



AFFORDABLE HOUSING

PRELIMINARY NEEDS ASSESSMENT TOWN OF WINDSOR

Prepared For:

Windsor Planning Advisory Committee

Prepared By:

Windsor-West Hants Joint Planning Advisory Committee

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TABLE OF CONTENTS

PART ONE: INTRODUCTION

Background.....	2
General Findings.....	2
What is Affordable Housing.....	3
Homelessness.....	3

PART TWO: CURRENT FACTS & FIGURES

Housing Affordability by Tenure	4
Housing Affordability by Household Type	5
Existing Housing Stock	6
New Housing Sales.....	6
Rental Unit Vacancy Rate	7
Income Levels.....	8

PART THREE: CURRENT SOCIAL PROGRAMS

Social Assistance	11
Social Housing Wait Lists.....	11
Shelter Allowance Rates	12

PART FOUR: DEMOGRAPHIC GROUPS

Working Poor	13
Youth.....	13
Seniors.....	14

PART FIVE: MOVING FORWARD

Next Steps.....	16
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Notes/References	17
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PART ONE: INTRODUCTION

Background

In October 2008, the Windsor Planning Advisory Committee expressed an interest in addressing the issue of affordable housing within the town. Planning staff were directed to research local data and gather pertinent information into a preliminary affordable housing needs assessment for the Town of Windsor.

The numbers were gathered from a variety of sources, including Statistics Canada, Canada Mortgage and Housing Corporation, various provincial government departments, and telephone interviews with local groups and organizations. This report is intended to be a supportive document to any future efforts of a committee, agency, or working group which chooses to address affordable housing needs in the community.

General Findings

- Windsor has a higher rate (37%) of households experiencing housing affordability challenges than the national (25%) or provincial (22%) average.
- The two demographic groups most likely to be in housing crisis are single parent families and single person households.
- Renters are more likely to experience affordability problems, and in Windsor the ratio of renters to homeowners is unusually high.
- There are few houses on the market that fall within the definition of affordable for the majority of economic families in Windsor.
- While Windsor has a large amount of older housing stock (about one third of houses were built before 1920), the number of houses reported as needing major repairs is low, about six percent of the total, compared to a provincial average of nine percent.
- The Annapolis Valley Housing Authority has a total of 55 housing units in Windsor and 83 persons/families on a waiting list for those units.
- There is a lack of emergency and transitional housing services for Windsor residents, such as youth centres, homeless shelters, and emergency shelters for victims of abuse.
- With close to 1,000 persons over the age of 65, housing that is appropriate and affordable for seniors is in increasingly short supply. Almost one third (475) of the primary household maintainers are over the age of 65, and if the average rate of housing crisis is applied (37%), an estimated 157 senior-led households may be in housing crisis.
- The current Windsor Municipal Planning Strategy and Land use By-Law enable the development of affordable housing through aspects such as allowing for a wide range of housing types, and varying densities.

What is Affordable Housing

All Canadian communities, large and small, urban and rural, have members who have difficulty in paying for their shelter. Statistics Canada, and Canada Mortgage and Housing Corporation (CMHC) are the primary collectors of housing statistics. In Canada, an average of about 25 percent of households are said to be experiencing housing affordability problems.

Generally speaking, housing costs – rent or mortgage, heat, utilities – are the biggest expenditure for the majority of families across Canada. These costs are considered to be non-discretionary in nature, that is, they must be paid in order for an individual or family to have shelter. It is an unfortunate reality that some families must choose between paying for housing costs and other staples – the “heat or eat” decision.

The generally accepted benchmark to define what is affordable housing is that a household paying less than 30 percent of their before-tax household income on shelter costs has affordable housing. There is a small proportion of households with higher income levels who choose to spend more than 30 percent on housing, but this number is small.

A household is said to be in “core housing need”, or “housing crisis”, if they pay more than 30 percent of their before-tax income on shelter costs, or if the house is overcrowded, or if the house is in need of major repairs. This report will focus primarily on costs.

Homelessness

Some community members who experience difficulties with their shelter are not included in affordable housing numbers collected by Statistics Canada. Homeless people, due to the fact that they have no fixed address, are difficult to count with any degree of accuracy, but we know they exist. Then there are “couch surfers” - people, typically youth, with no address of their own, but who stay temporarily with friends and acquaintances, often in crowded and unsuitable conditions, unable to qualify for shelter assistance due to the lack of an address.

It is difficult to say with certainty how many people in Windsor experience these two types of housing challenges. Support agencies such as homeless shelters or youth centres are the usual way that numbers are collected, but these services are lacking in Windsor. What should be kept in mind is that a percentage of those who are experiencing housing affordability challenges are in danger of transitioning into the area of homelessness, both absolute and invisible.

PART TWO: CURRENT FACTS & FIGURES

Housing Affordability by Ownership (Tenure)

TABLE 1 – TOWN OF WINDSOR - HOUSING AFFORDABILITY by TENURE			
Housing Tenure	Number of households	Spending 30% or more of household income on housing costs.	
		#	%
Owned	725	100	14%
Rented	725	430	59%
Total Owned & Rented	1,455	535	37%

Source: Statistics Canada Housing Affordability by Housing Tenure, for Private Households with Household Income Greater than Zero, 2006 Census – 20% Sample Data.

Table 1 shows that there are approximately 535 households in Windsor, or 37 percent of the total number, who are spending more than 30 percent of their household income on housing costs, and are therefore deemed to be in housing crisis. Renters are a larger relative portion of this number with 59 percent of the rental households spending over 30 percent of their income, and 14 percent of owners spending over the 30 percent amount.

As stated in the 2006 Census reports, in Nova Scotia, of the total households, 22 percent spend over 30 percent of their household income on housing costs. Of renters, 45 percent pay over the 30 percent threshold, while 14 percent of owners pay too much on shelter costs. In Canada, of the total households, 25 percent spend over 30 percent of their household income on housing costs. Of renters, 40 percent pay over the 30 percent threshold, while 18 percent of owners pay more than 30 percent of their household income on shelter costs.

It should be noted that in Canada, the proportion of owners (68%) to renters (31%), is reflected in Nova Scotia statistics, where owners make up 72 percent of the total, with 28 percent being renters. In the town of Windsor, there has been a steadily increasing number of rental units as compared to new units since 1976, and the 50-50 split, while unusual, is not unexpected.

It is not possible to say with absolute certainty that there is a relation between the proportion of rental to owned housing stock and the higher than average percentage of people who are paying more than 30 percent of their household income on shelter costs. There are many factors that could cause numbers to fluctuate from community to community, and one demographic group to another, but it is likely that there is a correlation.

Housing Affordability by Household Type

Household type refers to a person or group of persons who occupy the same dwelling unit. All income earned by those people in that unit is deemed to be household income. Table 2 shows that in Windsor, the two household types experiencing the highest proportion of affordability challenges are lone or single parent families with 62 percent paying too much for housing, and 52 percent of single person households paying more than 30 percent on housing costs.

TABLE 2 – TOWN OF WINDSOR - HOUSING AFFORDABILITY by HOUSEHOLD TYPE			
Household Type	# of hslds.	Spending 30% or more of household income on housing costs	
		#	%
Couple Family Households - without children	330	60	18%
Couple Family Households - with children	295	35	12%
Lone-Parent family households	225	140	62%
Other family households	65	25	38%
Non-family households – one person	505	265	52%
Non-family households – two or more persons	25	0	0%
Total – all household types	1,445	535	37%
<i>Source: Statistics Canada Housing Affordability by Housing Tenure, for Private Households with Household Income Greater than Zero, 2006 Census – 20% Sample Data.</i>			

(Please see Notes for clarification of numerical differences between tables).

Existing Housing Stock

As can be seen in Table 3, of the 1,455 housing units in Windsor, 95 are reported as requiring major repairs, or just over six percent. The provincial rate is nine percent. This is an indication that the overall condition of the housing stock is better than most small and rural communities in Nova Scotia, and while needed repairs should not be ignored, they are not a major concern.

TABLE 3 – TOWN OF WINDSOR - EXISTING HOUSING AGE & CONDITION			
Period of construction	Number of households	Minor repairs needed	Major repairs needed
1920 or before	490	200	35
1921-1945	140	35	25
1946-1960	250	70	25
1961-1970	190	30	0
1971-1980	170	75	0
1981-1985	55	20	0
1986-1990	40	15	10
1991-1995	70	10	0
1996-2000	35	0	0
2001-2006	30	0	0
Total	1,455	(30%) 445	(6%) 95
<i>Source: Statistics Canada Period of Construction, Structural type of Dwellings, Housing Tenure and Condition of Dwelling for Occupied Private Dwellings of Canada, 2006 Census – 20% Sample Data.</i>			

New Housing Sales

A review of real estate listings (*MLS, Brison Developments, Property Guys*) on December 19, 2008, shows approximately 38 houses for sale in the town of Windsor and immediate vicinity (within five miles of town limits). Of these, only two houses were listed under \$100,000. The majority of homes (28) were listed between \$120,000 and \$199,000.

There is a definite shortage of homes within a price range between \$80,000 and \$120,000, which means that half of the households in Windsor are unable to purchase (see Table 7). Of the few that are listed under \$120,000, it is also questionable if they would be in a suitable location or in good condition for a first time buyer. This is a major impediment to entering the home ownership arena.

Rental Unit Vacancy Rate

A brief review of newspaper advertisements and calls to major rental companies shows approximately 34 rental units available in October 2008. While most of these are within the town of Windsor, there are several in West Hants. Table 4 shows the variety of units available and prices

Given the total number of rental units (725), 34 units advertised indicates a vacancy rate of approximately five percent. However, five apartments being renovated are not yet available, and the condition of at least two of the rental units being advertised is very poor. Subtracting these seven units from the total available lowers the vacancy rate to four percent. Generally speaking, a vacancy rate of between three to four percent is considered to be an indication of balanced market conditions, with neither the renter nor the landlord having an advantage.

TABLE 4 – TOWN OF WINDSOR - RENTAL HOUSING AVAILABLE OCTOBER 2008			
Size of Unit	Price range	No.	
Rooms	\$100/wk: \$150/wk	2	
1 bedroom	\$450 & 600 incl h, h/w; 2 rent unknown: 450 + heat, util; 4-\$550 incl. all	9	
2 bedroom	4 rent unknown; 2-\$550 + h, h/w; \$500 incl h, h/w: \$525 + util; \$640 incl h, h/w; \$440 + util.; 4-\$600 incl. all	14	
3 bedroom	3 - \$675 incl h, h/w; \$550 incl h, h/w; \$650 incl. h,h/w; 1 rent unknown	6	
Mobile Home	No information given, no call back.	0	
House	3 bdrm. \$455 + util; 2 bdrm. 700 + util; 2 bdrm. \$500 + util.	3	
TOTAL UNITS		34	
<i>Source: Hants Journal, Telephone interviews with rental companies</i>			

Income Levels

“Measure of low income known as “low income (before tax) cut-offs (LICOs)” were first introduced in Canada in 1968 based on 1961 Census income data and 1959 family expenditure patterns. At that time, expenditure patterns indicated that Canadian families spent about 50 percent of their total income on food, shelter, and clothing. It was arbitrarily estimated that families spending 70 percent or more of their income (20 percentage points more than the average) on these basic necessities would be in “straitened” circumstances. With this assumption, low-income cut-off points were set for five different sizes of family. Subsequent to these initial cut-offs, revised low income before tax cut offs were established based on national family expenditure data from 1969, 1986, and 1992.”

- Statistics Canada bulletin 2006

TABLE 5 – TOWN OF WINDSOR - INCOME STATUS AFTER TAX			
Income Status After Tax	Total- All economic families Windsor	Couple Families	Lone-parent families
Total – Economic families	930	665	260*
Economic families with low income after tax	160	60	100
<i>*Note: Of the 260 Lone parent families, 240 are female led.</i>			
<i>Source: Statistics Canada Income Status After Tax and Economic Family Structure for the Economic Families in Private Households of Canada, Provinces, Census Divisions and Census Subdivisions, 2005- 20% Sample Data.</i>			

One way to assess how many community members are in housing crisis is to look at income status, which can be a determining factor in housing affordability. In Table 5, we see that in Windsor, of the 930 economic families (the definition differs from that for households, see Notes), 160 are determined to be living with low income, and 100 of these are female-led single parent families. These 160 families are probably in some type of housing crisis, or they are at a high risk of being so.

TABLE 6 – TOWN OF WINDSOR - AVERAGE AND MEDIAN INCOMES				
Household Income	Total – Private Households	One Person Households	One Family Households	All Other Households
Total Private Households	1,465	515	855	95
Median 2005 after tax household income	\$31,798	\$18,116	\$40,796	\$49,954
Average 2005 after tax household income	\$39,910	\$24,894	\$47,907	\$49,690
<i>Source: Statistics Canada Household Income and Household Size for the Private Households of Canada, Provinces, Territories, Census Divisions and Census Subdivisions, 2005 – 20% Sample Data.</i>				

Median income is the level of income at which half of the households earn more, and half less. It is interesting to note that of the 515 one person households, half, or 257, are unable to afford home purchase at any cost, and would be hard pressed to find adequate rental housing for what they could afford.

TABLE 7 – NOVA SCOTIA – INCOME REQUIRED TO RENT OR PURCHASE			
Income Thresholds	Can afford to rent	Can afford to buy	
Up to \$10,000	\$250	NO	
\$15,000	\$375	NO	
\$20,000	\$500	NO	
\$25,000	\$625	\$48,637	
\$30,000	\$750	\$69,116	
\$35,000	\$875	\$89,596	
\$40,000	\$1,000	\$110,073	
\$45,000	\$1,125	\$130,552	
\$50,000	\$1,250	\$151,031	
\$60,000	\$1,500	\$191,989	
\$70,000	\$1,750	\$232,946	
<i>Source: Housing Supply/Demand Market Study: To Identify Housing Needs in the Liverpool Area of the Region of Queens Municipality, David Bruce, Mount Allison University, October 2004</i>			

TABLE 8 – TOWN OF WINDSOR – HOUSEHOLD INCOME GROUPS		
Household Income Group	Households	
	Number	Percentage
Less than \$10,000	145	9.8
\$10,000 - \$19,999	290	19.7
\$20,000 - \$29,999	195	13.3
\$30,000 - \$39,999	185	12.6
\$40,000 - \$49,999	140	9.5
\$50,000 - \$59,999	85	5.8
\$60,000 - \$69,999	115	7.8
\$70,000 and over	310	21.1
Total Households	1,465	
<i>Source: Statistics Canada Household Income Groups and Household Size for the Private Households of Canada, Provinces, Territories, Census Divisions and Census Subdivisions, 2006.</i>		

PART THREE: CURRENT SOCIAL PROGRAMS

Social Assistance

In Windsor, the number of people receiving social assistance is:

- 95 single persons;
- 57 lone parent families;
- 19 families (husband wife, with or without children)

Source: Annapolis Valley Housing Authority

Because of confidentiality issues, it is not possible to cross-correlate people who are receiving social assistance and those living in subsidized housing units. If a family or individual is receiving social assistance, it does not mean that they live in provincial housing, and it is not uncommon for persons who are working at low wage jobs to qualify for social housing.

It is interesting to note that Table 5 puts 100 lone parent families in a low income after tax situation. With only 57 lone parent families receiving social assistance, this leaves over 40 single parent households who are probably in crisis without assistance.

Social Housing Wait Lists

It is difficult to state at any given time how long an applicant will be on a waiting list for subsidized housing, as the housing authority uses a “triage” system to assess need. Thus, a victim of spousal abuse who requires housing in order to escape the abusive situation may be given priority over other applicants. It is also difficult to assess how many people may be in need of supportive housing but not on a list, that is, their current housing may be inadequate in terms of suitability, it may be in need of major repair, or they may be paying over 30 percent of their family income for housing. Many people in these situations do not put their name on a waiting list for a wide variety of reasons.

TABLE 9 – TOWN OF WINDSOR - SOCIAL HOUSING WAIT LISTS			
Housing Type	Location	Number of Available Units	Number on Wait List
Seniors	Windsor	40	24
	West Hants	85	30
	East Hants	15	3
	Hantsport	30	22
Family	Windsor	15	59
	West Hants	16	60
	East Hants	4	5
	Hantsport	1	3
<i>Source: Annapolis Valley Housing Authority, New Minas</i>			

The Annapolis Valley Housing Authority recently advertised in the Hants Journal that it has vacancies in senior complexes in Canning and Mt. Uniacke, yet in the immediate vicinity of Windsor there are 79 on the waiting list for seniors units, and 127 for family units, making 206 in total waiting.

TABLE 10 – NOVA SCOTIA - SHELTER ALLOWANCE		
Family Size	Rent/Own Home	Board
1	\$300	\$223
2	\$570	\$242
3+	\$620	\$282
1	\$535 (under certain circumstances, such as disabled, fleeing abuse, over 55, or between 16-18)	
<i>Source: Nova Scotia Employment Support and Income Assistance Manual, 2007. As defined in section 5.4.6 of the Manual, “actual expenses for rent, mortgage payments, home improvement loan payments, heating costs, electricity, property tax, water supply or service” are allowed up to the maximum allowed shelter rate.</i>		

Shelter allowance rates, as outlined in Table 10, are generally below what is considered to be sufficient to enable a family to live in affordable housing. If a family or individual runs into any sort of emergency, such as a higher than anticipated heating bill or unexpected medical expense, they often find themselves seeking emergency help with heat, electricity or food.

PART FOUR: DEMOGRAPHIC GROUPS

Working Poor

This is an informal income classification that is growing at a fast rate in Canada. People are increasingly forced to work more than one job if they are unable to earn a living wage from one position, or are unable to get enough hours from one employer. As the proportion of people in this category grows, so do the challenges they face to acquire affordable housing while providing food and other basic necessities for their families.

The 2007 Annual Report from Feed Nova Scotia indicates that their client base is shifting, and the proportion of working poor accessing food banks is increasing across the 150 food assistance agencies they service. In 2007/08, of those who used food banks across Nova Scotia, 54 percent received social assistance, 10 percent were employed, 13 percent received disability support, and 10 percent were seniors. Of the 40,000 people who rely on food banks across Nova Scotia each month, one third are children.

“We see more families with children, more seniors, and more people with disabilities in rural areas,” said Katherine Schmidt, executive director of Food Banks Canada. “We know that many are struggling to afford basic needs, and the cost of housing in particular is a major issue in our small towns and on our farms.”

- NovaNewsNow.com, County Annapolis, December 2008

Youth

The Census shows that there were 260 youth aged between 15 and 19 in Windsor in 2006. Government agencies and youth workers such as school counselors agree that there is a gap in housing services for youth aged 16 to 18 years. Angela Davidson, a caseworker with NS Community Services, has identified this youth group to be in danger of entering housing crisis. At sixteen, a youth is not legally obligated to remain in the home of their parent(s) if they so choose, nor do they have to live in a group home for youth.

NS Community Services received 18 applications for assistance in the twelve month period from December 2007 to November 2008, with a peak of six requests in October. Due to confidentiality legislation, the department is unable to confirm how many of these applications have resulted in the provision of financial assistance. If they do not qualify, there are few options in the community other than “couch surfing” with friends, although some are referred to Phoenix House in Halifax for assistance.

Barb Hughes and Jan Fraser are counselors at Avon View High School. In speaking with them, as well as Doug Keyes, Vice Principal, they stated that they see about five youth each month who are in need of some kind of housing support. Some may need shelter on an emergency basis, perhaps to escape a dysfunctional home situation, but the nearest youth shelter is in Kentville. It is their estimate that in any given month, at least ten of their students will be “couch surfing”, and have no stable shelter.

Unfortunately, as is so often the case, food security goes hand in glove with shelter issues. This may be a case where it is easier to see the numbers of youth in crisis when they show up for food programs – over 100 a day at Avon View alone participate in the breakfast program.

Seniors

The seniors segment of the population has been steadily growing for decades, and will soon experience a rapid growth spurt when the first of the “baby boomers” reach age 65 in 2011. Preparing for this shift in demographics is a challenge being faced by all Canadian communities. Windsor is no different.

In 2006, the proportion of seniors in Windsor was 26 percent of the total population, or 965 persons over the age of 65. In a study prepared by the Atlantic Seniors Health Promotion Network in 2004, “...in 1980 70 percent of older unattached women and 57 percent of unattached men lived in poverty and in 2000, 46 percent of unattached women and 31 percent of such men were poor.” Looking at absolute numbers, that means that there are approximately 1.2 million unattached Canadian seniors living in poverty.

	Total	Male	Female
Total Population	3,705	1,620	2,095
Number 65+	965	345	620
Percent of Total Population	26%	35%	65%

Source: Statistics Canada . 2007. Windsor, Nova Scotia (table). 2006 Community Profiles

In the town of Windsor, there are close to 400 senior-specific housing units. There are about 220 Level 2 (see Notes for definitions of Levels) nursing home beds available in Dykeland Lodge and the Windsor Elms, and close to 140 assisted or enhanced living apartments in Dykeland Lodge, Gladys M. Manning Retirement Home, and Kingsway Gardens Retirement Residence. These range from independent living apartments, with meal packages available to the tenants, to higher levels of assisted care. The cost per unit ranges from \$1,300 to \$1,900, depending upon the size of the unit, the level of supportive care included, and how many persons are living in the unit.

There are a number of other housing units in the town that cater to the needs of seniors, such as the Victoria Park Guest House which has 15 Level 1 beds (See Notes for definition of Levels), the Windsor House which has 16 Level 1 beds and one respite unit. Windsor House specializes in patrons with mild forms of dementia of any age.

In addition to the respite unit at Windsor House, there is also one respite unit in Dykeland Lodge, and both of these units are underutilized, largely because of lack of public knowledge of them.

In February of 2008, there were 1,400 people on a centralized provincial waiting list for a nursing home bed. All of the Windsor facilities have waiting lists of varying lengths.

It is difficult to estimate with any accuracy how many Windsor seniors are currently living in housing that is either not affordable or not appropriate, or both. There are also rental housing units on the private market which may be primarily targeted to seniors, but do not come under the provincial licensing program. This could range from apartments to rooming houses. But we do know that out of 1,465 primary household maintainers, that is, *“the person in the household identified as the one who pays the rent or the mortgage, or the taxes, or the electricity, and so on, for the dwelling”*, Statistics Canada 2006 census shows that 475 are 65 years of age or older, or 32 percent of the total. We can say with certainty that some portion of these households are in housing crisis.

The challenge of increasing the supply of affordable housing for seniors is that there are many other factors to consider in addition to the cost. For example, it is important to provide easy access to services such as health centres, doctors offices and convenience shops, and vital to have the capability of remaining in one area while increasing the level of supportive services such as meals, housekeeping, and other amenities that would allow a person to remain independent as long as possible.

PART FIVE: MOVING FORWARD

Next Steps

Affordable Housing Committee

Council can encourage the development of a multi-partner affordable housing committee. This could be made up of interested stakeholders such as local realtors, landlords, developers, social justice groups, and any other community organizations who work with people in need. Representatives from the three levels of government could also sit on this committee as resource persons

An affordable housing committee would be able to access provincial and federal government funding for further study to identify action priorities in the Windsor area, and may possibly qualify for funds to hire a staff person to assist with a number of issues. With the new affordable housing funding recently announced in the federal budget, it may be possible to move forward relatively quickly.

“Doing Nothing is Not Free”

As so aptly stated in the report, *“The Cost of Homelessness: The Value of Investment in Housing Support Services in Halifax”*, doing nothing is really not without cost. There is no community in Canada which is not in need of affordable housing of one sort or another, and when members of a community are in crisis, it increases the need for supportive services and crisis intervention programs. So, the question is not whether a project should be undertaken to assist community members in need, but, how to do it in such a way to ensure a broad base of support within the community, while maximizing limited budgets and human resources.

There is no one portion of the population who does not require assistance of some sort to have affordable housing – youth, single seniors, senior couples, single moms, families – whatever project is chosen, it will be of benefit. And the benefit travels far beyond the walls of the family or individual who are affordably housed, for when community members feel safe and secure, they become more positive members of their community, benefiting all.

Notes

Number Variation

The numbers contained in the tables were gathered from a variety of sources, indicated on each table. Due to the rounding system used by Statistics Canada, numbers such as those indicating private households may vary to a small degree from table to table, ie. 1,455 or 1,445 are both given as the total number of private households in different tables. Also, some tabulations may not add up within the same table.

Economic Families

“The economic family concept requires only that family members be related by blood, marriage, common-law, or adoption. By contrast, the census family concept requires that family members be either a male or female spouse, a male or female common-law partner, a male or female lone parent, or a child with a parent present. The concept of economic family may therefore refer to a larger group of persons than does the census family concept.”

- *Statistics Canada Census Dictionary 2006.*

Nursing Home Bed Levels

“In Nova Scotia Long Term Care refers to Nursing Homes and Homes for the Aged. These facilities are able to provide Level 1 and Level 2 care for residents. Generally Level 1 entails assistance or supervision with activities of daily living and/or personal care. Level 2 requires nursing supervision and/or direct nursing care.”

- *NS Dept. of Health*

Some Funding Programs

Canada-Nova Scotia Affordable Housing Agreement Phase II and III

Information on this program can be accessed through the CHMC website. Increased funding for this program was recently announced in the federal budget.

Homelessness Partnering Strategy (HPS)

This is a federal government program designed to “*move homeless and at-risk individuals towards self-sufficiency and full participation in Canadian Society*”.

NS Department of Community Services

Programs are also available and can be accessed through Community Services for developers wishing to create new rental housing, renovate existing housing stock, and promote new home ownership.

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Contacts

Annapolis Valley Housing Authority
New Minas, NS
(902) 681-3179

Pam Halverson
NS Department of Community Services
(902) 798-8319

Dykeland Lodge
Emily Sampson
(902) 798-8346

Victoria Park Guest House
(902) 798-9391

Windsor House
(902) 798-2115

Windsor Elms
Sherry Keene
(902) 2251 Ext 225

Maria Cain
Heartwood Youth Centre, Halifax NS
(902) 444-5885

Gladys M. Manning Memorial Home
Jim Anctil
(902) 798-0441

Angela Davison
NS Community Services
(902) 798-1819

Kingsway Gardens
Kirsten
(902) 798-5075

Donna Eldridge
Harvest House Ministry
(902) 798-8597