

## PEOPLE IMPACTED BY **UNAFFORDABLE** HOUSING – Yarmouth County Breakdown

“Housing is one of the most fundamental needs for Nova Scotians and their families. And its impact goes well beyond our basic requirement for shelter. **Our homes – and the communities they are part of – shape nearly every aspect of our lives:** health, educational achievement, success in the workplace, even the security of our retirement and our dignity in old age.” (A housing strategy for NS, Spring 2013)

### Rural Homelessness

It is generally accepted that while some dynamics are similar in both rural and urban areas (mental health, addictions, domestic violence); homelessness tends to be hidden in rural communities. Those in need rely on informal networks to couch surf or double up, they sleep rough in unsafe dwellings, seasonal “cottages” and recreational trailers during all seasons.

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

- **Unsheltered:** Staying in places that are not designed for or fit for human habitation. E.g., living in public or private spaces (sidewalks, parks, forests, vacant buildings) or living in places not intended for habitation (cars, garages, make shift shelters, shacks or tents).
- **Emergency Sheltered:** People who are technically homeless (they do not have permanent housing) but are accessing emergency shelter services including: overnight shelters, transition houses, youth shelters, emergency shelters in response to natural disasters, etc.
- **Provisionally Accommodated:** Accessing temporary and supported housing that offers no prospect of permanence. Including transitional housing, living temporarily with others, temporary rental accommodations (motels, hostels, rooming houses, etc), people in institutional care who lack permanent housing (penal institutions, medical or mental health institutions, residential treatment programs, group homes, etc).
- **Insecurely Housed:** Individuals or families, whose current housing situations are dangerously lacking security or stability. They are “at-risk” of homelessness. For them, a single event, unexpected expense, crisis or trigger is all it may take for them to lose their housing. (e.g., precarious employment, sudden unemployment, facing eviction, severe untreated mental illness, addiction, substance use, breakdown in family relations, living in direct fear of violence and abuse).
- **Precariously Housed:** Individuals and families experiencing severe housing affordability problems, due to their income, the local economy, lack of available affordable housing. The income of these households is not sufficient to cover basic shelter and non-shelter costs.

Further compounding the issue is that fewer developers are willing to undertake building low cost affordable housing. In growing communities, housing is generally targeted at the more affluent stream. In dwindling communities, development of affordable housing is extremely limited. In addition, small communities are also more likely to deny homelessness as an issue and often do not have well developed systems of care to address social issues; including homelessness. **Despite these challenges, the question we need to be asking is not whether we should be addressing homelessness, but how.**



Several measures can be used to make inferences on the number of residents that are impacted by a lack of safe and affordable housing across our communities; including the after-tax low-income measure (LIM) and rates of core housing need.

Statistics Canada provides detailed subdivision census data using the *after-tax low-income measure* (LIM). The LIM measures the per cent of households earning half the median income. A person whose income is below that level is said to be low income and is substantially worse off than the average family. The LIM is adjusted to take into account household size, reflecting the fact that a household of six has greater needs than a household of two. The measure indicates an income level at which a family may be in strained circumstances because it has to spend a greater portion of its income on the basics (food, clothing and shelter). *(Statistics Canada, Low income measure)*.

The report “*Can Nova Scotians Afford to Eat Healthy? Report on 2012 Participatory Food Costing*” demonstrated that households earning minimum wage (including households in which one adult works full-time and the second adult works part-time at minimum wage), or receiving Income Assistance are not able to cover their essential household expenses in addition to the cost of a nutritious diet.

The LIM rates for Yarmouth County are significantly higher than corresponding provincial and national rates. For some demographics more than 2.5 times higher; indicating many residents are in strained circumstances, precariously housed and at risk of homelessness.

#### LIM RATES FOR YARMOUTH COUNTY:

Community	LIM Percentage	Population	Estimated People Impacted
<b>Yarmouth County</b>			
• Overall Prevalence	22%	22,275	<b>4,900</b>
• Children under 18	28%	5,400	1,510
• Seniors (65+)	22%	4,855	1,070
<b>Town of Yarmouth</b>			
• Overall Prevalence	37%	6,760	<b>2,500</b>
• Children under 18	54%	1,405	760
• Seniors (65+)	32%	1,470	470
<b>Nova Scotia</b>			
• Overall Prevalence	<b>17%</b>		
• Children under 18	<b>21%</b>		
• Seniors (65+)	<b>18%</b>		
<b>Canada</b>			
• Overall Prevalence	<b>15%</b>		
• Children under 18	<b>17%</b>		
• Seniors (65+)	<b>13%</b>		

A household is in **CORE HOUSING NEED** if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30 per cent or more of its before-tax income for alternative local housing.

According to the 2011 National Household Survey, approximately 2,280 households in Yarmouth County are believed to be in core housing need. More than 50% of households experiencing core housing need are in the Town of Yarmouth.

#### CORE HOUSING NEED – YARMOUTH COUNTY

Type of Occupancy	Core Housing Need Percentage	Number of Homes
<b>Yarmouth County</b>	<b>21%</b>	<b>2,280</b>
Renter	48%	1,225
Owned	13%	1,055
<b>Town of Yarmouth</b>	<b>37%</b>	<b>1,165</b>
Renter	55%	940
Owned	16%	225
<b>Nova Scotia</b>	<b>22%</b>	<b>85,850</b>
Renter	43%	
Owned	14%	

#### The State of Homelessness in Canada 2014 (A Homeless Hub Research Paper)

“The shifts in housing and tax policy, particularly as they relate to affordable housing, over the past 30-40 years have resulted in a crisis in affordable housing in Canada.”

“In the last 20 years, over 100,000 housing units have not been built because of the cancellation of programs that support affordable housing. Building new housing is a key component to solving the homelessness crisis.”

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

#### Investing in Affordable Housing to Help End Homelessness:

We require a strategy to reduce the risk of people becoming homeless and to ensure that when they do, they have housing options available that will enable them to move out of homelessness rapidly. This includes:

- A new federal, provincial and territorial affordable housing framework agreement.
- Investments to target chronically and episodically homeless people.
- Direct investment in affordable housing programs.
- A housing benefit – a new program to assist those who face a severe affordability problem in their current accommodation.
- An affordable housing tax credit.
- Review and expand investment in Aboriginal housing both on and off reserve.

**We can end homelessness in Canada!**

## Ending Homelessness

### WHAT CAN BE DONE LOCALLY?

- Minimum Housing Standards are an important component to reducing the number of citizens insecurely and precariously housed – and by definition; at risk for homelessness. However, these standards need to be part of a **comprehensive housing strategy** including:
  - **Affordable housing development:** Ensuring diverse, mixed communities are created. This requires policies that obligate builders to have a proportion (e.g., 25%) of their units dedicated to meeting affordable housing criteria, particularly when public lands and/or building are exchanging hands.
  - Exploring **“licensing” of rental properties** so unsuitable dwellings that do not meet minimum housing standards are not rented out in the first place.
  - Enhance existing by-laws to include **billing property owners though taxes** when orders to comply are ignored. If landlords do not comply with an order to fix their property to minimum housing standards, the town arranges to have it fixed, and bills the landlord through the tax system. This intercepts creating conditions of homelessness for our most vulnerable population.
  - Make affordable housing a priority. Revise **Municipal Planning Strategies** to include commitments to increasing safe, affordable and adequate housing for residents.
  - **Examples of places to start:** HRM “safe, warm, and dry” by-laws.
- Advocate at UNSM and FCM for a federal housing strategy and investments in affordable housing. This is an issue in our community and all levels of government have a role and responsibility. Recent resolutions on affordable housing have been passed, including: (<http://unsm.ca/resolutions.html>)
  - Resolution 6 A – UNSM (Community Services, 2013):  
[http://unsm.ca/doc\\_view/1242-6a-affordable-housing-passed.html](http://unsm.ca/doc_view/1242-6a-affordable-housing-passed.html)
  - Resolution 9A – UNSM (Municipal Affairs, 2014):  
[http://unsm.ca/doc\\_view/1370-9a-federal-funding-for-affordable-housing-passed.html](http://unsm.ca/doc_view/1370-9a-federal-funding-for-affordable-housing-passed.html)
- Put housing in the Spotlight: Fixing Canada’s Housing Crunch – FCM:  
<http://www.fcm.ca/home/issues/housing/fixing-canadas-housing-crunch.htm> - Pass a council resolution supporting the campaign and be sure to email [housing@fcm.ca](mailto:housing@fcm.ca) to let them know.
- Partner with CHOICE to explore innovative housing solutions to improve the situation across the county.
- Understand the issue and spread the word!

### THE AVERAGE MONTHLY COSTS OF HOUSING PEOPLE WHILE THEY ARE HOMELESS



\$1,932  
SHELTER BED



\$4,333  
PROVINCIAL JAIL



\$10,900  
HOSPITAL BED

VS.



\$701  
RENT SUPPLEMENTS



\$199.<sup>92</sup>  
SOCIAL HOUSING