

The Preservation of Social Housing in Halifax: Limitations Facing Non-Profit & Co-operative Housing Providers

Ren Thomas and Adriane Salah

School of Planning
Dalhousie University

September 2019

SSHRC Partnership Grant “Neighbourhood Inequality, Diversity, and Change: Trends, Processes, Consequences, and Policy Options for Canada's Large Metropolitan Areas”. Principal Investigator: J. David Hulchanski

Executive Summary

Affordable housing has only recently become an issue in Halifax Regional Municipality, but the social housing sector has been addressing the need for community-based, below-market rent units for decades. What is the role of social housing providers in HRM? What challenges do they face in providing and maintaining units? Will they be able to expand their operations to meet the growing need for affordable housing in the Province? Our study set out to answer these questions.

This report presents the research findings from a study of the barriers that non-profit and co-operative housing organizations face in acquiring, operating, and retaining their buildings and the tools, programs, and policies that support them in HRM and the Province of Nova Scotia. The study is part of the multi-year research project “Neighbourhood Inequality, Diversity, and Change: Trends, Processes, Consequences, and Policy Options for Canada's Large Metropolitan Areas”, funded by a Social Sciences and Humanities Partnership Grant and led by Dr. J. David Hulchanski (Professor, Social Work, University of Toronto). Dr. Ren Thomas (Assistant Professor, School of Planning, Dalhousie University) led this study, assisted by Adriane Salah, a Master of Planning student who conducted the first set of interviews during her degree and assisted Ren with the second set of interviews after graduation. Meredith Baldwin, a Bachelor of Community Design student, conducted further analysis on the interview data and the analysis of non-profit housing associations for her thesis.

We examined the limitations faced by non-profit and co-operative housing organizations in HRM, and the current and future tools, programs, and policies that support them. A policy review and interviews with social housing providers and policy makers in HRM were used to identify and explore the limitations. Our research shows that the current tools, programs, and policies present a rather patchwork system complicated by decades of changing government priorities, including the lack of stable government funding, and the relative isolation of the social housing sector from decision-making and knowledge transmission processes.

The limitations raised by the interview participants were similar to those identified in the literature from Canada and other countries. Among these limitations, the most significant for non-profits were:

- weak relationships with government
- financing (declining subsidy, stagnant funding levels)
- impact of the social housing movement (they value of supporting low-income tenants over financial sustainability)
- lack of expertise among board members (a lack of long-range financial planning skills)
- lack of awareness of funding programs and support
- the condition of the housing stock (related to the need to make trade offs between maintaining units and keeping rents low)

Among co-operative housing organizations, the most significant limitations were:

- financing (continuity of rent supplements)
- problematic relationships within the co-op (overlap between tenants and board members)
- lack of expertise among volunteer members and member burnout

- impact of the social housing movement (the value for mixed-income communities and collaborative decision-making)
- the condition of the housing stock (related to the need to make trade offs between maintaining units and keeping rents low)

Co-operatives' awareness of policies and programs was much higher because of their Co-operative Housing Federation (CHF) membership, a relationship which fosters knowledge transmission from CHF to co-ops and that closes the gap in experience from past to current board members. So, although co-operatives are non-profit organizations, they had a distinct advantage over the housing non-profit organizations who did not belong to a parent organization. Nova Scotia is one of a few provinces without a non-profit housing association, which could provide many of the supports and knowledge transfer functions they need through membership.

The National Housing Strategy has the potential to address many of these limitations, particularly financing, lack of expertise, awareness of policies and programs, and knowledge transmission. But this remains to be seen, as programs are too new to have been applied or evaluated: the bilateral agreement between the Province of Nova Scotia and the federal government was just signed in August 2019. It is critical that social housing providers are consulted as further developments under the bilateral agreement between the Province of Nova Scotia and the federal government proceed (e.g. three-year action plans). There is some support for existing co-operative and non-profit units in the three-year action plan just released by the Province of Nova Scotia, but some of the strategies will likely be met with resistance (e.g. redevelopment and transformation into mixed-income or mixed-use projects). A non-profit housing association in Nova Scotia could represent the needs of the small number of housing non-profits in the province, improve weak relationships with the provincial and federal governments, increase their awareness of policies and programs, provide education opportunities to address the lack of expertise, and provide valuable networking opportunities. But any umbrella organization would need long-term operational funding, as the small number of non-profits in the province would not generate enough in membership fees. Developing and maintaining a healthy, robust social housing sector in the future will require considerable knowledge of the social housing sector and its limitations.

Part A: Framing the Social Housing Context

Introduction

Affordable housing in Halifax Regional Municipality (HRM) has recently come under threat from increased development of central area properties and the redevelopment of existing low-income neighbourhoods. Preserving affordable housing, particularly in historically low-income areas like the North End, is a critical component in managing supply. It is difficult for developers and municipalities to build new affordable units without substantial assistance from the provincial and federal governments, making preservation of the existing stock critical. Non-profit housing organizations, which own and manage the properties and often serve key demographic groups such as seniors, new immigrants, and people at risk of homelessness, face barriers to their operation. This trend has been observed in other countries, such as the United Kingdom and The Netherlands (Gurran et al. 2007), where policy directions have favoured the private market and non-profit housing organizations sold hundreds of units to keep up with growing costs. Co-operative housing organizations may also be vulnerable to these trends.

Non-profit housing organizations provide supportive housing, social housing, and affordable rental units; co-operatives provide units that are often more affordable than market rent units, and offer tenants the opportunity to make decisions together about their collectively owned property. Both non-profits and co-operatives are supported in these efforts through municipal and provincial tools and programs, such as rent supplements for tenants with low incomes and targeted funding for specific groups (e.g. seniors). However, shifting economic conditions and political priorities have contributed to an uncertain funding environment. Many of the low-income communities in Canadian cities, including Halifax, are located in central parts of the city that have recently experienced a renaissance (e.g. Roth and Grant 2015). Non-profit housing organizations can no longer afford their central city properties, but relocating to cheaper land is not always an option that meets the needs of their tenants; central neighbourhoods are accessible by foot, bicycle, and transit while suburban neighbourhoods often require car ownership to access services. In 2015, tenants facing eviction due to the proposed sale of non-profit association Harbour City Homes' nine buildings on Brunswick and Artz Streets were able to obtain rent supplements from the Province of Nova Scotia to use when they found rental units elsewhere (Devet 2015). However, many of the residents had lived in the units for over 30 years and were dismayed about the dispersal of their long-term friends and neighbours in the community (Devet 2015, Fraser 2015).

This report presents the research findings from a study of the barriers that non-profit and co-operative housing organizations face in acquiring, operating, and retaining their buildings and the tools, programs, and policies that support them in HRM and the Province of Nova Scotia. The study is part of the multi-year research project "Neighbourhood Inequality, Diversity, and Change: Trends, Processes, Consequences, and Policy Options for Canada's Large Metropolitan Areas", funded by a Social Sciences and Humanities Partnership Grant led by Dr. J. David Hulchanski (Professor, Social Work, University of Toronto). The Halifax research team for the project includes:

- Dr. Martha Radice (Associate Professor, Sociology and Social Anthropology, Dalhousie University)
- Dr. Howard Ramos (Professor, Sociology and Social Anthropology, Dalhousie University)
- Dr. Jill Grant (Professor Emeritus, School of Planning, Dalhousie University)
- Dr. Ren Thomas (Assistant Professor, School of Planning, Dalhousie University)

- Partner organization Halifax Regional Municipality
- Partner organization United Way Halifax

Dr. Thomas led this study, assisted by Adriane Salah, a Master of Planning student who conducted the first set of interviews during her degree and assisted with the second set of interviews after graduation. Meredith Baldwin, a Bachelor of Community Design student, conducted further analysis on the interview data and the analysis of non-profit housing associations for her thesis.

Research Objectives

- Describe the supports that are available to social housing providers through current policies and programs
- Identify limitations in maintaining and expanding housing stock among non-profits and co-operative housing providers in Halifax Regional Municipality (HRM)
- Determine whether new opportunities under the National Housing Strategy (NHS) address current limitations in the social housing sector in HRM
- Consider actions and changes that could be taken to capture NHS funding to support the social housing sector in HRM

Methods

This study focuses on non-profit and co-operative housing organizations within HRM, which has an estimated population of 403,131 (Statistics Canada, 2015). All the providers rent units at either the low end or below the market rate, but the exact ratio is specific to the organization and their operating agreement. Two methods addressed the research objectives: policy review and interviews.

Policy Review

Policies and programs relevant to non-profit housing organizations at all levels of government were reviewed. Documents were accessed from the Halifax Regional Municipal Charter, Housing Nova Scotia, Canada Mortgage and Housing Corporation (CMHC), and National Housing Strategy websites. The purpose, function, and eligibility for each policy was determined. A series of tables outline the programs and funding currently available to social housing providers in HRM, followed by an analysis of how they support providers.

Interviews

Two sets of semi-structured interviews with professionals within the social housing sector in HRM were completed from September 2017 to July 2018. Non-profit housing providers and policy makers were interviewed in fall 2017. Because co-operatives are also non-profit organizations, and likely faced similar challenges, we followed this with a second set of interviews with tenants/board members of co-operative housing organizations and policy makers in summer 2018. The Dalhousie University Research Ethics Board granted approval for the interviews. Interviews were 45 to 90 minutes in length, guided by eleven questions that were tailored to either non-profits or co-operatives. Participants are identified in

this report by their housing provider type (non-profit, co-op) or role in social housing provision (e.g. provincial planner).

Questions focused on day-to-day operations, perceived barriers and limitations, and the impact and accessibility of government resources. All interviews were recorded, transcribed, and analyzed to identify themes. Eleven themes were identified. All eleven themes are presented with short discussions of their meaning and implications, illustrated by quotes from the interviews.

Analysis of Non-Profit Housing Associations

Eight umbrella organizations were evaluated on their ability to support non-profits. The organizations included six non-profit housing associations in Canada (e.g. British Columbia Non-Profit Housing Association) and two international examples. These umbrella organizations have been found to increase collaboration, communication, and advocacy with governments (Carroll and Jones 2000), and the larger organizations provide additional benefits to members. Information on each organization was found online and six categories were used in the analysis: financial support, community connections and networking, education and skill-building opportunities, legal support, advocacy and lobbying, and other supports.

Research Context

In January 2018, Prime Minister Justin Trudeau’s Liberal government unveiled their much-anticipated National Housing Strategy (NHS). Canada’s first comprehensive national housing strategy declares housing as a human right:

“Every Canadian deserves a safe and affordable home. Affordable housing is a cornerstone of inclusive communities. It helps to strengthen the middle class and grow the economy.”
(Government of Canada, 2018a, p. 4)

Officially, Canada Mortgage and Housing Corporation (CMHC) defines affordable housing as shelter that costs no more than 30 percent of a household’s before-tax income (CMHC, 2017a); and acknowledging affordable shelter as a human right involves the entire housing continuum, from home ownership for the upper-middle class to those who are currently homeless.

Of the four pillars which embody the NHS, inclusivity stands for “helping those in the greatest need” (Wyld, 2018), a need which traditionally has been addressed collaboratively through partnerships with community organizations, non-profits, co-operatives and government (CMHC, 2011). Known as social housing, it is often subsidized by government and delivered by community groups, who play a critical role providing units below average market rents that cannot be found in the private market. Many of the non-profit housing organizations and co-operatives across Canada were established through generous government programs in the 1960s, 1970s, and 1980s. Funding mechanisms were put in place to support these groups over time in their efforts to support vulnerable demographics by providing units at below the average market rent, which cannot be found in the private market (CMHC, 2011).

What is Social Housing?

Although the term is used differently across Canada and internationally, for the purpose of this paper, “social housing” refers to non-profits and co-operatives supplying affordable housing below market rent. Positioning the role of social housing throughout history demonstrates the influence of past decisions, and provides a narrative for the current state of the sector. We have included this section

because the interviews revealed that there is a lack of understanding of the role of non-profit and co-operative housing organizations in providing housing for low-income populations. The participants also indicated the need for education and community awareness about the social housing sector. This history also helps us understand the dilemmas faced by many of the participants: the values held by many of them can be traced back to the origins of the social housing movement. Readers who are familiar with the history should feel free to skip ahead to the research results.

Origins of Social Housing in Canada

Greg Suttor's *Still Renovating: A History of Canadian Social Housing Policy* (2016), characterizes Canadian social housing policy by major turning points: critical issues and factors in the development of social policy influenced trends in the provision of housing. The Dominion Housing Act (1935) and the National Housing Act (NHA) (1938) were the federal government's first significant pieces of legislation to use housing as a national economic tool. They asserted a prominent government role in housing, supporting construction and repair to the existing stock and providing funding for new social housing (CMHC, 2011). In 1949 the first public housing program was passed as a temporary commitment to tenants with "a bare minimum of housing for the occupants" (Suttor, 2016a, p. 40) to encourage their return to the private market. Funding through the public housing program functioned on a cost-sharing basis split 75 federal/25 provincial (Suttor, 2016). Canadian public housing was rented according to household income and focused on housing security for the status quo, not those most vulnerable (Suttor, 2016a; Sewell, 1994). It later evolved to be known as "low-rent" housing for moderate and poor households (Suttor, 2016a).

The Welfare State and Public Housing

Throughout the mid-1950's most Western nations began to expand social policies, initiating or expanding programs such as income insurance, old age pensions, and homelessness services. Social housing was an important aspect of the welfare state (Suttor, 2016a; Grise 2016); it was believed that government intervention was required to correct market failures and provide for those who would otherwise fall through the cracks (Grise, 2016). Nationally, this period was characterized by the demand for better labour standards and an increased awareness of social issues (Bacher, 1988; Suttor, 2016). After the 1960s Canada branched away from the U.S. and U.K. models to develop universal provisions and targeted programs for specific demographics (Suttor, 2016a). The Pearson Liberal government built on the momentum of social activism and public demand for universal social services and was elected in 1963 for their explicit platform of social welfare expansion. In addition to public housing funding, the Pearson government was open to programs and approaches advocated by CMHC for more ambitious and dynamic forms of social housing not adopted in the past (Suttor, 2016a; Moskalyk, 2008).

At the same time, municipal and provincial governments began to advocate for more control over social programs, claiming local politicians were more attuned to the needs and issues within communities. Funding for provincial programs could be tailored to contextual dynamics, rather than national trends (Suttor 2016; Suttor 2016a; Carroll and Leon, 2010). Province-building gave mature provinces such as Quebec and Ontario more autonomy, while building expertise and sophistication in less developed areas (Carroll and Leon, 2010). During this time, regional housing corporations became the norm and funding flowed to them through CMHC. Social housing was devolved and administered by the provinces.

Between 1949 and 1964 public housing programs produced 14,314 units, equal to 1.4 percent of total nationwide housing (Suttor, 2016a). However, the large public housing projects in urban areas incurred administrative and social criticism (Sewell, 1994). By the mid-1960s, governments worldwide were moving away from the large isolated and insular projects due to public backlash. Although public housing had proven to be an efficient way to address low-income housing needs, public protest and NIMBYism began to influence alternative approaches within government (Sewell, 1994; Suttor, 2016a).

The Shift to the Mixed-Income Model and Community-Based Housing

Both the public housing model and expanding welfare state were borrowed from the U.S. and the U.K.. However, in the early 1970s the Canadian federal government began to explore mixed-income models of social housing, which had been popular in Eastern Europe and France. CMHC reported that “the European experience demonstrates the viability of using private non-profit housing as an alternative to state-provided housing” (Dennis and Fish, 1972, p.246). The federal government once again established itself as a leader in housing, and began to administer programs directly. The new model shifted away from targeted low-income public housing, and moved towards a mixed-income tenure in collaboration with local community organizations, co-ops, and religious groups.

These new initiatives led to the creation of numerous non-profit housing organizations and co-operatives (CMHC, 2011; Suttor, 2016a), undoubtedly a response to massive public housing projects and growing concerns about housing and urban development. For the next two decades, non-profits, co-operatives, and community and religious groups, became the principal providers of low-income housing, supported by large national programs (Suttor, 2016a; Sewell, 1994). These providers are critical in spanning the gap between the private market, which is usually unable to supply affordable units for low-income households, and provincially administered public housing, which are able to supply these units but typically have long waiting lists (Grise, 2016). Social housing was designed to support a mix of household incomes which would promote a social blend within a community, originally reserving an average of 25 percent of their units for low-income families, with the rest being occupied by households of varying incomes (Sewell, 1994).

Two waves of policies ensued from the new federal approach, resulting in different models. Both focused on community-based initiatives and supported non-profit and co-operatives in administering the programs nation-wide at a local level (Suttor, 2016a). In 1973, CMHC program loans covered 100 percent of capital costs for a project and provided a grant equal to 10 percent of the operational cost to ensure rent remained affordable. Most developments were small in scale, in reaction to the negative impacts of the previous massive public housing developments, and focused on integrating themselves into the neighbourhood (Sewell, 1994). Housing programs were considered a part of a comprehensive national housing plan, valued both for its service to vulnerable populations and economic leverage. Most funding encouraged a healthy mix of 25 percent rent-geared-to-income (RGI) and higher market-rate rents to offset costs. Maximum Unit Prices (MUPs) were established and provided by government putting a cap on funding that could be received by community groups (Sewell, 1994).

In 1978, the program switched from government-issued loans to the private market with CMHC as a guarantor as the “economics of rental production as interest rates and development costs escalated.” (Suttor, 2016a, p. 104) Additionally, rents went from being determined by cost to being based on the lower end of the private market. Rents determined by cost would become more affordable as inflation continued while mortgage payments remained the same. By linking rents to the local private market, the economic advantage was eliminated (Sewell, 1994). Although non-profits accepted this policy change, co-operatives united to fight the changes in court, which resulted in a two-stream approach. Co-operatives reverted to the old policy, while non-profits priced rent by the market.

The two main models of social housing thus became:

- **Not-for-profit model:** supplies units at below-market rent to low-income families, retaining the traditional landlord/tenant roles and responsibilities. Non-profit housing providers have several staff members and a separate Board of Directors, which governs and votes on major decisions (Sewell, 1994). Their rents are based on the low end of the private market

- **Co-operative housing model:** gained momentum largely with student groups and young adults unable to purchase housing in the private rental market. “Co-op shares have no value, and cannot be bought or sold: they are one aspect of residency.” (Sewell, 1994, p.163) Co-operative housing provides a sense of community and belonging not found in other forms of living, e.g. learning new skills, a sense of security, a sense of empowerment (Canning & Tunner, 2015) because the board members are tenants. Co-operative housing rents are collectively agreed upon by their members, and often include a percentage of units at below-market rent (for which tenants receiving rent subsidies are eligible) specified in their operating agreements

By 1978 the federal government ceased investing in the public housing model altogether and chose to focus its efforts in collaborative partnerships with non-profits and co-ops. Programs were fuelled by Canada’s growing economy in the 1970s and 1980s, and partner organizations were designed and dependent around annual ongoing government subsidy (Suttor, 2016a). Successful Aboriginal social housing pilots led by local community groups in the 1970s led to the Urban Native Housing Program. Through this increased funding, autonomy, and empowerment of Aboriginal groups, more effective approaches reached the urban Aboriginal households who were most in need. Shifting away from the centralized top-down approach of public housing to the progressive realisation of a social right of all Canadians to adequate and affordable housing was consistent with the objectives of Aboriginal self-determination (Walker 2008). Between 1974 and 1986, 220,000 new social housing units were built throughout the country for a wide range of households (Moskalyk, 2008), averaging 19,000 units annually (Suttor, 2016).

Neoliberalism and Retrenchment

Throughout the 1980s and 1990s, international neoliberal trends penetrated national policies, emphasising the role of the free market and private enterprise. Compared to its Western counterparts, the Canadian government was less susceptible to this new policy direction, however the fiscal crisis in 1990 resulted in severe budget cuts and re-organization (Suttor, 2016a; Grise, 2016). The 1990-93 recession—the worst in sixty years—and its fiscal aftermath converged with the global acceptance of neoliberal ideas, which shifted pragmatic middle-of-the-road politics to a more market-oriented place, and the Canadian agenda of devolution (Suttor, 2016b, p.183).

Although the federal government remained the principal policy formulator and funder, management of social housing programs were devolved to the provinces. This shift also coincided with public criticism in larger urban areas such as Toronto, questioning the effectiveness of social housing programs. It was popular belief that the mixed-income approach had failed to help those most in need (Sewell, 1994). This coincided with political rhetoric questioning CMHC’s budget and relevance (Sewell, 1994; Suttor, 2016a).

For the first time in over a decade, funding for social housing programs declined, becoming targeted and limited, rather being a part of a comprehensive housing plan (Suttor, 2016a; Suttor, 2016b). This shift away from the past mixed-income approach was initiated in 1985 beginning the trajectory of full federal retrenchment throughout the 1990s. Tax incentives for private developers encouraged the construction of low-market rental units as a new way of supplying affordable housing (Suttor, 2016a). Funding and program models reverted to targeted low-income public housing, leaving behind the mixed-tenure approach. The federal government no longer had a clear comprehensive plan for housing and sectors began to operate in isolation from one another (Suttor, 2016a; Wanzel, 2016; Moskalyk, 2008).

Walker (2008) assessed various theories of concerning the retrenchment of the Canadian government in the 1990s. Within each lay the assumption that “an inevitability to decisions taken by government in response to neo-liberalist globalist critiques” (p.189). Each theory assumed retrenchment unavoidable

when that was not the case. Walker argues that by failing to question the choices made by our federal leadership we cannot understand the true impact it had on households and various demographics.

Social Housing Agreements (SHA) were signed throughout the mid-1990s, transferring the entirety of each social housing stock from the federal government to provinces. Negotiations primarily took place between governments, disregarding the voices of community housing providers. The most populous and wealthiest provinces (Ontario, Quebec, and British Columbia) responded with various programs to support their local sectors in light of federal retrenchment, but most provinces were unable to maintain, let alone grow, their social housing stock (Sewell, 1994; Suttor, 2016). In the early 2000s, the federal government began to re-engage with social housing from a distance with various programs (AHANS, 2011; Moskalyk, 2008). The Affordable Housing Initiative (AHI) was introduced in 2004 and was meant as a short-term annual policy, but later extended over a decade through the Investment in Affordable Housing (IAH) (Suttor, 2016a). The responsibility for social housing has remained with provinces and municipalities.

The peak of social housing production took place in the 1970s and 1980s; since financial cuts and policy retrenchment of the federal government in the early 1990s, the sector has been fragmented and stagnant in some provinces (Hackworth, 2016; Suttor, 2016a). Quarter and Sousa (2004) identify the negative impact that changing government policy has had on the performance of non-profits and how their operations have shifted in Ontario. They argue that re-establishing a supportive relationship between government and non-profit providers is critical for a successful affordable housing supply. Supportive programs that work alongside non-profit housing providers are essential for their model, with government working in collaboration. Carroll and Jones (2000) reinforced the need for an inter-sector collaborative relationship between non-profits and government. The design of policies and programs should support the objectives of non-profits. The authors also characterized the current state of the sector as disconnected between levels of government and non-profits.

Social Housing in Nova Scotia

The Nova Scotia Housing Act was passed in 1932, and the Nova Scotia Housing Commission was established soon after to provide affordable housing province-wide (Bacher, 1988). The Commission followed national trends, and in the late 1960s focused on public, non-profit and co-operative housing to address the needs of low-income families (AHANS, 2011). The Housing Nova Scotia Act was passed in the mid-1980s in preparation for the social housing transfer, and Nova Scotia Department of Housing and Municipal Affairs became the administrative body to supply safe and secure affordable housing (Carroll and Leone, 2010; Housing Nova Scotia, 2017b; SHA, 1997). Nova Scotia was one of the first provinces to sign a SHA in 1997, which phases out over three decades and stipulates receiving \$57 million annually from CMHC and \$15 million from the Province (SHA, 1997; Wanzel, 2017). All non-profits and co-operatives with existing units built in collaboration with CMHC received an operating agreement that packaged the various policies and programs under which they were created (CMHC 2017c).

Prior to the SHA, Nova Scotia played a modest role in social housing supply, adapting to the various models and programs of the federal government. Unlike larger provinces that had developed a leading role in providing social housing, Nova Scotia lacked the capacity to fill the vacant role of the federal government (Wanzel, 2017). Throughout this transition, funding, policy, and programs for the social housing sector became increasingly disjointed lacking oversight or due diligence. Funding and administrative support decreased, making it increasingly difficult for providers to keep up with daily operations (AHANS, 2011; Carroll and Leone, 2010). Social housing and the departments responsible for administering relevant policies and programs at the provincial level underwent various mergers. With each transition the mandate and role of government in relation to housing became further diluted with

additional public services (AHANS, 2011). Earlier mandates involved developing and overseeing multiple forms of housing to meet diverse needs of the population. Today the primary focus is on managing the existing public housing stock rather than actively expanding (AHANS, 2011). Housing remains a provincial mandate within the Department of Community Services (DCS). Five housing authorities throughout the province oversee government-run public housing, all of which was transferred in 1997. The Metropolitan Regional Housing Authority is responsible for overseeing the public housing stock in HRM and administering the Rent Supplement Program.

Non-profit and cooperative housing organizations throughout the province act independently and compete for the same limited resources in the public and private market, regardless of their divergent needs (Cantwell and Tomalty, 2004). Many social housing providers were established during the 1970s, with an engaged federal government and the promise of ongoing subsidy and support. However, since operating agreements began to expire in the early 2000s, many organizations began to question their sustainability (AHANS, 2011). The new bilateral agreement between Nova Scotia and the federal government covers 10 years and invests \$394.2 million (Province of Nova Scotia 2018). The agreement proposes to protect the existing 11,625 community housing units in the province, expand their number by 15 percent and repair 20 percent of social housing units. Deputy Minister Nancy MacLellan (Province of Nova Scotia 2019) also noted that the existing provincial programs need to be simplified so they are easier to understand.

HRM acknowledges the need for affordable housing options, but has no direct authority over the management or provision of units (Cantwell and Tomalty, 2004). The HRM Charter permits the municipality to enter into an agreement with Housing Nova Scotia or CMHC, but it does not have a mandate of its own (Province of Nova Scotia, 2016). However, that is now being challenged with new ideas about the municipality's role in affordable housing. In January 2018, Councillor Wayne Mason motioned for a staff report to "assess options for requesting the transfer of the responsibility to operate and deliver housing programs and services within the boundaries of Halifax on behalf of the province" (Mason, 2018). He went on to say, "Housing is NOT working right now. We are not building the housing we need to address urban poverty and workforce housing in Halifax." Non-profits are struggling to fill this increasing gap between the private rental and government public housing markets with little to no new developments. Housing in the province is disjointed with no clear leader or authority overseeing the sector (AHANS, 2011; Housing and Homelessness Partnership, 2015a).

The demand for affordable housing in HRM is referenced in local reports and grey literature (Housing and Homelessness Partnership, 2015a; Donovan, 2016, Grudic, 2016). The social housing sector is described as fragmented and working in silos (AHANS, 2011, HHP, 2015): providers are overextended and ill-equipped to deal with the growing demand and associated services along with it (AHANS, 2011). Meanwhile, although City Council approved the Housing and Homelessness targets of 5,000 new or preserved units of affordable housing in 2016, construction so far has been inactive (Woodford, 2018; Community Planning and Economic Development Standing Committee, 2018). Social housing providers in HRM have been forthcoming about concerns and fears for their housing stock, some larger non-profits in the municipality having sold units to sustain operations (McMillan, 2015; HHP, 2015a). Rising land values in traditionally affordable neighbourhoods around the regional center have limited the capacity of social housing providers (Donovan, 2016; Grant, 2017). Shelter costs in the private market around the city are rising, limiting the ability of non-profits and co-operatives to keep rents below market rate. In 2015 the average rent in the north end of Halifax increased from \$967 to \$1,013, or by four percent, for a two-bedroom apartment (Donovan, 2016). Along with the north end of the peninsula, average rents in affordable neighbourhoods in Dartmouth, Spryfield and Fairview have increased while median incomes have either remained the same or decreased (Salah, 2016). By winter

2018 the rental vacancy rate dropped to 0.6 percent. This not only increases the demand for social housing units, but also applies considerable pressure to the organizations trying to remain financially sustainable. In 2015, there were 2,273 applicants on the subsidized public housing waiting list; at a modest price tag of \$200,000 per unit, the provincial government cannot afford to build new housing for such a number. The municipality cannot afford to cut support to the existing units and the organizations that supply and maintain them (Wanzel, 2017).

The NHS could not come at a more critical time for non-profit housing organizations and co-operatives. There is a historic opportunity for the NHS to help sustain the current non-profit and co-operative housing stock, but it will be crucial for all three levels of government to work with local housing providers to understand the specific needs of the social housing sector. The next section discusses limitations identified in the literature on social housing, which will form the basis for the analysis of the barriers identified through the interviews with non-profit and co-operative housing organizations in HRM.

Limitations Identified in the Literature

Fluctuating federal directions and policies, past board management decisions, and the current physical state of the non-profit stock have forced non-profit housing providers throughout Canada, the U.K., Australia, and the United States to adapt to serve community needs (Groenhart and Gurrán, 2015; HPC, 2015). Bratt, et al. (1998) argue that diminishing and unpredictable funding have had a negative impact on non-profits. By emulating a for-profit model, such as incorporating a commercial space to generate sustainable revenue for their primary purpose, resources are pulled away from social services and the original clientele, jeopardizing their mandate and making them less effective in their community (Campbell et al. 2012).

Non-profit housing organizations today also lack technical, administrative and development expertise, further affecting day-to-day operations (Campbell et al. 2015; Cantwell and Tomalty, 2004). Aging stock, changing demographics, increasingly financially-disadvantaged tenants; and expiring operating agreements have been identified as challenges for non-profits (HPC, 2015).

The goal for social housing should be a new model that does not depend on ongoing government subsidy where organizations are independently sustainable (HPC, 2015). Any approach must be tailored to the local economic context and the state of the social housing sector, so solutions will not be the same across the country (HPC, 2015). Lindquist (2008) suggests that government can create a favourable environment for non-profits to thrive and reach marginalized sectors of the population that policy alone cannot (Lindquist, 2008). Establishing an appropriate political-relationship and determining the right levels of formalisation and institutionalisation of non-profits will vary. Encouraging a communicative relationship early where different stakeholders can learn and collaborate with one another is important. Establishing a learning relationship between government and non-profits could foster innovative, engaging, and collective approaches (Lindquist, 2008).

Employees in the social housing sector in HRM claim that dwindling federal and provincial support and oversight act as major barriers to maintaining the current stock (Grudic, 2016). Local media also discusses the state of the social housing stock in HRM: old buildings deprived of maintenance struggle with mold, bed bugs and deteriorating infrastructure (Donovan, 2016; Grudic, 2016). Maintenance issues such as this reinforce Bratt et al.'s remark on resources being used to get by with daily expenses rather than re-investing and growing (1998). Furthermore, the inability to maintain and keep units is not only a reflection of economic issues for the social housing stock, it also represents communities and families being separated (Linehan, 2015).

Studies such as Quarter and Sousa (2004) and Bratt (2012) confirm the influence that government policies, programs, and support can have on non-profits throughout North America, but research of this kind has yet to take place in HRM. And while it is evident the social housing providers in HRM face challenges, further investigation and current research is required to identify specific causes. Considering the opportunity of the federal housing strategy and its specific funding tools, it is crucial more research be done to understand the state of the social housing stock and any changes that could be made to existing supports. This study aims to inform policy makers on the capacity of the non-profit housing sector to properly tailor future policies and programs to their needs.

Part B: Research Results

The policy review describes the resources available to organizations currently, and what will change with the NHS. Following this, interviews results explore the limitations facing the social housing sector in HRM.

Policy Review

All federal, provincial and municipal policies and programs relevant to private social housing organizations were reviewed. The review considered five separate sets of programs administered at different levels of government including past SHA and existing CMHC programs, Housing Nova Scotia programs, HRM incentives and tools, and NHS initiatives.

Most supports available to the social housing sector are provided through the federal or provincial governments, but there are several locally developed programs that HRM uses to support affordable housing.

Table 1: HRM Planning Tools in Support of Affordable Housing

	Purpose	Support	Availability
Administrative Order: Tax Relief for Non-Profits	Provides annual tax exemptions to non-profit organizations	Tax relief incentive at a rate of 25%, 50%, 75%, or 100%	Awarded annually to all eligible non-profits in HRM
Community Grants	Project or capital grants rewarded to non-profits between \$5,000 and \$25,000 respectively	Price below market value	Every fiscal year (April 1st- March 31st)
Sale or Lease of Municipal Property	May sell or lease property to a non-profit organization for community benefit	May donate land to a non-profit at below the market value	Annual optional donation
Solar City Program	Offers property owners in the municipality access to innovative solar energy options	Financed through a solar collector account with HRM offering innovative financing option with annual estimated savings	Available to all property owners including co-operatives and non-profit organizations

Source: Nova Scotia Legislature, 2008; Halifax Regional Municipality, 2014.

Social Housing Agreement (SHA)

Programs bundled within the SHA assist social housing providers in both the construction and operation of affordable housing. Explicit is the intention to support mixed-income communities, with additional support from Rent Supplements for low-income households. It is evident that the programs were considered in collaboration with other initiatives indicating a comprehensive investment in social housing, rather than one-off commitments. The mobilization period was between 35 and 50 years, guaranteeing viable, affordable housing for decades. The programs and reporting associated with the SHA fostered an ongoing relationship between non-profit housing organizations and the federal government and guaranteed subsidy.

Table 2: Social Housing Agreement (SHA). Funding is only available to properties established prior to 1985 through a CMHC program

	Purpose	Support	Availability
Operating Agreements	Provide consistent subsidy attached to the mortgage of non-profit and co-operative units in the Social Housing Portfolio until 2034	Provide subsidy over three decades and an interest rate at a preferred rate on property	Were available to all non-profits and co-operatives prior to 1985. Can no longer be accessed
Social Housing Assistance Repair Program (SHARP)	Helps all co-operative and non-profit units under the SHA make repairs	Funds repairs up to \$24,000 per unit to bring them to approved building code standard	\$8 million over three years since 2015. Funds for the program are forgiven over a maximum 10-year period

Source: Housing Nova Scotia, 2015; Canada Mortgage and Housing Corporation, 1997.

SHA programs specific to non-profit housing organizations are:

- **Limited Dividend “Entrepreneur” Program:** provided lower than market interest rates on project capital financing for up to 50 years so rental housing projects owned by private landlords could be built and operated at below-market rents.
- **Non-Profit Low Rental Housing Program:** provided lower than market interest rates on project capital financing for up to 50 years, in some cases 10 percent capital grants, so that rental housing projects owned by non-profit housing sponsors could be built and operated at below-market rents. Projects were expected to serve moderate-income households. Some units receive Rent Supplement Program subsidies so they can serve low-income households.
- **Co-operative Housing Low Charge Program:** This program provided lower than market interest rates on project capital financing for up to 50 years, and in some cases 10 percent capital grants, so rental housing projects owned by co-operatives could be built and operated at below market rents. Projects were expected to serve moderate-income households. Some units receive Rent Supplement Program subsidies so they can serve low-income households.
- **Non-Profit “2% Write-Down” Housing Program:** provided contributions for up to 35 years to public and private non-profit housing corporations which owned and operated rental housing

projects, through contributions equivalent to a mortgage interest rate write-down as low as 2 percent (Social Housing Agreement Fact Sheet, 1997).

- **Co-operative “2% Write-Down” Program:** provided contributions for up to 35 years to non-profit continuing housing co-operative which owned and operated co-operative housing projects for persons of low and moderate income, through contributions equivalent to a mortgage interest rate write-down to as low as 2 percent.
- **Co-operative “ILM” Program:** provided ongoing assistance to non-profit continuing co-operative housing organizations for up to 35 years to support the provision of modest housing offering security of tenure for households otherwise unable to afford homeownership. The program made use of indexed linked mortgages as a funding mechanism. Up to 50 percent of the units receive Rent Supplement Program subsidies so they can serve low-income households.

Programs within the SHA can no longer be accessed by new properties or developments. Housing Nova Scotia, within the Department of Community Services, oversees the SHA and the 12 programs bundled within it. Most programs contain a component of ongoing subsidy, normally tied to a building’s mortgage. Subsidy naturally declines as mortgage payments decrease, allowing social housing providers to plan for the gradual decrease over time. The Social Housing Assistance Repair Program (SHARP) is the most recent component, established in 2015 to assist units still under agreements with major repairs and upgrades before the program expiry date. To receive funding from SHARP, providers must apply, submit financial information, and agree to hire a management company to ensure their financial viability.

Current programs applicable to non-profit housing organizations are delivered through the Investment in Affordable Housing Program, outlined in Table 3 (Housing Nova Scotia, 2017b). The only available ongoing financial support (however not guaranteed annually) is delivered through the Rent Supplement Program, which was established by CMHC in 1973 and is administered by the Metropolitan Regional Housing Authority in HRM (CMHC, 2011). There are two streams of the rent supplement program available:

- The first is tied to the tenant and granted to applicants on the Metropolitan Regional Housing Authority waiting list. It is the responsibility of the tenant to find a landlord who is willing to accept the rent supplement towards their monthly rent
- The second is tied to units within non-profit and co-operative housing organizations, with the exact number determined through their operating agreement.

The Province recently announced that it plans to double the Rent Supplement program creating an estimated 1,500 new supplements to enable individuals on the public housing waiting list find shelter in the private market (Berman, 2018). The New Rental and Rental Preservation Programs (RHAPP) provide up-front capital injections to preserve or develop new affordable housing. They are available to all private developers, and offer no distinct features for non-profit housing organizations. Applicants are required to submit a project proposal with a five-year business plan, but Housing Nova Scotia does not provide ongoing contribution or monitoring. Funding is decided on a case-by-case basis and is dictated by available federal and provincial annual funding, split 50/50. Both these programs will expire in 2019, and be replaced by the NHS.

Table 3: Current Provincial Programs: Housing Nova Scotia (DCS) Investment in Affordable Housing Program

	Purpose	Support	Availability
Rental Housing Preservation (RHAPP)	Rehabilitates existing affordable rental housing in areas where there is a need and where housing might be lost	Up to \$25,000 per unit in up-front capital funding and possibly a \$25,000 rent-supplement per unit over ten years	For all developers in the private sector. Housing must be offered to low-income tenants and remain affordable for at least 15 years
New Rental Housing (RHAPP)	Develops new affordable rental units in areas where population is growing or there is a shortage	Up to \$50,000 per unit in up-front capital funding. A rent subsidy may also be provided for up to 10 years	For all developers in the private sector. Housing must be offered to low-income tenants and remain affordable for at least 15 years
Rent Supplement Program	Provides rent supplements to households who cannot afford market rate rent	Direct agreement between landlord and Housing NS. Tenant pays 30% of their income, and rent supplements covers the rest	The number and type of rent supplements administered relate to the Housing Authority's capacity and need

Source: Housing Nova Scotia, 2017b.

CMHC Programs

Currently the majority of federal funding flows through the province, however CMHC Seed Funding and Multi-unit Mortgage Insurance can be accessed by social housing providers. While the Multi-Unit Mortgage Insurance could be attractive to providers with multiple existing units, Seed Funding is for upfront soft costs of either new development or renovations. This funding cannot be used for construction or operating costs, and must be allocated for pre-construction expenses to determine if a project is financially viable. Both programs offer special rates for affordable housing development in the private market.

Table 4: Canada Mortgage and Housing Corporation funding for non-profit housing

	Purpose	Support	Availability
Seed Funding	Provides financial assistance to help develop new, convert, or maintain existing affordable housing units to remain viable	Non-repayable contribution of up to \$50,000. Potential funds available in a fully repayable, interest free loan of up to \$200,000	For early stages of affordable housing project to cover soft costs (preliminary financial feasibility, developing a business plan, project drawings)
Multi-Unit Mortgage Insurance	Mortgage insurance for private market to refinance and receive additional equity for 20% down payment	Flexibilities can be applied directly to non-profits (net worth, guarantees)	To any private development of 5 units or more

Source: Canada Mortgage and Housing Corporation, 2017b.

The next set of programs and policies were introduced in 2017-2018. Initiatives laid out in the NHS are either delivered directly by the federal government, or through individual bilateral agreements negotiated and signed with each province and territory (Government of Canada, 2018b). Initiatives delivered through the bilateral agreement are the largest funding commitments in the NHS, accounting for just under \$30 billion, and will be cost-shared between the federal government and provinces/territories (Government of Canada, 2018c; CFH Canada, 2018).

Table 5: Programs Under Signed Bilateral Agreements with Provinces

	Purpose	Support	Availability
Canada Community Housing Initiative	Funding to protect affordability for households currently living in community housing, administered by provinces and territories, and supported by former federal programs	\$8.6 billion (cost-matched) delivered through provincial/territorial governments	Launch 2020 contingent on bilateral agreement
Canada Housing Benefit	Financial benefit provided directly to families and individuals in housing need, including those living in social housing, on a social housing wait-list, or those housed in the private market and struggling to make ends meet	\$4 billion (cost-matched), an average of \$2500 per year for households delivered through provincial/territorial governments	Launch 2020 contingent on bilateral agreement
PT Priority Funding	Funding provided to provinces and territories to address distinct, regional housing providers	\$2.2 billion (cost-matched) delivered through provincial/territorial governments	Launch 2019 contingent on bilateral agreement

Source: Government of Canada, 2018b; Government of Canada, 2018c.

While bilateral agreements were being negotiated and signed, funding encompassed within them could not be allocated and dispersed. As of fall 2018, agreements with Ontario, British Columbia, Prince Edward Island, the Northwest Territories, and Quebec were signed (CHF Canada, 2018; CMHC, 2019). By summer 2019, all provinces and territories had signed their agreements. This includes \$8.6 billion for the Community Housing Initiative, a \$4 billion Housing Benefit, and \$2 billion in Province/Territory Priority Funding, all to be cost-matched by provinces/territories (Government of Canada, 2018c). The Federal Community Housing Initiative is presented in two phases: Subsidy Extension and New Rental Assistance Program. In Nova Scotia, the 2019-2022 three-year action plan proposes to assist 1,200 households through the Canada Community Housing Initiative, including preserving existing units and setting conditions for long-term transformation, expansion, and growth in the community housing sector (including both co-op and non-profit housing (Housing Nova Scotia 2019)). Housing Nova Scotia will also invest provincial funds to maintain the existing 2,100 public, non-profit, and co-operative units in the province whose operating agreements will expire between 2019 and 2022. A new needs-based

community housing capacity building program will support non-profit and co-operative housing organizations in infrastructure upgrades, asset management planning, portfolio planning, amalgamation, redevelopment, and transformation to mixed-use and mixed-income communities. This will help an estimated 300 households (2019, p. 17).

Table 6: The National Housing Strategy (2019)

	Purpose	Support	Availability
National Housing Co-Investment Fund and Federal Lands	<p>New construction of economically and environmentally sustainable affordable housing focusing on mixed-income, tenure housing conveniently located.</p> <p>Repairs (Renewals) of existing community and affordable housing that is financially, environmentally, and socially sustainable</p>	<p>Provides capital contributions and/or low-cost loans to build new affordable housing and repairs/renew existing affordable and community housing. Contributions from other investors may be monetary or in-kind including, but not limited to: the provision of land; inclusionary zoning; accelerated municipal approvals processes; waiving development fees; tax rebates; and loans</p>	<p>Provinces, Territories and/or Municipalities must be a collaborator in the project. The fund is designed to attract partnerships and investments, and to incentivize new construction, repair and renewal that meets or exceeds ambitious mandatory minimum standards for energy efficiency, accessibility and universal design, proximity to transit, and achieves multiple federal priorities</p>
Federal Lands Initiative	<p>Supports the transfer of surplus federal lands and building to eligible proponents for affordable housing. The property will be developed or renovated into affordable, sustainable, accessible and socially inclusive housing</p>	<p>\$200-million fund awarded to proposals to build or renovate surplus federal property into affordable housing</p>	<p>This is available at discounted to no cost to be developed or renovated for use as affordable housing. The discount on the property will depend on the level of social outcomes achieved by the winning proposal</p>
Affordable Housing Innovation Fund	<p>Encourage more funding models and innovative building techniques to revolutionize the affordable housing sector</p>	<p>Loans and financial contributions to affordable housing developers</p>	<p>Available to public and private developers of affordable housing who meet the criteria</p>

Technical Resource Centre and Sector Based Transformation Fund	A key goal of the strategy is to maintain and grow a resilient community housing sector. The Center provides technical assistance and tools to increase the capacity and exploring new and more efficient business models	Provides non-repayable contributions to providers supporting a longer-term evolution of community housing. Eligible recipients will receive a contribution of up to \$50,000 per community housing project with additional funds available	Access to the Centre is open to existing and new community housing providers
Community Based Tenant-Initiative	Provides support to local organizations whose purpose is to assist people in housing need. The Initiative supports tenants having access to information on housing options and better participating in housing decisions that affect them	Provides \$10 million in funding over five years for local organizations	Funding will be available to local organizations. Their purpose, objectives or related programming must promote access to information and housing related capacity building resources for tenants

Source: Government of Canada, 2018b; Government of Canada, 2018b.

The largest initiative apart from the bilateral agreements is the National Housing Co-Investment Fund. Capital contributions are available to developers for new construction or renewal and renovation of existing affordable housing. To be eligible, each project must foster a partnership with either a provincial or municipal government such as supplying land, accelerated development approval processes, or waiving development fees (Government of Canada, 2018b). Developers of affordable housing can apply for the Co-Investment Fund while waiting for the bilateral agreements to be negotiated and signed. The Technical Resource Center and Sector Transformation Fund aim to support the evolution of the community housing sector throughout the country. Non-repayable contributions and resource support are available to existing and new community housing providers building capacity and exploring more sustainable business models (Government of Canada, 2018b). The Community Based Tenant-Initiative promises \$10 million over the next five years to community organizations that promote access and information to tenants and households in Core Housing Need. Funding is also available for research and innovation within the affordable housing sector, which could benefit the social housing providers in the long-term, however would most likely not apply for funding.

Analysis: How do Current Programs Address Limitations in the Social Housing Sector?

The literature review in the first section of this report discussed nine limitations across the social housing sector in Canada and other countries. The four streams of policies and programs are compared in Table 7, identifying which have initiatives to address the known limitations.

The two streams of funding that address the most limitations are the SHA and the NHS. The only limitation not addressed by the SHA is lack of financial planning, something providers struggled with as they attempted to meet their growing community demand (Bratt et al., 2012). Furthermore, most social

housing providers with an operating agreement were established during an era of federal partnership and ongoing subsidy and support, perhaps lessening the urgency of financial planning. Of the current CMHC and Housing NS programs, funding is available for construction and rehabilitation of affordable housing, but other than the Rent Supplement Program there is no consistent form of funding or support. Projects such as Solar City and energy incentives through HRM are available to all homeowners, including social housing providers to assist in retrofitting older buildings, making them more efficient and decreasing costs in the long run. The municipal draft Center Plan proposes benefits for social housing providers including density bonusing and a land trust, and to “encourage the renewal, repair and upgrade of affordable housing units in the non-profit, public and private sectors” and “explore ways to integrate co-operative housing into a comprehensive affordable housing program” (Halifax Regional Municipality, 2019, 173), however no specific commitments or policy have been released to date. The NHS is the only initiative that addresses each limitation noted in the literature review, but since the majority of programs are still in the early stages, it is difficult to know how they will be implemented or impact local providers.

Programs available from CMHC, Housing NS, and HRM are for individual projects and include limited initiatives that consider the sector or housing universe as a whole (Cantwell and Tomalty, 2004; Wanzel, 2017). The NHS presents comprehensive initiatives that address a range of issues and sustain and develop partnerships (Government of Canada, 2018a), making it similar to the values and approaches that influenced the social housing programs in the 1970s and 1980s, which are embodied in the SHA.

Table 7: Analysis of the Social Housing Programs and Identified Limitations in the Sector. ‘Yes’ indicates the presence of policy wording that addresses the limitation.

	Halifax Regional Municipality	Social Housing Agreement	CMHC / Province of Nova Scotia	National Housing Strategy
Changing Mandates	Yes	Yes	No	Yes
Inconsistent Funding	No	Yes	No	Yes
Changing Policy	No	Yes	No	Yes
Past Board Decisions	No	Yes	No	Yes
Deteriorating Stock	Yes	Yes	Yes	Yes
Lack of Financial Planning	No	No	Yes	Yes
Lack of Collaboration	No	Yes	Yes	Yes
Lack of Expertise	No	Yes	No	Yes
Increasing and Deepening Need	No	Yes	Yes	Yes

Interviews

Analysis of interview transcriptions revealed eleven themes related to a perceived limitation or barrier facing the social housing sector. Table 8 lists the eleven themes with a brief description of their meaning and implication for social housing providers. Sub-themes used to organize quotes to assist with coding purposes are listed in Appendix A.

Analysis included coding the interview transcripts using these identified themes. Although the same list of limitations was used for both groups of interviews, the severity and weight of each theme varied between the two distinct forms of providers. Although the barriers facing co-operatives and non-profits are similar in origin, there are distinct differences between the two.

Table 8. Themes arising from the interviews

Theme	Description
Additional Support	Resources available to providers and how they are accessed
Awareness of Policies and Programs	Providers' knowledge of funding and support available to them and how to access it
Board Structure and Expertise	The ways in which decisions are made within individual organizations and relevant skills/knowledge among staff and members (for co-ops)
Community Awareness and Public Education	Public perception and knowledge of social housing providers and the services they offer
Condition of Stock	The physical condition of the units and buildings
Financing	The ways in which providers access and budget funding, including internal revenue and government support
Impact of Social Housing Movement	Values and objectives derived during the social housing era and its impact on the mandate of today's providers
Knowledge Transmission	Knowledge of how things are done in the social housing sector and how that is conveyed from one board to another
Local Context	The growing challenges for social housing providers to meet the deepening demand for affordable housing within the Municipality, and impacts on their operations
Relationship with Government	The ways in which providers (staff and members) interact with government and how their relationship has changed over time
Relationships within Housing	The ways in which those living within units get along and the demographic the providers intends to serve

The most relevant themes from interviews with the non-profits were:

- Relationship with Government: poor to no communication in response to inquiries, lack of rapport
- Financing: declining subsidy, stagnant funding levels

- Impact of the Social Housing movement: value supporting low-income tenants above financial stability
- Board Structure and Expertise: lack of long-range financial planning
- Awareness of Policies and Programs: lack of awareness of funding programs and supports
- Condition of Stock: trade-off between maintaining units and keeping rents low

Among co-operative housing organizations, the most significant themes were:

- Financing: continuity of rent supplements
- Relationships within Housing: overlap between tenants and board members
- Board Structure and Expertise: lack of expertise among volunteer members (though this has improved for co-ops with management companies). Member burnout is still an important issue
- Impact of the Social Housing Movement: value mixed-income communities, collaborative decision-making
- Awareness of Policies and Programs: much higher among co-ops because of their CHF membership
- Knowledge Transmission: transfer of information from CHF to co-ops and from past to current board members
- Condition of Stock: trade-off between maintaining units and keeping rents low

The following sections illustrate the themes, beginning with those most relevant to the participants.

Relationship with Government

The most common limitation for housing non-profits was the relationship between government and the non-profit housing sector. Many participants spoke of the transition of government approaches to providing social housing, explaining that today the sector functioned in silos, and the future role relationship with government bodies was unclear.

“They are trying new things with city bonusing and stuff, you have got organizations that were set up by the Province and cities 35 years ago as a way to...to develop these programs, this was your mechanism to grow and add affordable housing, was through these organizations and it feels like they have left us to do their own things, and now they are going in a different direction ... Like either put an end to it, re-organize them into a different format or something, but they should be funnelling this back into these organizations that were originally set up by you and the federal and municipal government...” (Non-profit organization)

Some participants referred to a deteriorating relationship or decreased rapport among stakeholders in the sector. They indicated that the dynamics with government had changed over time and had negatively impacted their ability to remain sustainable, capture new funding, and expand.

“The attitude especially at the provincial level has changed and the federal level has no policy anymore—you know in 1993 they did, now they have nothing much, it all flows through the Province. But when we first started, I remember the Deputy Minister of Housing came to our open house and he said, “Thank you for serving and delivering our program to people that we wouldn’t otherwise be able to reach.” And, you know, low income people coming out of hospital, treatment programs, their programs are not going to reach them, but he knew we could. Well, now as I said we are looked at as leeches, a total change in their attitude towards us.” (Non-profit organization)

Although government policy to encourage affordable housing does exist, non-profit housing organizations no longer receive targeted funding and support. While the deteriorating relationship with government was a prominent concern for non-profits, many co-operative participants saw themselves as separate entities whose only connection to the province was an operating agreement that was soon going to expire. One participant explained that their apprehension to accept SHARP funding was because it would “delay” and prolong their relationship with the provincial government.

Financing

Financing was the most relevant barrier for both non-profit and co-operative organizations due to decreasing and unreliable subsidy, while operating costs increased. For non-profits, rents have not increased in years due to stagnant or decreasing incomes of their tenants, leading to limited revenue to pay for maintenance or contribute to their reserve funds.

“We have the operating subsidy and we have the rent-supplement units here, but then we have all the units that have no subsidy and we do not charge more than \$535. We don’t want to take people’s food money, and that hasn’t changed since...I think it was 1996, and before that it was \$490. So no increase in your revenue, that portion of it, over 20 years.” (Non-profit organization)

The internal financing model for non-profits is no longer sustainable in today's market. After decades of changing funding mechanisms and government approaches, non-profit housing providers are struggling to remain viable while pursuing their mandate.

“So as a non-profit you can’t rent to 100 percent of your clientele for less than market. So programs, there was a minimum threshold—15 percent had to be less than market rent. But a project couldn’t really stand, say more than, say a really good project might have 35-40 percent of its tenants paying less than a market rent, but if you have 120 units and you have 85 percent of your tenants who can not afford a market rent, then your trajectory is just down, down, down, until you get to the point where you don’t have any money left.” (Non-profit organization)

“We are legislated through government and they fund us. However our only problem is when we started up in 1971 they gave us \$40,000 annually, and that has not moved, it is still the same amount we get from them. So our profit and how we pay our staff is through the rents in our buildings, and if we get any special project funding. The fact that that number has not increased is ridiculous...” (Non-profit organization)

Similar to non-profits, co-ops struggled to remain financially viable and expressed uncertainty about government funding. They were also concerned about the insecurity of the rent supplement program for their low-income tenants. As with non-profits, a certain percentage of co-operative units house low-income households whose rents are subsidized by Housing Nova Scotia. Subsidies are tied to operating agreements which expire once the property mortgage is paid off. As the subsidy for most low-income units comes to an end, many co-operative communities feel it is necessary to internally subsidize tenants.

“So now that the mortgage is up we don’t, we are not required, but we are committed to a mixed-income community, so we want to continue and we made a commitment to continue internally subsidize. So, internally subsidize means that we will subsidize through our housing charge and through that revenue we would provide a subsidy to any members who were, you know...to members who needed it.” (Co-operative housing organization)

All the co-ops we spoke to had a diversified tenure with different income levels, however all strove to keep rent charges below standard market rate.

“Our units are below market rent, so in a way we are all subsidized. Not just the [units that are subsidized] or what we are required to do. We are all in some ways subsidized by living in a co-op, although we all put a lot of work in...” (Co-operative housing organization)

There was also an ongoing problem of maintaining the buildings and contributing to reserve funds without raising rents too much.

“I mean there is sort of an internal problem in the structure in the financing of co-ops and incentives in that people, like it is really important for co-ops to maintain it well physically, which means you have to put the money into it. And at the beginning, one problem with financing was that the government was kind of restricting the kind of subsidy required. So they required co-ops and non-profits to have a replacement reserve for long-term maintenance stuff, like major maintenance things like roofs and furnaces and things like that, but they were very stingy with how much money they were requiring, what they were requiring, so they weren't requiring enough. So that was one problem, and then there was the annual maintenance thing.” (Co-operative housing organization)

Although the NHS is an opportunity to address many of these issues, there is still a lot of uncertainty about future funding and resources.

“...then the federal government has made the broad stroke, commitments, to support co-operative housing, but because our co-ops are provincially managed compared to a lot of co-ops across the country that are federally managed, a lot of that money has not come down quite yet.” (Co-operative housing management company)

Impact of Social Housing Movement: Values

Although mixed-income and mixed-tenure were once promoted as the most sustainable models for non-profits to pursue, many providers struggle to meet the growing demand for low-income housing. Most, if not all, emerged from a social perspective to supply a need for units at below market rent that was not being met by the public or private housing market. As the demand for low-income housing rises throughout HRM, and incomes and shelter allowances fail to increase, most non-profits refuse to raise rents or evict tenants.

“The biggest limitation for non-profits is that they see themselves as a source of low rent for low-income people, and they can be but not to the extent that many of them have tried to operate at. I would say that, if we generalize, that is a consistent mentality, and at the top of the list of problems to overcome, and I think there actually very simple ways to do that by in the sense starting over.” (Non-profit organization)

And while most operating agreements only require a certain percentage of units for low-income households, most, if not all, non-profit units are below market rent. One participant explained the evolution of some non-profit housing providers:

“I don't think we had enough non-profits who had enough capacity at that time to really take advantage of them and we don't have many non-profit housing providers. Compared to other provinces, it is quite low ... So that is what I find here, it is a lot of various service providers, which is important, but we just didn't really build up a non-profit sector like the other provinces did...And so it is very obvious now that the capacity just isn't there, there isn't like one or two providers who could step up and ramp up and add a bunch of units if a program were even available.” (CMHC)

Co-operatives tend to foster communities through shared management and committee work, which makes them different from non-profits.

“We do support each other and that is a very good way to live when you are a group of partners, and single parents. It is great to have that kind of support where you live ... that kind of housing is valuable, so I think it would be great to sort of have recognition and more support for it.” (Co-operative housing organization)

“Co-ops are, I think, a really special thing. Like I think they are like this truly democratic little kind of village community, you know it is very, it allows for much more compassion and communicative, and kind of basically fun as well way of doing the whole living thing.” (Co-operative housing organization)

However, co-operative participants also outlined the difficulty in balancing their community values and their budgets:

“We talk each year, for instance, about increasing our housing charge rate, it is part of kind of trying to maintain the health of the co-op is to make sure that our housing changes, you know...so we want to try and keep them below market rent, but if we want to refinance for instance, we want to get a loan, a bank is going to look at our housing charges and look at, kind of, are we financially sustainable and viable and were we putting what we can into this. So we have had to talk about increasing the housing charge every year and it is like the hardest thing because there are members who can't afford it.” (Co-operative housing organization)

For both non-profits and co-operatives, this challenge is related to the expertise of board members.

Board Structure and Expertise

Non-profits within the social housing sector may have lacked practical competencies necessary to remain sustainable, such as property management, development and financial expertise (Salah, 2017c; Salah, 2017b). Over time, this created a disconnect between management's ability and the practical skills required to operate properties.

“And another concern is that it becomes a board of caring concerned people, but do they have a finance person who is capable, a building manager who is capable, a record keeper, I mean any of these?” (Housing Authority)

A non-profit's mandate and target clientele impact the financial sustainability of their model (their ability to remain viable in the private market once their subsidy ends). If a non-profit feels they cannot raise rents because of their tenants cannot afford it, then they will need to find some other form of financial revenue. Participants expressed that their lack of planning could be based on the assumption that non-profits would always receive some form of government subsidy, or that individuals on the board lost interest in the non-profit over time (Salah, 2017c; Salah, 2017d). The subsidy non-profits and social housing providers received alleviated mortgage payments to acquire property and develop units. Although the political rhetoric during the 1970s and 1980s spoke of an ongoing partnership between government and non-profits, contractually subsidy was conditional on mortgage payments with an outlined end date.

“So while they are losing operating subsidy, the mortgage payments are also gone. The intent when those programs were designed and first began, the intent was, “Okay, we will subsidize your losses basically, but when the mortgage is over, that payment is done.” (CMHC)

While the expertise of most non-profit staff in management built on their social mandate and objective, financially many failed to consider their sustainability after the expiry of their operating agreements. Now that subsidy has begun to expire, many find their budgets and physical stock cannot withstand the pressures in the private market.

“It is the same sort of situation, you have to do, and this is a challenge we have, is getting the non-profit to think with a more business-like mentality because you, at the end of the day, non-profit or not, do need to be financially viable, and in order to do that you need to operate like a business and think that way sometimes. And sometimes you may need to do things like charge higher rents for some people to provide that internal subsidy so you can remain for the longer term. And I don’t know, I think that’s a challenge.” (CMHC)

The expertise and scale of the sector have also prohibited the non-profit housing sector from benefiting from economies of scale or expanding. The lack of financial planning has resulted in overdue maintenance, a deteriorating physical stock, and no reserve fund to draw from.

Today, government considers non-profit housing organizations as independent landlords in the private sector (Salah, 2017c; Salah, 2017f).

“It is the whole sector, we are just not supported, especially at the provincial level we are not seen as an asset. I mean it is a shame to see those assets gone, or they are just going to be gentrified, they are just gone to affordable housing. It is a terrible loss, and I don’t think government is looking at it as a loss. The federal government is not even aware, and the provincial government I get the feeling they look at us as leeches on the system, and they would be glad if we were gone.” (Non-profit organization)

Moreover, it was expressed that government programs cannot force or influence non-profits to operate in a certain way, and it is the responsibility of individual organizations to manage in the private market. “They can’t be forced to [manage their properties a certain way], they are their own private organization and they have their own board who make those decisions.” (Salah, 2017g).

Co-operative boards are comprised of elected members and run on volunteer time. Unlike housing non-profits, it is the tenants themselves making critical decisions about maintenance and repairs, rents charges, and applications for units, generating difficult conversations between personal and co-operative interests. For example, although objectively a co-operative might benefit from raising rents to cover needed maintenance or contribute to their reserve fund, members may disagree and oppose the decision for personal reasons.

“So I think that yeah, there is a bit of a limitation in objectivity of boards when it comes to everyone being held to the same rules. It is easier to say, “Well this person, even though our policy says if they are not paid up by the 15th then they are excluded, but we know this person, they had a rough month, let’s see what happens next month.” So I think that that is a bit of a limitation, but it’s just, or it has always tried to be, as objective as possible. I just don’t really believe objectivity is all that possible when the political is so personal.” (Co-operative housing management company)

The overlap of personal and co-op motivations also contributed to difficult decisions such as collecting late rents and evicting members. Where a removed management or landlord could make objective decisions based financial realities for the co-op, a board comprised of tenants who live together may not.

“They aren’t necessarily equipped to deal with capital replacement planning, and forecasting, and project managing a large renovation project so it may not be within their capacity to do so on a larger scale. And there are board governance issues when you are that small, you know, who is making the decisions, you have residents making the decisions, are they...you know it gives the potential for a conflict of interest.” (CMHC)

Member burnout is a barrier unique to co-ops. On top of professional and personal obligations, members must account for all tasks and responsibilities to run the co-operative, which requires time and

expertise. Often participants described duties either falling to the same members, or to individuals who lacked the proper expertise.

“A lot of it feels like we are just really on our own, you know we are driving this ship and we do our own policies and we deal with our own stuff as it comes up and we, when we have to go outside of that, we work with a whatever framework that we are operating in such as like Residency Tenancies. Or if we are dealing with, you know, member eviction of a difficult member or whatever frameworks of whatever fundings are being offered. So, like, we have been encouraged at past education events to think about our vision as a co-op and expanding. I am just like, holy shit, you know, where do you...because like we are being told this by people who do this full time, like this is their livelihood, and I am like, I do this...I spend a few hours on this a week.” (Co-operative housing organization)

“They are honestly so caught up in the day-to-day operations that seeing that far ahead isn’t a priority to them right now because they have got a lot of responsibilities. There is a lot of reporting, there is a lot of expectation, there is a lot of member conflict, there is a lot of things that they just have to concentrate on to keep it afloat that they can’t spend like a couple weeks dissecting an asset management plan.” (Co-operative housing management company)

There has, however, been a management shift for co-ops in the last decade. A requirement of SHARP funding is hiring a third party management company. Management companies worked anywhere from 5-20 hours a week, based on the co-operative’s need and budget. Most tasks passed over to management companies were administrative, such as bookkeeping and refinancing, however co-op boards can request assistance in any area. Although there was general resistance and scepticism towards this government requirement, every co-op member we interviewed considered the assistance and guidance of a management company to be an asset.

“We have taken on a management company, that was actually quite controversial, we had to go through, and also getting into SHARP was quite controversial because in a way it meant delaying and continuing this relationship with Housing Nova Scotia ... We read all the things, you know, and what does this mean...the management company and, you know, what it just was not a problem in the end. We just realized we could do it soberly and we would keep our autonomy and have a forgivable loan.” (Co-operative housing organization)

“So we have a housing management company, and they provide—we pay them by the number of units we have and they provide support to us through like, they do all the bookkeeping for instance. And they provide us with some guidance around any other issues that we might have like maintenance, and you know, even our funding issue, we have been talking about refinancing through the bank and you know, because our properties are very old and we will need more money into the future to keep them up than what we will get from our housing charges.” (Co-operative housing organization)

For some co-ops, hiring management companies has supported them through difficult budgetary and maintenance decisions that board members would have otherwise been unable to suggest. Although still a recent addition, management companies have benefitted co-ops throughout HRM and overcome recurring limitations.

“It is very much a family, yeah, it’s not like...I don’t feel like it is a business transaction. So if there is something that they think will benefit us, they have no problem getting on the phone and calling or sending a text or an email. That kind of thing, and vice versa ... It is very much a relationship and they have supported our entire co-op so much that it is just unbelievable where we are because of them. We would not be here, so like I put all of our success on them, because they have educated

me which in turn has allowed me to educate the rest of the board in a way that they now have the information that they require in order to be a good board member, and it's because of them. It wasn't because of past knowledge from past members." (Co-operative housing organization)

Both forms of providers expressed that a lack of past financial planning and different priorities have led to financial instability with little to no reserve funds for major repairs.

Awareness of Policies and Programs

A number of disconnects exist within the non-profit housing sector. Not only does the level of support expected by providers from government not compare to previous eras, but providers perceive relationships within the sector to be strained, and that government has abandoned non-profits in the pursuit of new approaches to affordable housing. Providers found programs and funding to be confusing and favouring the private sector, ignoring the services that non-profits supplied. They had trouble finding out about the programs and funding opportunities that would benefit them.

"They [government] should be talking to you, assisting you about how you should be running your organization. The funding they deliver should be overseen. They [non-profits] know what is needed in their community, yes, but government should also be actively involved, checking in, asking how they are doing, what is needed, what they are working towards. But they are not showing up. Unless non-profits call government five to six times they don't hear from them. (Non-profit housing organization)

"...there is a program called the shelter enhance program at the provincial level, and it has been very odd. I have had difficulties accessing it. A couple of years ago they gave us money to repair the stairs and deck and part of the foundation of our building and that was good. Now I have applied to them again, and that application has been in for almost a year and I still don't have answer. They have not said no, it's just in process." (Non-profit housing organization)

Co-operatives fared better when it came to awareness of government funding and programs. Aside from rent supplements, the most frequently mentioned stream of funding came through SHARP. Funding was available to social housing providers still under an operating agreement to assist in renovations and repairs in preparation before it expires. Every co-operative we spoke to had received funding through SHARP which allowed them to do major repairs such as replacing roofs, windows, and floors, rewire buildings, and painting. The CHF was a significant facilitator throughout the education and negotiations of SHARP between co-ops and the government. Each co-operative that participated in the study is a member of CHF and spoke of the benefits and strengths of partnering with the federation. Being a member of the provincial branch of a federal organization unified members and assisted with government relations, advocacy, and board support.

"CHF has been very helpful in that regard, in creating and giving us some tools to help us better manage our co-op. And they have various programs that you can get involved in and they have right now a refinancing program, so they will help and support a co-op and working with the bank for refinancing and they help with a maintenance plan based on your engineer's report ... those sorts of things. So that's not a role that the province would necessarily or others would have to play because that is there for us, so they take that out and that has been very good for us." (Co-operative housing organization)

Relationships within Housing

This theme was not significant for non-profit housing organizations, whose board members are not tenants. But for housing co-operatives, the relations and dynamics between members within the co-ops sometimes limits their ability to operate. Unique to the co-operative movement and its communities is

the overlap between tenants and board members. Although often positive and supportive of one another, limitations can arise when tenants disagree or exclude others. Participants described scenarios where “cliques” had formed on the board and decisions were made behind closed doors.

“It was their own little clique, and they did what they wanted when they wanted, and he paid his son in-law to do work, and he paid him a lot more than what it was for. So it was not good ... it was a mess, you know basically the same people were running it.” (Co-operative housing organization)

Divisions have also arisen between subsidized members and those who pay the full rent. Although technically the entire co-operative is subsidized with reduced rent for all members, instances of segregation and division have arisen.

“I think in some co-ops there is a sort of classist thing going on where people think they are better than the subsidized people. And I have heard of ideas like we should get the people on subsidies to clean the halls and you know make them volunteer and it’s kind of silly, because we are getting the same rent from a subsidized person as a market [rent]-paying person because the government supplies it.” (Co-operative housing organization)

Local Context: Growing Need for Affordable Housing

Both forms of providers acknowledged the growing demand for affordable housing in HRM and the increased number of applicants who required rent subsidies. Most applicants cannot afford market rate rent and turn to non-profits and co-operatives in despair. Applicants had initially put their name on the public housing waitlist, but lack of supply and the desire to remain in HRM for personal reasons result in an unimaginable waitlist.

“When we were doing the interviews people were coming in saying that they put their names on public housing waitlists and that one of the waitlists was 13 years long. And I said, then that it’s good that co-ops exist, but what is not good is that we do not have enough units for people who are facing 13-year waitlists.” (Co-operative housing organization)

Providers are faced with a moral dilemma between housing the increasing number of households knocking on their door, and having a mixed-income model to remain viable. Supplying units at market rent, to offset those subsidized is a sustainable business model, but it means for the time being most will have to reduce the number of low-income households they can accept.

“I will tell you that probably 95 percent of people on that waitlist are people looking for subsidy. You know, the average person that can afford to pay market rent, they don’t even bother. Like there are very few, very few. The majority of people that are looking for a subsidy, and like I said we have 5 for 22 units. So that list gets huge just like every other co-op, I am sure just like public housing and everywhere else. It is hard to accommodate, very hard to accommodate.” (Co-operative housing organization)

Overall, co-op participants felt less of an obligation to house low-income applicants, since their mandate is to serve their community. Although there were internal debates on raising rents which caused conflict, none of the participants said they would accept new subsidized applicants if their co-op couldn’t afford it.

“We need to pressure the government to have a long term fix for subsidies and the vulnerable populations. Because we have, in our co-op specifically, we have a duty to accommodate that we have to follow legally so we have to make the units, we have to provide things for seniors as they age, we have to do things like that, and that has to come out of our own pockets. And that’s fine,

we put those people in there, but it would be nice if the government came to the table and said here is some money for aging in place, here is some money for rent supplements.” (Co-operative housing organization)

Financially both forms of housing organization strive for below-market rents, however co-ops reported a healthier income mix. For the non-profits, low-income tenants were their sole clientele.

“Well that’s the thing, it was decided by the co-op, like we have very low rent. You know like it has been going up \$20 a year for the last little while. Like for the longest while it was \$620 for a three-bedroom place, and the former president said, “You won’t get anybody, if you raise the rents nobody will move here.” Okay well rents were over, I mean at the time in Sackville rents were \$200-\$300 more, it didn’t make sense... He just didn’t want his rent to go up.” (Co-operative housing organization)

In Nova Scotia, a small and relatively poor province, it has been difficult for the government to meet this increased need.

“In Nova Scotia too, we are essentially bankrupt, and there is no extra money, there’s the money coming through the SHA and that’s it, there is no extra money to draw on to go outside of that. The government, they have their own fiscal challenges, and at the end of the day that impacts what is available to non-profits on the ground.” (CMHC)

Condition of the Stock

This theme was less significant among both sets of participants. But in Nova Scotia, many of the co-operatives are made up of multiple older houses on scattered sites, which raises challenges for maintenance.

“It is just very hard with such a small group to keep up with the maintenance. I would say the maintenance is the hardest thing to kind of keep up with, and our buildings are all, they were built in the mid to late 1800s, so they are not in great shape.” (Co-operative housing organization)

Community Awareness and Public Education

Since the 1970s and 80s, when community housing was first promoted by the government, stigma and NYMBYism towards providers and their tenants has grown. Co-operative providers and tenants described instances of apprehension and ignorance from the general public; this lack of public awareness negatively affected their operations. Some described tradespeople acting disrespectful and patronizing on the work site, while others described government employees speaking down to them or disregarding their requests.

“There are a lot of trust issues with co-ops, because people have exploited them and taken advantage of them. People have done that in the past so even if the Board is acting according to policy, according to by-laws in the best interest of the co-op there is still I think an internalized feeling of distrust.” (Co-operative housing management company)

Others described the low awareness of co-operative housing among prospective tenants. Many felt that more awareness of co-operative housing options would lead to more support for them and more knowledge among families who would like to live in collaborative communities.

“When we put the ad up I write in the ad that we are a family co-op and we are looking for community minded families to come join us in running our business. You know, right off the bat so they are aware of what they are getting into and then we have policies in place, so before we move forward we send them the policies and make sure they are on board with those policies, you

know, because we want to make sure that they are totally informed before they make the decision to apply or to get accept the place. So I think it is really important, because you know if you get somebody in just for the sake of thinking it is cheap rent...” (Co-operative housing organization)

“When I was conducting the interviews for the vacancies that I am filling, a lot of people came in with the conceived notion that we were just another arm of public housing. That we were doing something similar but they didn’t quite understand what was different. So the way we have had to rearrange the interviews, we kind of do a little lesson in the interview, so if the people don’t get the unit, they leave knowing what a co-op is, knowing that it isn’t public housing, but that it is publicly supported housing, but we are private completely.” (Co-operative housing organization)

Knowledge Transmission

Both non-profits and co-op participants felt they lacked some of the proper expertise and skills to manage and finance properties. However, co-ops must do this with volunteer time from their tenants/members and struggle with personal biases interfering with sustainable decisions. Co-ops have greatly benefitted from the supportive role CHF plays and the use of management companies, both of which are lacking among non-profits. CHF essentially acted as an intermediary between government and co-operatives, but even their resources are stretched.

“It is really cool because every little co-op from all over Nova Scotia is there and you can ask questions and things like that which is awesome, and the great part about it is that somebody will speak up and say, “Well you know, we are struggling with this,” but somebody else had already struggled with and have already come up with a plan and can now assist them even through they may have never met each other before.” (Co-operative housing organization)

“Like, [the Province is] saying, “Oh we could give you \$50,000 per unit,”[for repairs] but we would be telling a 24-unit co-op that has aging housing stock going back 150 years that they would need to invest their mortgage into other units, even though they have been deferring maintenance for 30 years. So it is just not a sellable—if it is something the government seriously wants to consider that, they are going to have to find a way to either expand CHF’s office and operating staff, create a separate division under the Department of Community Services, or and arm’s length organization, but I don’t think that the expectations that they are putting on the Boards to have the type of skill set of planning and development.” (Co-operative housing management company)

Making sure that new board members understand procedures and by-laws is also important in co-ops:

“The idea behind that is that we always have somebody to educate the next group, someone who knows and then...But we do have turnover in the interim a lot when people, because when people - people’s lives and living there, I mean you have to live there to be on the board, so if you move you have to get off and if you need to focus on, I mean we do have turnover...” (Co-operative housing organization)

To summarize the interview results, Table 9 lists the main similarities and differences between the limitations for non-profit and co-operative housing organizations.

Table 9: Comparing and contrasting limitations facing non-profit and co-operative housing providers

Similarities	Differences
Relationship with Government: distant, lack of communication	Financing: funding models led to mixed-income tenants in co-ops
Financing: uncertainty about future funding	Board Members and Expertise: use of management companies among co-ops
Board Structure and Expertise: lack of expertise among board members	Relationships within Housing: entangled board member/tenant interests, member dynamics in co-ops
Local Context: growing numbers of low-income tenants, increased demand for limited units	Knowledge Transmission: support and services from CHF for co-ops
Impact of Social Housing Movement: disconnect between government perception and organization values	Awareness of Programs and Policies: higher among co-ops than non-profits
Condition of Stock: concern about maintaining units	

Analysis of Non-Profit Housing Associations

Eight umbrella organizations were evaluated on their ability to support non-profits. The organizations included six non-profit housing associations in Canada (e.g. British Columbia Non-Profit Housing Association) and two international examples. These umbrella organizations have been found to increase collaboration, communication, and advocacy with governments (Carroll and Jones 2000), and the larger organizations provide additional benefits to members. Information on each organization was found online and six categories were used in the analysis: financial support, community connections and networking, education and skill-building opportunities, legal support, advocacy and lobbying, and other supports.

The case study organizations included:

- British Columbia Non-Profit Housing Association (BCNPHA)
- Ontario Non-Profit Housing Association (ONPHA)
- New Brunswick Non-Profit Housing Association (NBNPHA)
- Manitoba Non-Profit Housing Association (MNPHA)
- Community Housing Council of South Australia (CHCSA)
- Housing Network of Rhode Island (HNRI)
- Network of Non-Profit Housing Providers of Saskatchewan (HNPHPS)
- Alberta Network of Public Housing Agencies (ANPHA)

In Table 10, green indicates that the service is provided, yellow that is partially provided, and red that it is not provided.

Table 10: Summary of services and costs provided by non-profit housing umbrella organizations

Organization	Total Membership	Services							Cost
		Financial Support	Community Connections & Networking	Education & Skill-Building	Internal Management	Legal aid	Advocacy & Lobbying		
BCNPHA	600+	Yes	Yes	Yes	Yes	Yes	Yes	Yes	\$73-2625
ONPHA	900+	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Unknown
NBNPHA	Unknown. Estimated 8-15*	Yes	Yes	Yes	Yes	Yes	Yes	Yes	\$400 +\$2-5 per unit
MNPHA	120	Yes	Yes	Yes	Yes	Yes	Yes	Yes	None
CHCSA	Unknown. Estimated 30-50*	Yes	Yes	Yes	Yes	Yes	Yes	Yes	\$400-1000
HNRI	14	Yes	Yes	Yes	Yes	Yes	Yes	Yes	None
HNPPhS	8	Yes	Yes	Yes	Yes	Yes	Yes	Yes	\$250-3500
ANPHA	43	Yes	Yes	Yes	Yes	Yes	Yes	Yes	\$325 + \$4.75-1.75 per unit

It is clear that there are widely provided services as well as rare services across umbrella organizations. Financial support is provided to some degree across all of the case study organizations whereas legal aid and internal management were provided by few organizations. In the case studies, there is a visible correlation between number of members and services provided. Organizations with large membership such as BCNPHA and ONPHA offered all of the services to some degree whereas housing networks in Rhode Island and Saskatchewan had low membership and offered fewer services.

While the umbrella associations across Canadian provinces held similar structures and areas of focus, the international case studies suggested alternative models. The Housing Network of Rhode Island’s services were focused primarily on supporting the residents of its non-profit housing members. They provided services to aid residents in purchasing their own homes including down payment, loan and mortgage assistance programs. They also provided courses on purchasing a home and being a landlord of a home. This focus can be seen to a lesser extent in Canadian organizations that acted as a landing board for individuals looking to live, work, or volunteer in non-profit housing. These organizations were search engine optimized as opposed to other organization’s online platforms, which were found after their member’s platforms. The Community Housing Council of South Australia had other differences from Canadian associations. While they did not provide discounted purchasing or access to grants, they provided members with access to office equipment and services such as printing and meeting rooms at discounted rates. They also provided representation and advocacy on government boards and forums in order to increase government support rather than directly providing funding opportunities to their members.

The NBNPHA, HNRI, and NNPHPS provide examples of smaller membership that may be similar to the potential membership of Nova Scotia. Overall, all of the studied support organizations provide at least some degree of financial support, and nearly all provide forms of community connections and networking, education and skill-building opportunities, and advocacy and lobbying. Services of internal management, legal aid, and research and policy development are less reliably integrated into the studied organizations.

The potential value of a non-profit housing association as an umbrella organization in Nova Scotia includes helping non-profits advocate for more stable funding, improve the weak relationships they have with governments, and improve knowledge translation so that their awareness of policies and programs increases. Such an organization could also provide education opportunities to address the lack of expertise in long-term planning identified by the interview participants. As there are fewer than 20 potential non-profit members in the province, a Nova Scotia non-profit housing association would be similar to the New Brunswick, Saskatchewan, and Rhode Island examples.

However, the financial viability of such an organization in Nova Scotia is a serious consideration. Membership fees are only one element of a feasible umbrella organization. All case study umbrella organizations had at least one staff member, indicating an ongoing cost in addition to their services. Even with significant membership fees, or if the capacity of the sector increased during the next decade, the potential membership in Nova Scotia would be unlikely to support these costs alone. This would require the umbrella organization to receive external funding, likely from grants and sponsorships. The current limitations being faced by non-profits suggest they would not be aided by a volatile and undependable support organization. HRM's non-profits require stable and committed support. Given this, project grant-based operations would not be feasible for the potential association. Instead, they would need to procure long-term operational funding. This would likely need to be through the government as foundation, sponsor, and donor-based funding is less applicable to the organization's mission and mandate.

Discussion

This report has described the supports that are available to social housing providers through current policies and programs, and identified limitations in maintaining and expanding housing stocks among non-profits and co-operative housing providers in HRM. The research results illustrate the complexity of the existing programs and governance structure relevant to non-profit housing organizations and housing co-operatives. As seen in the interview results, limitations raised in previous studies of social housing were confirmed in HRM. Similar limitations were: poor relationship with the provincial government, uncertainty about future funding, growing demand for affordable housing, lack of expertise among board members, and the current state of the housing stock. However, co-operatives faced more challenges with overlapping tenant/board member interests and member dynamics, while non-profits were faced with more pressure to accept low-income tenants and did not benefit from management companies or an over-arching association like CHF. Consequently, they were less aware of available programs and funding.

Table 10 compares the limitations found in the interviews to those found in the literature review.

Table 11: Comparison of Limitations

Literature Review	Research Findings
-------------------	-------------------

Inconsistent Funding	Financing
Lack of Financial Planning	
Unsustainable Model	
Changing Policy	Awareness of Policies and Programs
	Relationship with Government
Past Board Decisions	Knowledge Transmission
Wrong Expertise	Board Structure and Expertise
	Relationship Within Housing
Deteriorating Stock	Condition of Stock
No Collaboration	Additional Support
Increasing and Deepening Need	Local Context
Changing Mandate	Impact of Social Housing Movement
	Community Awareness and Public Education

The NHS: How Can it Address the Limitations?

This study also set out to determine whether new opportunities under the NHS address current limitations in the social housing sector in HRM, and to consider actions and changes that could be taken to capture NHS funding to support the social housing sector in HRM. Discussions to strengthen and transform the social housing sector are taking place nationwide. The NHS represents an excellent opportunity to build capacity throughout the sector and address long-standing barriers identified by the interview participants. In this section, we explore how the limitations identified in the interviews could be addressed and transform the social housing sector into a sustainable independent housing option for a broad range of households.

Specific initiatives in the NHS aim to transform the sector by building capacity and sustainability among providers. Some of the goals listed include: stabilizing the operations of housing providers; testing approaches to evolve the system of rent supports for low-income households; and supporting innovation in business practices and asset management (Government of Canada, 2018a).

Returning to a Mixed-Income Model

Financing was the major concern for both non-profit and co-operative housing organizations. Decades of instability and government retrenchment has left most in jeopardy of losing their units due to their inability to maintain them, or in more extreme cases, to redevelopment. Both feel that they provide much-needed affordable housing to households that cannot compete in the private market, but that they are not able to survive in an increasingly market-based system.

“You could make sure the things you need at the base level are there instead of being just in that survival mode and feeling like, of course you feel like you earned it if you had to fight for it, which is the case a lot of people are like, “Well they are just taking advantage of the system.” It’s like no, they are trying to live within a system that doesn’t want them to exist.” (Co-operative housing management company)

“I don’t know, are politicians more concerned about the big players who want to build their condos and you know, rather than having a concern for the people who are on low income? Of which there are many in N.S. who need affordable housing.” (Co-operative housing organization)

Encouraging mixed-income communities that are financially sustainable is an action priority in the NHS (Government of Canada, 2018a), but this truly means mixed-income—low-income households cannot be excluded or displaced in favour of middle- or high-income households. This has already happened through the rehabilitation of several of the large public housing developments across the country. The NHS specifies that 385,000 community housing units will be protected and another 50,000 will be created. This represents a shift from current priorities.

“I think largely within, just the Halifax office it’s something that’s—it’s a bit of a reintroduction for us or even new to us, but culturally CMHC is almost new to get back into it, so umm...at the end of the day it’s, you know, if we talk about the people that typically non-profits and co-operatives serve, like those are the most vulnerable populations, those really should be the emphasis of our, or the strategy, so it’s exciting.” (CMHC)

Indeed, it may reflect a much broader shift, as some participants noted that the funding programs were never set up for financial sustainability.

“But as I said the governments themselves had an incentive. They had the bad incentive to keep the subsidies low so that’s why they didn’t have the right replacement reserves because that would have increased their subsidy requirement. So that’s the big thing at the beginning in the set up in the beginning. And then the ongoing thing the problem with co-ops which is similar to the problem with government, I sort of realize that now. So everybody sort of has their incentive to do it badly, so you can save money so. And so in a way, I mean this is something that is, like I was saying earlier that I thought it was I sort of felt badly that co-ops and non-profits are sort of back to government money, but actually in a way that is because they set them up badly in the first place and so it’s not so bad of a thing that they have had to do that. It is sort of predictable that they would have to do that.” (Co-operative housing organization)

“Maybe it was the federal government who was to blame because they created those programs in the 70’s, right? So did we set them up for failure? Maybe, but hindsight you know it is all hindsight, right? It is all well-intentioned programs and you know what, those buildings served some people for a really long time who had really affordable housing. It’s unfortunate that that’s the end result and that we didn’t have the tools at the time to protect that stock, but if you think back, a lot of people lived in those buildings for 30, 40, 50 years and paid rent geared to their income, you know 30 percent of their income, which is quite low, and they lived in the heart of the city. So, you know if you could say that it was a great success or that you could say that it was a tragic end in another way. So it is different ways of looking at it.” (CMHC)

These problems seem to be very complex and difficult to solve. The NHS proposes several initiatives to address them:

- The Canada Community Housing Initiative will protect affordability for all households living in community housing administered by provinces and territories, which will affect 333,000 households nationally. This program is cost-matched by the Province of Nova Scotia in the bilateral agreement. Nova Scotia has proposed to maintain the existing 11,625 community housing units in the province and increase the supply by 15 percent.
- The Federal Community Housing Initiative will replace old operating agreements as they expire. Nova Scotia will invest provincial funds to maintain the 2,100 public, non-profit, and co-operative units whose operating agreements will expire between 2019 and 2022 (Housing Nova Scotia 2019).

- Currently available to all affordable housing providers is the National Co-Investment Fund, for new development and repair existing stock. Nova Scotia has proposed repairing 20 percent of its social housing stock under the bilateral agreement.
- The Technical Resource Centre and Sector Based Transformation Fund promises to provide technical assistance and tools to increase the capacity of community housing providers, and financially support providers who are exploring new efficient business models. While this has the potential to improve the level of expertise among non-profit and co-operative board members, there is a potential conflict in the latter component. Providing units to people at below-market rates will never be an efficient business model, and a critical value held by social housing providers. Many participants expressed a market model is inconsistent with a social providers mandate who largely operate outside the market. The province's strategy to propose redevelopment and transformation of non-profit and co-op projects to mixed-use and mixed-income projects is a good indication of the direction to come (Housing Nova Scotia 2019).
- The Canada Housing Benefit will provide support directly to families and households in need. Provinces and territories will report regularly on the outcomes of this program. This is a likely extension of the much-used rent supplement program, and is still under development as of summer 2019.

Public Education and Awareness

A new public engagement campaign in the NHS is meant to “better inform public views on different housing types and tenures” and “support the successful development of socially inclusive housing projects in vibrant neighbourhoods” (CMHC 2018a, p.9). But there are few details on how this will be done; the federal government is not known for its transparency or expediency in communication with the public.

Leveraging Assets and Building Capacity

While the NHS proposes no net loss of affordable housing, providers may have to make difficult decisions to sell specific valuable properties.

“Housing co-ops have been really trying to focus on maintaining their own units fixing them up getting to the end of that first mortgage and it is only recently, in the last couple of years, that we have actually even heard any, you know, “Hmm we could actually do something, we are sitting on this equity, we have this land, we have these properties, what could we do with it?” (Co-operative housing organization)

There is pressure from governments and developers on these central area properties, considered undesirable in the 1950s and 1960s but now rapidly gentrifying.

“So, from, so it doesn't necessarily have to be the units that we know now, it's just the number of units, because there are some systematic issues with scale and old stock, some projects may not be financially viable. So in recognition of those major issues, those units, when I say those, the existing stock doesn't necessarily have to be protected because that may not be viable...Some of them may be on high value land, which there a lot of market opportunities to do different things to sell off some units, re-develop, realize that value of the land, to re-develop other co-ops that are in really rural communities that have very little market demand and very little value with an old asset, there options are limited right?” (CMHC)

“I do know there has been a lot of new interest in development in the North End, and that is where a large portion of the housing is located...but you do see groups who are selling their properties because they can make a profit because developers are interested in buying some of the stock now

and developing at market units, so you do see the turn over of units not remaining affordable.”
(HRM, p. 3)

At this point, there is no guarantee that existing social housing units will not be lost and replaced by new units in less central locations, all in one large building rather than in several low-rise buildings, or lost to redevelopment into mixed-income developments. Co-operatives in Nova Scotia are particularly vulnerable because they are usually collections of older homes, not single buildings; most residents prefer to live in a ground-oriented house rather than in a multi-story building. This characteristic also prevents co-ops from benefiting from other programs such as energy efficiency initiatives, which are sometimes only available to single buildings. Like public housing developments, many co-ops and non-profit buildings are located on land that was once considered undesirable, but is now rapidly increasing in property value, enhancing redevelopment pressures.

Sector Unification

The NHS does not propose to repair the fragmentation and siloed approach to social housing seen in many provinces, including Nova Scotia. While housing co-operatives have the CHF as their intermediary for information and relevant funding opportunities and policies, housing non-profits in this province do not benefit from such an organization. Neither HRM or the Province have taken the lead in this area, but our analysis shows that a non-profit housing association in Nova Scotia could help the small number of housing non-profits advocate for more stable funding, improve the weak relationships they have with governments, and improve knowledge translation so that their awareness of policies and programs increases. Such an organization could also provide education opportunities to address the lack of expertise in long-term planning identified by the interview participants and provide valuable networking opportunities for the non-profits that currently feel isolated. Supporting such an organization could fall under the provincial government's mandate of capacity building, which the federal government has indicated will be needed to support the sector in the long term.

Local Context

Funding for non-profits and co-operatives in Nova Scotia, as in other provinces, depends upon bilateral agreements between the Province and the federal government. But here, the process is lagging behind other provinces and it lacks transparency among stakeholders and Housing NS. In this province, funding for the social housing sector is lumped into “community housing” which includes public housing stock. Unlike other provinces, which have largely divested their stock to other providers, Housing NS still oversees a large housing stock throughout the province. This represents a conflict of interest, and there is some question as to whether the funding will be distributed evenly (fairly) among providers (public, non-profit, and co-operative alike).

Conclusion

This study set out to examine the limitations faced by non-profit and co-operative housing organizations in HRM, and to explore the current and future tools, programs, and policies that support them. To do this, we conducted a policy review and interviews with social housing providers and policy makers in HRM, as well as an analysis of existing umbrella organizations benefiting non-profit. We found that the current tools, programs, and policies present a rather patchwork system complicated by the lack of stability in government funding over several decades and the relative isolation of the social housing sector from decision-making processes affecting it (e.g. the development of Social Housing Agreement and the current bilateral agreement).

The limitations raised by the providers were consistent with those identified in the literature; Nova Scotia in this sense is not unique. The limitations raised by the interview participants were similar to those identified in the literature from Canada and other countries. Among these limitations, the most significant for non-profits were:

- weak relationships with government
- financing (declining subsidy, stagnant funding levels)
- impact of the social housing movement (they value of supporting low-income tenants over financial sustainability)
- lack of expertise among board members (a lack of long-range financial planning skills)
- lack of awareness of funding programs and support
- the condition of the housing stock (related to the need to make trade offs between maintaining units and keeping rents low)

Among co-operative housing organizations, the most significant limitations were:

- financing (continuity of rent supplements)
- problematic relationships within the co-op (overlap between tenants and board members)
- lack of expertise among volunteer members and member burnout
- impact of the social housing movement (the value for mixed-income communities and collaborative decision-making)
- the condition of the housing stock (related to the need to make trade offs between maintaining units and keeping rents low).

The National Housing Strategy has the potential to address many of these limitations, particularly financing, lack of expertise, awareness of policies and programs, and knowledge transmission. But this remains to be seen, as programs have just been rolled out. It is critical that social housing providers are consulted as further developments under the bilateral agreement between the Province of Nova Scotia and the federal government proceed (e.g. three-year action plans). There is some support for existing co-operative and non-profit units in the three-year action plan just released by the Province of Nova Scotia, but some of the strategies will likely be met with resistance (e.g. redevelopment and transformation into mixed-income or mixed-use projects). A non-profit housing association in Nova Scotia could represent the needs of the small number of housing non-profits in the province, improve weak relationships with the provincial and federal governments, increase their awareness of policies and programs, provide education opportunities to address the lack of expertise, and provide valuable

networking opportunities. But any umbrella organization would need long-term operational funding, as the small number of non-profits in the province would not generate enough in membership fees. Developing and maintaining a healthy, robust social housing sector in the future will require considerable knowledge of the social housing sector and its limitations.

References

- Affordable Housing Association of Nova Scotia. (2011). Housing Nova Scotians: A fresh look. Retrieved from: <http://www.ahans.ca/>
- Bacher, J. (1988). From study to reality: The establishment of public housing in Halifax, 1930-1953. *Acadensis*, 19(1), 120-135.
- Berman, P. (2018). Province Announces Program to Nearly Double Number of Rent-Supplements. CBC News. <https://www.cbc.ca/news/canada/nova-scotia/nova-scotia-affordable-housing-rent-supplement-program-1.4745722>
- Bratt, R. (2012). The quadruple bottom line and non-profit housing organizations in the United States. *Housing Studies*, 27(4), 438-456.
- Bratt, R., Vidal, A., Schwartz, A., Keyes, L., and Stockard, J. (1998). The status of non-profit owned affordable housing. *The Journal of the American Planning Association*, 64(1), 39-51.
- Canada Mortgage and Housing Corporation (1997). Canada and Nova Scotia signed social housing agreement: social housing agreement fact sheet.
- Canada Mortgage and Housing Corporation. (2011). The evolution of social housing in Canada: A chapter from the Canadian housing observer. *Canadian Housing Observer 2011*.
- Canada Mortgage and Housing Corporation (CMHC). (2017a). About affordable housing in Canada. https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce_021.cfm Accessed June 1, 2019.
- Canada Mortgage and Housing Corporation. (2017c). Seed funding for affordable housing. <https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/upload/cmhc-seed-funding-affordable-housing.pdf>
- Canada Mortgage and Housing Corporation. (2019). Federal/Provincial/Territorial Housing Agreements. National Housing Strategy website. <https://www.cmhc-schl.gc.ca/en/nhs/federal-provincial-territorial-housing-agreements>
- Canada Mortgage and Housing Corporation and Province of Nova Scotia. (2018). CMHC-Nova Scotia Bilateral Agreement Under the 2017 National Housing Strategy. April 1, 2018. <https://www.cmhc-schl.gc.ca/en/nhs/federal-provincial-territorial-housing-agreements>
- Campbell, R., Lake, A., and Leviten-Reid, C. (2015). Exploring organizational form in the affordable rental housing sector. *Voluntas: International Society for Third-Sector Research*, 27(4), 1809-1830.
- Canning, E. and Turner, S. (2015). Constructing Homes and Community in Halifax Housing Cooperatives. *The Journal for Undergraduate Ethnography*, 5(1), 30-41.
- Cantwell, R. and Tomalty, R. (2004). Municipal Land Use Policy and Housing Affordability: Halifax Regional Municipality. Co-operative Research and Policy Services in association with Cantwell & Company Ltd.
- Carroll, B. and Jones, R. (2000). The road to innovation, convergence or inertia: devolution in housing policy in Canada. *Canadian Public Policy*, 26:3, 277-293.
- Leone, R. and Carroll, B. (2010). Decentralisation and devolution in Canadian social housing policy. *Environment and Planning C: Politics and Space*, 28(3), 389-404. doi: <https://doi.org/10.1068/c09153>

Community Planning and Economic Development Standing Committee. (2018). July 12, 2018 Community Planning and Economic Development Standing Committee Minutes. Retrieved from: <https://www.halifax.ca/city-hall/standing-committees/july-19-2018-community-planning-economic-development-standing>

Co-operative Housing Federation of Canada. (2018). Federal government releases one-year National Housing Strategy Update. <https://chfcanada.coop/one-year-later-the-national-housing-strategy-has-made-progress/> Accessed December 10, 2018.

Dennis, M, and Fish, S. (1972). Programs in search of policy: low-income housing in Canada. Toronto: Hackert.

Donovan, M. (2016). Seeking shelter from the storm: Halifax is facing an affordable housing crisis, and there is no solution in sight. *The Coast*. <http://www.thecoast.ca/halifax/seeking-shelter-from-the-storm/Content?oid=5373749>

Grant, W. (1989). Homewreckers: In just four years the Tories have dismantled programs that took almost forty years to build. *This Magazine*, 23, 13-16. Toronto, Ontario: Red Maple Foundation.

Grise, P.E. (2016). (D)evolution and Neoliberal restructuring of Social Housing in Canada: a comparative study of municipal and provincial governance in Toronto, ON and Vancouver, BC. Ph.D. Dissertation, University of Toronto.

Grudic, J. (2016). Affordable housing in Halifax getting ‘harder and harder’ to find: outreach worker. *Global News*. <http://globalnews.ca/news/2967082/affordable-housing-in-halifax-getting-harder-and-harder-to-find-outreach-worker/>

Government of Canada. (2018a). National Housing Strategy: Canada’s National Housing Strategy- A place to call home. <https://www.placetocallhome.ca/>

Government of Canada. (2018b). National Housing Strategy: Canada’s National Housing Strategy-How it all works. <https://www.placetocallhome.ca/how-does-it-work.cfm>

Government of Canada. (2018c). National Housing Strategy: At-A-Glance Resources for Community Housing Provider. <https://www.placetocallhome.ca/nhs-resources.cfm>

Co-operative Housing Federation of Canada. (2018). National Housing Strategy update. <https://chfcanada.coop/one-year-later-the-national-housing-strategy-has-made-progress/>

Government of Nova Scotia. (2017). Schedule B: Statements of Provincial Interest. <https://novascotia.ca/dma/planning/statements-of-provincial-interest.asp>

Groenhart, L. and Gurrán, N. (2015). Home security: marketisation and the changing face of housing assistance in Australia. In Meagher, G. and Goodwin, S. (eds), *Markets, Rights and Power in Australian Social Policy*, Sydney University Press (p. 231-255).

Hackworth, J. (2016). Why there is no Detroit in Canada. *Urban Geography*, 37(2): 272-295.

Halifax Regional Municipality. (2014). Administrative Order 2014-001-ADM tax relief to non-profit organizations administrative order. <https://www.halifax.ca/sites/default/files/documents/city-hall/legislation-by-laws/AO-2014-001-ADM.pdf>

Halifax Regional Municipality. (2019). Regional Centre Secondary Municipal Planning Strategy (Package A).

Housing Nova Scotia. (2015). Federal, provincial governments announce housing co-operative and non-profit funding. <https://housing.novascotia.ca/newsroom/federal-provincial-governments-announce-housing-co-operatives-funding>

Housing Nova Scotia. (2017a). Consolidated financial statement. https://housing.novascotia.ca/sites/default/files/HNS-Financial-Statements%28Audited%29-Mar31-2017_0.pdf

Housing Nova Scotia. (2017b). Programs for developers of affordable housing. <https://housing.novascotia.ca/programs/programs-developers-affordable-housing>

Housing Nova Scotia. (2019). Housing NS 2019-2022 Action Plan.

The Housing and Homelessness Partnership. (2015a). Five year strategic plan 2015-2020.

The Housing and Homelessness Partnership. (2015b). Halifax regional municipality housing needs assessment.

Housing Partnership Canada. (2015). Business Transformation: Promising Practices for Social and Affordable Housing in Canada. <https://static1.squarespace.com/static/5592d584e4b00902628fe882/t/562144b4e4b055379f3d3a5d/1445020852144/HPC+Business+Transformation+FINAL+Sept+28+2015.pdf>

Lindquist, E. (2008). Galvanising government – non-profit/voluntary sector relations: two Canadian cases to consider. In O’Flynn, J. and Wanna, J. (eds.) *A new era of public policy in Australia?*, ANU Press (pp.149-169.)

Linehan, K. (2015). Tenants devastated as Halifax housing society puts properties up for sale. CTV News Atlantic. <https://atlantic.ctvnews.ca/tenants-devastated-as-halifax-housing-society-puts-properties-up-for-sale-1.2505798>

Mason, W. (2018). Housing Motion and Speaking Notes. <http://wayemason.ca/2018/01/18/housing-motion-and-speaking-notes/>

McMillan, E. (2015). Harbour City Homes says it can’t afford to maintain Halifax Properties. In CBC News. <http://www.cbc.ca/news/canada/nova-scotia/harbour-city-homes-says-it-can-t-afford-to-maintain-halifax-properties-1.3183968>

Moskalyk, A. (2008). The Role of Public-Private Partnerships in Funding Social Housing in Canada. Canadian Policy Research Networks Research Report.

Nova Scotia Legislature. (2008). Halifax Regional Municipality Charter. <http://nslegislature.ca/legc/statutes/halifax%20regional%20municipality%20charter.pdf>

Province of Nova Scotia. (2016). Halifax Regional Municipality Charter: Chapter 39 of the acts of 2008. <https://nslegislature.ca/sites/default/files/legc/statutes/halifax%20regional%20municipality%20charter.pdf>

Province of Nova Scotia. (2019). Canada-Nova Scotia Housing Agreement: Overview for Stakeholders. Powerpoint presentation. Department of Municipal Affairs and Housing. August 20, 2019.

Quarter, J. and Sousa, J. (2004). Non-Market Housing Models in Ontario: A Stakeholder Analysis. *Canadian Journal of Urban Research*, 13(2), 220-240.

Salah, A. (2017a). Interview 6. September 6, 2017.

Salah, A. (2017b). Interview 10. September 22, 2017.

- Salah, A. (2017c). Interview 2. August 18, 2017.
- Salah, A. (2017d). Interview 1. August 17, 2017.
- Salah, A. (2017e). Interview 11. September 28, 2017.
- Salah, A. (2017f). Interview 9. September 20, 2017.
- Salah, A. (2017g). Interview 3. August 24, 2017.
- Salah, A. (2017h). Interview 4. August 29, 2017.
- Salah, A. (2017i). Interview 5. August 31, 2017.
- Salah, A. (2017j). Interview 7. September 8, 2017.
- Salah, A. (2017k). Interview 8. September 15, 2017.
- Salah, A. (2017). Characterization of Affordable Rental Housing Neighbourhoods. Affordable Housing Association of Nova Scotia Housing Trilogy. <https://www.ahans.ca/reports/halifax-housing-trilogy-housing-in-dartmouth-north>
- Sewell, J. (1994). Houses and Homes: Housing for Canadians. Toronto: James Lorimer & Company.
- Statistics Canada. (2015). Population of Census Metropolitan Areas. <http://statcan.gc.ca>
- Suttor, G. (2016a). Still Renovating: A History of Canadian Social Housing Policy. McGill-Queens Press.
- Walker, R. (2008). Aboriginal Self-determinations and Social Housing in Urban Canada: A Story of Convergences and Divergence. *Urban Studies* 45(1), 185-205.
- Wanzel, G. (2017). What to Make of Housing Poverty. Halifax: The Affordable Housing Association of Nova Scotia. <https://www.ahans.ca/reports/what-to-make-of-housing-poverty-in-halifax>
- Woodford, Z. (2018). Halifax has a plan for affordable housing – it just hasn't followed it. *The Star Halifax*. June 19, 2018. <https://www.thestar.com/halifax/2018/06/19/halifax-has-a-plan-for-affordable-housing-it-just-hasnt-followed-it.html>
- Wyld, A. (2018). Liberals' \$40B national housing plan to treat shelter as a human right. CBC news. March 26, 2018. <https://www.cbc.ca/news/politics/canada-national-housing-strategy-right-minister-duclos-1.4594100>

Appendix A

Theme	Associated sub-themes
Awareness of Policies and Programs	<ul style="list-style-type: none"> Awareness of types of government support Confidence in funding streams and conditions Impact of changes in policies and programs on low-income tenants Certainty of future funding Current policies and programs do not address needs; Divergence between current and past funding models
Board Structure	<ul style="list-style-type: none"> Management following policies and structures in place The personal vs. greater interest for providers Volunteer time Impact of past board decisions Board turnover Abilities/skills of current board Division of duties
Community Awareness	<ul style="list-style-type: none"> Stigma towards co-ops Connection to other co-ops Attention paid to social housing sector Reaching potential members Awareness of surrounding communities about services and culture provided Selection of members for co-ops
Condition of Stock	<ul style="list-style-type: none"> Budgeting for future maintenance Impact of past decisions on stock The size of local providers (number of units) Age and location of buildings Maintenance versus rent increases Disagreements on maintenance priorities Financial viability of stock Struggle to stay up to date with current market
Impact of Movement	<ul style="list-style-type: none"> Commitment to serve low-income households Commitment to community goals Original set-up of co-ops (relying on subsidy and mixed-income tenure)

Knowledge Transmission	Mission to provide below market rents
	Current organizations and government not educated about social housing movement
	Assistance or guidance from past board
	Cost of member turnover
	Importance of preserving knowledge for future board members
	Continuity in direction of providers
	Encouragement of member education
Local Context	Importance of lived experience
	Demand within the sector
	Awareness of sector needs
	Low turnover rate of rent supplements and uncoordinated programs
	Scale of local sector and no new development
	Fragmented state of sector
	Capacity of Nova Scotia government to support sector
Relationship with Government	Consistency of contact with sector
	Disconnect between government expectations and provider needs
	Emphasis on financials and reporting
	Limited involvement in the local sector
	Knowledge of current government of sector culture
	Past relationships and interactions
	Current interest in private sector
Relationship within Housing	Different approaches from government
	Power dynamics among members
	Equity of workload
	Stigma towards members
	Culture of each provider
	Opposing member opinions
	Degree of separation of members and decisions
*Additional Support	Co-operative Housing Federation under resourced for the Atlantic Region
	Prominent support for specific sectors and not others