securely housed, the reason behind their moves are financial and convenience – the convenience of being close to social support networks and employment.

Household Amenities

In terms of household features and amenities, there is a slight difference in the working appliances accessible to those securely housed as compared to insecurely housed. Insecurely housed individuals are less likely to have many of the household amenities most would consider part of a basic standard of living.



Conclusions and Recommendations

Ensuring safe and affordable housing options along the housing continuum is crucial for an efficient and well-functioning housing sector.⁴ To maintain healthy, livable and sustainable communities, residents must have a selection of attainable housing options for all ages and needs.

The design choices we make in our homes, schools, workplaces, communities, and transportation systems can have major effects on health, which is defined by the World Health Organization as “a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity.”²⁹ Communities that promote integrated, affordable housing choices through the design of their built environments, by encouraging safe and affordable housing development and promoting integrated rental, subsidized and market housing options, can break down the social conditions that contribute to poor health and well-being outcomes.^{19, 22}

“IF WE WANT TO STOP PEOPLE DYING ON ROADS, WE INVEST MONEY IN SEATBELTS, NOT IN THE EMERGENCY DEPARTMENT. In the same way in regards to homelessness, why would we wait to intervene with a young person when they’re in crisis, when we can intervene early and keep them at home, and in school and engaged? ”

A New Direction: A Framework for Homelessness Prevention³⁰

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.

From the results obtained through the public survey and the stakeholder and service provider surveys, it is clear that housing insecurity is an issue across all our communities. Housing insecurity appears more pervasive than many may have imagined and the conditions of housing unaffordability coupled with limited availability are negatively impacting the health and well-being of our communities.

The impacts of precarious housing, risk of homelessness and homelessness are evident. Over the last 25 years, much of the efforts, attention and investments have gone towards managing the problem of homelessness through the use of emergency services.³⁰ Our response to homelessness has, for the most part, focused on helping people after they have already lost their housing.

A general lack of awareness and understanding of homelessness within this rural context has resulted in limited investments and for some, a failure to acknowledge homelessness even exists. The lack of housing related supports and services (e.g., housing first) and shelters has potentially forced many individuals to leave their rural communities, social supports networks and families for more urban areas where housing services and supports may be more readily available.

Collectively we must shift from a crisis response to one that emphasizes both prevention and successfully moving people out of homelessness. This shift will help our rural communities better understand the scope of the issue and the kinds of resources, supports and services required to keep people successfully housed in their communities. Acknowledging housing insecurity as a risk for homelessness and changing our language around

the issue to reflect this risk will help rural communities to better align with funding sources and advocacy efforts typically centered on homelessness. Understanding the scope of the issue from our rural context will also help governments and not-for-profits access much needed supports and services to address the issue.

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.

Addressing homelessness through prevention requires understanding the factors that lead people to become homeless in the first place.³⁰ As indicated in this survey, there is no single cause that explains everyone's experience of homelessness or any singular pathways into or out of homelessness. To reiterate, by homelessness, we are referring to a range of circumstances, from living on the streets to being insecurely housed. In general, individuals and families who wind up homeless may not share much in common with each other, aside from the fact that they are extremely vulnerable and lack adequate housing, income and the necessary supports to ensure they stay housed.³⁰ The results of the survey provides insights on the kinds of supports and services required to help keep people successfully housed in our rural communities.

As with all complex health and social concerns, including homelessness and insecure housing, effective interventions will need to engage multiple sectors and will require complex and often long-term interventions.¹⁷ Shifting from a crisis response to addressing homelessness through prevention requires understanding the factors that lead people to become homeless in the first place and addressing the structural factors, system failures and individual circumstances at play. This survey data helps us to better understand the factors at play within our communities and the report by the Canadian Observatory on Homelessness, *"A New Direction: A Framework for Homelessness Prevention"* effectively describes the steps that must be considered in order to prevent homelessness. The Typology of Homelessness Prevention described in this document identifies the elements of the framework which has implications for policy, funding, system planning and service delivery. It is clear, within this context, that we all have a role to play; governments (municipal, provincial, and federal), service providers, not-for-profit organizations, community volunteers - everyone! The issue of homelessness often feels too big to tackle, but with a common understanding of the scope of the issue and what is required to prevent homelessness we can all play a role towards ensuring everyone's right to safe, affordable, and appropriate housing.

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.

Given that the federal government is about to release their National Housing Strategy and housing is generally a key priority for all three levels of government, it is an opportune time to consider health and health equity as explicit goals in housing policy and program development. To promote health and reduce health inequities, new policies and program interventions are needed that: increase the supply and support the repair and maintenance of affordable, supportive, and accessible housing; provide adequate income, financial assistance and employment so people are not forced to make difficult choices between their rent, food, utilities and other basic elements of a healthy life; tackle discrimination within the housing system; and prevent homelessness in the early years (during pregnancy, childhood, and adolescence) through investments in mental health promotion and violence prevention.³¹

Opportunities for Actions

The Social Ecological Model (SEM) is a framework for understanding the multifaceted and interactive effects of how personal and environmental factors determine outcomes.³³ This model considers the complex interplay between five points of influence ranging from an individual's knowledge and attitudes to the public policies that frame their environment.

Prevention strategies should include a continuum of activities that address multiple levels of the model. This approach is more likely to sustain prevention efforts over time than any single intervention.

From a homelessness prevention perspective this may include, but is not limited to:

- 1) **Individual:** Knowledge of homelessness status; resources and supports; ability to access services; individual barriers.
- 2) **Interpersonal:** Formal and informal social networks and social support systems; encouragement from personal groups or social networks (families, peers, friends, co-workers, religious networks, customs or traditions).
- 3) **Organizational:** Defining homelessness; eligibility for services; organizational resources and supports; promotion and coordination of services; system barriers.
- 4) **Community:** Networks of resources and supports; networks of organizations; system barriers; neighbourhood designs and built environments; community associations; community leaders; businesses and transportation.
- 5) **Public Policy:** Laws and regulations that affect organization resources and support; Municipal, Provincial and Federal programs; allocation of resources; societal factors that create healthy environments and equity.

By ensuring homelessness prevention occurs at all levels of the SEM framework comprehensive approaches can be developed for greatest impact.

Figure 3: Social Ecological Model³⁴



A Social-Ecological Model for Physical Activity - Adapted from Heise, L., Ellsberg, M., & Gottemoeller, M. (1999)

OPPORTUNITIES FOR ACTION



What Communities Can Do?

- Advocate to protect publically-owned affordable housing infrastructure
- Establish volunteer networks (small jobs, daily living assistance, social connections, transportation)
- Address stigma and shame; think about things differently
- Provide services and supports
- Build relationships and partnerships; work together!
- Work with all levels of government
- Push for policies that create healthy environments - in schools and daycares, in our recreational setting, and across our community – it's all connected!
- Use data to shape supports and services
- Give a 100% of your passion, effort, and care towards action and impact
- Be engaged!



What Municipal Governments Can Do?

- Establish programs and volunteer networks (e.g., small jobs, daily living assistance, social connections, transportation networks, senior safety programs)
- Healthy Neighborhood Design - Enhance neighborhood walkability; Create mixed land use; Prioritize new affordable developments
- Healthy Transportation Networks - Enable mobility for all ages and abilities; Make active transportation convenient and safe; Prioritize safety; Increase access to public transit (free bus passes);
- Healthy Natural Environments - Preserve and connect open space and environmentally sensitive areas; Maximize opportunities to access and engage with the natural environment; Restrict smoking in outdoor spaces.
- Healthy Food Systems - Enhance agricultural capacity; Increase access to healthy foods in all neighbourhoods; Improve community-scale food infrastructure and services; Increase access
- Healthy Housing - Increase access to affordable housing through provision of diverse housing forms and tenure types; Ensure adequate housing quality for all segments of society; Prioritize housing for the homeless, elderly, youth, women leaving domestic violence, low income groups, and people with disabilities; Establish and enforce minimum housing standards
- Housing Policies and Bylaws – E.g., Require a portion of new construction units to be designated affordable; Negotiate affordable housing options when public lands are sold to private developers; Allow flexibility for re-zoning when affordable and supportive housing options are proposed; Identify land banks that can be used for affordable housing infrastructure; Rental unit inspections and licensing; Bill property owners through taxes when orders to comply are ignored; Tax breaks for affordable housing units; Relaxed parking requirements; Explore density bonus, inclusionary zoning, secondary suites
- Ensure the Municipal Planning Strategy takes into consideration affordable housing priorities and consider ways to help increase and protect affordable housing stocks.
- Work collaboratively and be an advocate for safe and affordable housing!



What Provincial Governments Can Do?

- Improve access to supports and services (senior supports, childcare, transportation, employment supports, educational supports, healthcare, universal school breakfast and lunch programs)
- Implement Housing First Supports and Services across rural NS to help vulnerable populations.
- Provincial Housing Strategy Supports - Expansion of Rent Supplement Program / Portable Housing Subsidy, rent geared to income programs, and social housing; Increased infrastructure funding; Legislation to allow municipalities to contribute resources directly to the private and not-for-profit sector for the purpose of affordable housing; Easy to access programs; Expand affordable housing grants for repair and new developments; Relax rules for affordable developments to include social spaces or common rooms; expand mortgage affordability programs
- Invest in, and improve access to, housing-related supports; which enable rural Nova Scotians to stay successfully housed in their local communities close to social support networks.
- Reduce Poverty – Guaranteed Livable Income; Living Wage; Increase Income Assistance rates; Revise policies that impact housing costs (e.g., allow roommates to share housing rentals); Re-evaluate income-earned claw backs; Job creation
- Apply a Rural Lens
- Work Collaboratively



What Federal Governments Can Do?

- National Housing Strategy (Homelessness Prevention and Housing First Supports; Targeted strategies that address the needs of priority populations; Programs that retain and expand affordable housing stock; Affordable housing tax credits; Affordable mortgage programs, etc.)
- Guaranteed Basic Income;
- Comprehensive Public Policy - Affordable Housing, Early Childhood Development, Income Supplementation (OAS, Disability), etc.
- National Poverty Strategy
- Social and Employment Programs

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