



THE HOUSING CRISIS IN PICTOU COUNTY:

Everyone needs a place to live that is
affordable, accessible and safe

August 2021

PREAMBLE

There is currently a housing crisis in Pictou County. Increasing numbers of people, both individuals and families, cannot find suitable and affordable housing. Some populations, such as those on social assistance, young mothers, seniors, and indigenous and racialized groups are more likely to face challenges in finding affordable, accessible and safe housing. Increased migration to Pictou County due to the COVID-19 pandemic, has led to increased pressure on the housing supply. Rental properties are being renovated and sold which has led to fewer rental units and increased rental costs. Worsening housing conditions are evident in some rental properties, and renters may be too intimidated to demand that property conditions be improved for fear of losing their housing. More people are becoming homeless or are in danger of becoming homeless.

Many community-based organizations and service providers have observed these detrimental effects of the housing situation in Pictou County. The Pictou County Partners Group, who is focused on the well-being of children, youth and their families in Pictou County, established a sub-committee on housing. The sub-committee subsequently identified the need for a multi-stakeholder housing coalition, which is now in the process of being formalized as the Pictou County Housing Coalition. The emerging coalition includes members of the Pictou County Partners Group as well as other organizations in the County (e.g., Community Health Boards, municipal leaders, and regional coalitions such as the Aging Well Coalition).

In June 2021, the Pictou County Women's Resource & Sexual Assault Centre secured funding on behalf of the Housing Coalition to hire a student intern to conduct research on the housing crisis in Pictou County. The student was supported by an Advisory Group of Coalition members to connect with relevant agencies, identify relevant research and data, and conduct a community survey on housing. This report is the result of that work.

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Pictou County Housing Crisis Report

Housing as a Basic Human Right

It was not until 1976 that adequate housing was acknowledged as a basic human right in international and Canadian law (United Nations, 1976). By signing the International Covenant on Economic, Social and Cultural Rights on May 19, Canada vowed to “take appropriate steps” to “recognize the right of everyone to an adequate standard of living...including adequate food, clothing, and housing, and to the continuous improvement of living conditions”. On June 21, 2019, the Government of Canada legally recognized the right to housing for its’ citizens by signing Bill C-97 under the National Housing Strategy Act (Strait Richmond Housing Matters Coalition (SRHMC), 2020).

According to the United Nations (2018), the right to adequate housing involves seven components: security of tenure (i.e., immunity from forced eviction, harassment, or threat), availability of services and infrastructure (e.g., safe drinking water and heating), affordability (i.e., cost does not impact a person’s access to other human rights), habitability (i.e., appropriate space and safety), accessibility (e.g., for disadvantaged and marginalized groups), acceptable location (i.e., safe and access to healthcare, childcare, education and employment), and cultural adequacy (i.e., recognize and respect cultural identity and expression).

Consequences of Inadequate Housing

The right to adequate housing is interdependent with other human rights, such that housing impacts an individual’s right to work, education, and privacy, for example, and vice versa. As such, housing is considered a social determinant of health (Nova Scotia Affordable Housing Commission, 2021); the consequences of inadequate or unavailable housing on an

individual's physical and mental well-being are serious. A lack of quality housing has been linked to poorer health outcomes, and disruptions to childhood development. For example, high housing costs lead to food insecurity. Additionally, poor air ventilation in a household can lead to mold, which can trigger asthma in children, and overcrowding has been associated with tuberculosis and respiratory infections (Canadian Medical Association (CMA), 2013). Further, the rate of premature death is eight-to-ten times higher among those who are homeless than those who are not (CMA, 2013). In addition to physical health, housing plays a significant role in an individual's mental well-being. Housing insecurity is associated with stress, social exclusion, mental illness and addictions (CCPA, 2021). As a social determinant of health, the costs of housing on the health care, justice, and social systems are immense. The impact of housing insecurity and homelessness extend beyond the individual to the greater community well-being and economy.

Canada's Housing Crisis

Yet since signing the International Covenant on Economic, Social and Cultural Rights, Canada's housing situation has been labelled "an international emergency" by the UN, suggesting that the country has failed to uphold their promises. Indeed, as many as 30,000 people in Canada are homeless on any given night. According to Statistics Canada (2020), over one in ten (11.6%) Canadian households were in core housing need in 2018, meaning their housing required major repairs and/or costed over 30% of their total before-tax income.

Nova Scotia

Nova Scotia is one of many provinces in Canada affected by the housing crisis. In 2018, 11.4% of Nova Scotian households were in core housing need, of whom the majority were renters, as compared to homeowners (Government of Nova Scotia, n.d.a). The province has the

highest rate of poverty (13.3%) and greatest proportion of children (22.2%) and adults (16.2%) living in low-income households in Canada, many of whom are home insecure or homeless (Housing Nova Scotia, 2019; Nova Scotia Affordable Housing Commission, 2021). Of those who earn less than \$30,000 per year, 34.9% spend 30 to 50 percent and 17% spend over 50 percent of their income on housing, while an even higher proportion (21.2%) of Nova Scotians with an annual income under \$10,000 spend over 50 percent of their income on housing. In fact, 35.9% of individuals with incomes under \$10,000 reported being unable to pay their mortgage or rent at least once in the past year (Smale, Gao, & Jiang, 2020). Homelessness is a serious issue in Nova Scotia; in 2021, 247 people in West Hants, Kings County, and Annapolis County, and 448 people in Halifax Regional Municipality (HRM) were at risk of, or experiencing, homelessness (CCPA, 2021).

Unfortunately, research on the housing situation in Nova Scotia has primarily focused on the needs of urban areas, including the HRM, while data on housing in rural communities is limited. This is because housing insecurity and homelessness tends to be less visible in rural areas; homeless or home insecure residents are more likely to live with friends and family and/or in overcrowded and unsafe housing than on the streets or in homeless shelters (CCPA, 2021). In turn, many rural areas face challenges receiving funding for affordable housing initiatives in their area. Further, solutions to improve housing in urban Nova Scotia may not be effective and/or realistic for smaller rural communities. Given that rural areas face different housing challenges than urban areas, they also require solutions tailored to their unique needs.

Pictou County

Pictou County is one of the larger counties in Nova Scotia with a population of 44,443 people in 2019 (Statistics Canada, 2017a). Like the rest of rural Nova Scotia, Pictou County has

a larger proportion of homeowners (75%) than renters, of which 57.4% are seniors over the age of 55 (CMHC, 2021; Statistics Canada, 2017a). This is not surprising given that the population is aging at the fastest rate in the province; seniors over the age of 55 represented the largest proportion (40.7%) of the population in 2019. However, renter households are at a greater risk of being in core housing need, meaning they fall below at least one standard of adequacy (in need of major repairs), suitability (crowded), or affordability (costs over 30% of income). Compared to under 5% of homeowner households, 28.2% of renter households were in core housing need in 2016 (CMHC, 2021). In total, 10.9% of households in Pictou County were in core housing need.

The housing situation in Pictou County is in a state of emergency and requires immediate action, yet it is difficult to coordinate efforts to respond without a clear picture of the county's housing needs. Thus, the purpose of this report is to outline the housing challenges specific to Pictou County with the goal of being used as a point of reference for preparing funding applications or persuading municipalities to take initiative in the future. This report will describe four primary housing issues in Pictou County: 1) Housing is not available; 2) Housing is not affordable; 3) Housing is not safe or adequate; and 4) Housing is not accessible (e.g., for someone who is disabled).

It is important to note that research on housing in Pictou County is limited and outdated. However, the Canadian Mortgage and Housing Corporation (CMHC; 2021) offers some data from 2020 on housing in the New Glasgow census agglomeration (CA), which includes the towns of New Glasgow, Stellarton, Westville, Trenton, and the adjacent rural areas. While this data excludes the town of Pictou, it is reasonable to assume that housing in Pictou County is comparable. Nonetheless, research is needed that is up to date and specific to Pictou County.

Housing is Not Available

According to the CHMC (2021), the apartment rental vacancy rate for the New Glasgow CA decreased rapidly from 9.5% in 2019 to 2.4% in 2020. To put this percentage into context, if there were only 100 units available to rent in the area, less than 3 of them would be available. As of October 2020, there were 1,547 rental units in the primary rental market, meaning that on average only 37 of them were vacant. However, most of these units were one- or two-bedroom apartments, not suitable for larger families (CMHC, 2021). For example, only 73 (4.72%) of the rental apartments were three or more bedroom, while the majority (66.84%) were two-bedroom and over one quarter (28.44%) were one-bedroom or bachelor.

We can expect that the rental vacancy rate has only worsened since 2020, as it is now nearly impossible to find rental housing in Pictou County. In June 2021, only four rental units were listed on Kijiji (n.d.), two of which were one-bedroom apartments. On Zoeken Canada (n.d.), there were seven one-bedroom apartments, six two-bedroom, and two three-bedrooms listed for rent; however, this is likely an overestimate of the actual number of rental housing available, as some landlords post the same units on both Zoeken Canada and Kijiji.

Since the pandemic, the demand for housing has increased as many out of province individuals and families are migrating to Nova Scotia to escape COVID-19 cases in their area. However, the supply of housing cannot support the increasing demand for it as the rising costs of construction materials and shortage of skilled labor have deterred developers from building new rental units. For example, the price of lumber and plywood has almost tripled since before the pandemic (Palmer, 2021). Of the 43 new housing completions in 2020, only two were rental units (CMHC, 2021).

Because the supply of housing cannot meet the demand for it, there has been a rapid increase in housing prices across Nova Scotia, which has pressured many middle-class residents from urban areas, like the HRM, to move to more affordable communities in rural areas, like Pictou County. Indeed, Paul Quinn Properties (PQP) Ltd. has seen this first-hand (personal communication, June, 2021). The company owns 230 rental units across Pictou County, all of which are occupied. As of June 2021, their wait list consisted of 200 applicants, yet they have received an additional 100 calls over the previous two months from people inquiring about rental housing, many of whom are from out of province looking to move into Pictou County (PQP Ltd, personal communication, June, 2021).

As a result, private landlords are incentivized to sell their rental housing or divert to short term rentals, such as Airbnb, to make additional profit (Canadian Centre for Policy Alternatives (CCPA), 2021; Seguin, 2021). Airbnb (n.d.) has over 200 properties in Pictou County listed for short term rentals between July and December 2021. This has contributed to a rise in renovictions, which is the term used to describe when tenants are suddenly evicted from their rental units for landlords to renovate or sell, leaving them desperate to find a home in a short period of time (Seguin, 2021). The Pictou County House and Apartment Rentals Facebook group (n.d.) suggests that this experience is common. For example, one individual posted, “Just received notice that the house we are renting is being put on the market... Looking to move asap as we don’t want to be stranded.” This experience can be particularly challenging for families with younger children. For example, one father looking for a long-term rental for his family of four posted, “Not willing to rent a place that is for sale. We had to move twice now because the owners want to sell. We had to change schools on the kids already and not looking to do it again.”

In addition, rental housing that is closer to transportation and/or amenities and services is more likely to be sold or turned into short-term rental housing, because it will attract more buyers and/or short-term renters (CCPA, 2021). This has pushed many residents out of their local communities away from key amenities and services, including employment, education, health care, and grocery stores, which is particularly distressing for those without access to a car due to the lack of public transportation in Pictou County.

Low-income residents seem to be disproportionately impacted by renovations. Apartments that were once low-income housing, and had been for generations, are being bought by larger property developers and renovated into upscale condominiums, which attract middle-class individuals and families to move into Pictou County. As a result, low-income residents are being pushed out of their communities. This process is known as gentrification, which describes when middle-class people renovate and rebuild housing and businesses in poorer areas, which causes real estate values to increase and displaces low-income residents from their community (Merriam-Webster, n.d.).

Also, given the high demand for housing in Pictou County, private landlords may discriminate to whom they rent to (CMA, 2013). Some landlords will ask for references from previous landlords and employers, as well as criminal record checks, on applications for housing (CCPA, 2021). Applications from individuals and families who have lower incomes or receive government assistance are much less likely to be selected by landlords. Landlords have also created social media groups to blacklist tenants, which prevents tenants from renting from other landlords in the area.

Housing is Not Affordable

As the supply of housing in Pictou County struggles to keep pace with the growing demand for it, rent prices in the private rental market have become increasingly unaffordable. In 2016, the average monthly rent in the New Glasgow CA was \$476 for a bachelor apartment, \$585 for a one-bedroom, \$724 for a two-bedroom, and \$811 for a three-bedroom, averaging out to \$678/month (CMHC, 2021). Between 2016 and 2020, the average rent increased by almost 10%. The largest jump in rent prices occurred in 2019, increasing by 4%. In 2020, the average monthly rent for a bachelor apartment was \$511, \$682 for a one-bedroom, \$774 for a two-bedroom, and \$808 for a three or more-bedroom apartment, with an average overall rent of \$744/month (CMHC, 2021).

While the CMHC (2021) has yet to release the data from 2021, research suggests that rent prices have accelerated since the beginning of the pandemic. In June 2021, costs ranged from \$500 to \$975 per month for a one-bedroom apartment; \$785 to \$1595 per month for a two-bedroom; and \$1100 to \$2500 for a three-bedroom apartment (Paul Quinn Properties Ltd., n.d.; Kijiji, n.d.; MacGillivray Properties, n.d.; Zoeken Canada, n.d.). Most of these prices do not include the cost for utilities, which would add at least an extra \$100/month.

Although the costs of renting a home in Pictou County are drastically higher, we have not seen a proportional increase in wages. This has created a wide disparity between income and rent prices, forcing more and more residents to spend a significant portion of their income on housing. Of the 4,730 renter households surveyed from Pictou County in 2016, 42.4% spent 30 percent or more of their income on housing costs, compared to 11.4% of homeowner households (Statistics Canada, 2017). These renter households paid \$734 on average in monthly shelter costs. Similarly, 41.2% of the 3,850 renter households tested from the New Glasgow CA in 2016 spent over 30% of their income on housing, as compared to 10.3% of homeowner households

(CMHC, 2017). On average, these renter households made an income of \$17,341, paid \$665 in monthly shelter cost, and spent half of their income on shelter costs. As rent prices have skyrocketed since the 2016 census, it is expected that an increasing number of renter households in Pictou County are being forced to spend a significant portion of their income on housing. Many middle-income households can no longer afford their housing, yet do not qualify for government funding because they are not considered low-income. This has forced an increasing number of middle-income households to rely on food banks.

However, low-income and unemployed residents are most vulnerable to housing insecurity and homelessness. In 2016, 18.8% of Pictou County's population was low-income based on the Low-Income After-tax Measure and only 49.8% were employed, which was lowest rate in the province (Statistics Canada, 2017a). The unemployment rate reached 12.5% in 2016. Recently, the pandemic has exacerbated the rate of unemployment in Pictou County, as many individuals lost their jobs due to public health measures. Between February 2020 and May 2020, Nova Scotia's unemployment rate rose by 1.7 % and employment rate declined by 3.3% (Tattrie, 2021). The province also experienced a 25.1% decline in hours worked (Withers, 2021). Since then, the employment rate decreased by 4.8% as a result of the province's second lockdown implemented in late April 2021 (Tattrie, 2021).

In November 2020, the provincial government introduced a rent control, which prohibited landlords from increasing rent by more than 2% annually for existing tenants (Government of Nova Scotia, 2020). However, this rent cap is only effective until February 1, 2022, or until the state of emergency is lifted, and does not protect new tenants. In addition to rent control, the federal government has implemented new or made changes to existing financial assistance programs to support individuals who lost their jobs as a result of COVID-19,

including the Canada Recovery Benefit (CRB), Canada Child Benefit young child supplement (CCBYCS), and a raise in Employment Insurance (Government of Canada, 2021). While these programs have helped many individuals and families in need during the pandemic, they only offer temporary relief. Furthermore, a requirement for most of these benefits is that the recipient had been recently employed (Government of Canada, 2021). For example, to qualify to receive the Canadian Emergency Response Benefit (CERB), the recipient must have made an employment income of at least \$5000 in 2019. Thus, those who were unemployed prior to the pandemic are at a heightened risk of housing insecurity and homelessness.

Aside from COVID-19 relief benefits, financial support available to low-income and unemployed Nova Scotians barely cover the cost of rent, leaving recipients with little to no money left for other necessities, such as food. For example, unemployed residents can apply for Income Assistance (IA) to pay for basic needs, including shelter, food, clothing, and utilities (Government of Nova Scotia, n.d.c). Recipients who are renting or owning a home receive monthly payments of the Standard Household Rate (SHR), which is \$686/month for a single adult, \$962/month for a single parent with one child, \$1, 013/month for a single parent with two or more children, \$1, 342/month for a couple, and \$1, 393/month for a couple with one or more children. These amounts do not reflect the reality of costs for renting a home on the private rental market in Pictou County.

Housing is Not Safe/Adequate

Low-income and unemployed tenants are at risk of living in unsafe or inadequate housing (CMA, 2013; Community Society to End Poverty-NS, 2020). The risk of being evicted discourages tenants from complaining to private landlords when they neglect to maintain and repair their housing. Low vacancy rates and high rental prices mean that these tenants are forced

to live in housing that lacks quality and safety because they have nowhere else to go.

Marginalized and disadvantaged populations, including women, seniors, immigrants, Indigenous people, and African Nova Scotians, are disproportionately impacted.

Most private landlords are solely concerned with earning revenue, rather than keeping their housing affordable and adequate for low-income residents. However, there are some landlords who have taken interest in the affordable housing crisis in Pictou County. For example, Ian Synnott, owner of Homeward Bound Properties, is committed to providing quality, affordable rental housing across Pictou County (Homeward Bound Properties, n.d.). He owns 70 units located in quiet neighborhoods and close to amenities, of which only one was available as of early July 2021. Unfortunately, many landlords who are concerned about affordable housing do not have the capital to develop new housing units. Further, there is a lot of red tape and bureaucracy involved in building affordable housing, which makes it difficult and expensive for landlords to do so.

Non-Market Housing

The current public housing stock is mostly limited to families and seniors. Housing Nova Scotia owns over 800 rental units across Pictou County for seniors over the age of 58 and families with children enrolled in school, which are managed by the Eastern Mainland Housing Authority (Jane MacMaster, personal communication, July 12, 2021). Rent is geared toward income to ensure that rental costs do not exceed 25% of a family's and 30% of a senior's gross total income (Housing Nova Scotia, n.d.). Currently, there are no vacancies, and the wait list consists of 432 individuals and families (J. MacMaster, personal communication, July 12, 2021). The average wait for public housing is three to four years.

Co-operatives (co-ops) are owned and managed by residents who vote on monthly housing charges. They are granted government funding to provide some subsidized housing to lower income residents; however, their space is also limited. Pictou County has four housing co-operatives: Landview, Samson, Wallis Drive, and Shiretown, making up a total of 48 units, only some of which are subsidized. Of 14 units offered by Landview Housing Cooperative Limited, half are subsidized, yet none are currently vacant. They do not keep a wait list because there are too many people interested in their housing units. Prior to December 2020, it had been three years since a new tenant moved in. This is likely due to low turnover rates, as there have been families living in the same units for almost 20 years. Despite the demand, there have been no new co-op housing units built since 1991 (CMHC, 2021).

Canada Nova-Scotia Targeted Housing Benefit. Individuals and families who spend over 30% of their income on rental housing in the private market and are on the wait list for public housing may be invited to apply for the Canada-Nova Scotia Targeted Housing Benefit (CNSTHB; Department of Municipal Affairs and Housing, 2021). The CNSTHB is part of the Canada-Nova Scotia Bilateral Agreement under the National Housing Strategy. Over eight years, the provincial and federal governments will each provide \$60 million toward the CNSTHB through Housing Nova Scotia and the CMHC. It is predicted that over 6,000 households across Nova Scotia will receive the benefit, starting with the applicants who have been on the wait list for public housing for the longest amount of time. Recipients will receive the difference between the average market rent according to CMHC and 30% of their income. The benefit is paid directly to the tenant to allow them to choose their own housing.

Although the benefit is supposed to ensure that recipients are paying the same for rent in the private rental market as they would in public housing, they typically end up paying more than

30% of their income. This is because the average market rents, which, according to the CMHC (Housing Nova Scotia, 2021), are \$517/month for a bachelor, \$687/month for a one-bedroom, \$773/month for a two-bedroom, and \$918/month for a three-or more-bedroom apartment, do not accurately represent the true costs for renting an apartment in Pictou County. For those on Income Assistance, the CNSTHB is determined by the difference between these average market rents and the rent supplement IA rent scale, also known as the former max shelter rate (Department of Municipal Affairs and Housing, 2021). This leaves recipients with little money for other basic needs, including food and clothing.

In addition, the wait list for the CNSTHB is long. The benefits are not divided equally among each region of the province; rather, recipients are chosen based on their place on the wait list for public housing, which consists of individuals and families from across Nova Scotia. Also, the benefit only works if there is housing available to rent on the private rental market. The CNSTHB cannot solve the more pressing issue of a shortage of housing stock in Pictou County. The more immediate step in solving the housing crisis in Pictou County should be to build more affordable housing.

Homelessness

Homelessness in rural communities, like Pictou County, is less visible than in urban areas because people are more likely to couch surf or live in crowded and unsafe housing than seek emergency shelter or live on the streets (CCPA, 2021; SRHMC, 2020). Couch surfers live between family and friends for temporary periods of time, wherever space is available, typically in unconventional sleeping arrangements.

Nonetheless, Pictou County is one of the few rural communities in Nova Scotia with emergency shelter. There are two homeless shelters in Pictou County: Viola's Place and Roots for Youth. Homeless people from outside of Pictou County sometimes migrate to the area for shelter (L. DeYoung, personal communication, May 14, 2021). However, as per public health measures, the shelters have had to limit the number of beds available since the pandemic. They have experienced an increasing number of referrals from the HRM, correctional facilities, and hospitals since the pandemic (L. DeYoung, personal communication, May 14, 2021). Within the first six months of 2021, Viola's Place and Roots for Youth provided shelter to 44 clients over 1,344 nights who stayed an average of 25 days (Affordable Housing Association Nova Scotia, 2021). Pre COVID-19, these numbers would typically be doubled (L. DeYoung, personal communication, May 14, 2021). The shelters are experiencing challenges securing housing for their clients. As such, their clients are staying longer than usual, which means that the shelters cannot serve as many clients as they once could.

Vulnerable Populations

Certain populations are at a greater risk of housing insecurity and homelessness not only because they are particularly vulnerable to poverty and low income but also because they face additional barriers to accessing housing, including violence, racism, and accessibility.

Non-Elderly Singles. People under the age of 58 without any children enrolled in school, who are low income or unemployed cannot qualify for senior or family public housing (Housing Nova Scotia, n.d.; J. MacMaster, personal communication, July 12, 2021). Subsequently, their only option is to apply for the CNSTHB. Consider the CNSTHB for a single 45-year-old woman with a monthly income of \$1,250. She would receive a benefit of \$312/month, which is the difference between the average market rent for a one-bedroom apartment (\$687/month) and 30%

of her income (\$375/month). However, if the only one-bedroom apartment that is available in Pictou County is \$750/month, then she would have to pay an extra \$63/month to her landlord, thereby exceeding 30% of her income.

The rent supplement IA rent scale for a single adult is \$535/month of the \$686/month they receive from IA (Department of Municipal Affairs and Housing, 2021; S. MacDonald, personal communication, July 12, 2012). According to the CMHC, the average market rent for a one-bedroom apartment in Pictou County is \$687/month so a single adult on IA would receive a CNSTHB of \$152/month (Housing Nova Scotia, 2021). Even if there was a one-bedroom apartment available in Pictou County for \$687/month, including utilities, the benefit would leave the recipient with only \$151/month of their IA after paying rent, which is not nearly enough to pay for their other basic needs, including food, clothing, and transportation. However, as previously mentioned, the average market rents according to the CMHC do not reflect the reality of rent prices in Pictou County and thus, many single adults on IA are left with less than \$151/month for other necessities after receiving the CNSTHB.

Funding alone cannot protect non-elderly singles from home insecurity and homelessness. The majority (75%) of clients at Viola's Place are on income assistance and/or receive the CNSTHB (L. DeYoung, personal communication, May 14, 2021). There is a clear demand for affordable housing options tailored toward non-elderly singles.

Men. There is an overrepresentation of men in non-gendered homeless shelter (Homeless Hub, n.d.). The majority (66%) of clients at Viola's Place and Roots for Youth are males (Affordable Housing Association of Nova Scotia, 2021). Single men experience unique risks, including higher rates of addictions, mental illness, and disability, which make them vulnerable to homelessness and housing insecurity (Homeless Hub, n.d.).

Women. Women tend to be underrepresented in homeless shelters (Women’s National Housing & Homelessness Network (WNHHN), n.d.). This is not because they are less likely to be homeless but rather, because they do not feel safe in homeless shelters, where they may be at risk of sexual exploitation and violence (S. Curtis-Thompson RSW, personal communication, July 22, 2021). Pictou County does not have a female-only homeless shelter. In fact, there are only two shelters for women in Nova Scotia, one in Halifax and the other in Sydney. As such, women are at a heightened risk of experiencing hidden homelessness, such as couch surfing or living in unsafe housing (SRHMC, 2020).

On average, women in Pictou County have lower incomes and experience poverty at greater rates than men. According to the 2016 census for Pictou County, the average after-tax Income was \$27,189 for women and \$40,029 for men (Statistics Canada, 2017a). Of the 12,180 individuals who earned an after-tax income of less than \$20,000 in 2015, 7,520 (61.7%) were women. 20.2% of women in Pictou County are considered low-income based on the Low-Income Measure after-tax, compared to 17.4% of men. Further, more women rely on government funding than men; 22.9% of women in Pictou County compared to 15.2% of men receive government transfers (Statistics Canada, 2017a).

There are various factors that contribute to this gender wage gap. First, women are funneled into traditionally female occupations, such as caregiving, teaching, and nursing, that tend to pay less than traditionally male occupations, such as construction, manufacturing, and mining (Canadian Women’s Foundation (CWF), 2019). Second, women are more likely to work in lower paid jobs than men; however, women are still paid less than men for doing the same job and despite having the same credentials.

In addition, women tend to experience a decrease in wage when they become mothers, while men typically experience a wage increase for fatherhood. This is also known as the motherhood wage penalty and fatherhood wage premium (CWF, 2019). Finally, women tend to work fewer hours or part-time to accommodate social expectations for women to be primarily responsible for unpaid domestic labour, including childcare. These obligations make them more likely to be interrupted or absent from work, thereby decreasing their likelihood of getting a promotion or salary increase (CWF, 2019).

Since lower incomes and poverty are directly related to housing insecurity and homelessness, it is not surprising that women are at a greater risk of living in core housing need than men; 22.8% of female one-person households compared to 18.9% of male one-person households were in core housing need in 2016 (CMHC, 2021). Female led households are especially vulnerable to housing insecurity and homelessness because they tend to work fewer hours and earn even less than women without children (CWF, 2019). The majority (80%) of single-parent households in Pictou County in 2015 were headed by female led households, 24.7% of which were living in core housing need (CMHC, 2021; Statistics Canada, 2017a). In comparison, 15.2% of single parent households headed by men were in core housing need. This gender disparity is even more pronounced among renter households; 39.3% of renter households headed by women, compared to 28.6% of renter households headed by men were in core housing need (Statistics Canada, 2017a). In addition, female led households are much more reliant on public housing than male led households; the majority of tenants in public housing for families in Pictou County are female led households (J. MacMaster, personal communication, July 12, 2021).

The risk of homelessness means some women may feel forced to stay in unsafe housing (SRHMC, 2020). The rate of domestic violence has more than doubled since the pandemic (Donato, 2021). Low vacancy rates and high rent prices have made it increasingly difficult for women to escape violence at home (Cooke, 2021). While Income Assistance does offer \$950/month to single and unemployed individuals who are fleeing an abusive situation, it is still incredibly difficult to find rental housing available in Pictou County. As a result, many abused women do become homeless, which puts them at an increased risk for unique forms of violence, including human trafficking and sexual assault (WNHHN, n.d.). They may feel further discouraged from seeking support due to a lack of privacy in their small rural community.

Pictou County does have a shelter for abused women and children, called Tearmann House. Typically, the shelter has 15 beds; however, since COVID, they have only been able to offer seven (Tearmann Society for Abused Women and Children, personal communication, June, 2021). The maximum length of stay is usually six weeks, though almost all of their clients have requested to stay longer since the pandemic due to the shortage of affordable housing in Pictou County. Recently, they have had to turn away homeless women who are not experiencing intimate partner or family violence (Tearmann Society for Abused Women and Children, personal communication, July, 2021).

In addition to providing emergency shelter, Tearmann Society has partnered with EMHA to provide second stage housing for abused women and children, called Brenda's Place (Tearmann Society for Abused Women and Children, personal communication, July, 2021). They have six units, four 3-bedroom and two 2-bedroom apartments, and men are not allowed to enter the property. The units are subsidized by EMHA, meaning that tenants pay no more than 30% of their income toward rent and the rest is covered by the housing authority. Tenants can

stay at Brenda's Place for up to one year. To rent a unit, prospective tenants must fill out applications through the EMHA and Tearmann House. The application review takes about a month. Currently, all units at Brenda's Place are occupied, and many tenants have requested to stay longer than one year, because they cannot find affordable housing elsewhere in Pictou County. There is a clear need for more transition housing in Pictou County.

Abused mothers may feel intimidated from seeking support for fears of having their children apprehended by child welfare (D. Boyd RSW, personal communication, July 15, 2021). When children are apprehended, the parent(s) may lose their housing. However, housing is a requirement of parents before they can get their children back. The shortage of affordable housing options for families in Pictou County makes this nearly impossible for abused mothers. There is a need for long-term housing that is safe, affordable, and suitable for abused women and children.

Nonetheless, it is crucial to recognize that not all women experience homelessness and housing insecurity equally (WNHHN, 2021). Gender interacts with other social categorizations, including age, sexuality, disability, and race, to shape women's experiences of homelessness and housing insecurity. Marginalized and disadvantaged groups of women are disproportionately impacted.

Children. One in four children in Pictou County is living in poverty (Saltwire Network, 2021). Children living in single parent households, especially those living in female lead households, are disproportionately impacted. Poverty has a direct influence on housing; in 2016, 10.6% of all households and 28.2% of renter households with at least one child under the age of 18 were in core housing need (CMHC, 2021). There is a lack of rental housing on both the private and public rental market in Pictou County. Families with children are less likely to be

selected by private landlords. Only 250 public housing units are for families, some of which are occupied by singles and couples whose children have moved out (J. MacMaster, personal communication, July 12, 2021). Currently, six families at Big Brothers Big Sisters of Pictou County are dealing with housing issues (R. MacLean-Swinamer, personal communication, July 8, 2021). Between these six families, 16 children are being impacted.

The consequences of inadequate housing for children and youth include a perceived lack of control, which can lead to anger and self-harm, as well as depression and anxiety (R. MacLean-Swinamer, personal communication, July 8, 2021). Homeless children are three to four times more likely to have mental health issues than their peers (SRHMC, 2020). In addition, children may have to change schools as their family moves between housing, thereby losing their school community and supports. This can have a serious impact on their education and social development (R. MacLean-Swinamer, personal communication, July 8, 2021).

Low- and modest-income families with children under the age of 18 may be eligible for Nova Scotia child benefit, which offers \$77.08/month for the first child, \$68.75/month for the second, and \$75/month for each additional child, and Canada child benefit of \$569.41/month for children under 6 years and \$480.41/month for children 6 to 18 years old (Government of Canada, 2021). Still, funding cannot be the only solution when there is a shortage of affordable housing options for families on the private and public rental market. There is a need for new affordable housing in Pictou County that meets the needs of low-income families.

Youth. Although youth aged 15 to 24 years made up only 10.4% of the population of Pictou County in 2016, they were the largest population (22.4%) in core housing need (CMHC, 2021). Youth are vulnerable to housing insecurity and homelessness because they are unlikely to have a stable income and support network (Homeless Hub, n.d.). In 2016, 24.7% of youth under

18 years were low-income based on the Low-Income Measure after-tax, compared to 18.8% of the general population of Pictou County (Statistics Canada, 2017a). There are several other factors which increase the risk that youth will experience housing insecurity and homelessness, including addictions, human trafficking, relationship breakdown, and family dynamics (Homeless Hub, n.d.). Landlords may also discriminate against renting to youth for these reasons.

Pictou County Roots for Youth offers emergency shelter to home insecure youth aged 16 to 24 years (Pictou County Roots for Youth, n.d.). Approximately 200 youth come to the Centre every year for basic needs, including laundry, meals, and internet. The shelter can house up to seven individuals at a time in single rooms for up to 3 months. Since the start of the pandemic, they have housed 20 individuals, many of whom have stayed longer than 3 months because of the shortage of affordable housing in Pictou County. In the past two months alone, they have had to turn away 31 people due to a lack of shelter space. However, this data does not accurately reflect the prevalence of homelessness among youth in Pictou County. Youth are less likely to access emergency shelter because it puts them at risk of violence and sexual exploitation; rather, they tend to experience hidden homelessness by couch surfing (Homeless Hub, n.d.).

LGBTQ2+. While data is lacking that examines the prevalence of homelessness and housing insecurity among the LGBTQ2+ community in Pictou County, Canadian research suggests that LGBTQ2+ individuals, specifically youth, experience homelessness and housing insecurity at disproportionately higher rates than non-LGBTQ2+ people. It is estimated that 25 to 40 percent of homeless youth in Canada identify as LGBTQ2+ (Abramovich, 2016). There are several reasons why LGBTQ2+ youth are at risk of homelessness, with family issues being the most common. Many are kicked out of or run away from their home due to family conflict

surrounding their sexual orientation or gender identity and/or violence and abuse at home. While living on the streets or in homeless shelters, LGBTQ2+ youth are at risk of experiencing harassment, abuse, and stigma. LGBTQ2+ youth who are homeless experience mental illness and suicidal behavior/ideation at higher rates than non-LGBTQ2+ homeless youth and LGBTQ2+ individuals who are not homeless. There are currently no LGBTQ2+ specific housing options or homeless shelters in Pictou County to meet the needs of this high-risk population.

Incarcerated Youth. The John Howard Restorative Justice program helps young offenders aged 12 to 17 reintegrate into their community. This vulnerable population faces unique barriers to accessing housing. Their release is often conditional on their housing situation. However, many landlords will discriminate against young offenders by asking for references from previous landlords and employers, and criminal record checks on housing applications. Landlords fail to recognize that young offenders cannot secure employment without housing. Thus, many offenders end up homeless, living in shelters, vehicles, on the streets, or with friends and family, which increases the likelihood that they will engage in criminal and high-risk behaviors and experience mental illness and addictions.

Indigenous People. Homelessness and housing insecurity amongst Indigenous people are deeply rooted in over 100 years of colonialism and cultural genocide against Indigenous people in Canada (WNHHN, n.d.). Intergenerational trauma caused by this genocide, along with structural racism in the health care, justice, and education systems and labour force, contribute to the higher rates of mortality, mental and physical illness, suicide, substance abuse, and unemployment, and lower levels of education and income among Indigenous people (Homeless Hub, n.d.). As a direct consequence, there is an overrepresentation of Indigenous people living in poverty. In 2016, there were 1,610 individuals of Indigenous identity in Pictou County, of which

21.1% were considered low-income based on the Low-Income Measure and 19.5% were unemployed (Statistics Canada, 2017a). In comparison, the low-income and unemployment rates for residents of non-Indigenous identity were 18.8% and 12.2% respectively. Despite their greater risk of low-income and unemployment, Indigenous people are less likely to receive government funding with only 17.9% of Indigenous people in Pictou County receiving government transfers in 2015, compared to 18.2% of the general population (Statistics Canada, 2017a). On average, those of Aboriginal identity received \$2,011 less from government transfers than non-Indigenous residents. Consequently, Indigenous people are at a greater risk of housing insecurity than the general population of Pictou County; 13% of Indigenous households in the New Glasgow CA were in core housing need, compared to 10.7% of non-Indigenous households (CMHC, 2021). Indigenous women and girls suffer disproportionately from poverty and violence, making them particularly vulnerable to homelessness and housing insecurity (WNHHN, n.d.).

The Mi'kmaq First Nation make up the largest population of Indigenous people in Pictou County (Statistics Canada, 2017a). The majority of the Mi'kmaq community live on reserve. The demand for social housing is highest among younger families and couples who are looking to move into their own home on reserve. However, these families may end up waiting years before a unit becomes available. As a result, many houses are overcrowded with two to three multi-generational families living in the same home, which increases their risk of COVID-19 transmission (K. Boyles, personal communication, July 15, 2021). On a positive note, the Pictou Landing First Nation will receive over \$1 million under the CMHC National Housing Strategy to build seven permanent affordable housing units on reserve for single persons and families. Currently, they are experiencing challenges finding space to build these housing units, as there

are limited building lots available on reserve (K. Boyles, personal communication, July 15, 2021).

African Nova Scotians. African Nova Scotians make up the largest visible minority population in Pictou County. In 2015, there were 685 African residents in Pictou County (Statistics Canada, 2017a). Even though they only make up less than 2% of the population in Pictou County, African Nova Scotians are overrepresented among those experiencing home insecurity and homelessness. This is a direct result of historical and structural racism impacting their access to education, employment, and housing.

First, African Nova Scotians are vulnerable to housing insecurity and homelessness because they experience an exceptionally high rate of poverty compared to the general population. Although there is no data specific to Pictou County, 32.4% of African Nova Scotians were living in poverty in 2017, which is double the rate of poverty among white residents (Devet, 2017). In contrast to the child poverty rate of 22%, the poverty rate for African children in Nova Scotia is 40%, which is almost twice of that for non-visible minority children. The poverty rate is greatest among those between the ages of 18 and 24 at 50.2%. African Nova Scotian women also experience poverty at a slightly higher rate than men. Second, social institutions are deeply engrained with racist practices which prevent African Nova Scotians from accessing housing. This includes discrimination from landlords and higher rates of eviction and gentrification.

Newcomers. From 2011 to 2016, Pictou County welcomed 180 immigrants. In 2016, immigrants made up 3% of their population (Statistics Canada, 2017a). Of the 1,270 immigrants in Pictou County in 2016, 61.4% were economic immigrants, 31.8% were sponsored by family,

and 6.1% were refugees. The majority (56.3%) came from Europe, followed by Asia (25.2%) and Americas (16.4%).

Nova Scotian immigrants experience poverty at far greater rates than non-immigrants (Frank et al., 2020). The 2016 census revealed the poverty rate among immigrant children was 40.3%, which is more than double that of non-immigrant children and the national poverty rate among immigrant children. Recent immigrants are at the greatest risk of poverty; over half (56.8%) of immigrant children who came to Nova Scotia between 2011 and 2016 live in poverty.

Immigrants in Pictou County disproportionately experience housing insecurity and homelessness, especially those who most recently immigrated. In 2016, 10.3% of all immigrant households and 20% of recent immigrants were in core housing need (CMHC, 2021). More specifically, 29.6% of immigrant renter households and 3.3% of immigrant homeowner households were in core housing need. The housing stock in Pictou County cannot support the influx of immigrants and refugees. Newcomers face additional challenges to accessing housing, including language and cultural barriers, racism, discrimination from landlords, and lack of social support and capital.

Housing is Not Accessible

Seniors. As previously mentioned, seniors represent the largest and fastest growing population in Pictou County (Statistics Canada, 2017a). In 2016, 34% of households in Pictou County had at least one senior resident over the age of 65 (Statistics Canada, 2017a). Although only 8% of seniors were in core housing need in 2016, they face unique challenges concerning the accessibility, safety, and quality of housing (CMHC, 2021). The majority (57.4%) of homeowners are seniors over the age of 55 who wish to age in place (CMHC, 2021). They tend

to live in older and larger houses that are expensive to repair and maintain (Housing Nova Scotia, 2019). Since the pandemic, the costs for home repair and maintenance have become increasingly unaffordable (Nova Scotia Affordable Housing Commission, 2021). Also, seniors are at risk of developing disabilities which inhibit their ability to maintain and repair their home themselves. As such, many seniors end up living in substandard housing.

Housing Nova Scotia (n.d.) offers a number of programs to help homeowners pay for major repairs and adaptations to make their home become accessible. These include the Homeownership Prevention, Provincial Housing Emergency Repair, Seniors Citizens Assistance, and Emergency Repair programs. The value of these grants depends on the type of repair, though they can range from a maximum of \$6500 to \$7000. The Homeowner Residential Rehabilitation Assistance program offers \$18,000 to homeowners who require major repairs to meet the minimum health and safety requirements. The loan is forgivable as long as the homeowner stays in their house for at least five years after making the repairs. The Home Adaptations for Seniors' Independence program provides a one-time forgivable grant of \$3,500 to low-income seniors to adapt their home to become accessible.

However, these grants no longer reflect the reality of costs for construction and repairs in Pictou County (M. MacLellan, personal communication, July 15, 2021). The value of these grants has not changed despite those costs for home repairs and adaptations have skyrocketed since the pandemic (M. MacLellan, personal communication, July 15, 2021). In addition, many seniors are excluded from these grants because they are not considered low-income according to EMHA. For example, to qualify for the Homeowner Residential Rehabilitation Assistance program, a resident of New Glasgow must make an annual income under \$28,000. In contrast, a resident of River John needs an annual income under \$45,000 to qualify. The explanation for this

difference is unclear, yet it is important because it excludes many seniors in New Glasgow from getting the home repairs and adaptations they need to live safely (M. MacLellan, personal communication, July 15, 2021).

Senior renters are significantly more likely to be in core housing need than homeowners. In 2016, 24.2% of renter households and 3.2% of owner households with at least one senior over the age of 65 were in core housing need (CMHC, 2021). Women are disproportionately impacted because they have significantly lower incomes than men according to Low-Income Measure after-tax; 23.1% of women over 65 years are considered low-income in contrast to 15.1% of men (Statistics Canada, 2017a). Generally, women retire with less than men because they earn less and work fewer hours. Also, senior women tend to experience hidden homelessness, living in unsafe or inadequate housing and only seeking help as a last resort. This makes them vulnerable to being taken advantage of by landlords. They may be afraid of being evicted if they complain to their landlord about repairs or maintenance. Still, senior women are much more reliant on public housing than men. The majority of senior tenants in public housing are women (J. MacMaster, personal communication, July 12, 2021).

In addition to public housing, there are many opportunities for seniors to receive funding. First, unemployed seniors over the age of 55 may receive the Enhanced Standard Household Rate on Income Assistance of \$950/month. Second, individuals over the age of 60 are eligible to receive the Canadian Pension Plan retirement pension (CPP; Government of Canada, n.d.). On average, recipients receive \$679.16/month; however, this amount depends on the individual's contribution to the CPP.

Third, seniors over 65 can receive monthly payments up to \$626.49 with Old Age Security. There is a plan to increase the OAS pension by 1.3% in July 2021, but only for seniors

over the age of 75. This is because the Canadian government assumes that seniors between the ages of 65 to 75 are able to work and earn more money if they please. Lastly, lower income seniors may also apply for a Guaranteed Income Supplement (GIS) or Allowance. The GIS ranges from \$563.27/month for seniors with a partner receiving allowance or OAS, and \$935.72/month for single, widowed, or divorced seniors or those with a partner who does not receive OAS. Seniors between 60 to 64 years can get an Allowance of \$1,174.49/month if their partner receives the GIS and OAS (Government of Canada, n.d.). Nonetheless, Pictou County needs more rental housing that is both affordable and accessible for seniors.

People with disabilities. Nova Scotia has the highest population (30%) of individuals aged 15 and older living with disability than any other province in Canada (Government of Nova Scotia, n.d.b). The disability rate in the Northern region of Nova Scotia, which includes Pictou County, is slightly higher than the provincial average at 32%. Women experience disability at a somewhat higher rate than men with 32.4% of women and 28.1% of men living with a disability in Nova Scotia (Government of Nova Scotia, n.d.b). Seniors make up the largest population (41%) of those living with a disability, followed by working adults between 25 and 64 years old (29%), and then youth aged 15 to 24 (21%). The most common disability types are pain, flexibility, mobility, and/or mental health related (Government of Nova Scotia, n.d.b).

People living with disabilities are particularly vulnerable to housing insecurity and homelessness and experience additional barriers to accessing housing. They may face challenges securing employment, may have to work fewer hours or may be unable to work at all due to their disability, thereby increasing their risk of poverty and low income. Only 55.4% of people living with a disability in Nova Scotia are employed, compared to 78.8% of the general population (Government of Nova Scotia, n.d.b). Of those living with a disability or chronic illness in Nova

Scotia, 40% live in unaffordable housing (CCPA, 2021). According to the 2016 census for the New Glasgow CA, 32.4% of renter households with at least one resident with activity limitations were in core housing need (CMHC, 2021). People with disabilities who can afford to rent still face challenges accessing housing, including landlord discrimination (CMA, 2013). Additionally, it is significantly harder to find rental housing in Pictou County that is accessible for someone with a disability.

In 2013, the provincial government announced a 10-year road map to close institutions and provide community-based living arrangements for all people with disabilities (Disability Rights Coalition of Nova Scotia, 2021). The purpose of the road map was to promote community inclusion of people with disabilities. However, the Disability Rights Coalition of Nova Scotia (2021) suggests that the government has failed to follow through on their commitment. People with disabilities continue to be excluded from services and supports, including independent living options within their community, and forced into institutions as their only option for social assistance. In fact, 151 fewer people with disabilities were supported by the Disability Supports Program in 2021 than in 2013/14 (Disability Rights Coalition, 2021). The wait list for the Disability Supports Program has increased by more than 74% from 1,099 in 2014 to 1,915 in 2021. Over 1,951 people with disabilities are waiting for supports and services for independent living options in the community. No institutions have been closed since the government announced the roadmap in 2013, and restrictions to admittance of people with disabilities to institutions have been removed from official government policy in May 2021 (Disability Rights Coalition, 2021). Pictou County still has one Adult Residential Centre (ARC) and three Residential Care Facilities (RCF) for people with disabilities.

Summer Street is a Non-Profit organization in Pictou County for adults over 18 with intellectual disabilities. The Person Directed Planning Pilot Project is a collaboration with the Department of Community Services to help serve individuals that self-identify with having a disability and lacking resources and services within the Northern Region. The pilot currently consists of 52 individuals, of which 29 identify as female and 23 as male. 41 of these individuals are low-income (P. Gallant, personal communication, Aug 8, 2021). Since joining the project, four individuals have been housed while eight still do not have housing. This data represents a snapshot of housing insecurity and homelessness among people with disabilities in Pictou County. Further research is needed to determine their exact need for housing.

Solutions

Immediate action needs to be taken to address the housing needs in Pictou County. It is clear that the government is not doing enough to protect low-income and unemployed residents of Pictou County from housing insecurity and homelessness; funding does not solve the shortage of affordable housing in Pictou County. Unfortunately, there is a lack of clarity as to who is primarily responsible for improving the housing situation in Pictou County, which makes it difficult to coordinate and execute action.

Community

Non-Profit and community organizations are the social safety nets of the community. They play a role in acknowledging narrative stories of people in the community who are facing homelessness and housing insecurity and advocating for these clients.

In July 2021, 103 stakeholders were sent a survey for the purpose of understanding the housing issues facing Pictou County from the perspective of organizations within the

community. Of the 46 people surveyed from organizations across Pictou County, only nine indicated that housing was a part of their organization's mandate. However, when asked how often they work with clients facing housing issues, 12 answered daily, 8 said a few times a week, and 11 did so a few times a month. According to these organizations, the most critical housing issues facing Pictou County are that housing is not available and not affordable. Respondents were also asked how these housing issues impact their clients. Common responses included exploitation, mental health, addictions, physical health, food insecurity, criminal and high-risk behavior, and access to employment.

The housing crisis is also taking a toll on these organizations. Several respondents mentioned that their organization is experiencing a shortage of volunteers and staff as a result of burnout. Many staff feel helpless when they cannot secure housing for their clients. For organizations in which housing is not a part of their mandate, housing challenges are depleting their resources and taking away from their ability to do the work that relates to their mandate.

While many of these organizations have provided temporary relief for home insecure and homeless residents of Pictou County, solutions need to be more coordinated and permanent, focusing on prevention, rather than reaction. These organizations are invested in understanding the housing needs of their clients and finding a solution for them. However, they cannot do so without the combined support of municipalities and federal and provincial governments. The housing crisis in Pictou County is a shared responsibility of the federal and provincial governments, municipalities, and community. The first step in solving the housing crisis in Pictou County is to engage these key partners.

Federal Government

The primary role that the federal government plays in housing is funding through the CMHC. Another responsibility that the CMHC can undertake is navigation by helping provincial and municipal governments and community organizations plan where and how to use the funding for a solution.

Provincial Government

The provincial government is another key partner in funding affordable housing in Pictou County. They need to make it easier to build new affordable housing developments and renovate existing affordable housing stock. This may be done by allocating more funding to rural communities, like Pictou County, and reducing the time-consuming and complex regulations and bureaucratic procedures that often prevent action.

Provincial governments can also give municipalities the authority to require developers to build a specific number of non-market housing units or contribute to municipal housing funds as a requirement for new developments (Affordable Housing & Homelessness Working Group CBRM area, n.d.). Municipalities should also be given the power to prohibit developers from replacing existing affordable housing with more expensive housing or require developers who do so to build new rental units or pay a fee.

In addition to improving the affordable housing stock in Pictou County, the provincial government needs to increase income assistance, the CNSTHB, and grants for home repairs and adaptations to match the competitive rental market.

Municipalities

Though their budget is limited, there are several actions that municipalities can take to support affordable rental housing in Pictou County. First, they can establish policies, such as a

minimum standard by law, to ensure that landlords are keeping up to date with repairs and maintenance of their units and are not discriminating to whom they rent to. They can also develop a regional by law to regulate Airbnb's in Pictou County. Second, municipalities can sell or lease their land to co-op and Non-Profit housing providers at a lower rate or no cost (Affordable Housing & Homelessness Working Group CBRM area, n.d.). Third, they can create a fund for affordable housing projects with the money they receive from development fees on market housing. In addition, municipal governments can collaborate with community land trusts to protect existing and build new affordable housing. Finally, municipalities can partner with community organizations and local supporters to lobby provincial and federal governments to build and protect the affordable housing stock (Affordable Housing & Homelessness Working Group CBRM area, n.d).

Housing Models

Unfortunately, funding for affordable housing developments tends to be allocated to the HRM. Building new housing may not be realistic or effective for Pictou County for numerous reasons, including bureaucracy and lack of funding. Instead, we need to build on and improve the existing affordable housing stock. Affordable housing models that have worked in communities similar to Pictou County include community housing and companion housing. However, any effort to improve the housing situation in Pictou County needs to take an intersectional lens by considering the unique needs of vulnerable populations.

Community Housing

The public and community housing sector in Pictou County lacks long-term sustainability. Most public housing units are single-family dwellings that were developed

between 1970 and 1980 and have high energy and repair costs (EMHA, personal communication, 2020). Multi-unit buildings are much more environmentally and financially sustainable.

Moose Jaw Housing Authority. The population of Moose Jaw, Saskatchewan is similar to Pictou County with 33,890 residents, yet their housing situation is much better (Statistics Canada, 2017b). Rather than allocating funding toward rent subsidies, the Saskatchewan Housing Corporation (SHC) invests in their public housing stock because they believe that rent subsidies only incentivize private landlords to raise their rent prices (Moose Jaw Housing Authority (MJHA), personal communication, 2020). In 2016, the Saskatchewan Housing Corporation (SHC) recognized that they were losing money with most of their public housing being single-family units. In response, they sold over 200 single-family units and built three apartments in Moose Jaw.

The SHC now owns over 800 units across seventeen multi-unit buildings for low to moderate income seniors, families, and people with disabilities, which are maintained and managed by the Moose Jaw Housing Authority (MJHA, n.d.). Of the 800 units, 486 are for adults 55+ across six multi-unit buildings, 18 are for people with disabilities in one villa, and 265 are for families across 10 multi-unit buildings. The MJHA does not have a waiting list and tenants can usually be housed within 30 days (MJHA, personal communication, July 17, 2021). Most tenants stay in their units long-term. There are approximately 30 staff who are available 24/7 for caretaking and maintenance. Since multi-unit buildings cost much less to power, heat, and repair, the MJHA is able to charge tenants no more than 30% of their income for rent and \$60 per month for utilities (MJHA, n.d.). In 2019, the MJHA actually ran a surplus, which went directly back into their buildings (MJHA, personal communication, 2020).

Approximately 60% of tenants receive government assistance. Households who are assisted by the Saskatchewan Assistance Program (SAP) are required to pay the shelter allowance rate, which is \$259 for a single employed adult, \$363 for a single unemployed adult, \$450 for a childless couple, \$563 for a family with 1-2 children, \$627 for a family with 3-4 children, and \$690 for a family with 5+ children (Government of Saskatchewan, n.d.). In addition to shelter allowance, low-income or unemployed residents of Saskatchewan are eligible to receive assistance that is specifically for utility, food, clothing, personal, and travel needs. Those who receive Saskatchewan Income Support (SIS) pay an even lower rent than the shelter allowance to ensure they have enough money left over for utilities (MJHA, personal communication, July 17, 2021).

The Antigonish Affordable Housing Society (AAHS). The AAHS is a board of volunteers with diverse backgrounds and expertise who are committed to creating affordable housing options for low-income residents that are environmentally, socially, and financially sustainable and community supported (AAHS, n.d.). The AAHS is funded by the government, municipalities, and local supporters (AAHS, personal communication, 2020). In 2016, the AAHS began construction of phase one of Riverside Estates. The four-unit building opened in 2017, and eventually expanded to 14 one and two-bedroom apartments in 2018. To qualify for a two-bedroom apartment, tenants must have a household income less than \$42,800. Currently, there is an opening for a two-bedroom apartment with a rent of \$637/month.

The AAHS has a community navigator, who is responsible for providing support to tenants in accessing resources to live well, including employment, education, and basic needs, and participating in social and leisure activities within the community (AAHS, n.d.). Residents of Riverside Estates may also sit on the tenant advisory board, which meets with the community

navigator to discuss issues with the building and strategies to promote a sense of community among residents. According to the AAHS, bureaucracy and red tape across all orders of government are barriers to building affordable housing (AAHS, personal communication, 2020). Additionally, there are many more funding opportunities for renovations than new builds.

The Family Services Association of Western Nova Scotia. The Family Services Association of Western Nova Scotia wants to turn an old Home Hardware in Bridgewater, Nova Scotia into affordable housing (Laroche, 2021). The plan is to build a U-shaped apartment complex with a public courtyard in the middle and civic and social enterprise sites at street level. This project will not only improve the downtown core of Bridgewater but it will also offer affordable housing options that do not require transportation to access services and amenities (Laroche, 2021). The apartment complex will be more environmentally friendly and profitable than free-standing homes. However, the Non-Profit organization is facing challenges finding funding for the project, as the project is too big to be considered a renovation yet does not meet the criteria for a new build, as outlined by Housing Nova Scotia (Laroche, 2021).

Similar multi-unit models should be considered for Pictou County. There are plenty of commercial and multi-family buildings for sale in downtown areas of Pictou County. Rather than fixing existing free-standing homes, the government could sell them and invest in renovating commercial and multi-family buildings, which would be more sustainable and profitable in the long-term. Commercial real estate could offer apartments on the upper level and civic and social enterprise sites at the street level, which would both rehabilitate downtown sites and improve the affordable housing stock.

Ryan's Park. Rather than being institutionalized, people with disabilities need opportunities to live independently within their community. Ryan's Park was started by a mother

who wanted her son with autism to live in a supportive community with friends and family, rather than his group home (Ryan's Park. n.d.). The community is within walking distance of key amenities and services in Kentville, Nova Scotia and consists of 22 townhomes surrounding a courtyard and a clubhouse with shared facilities, including a fitness center, lounge area, and kitchen. They also plan to build three multi-unit apartment buildings with increased security and accessibility via elevators, one level units, and underground parking. Ryan's Park fosters social connection and inclusion and improves the quality of life for people with disabilities and their families (Ryan's Park, n.d.).

Companion Housing

Another affordable housing model that may work for Pictou County is companion housing. Companion housing pairs two compatible yet unrelated individuals and/or families to live in a home together (Happipad, n.d.). The most common arrangement is a senior homeowner renting a room in their house to a young adult or family. Companion housing is sustainable because it builds on the existing housing stock (Godfrey, 2021). Not only does companion housing increase the affordable housing stock but it also fosters social inclusion while allowing seniors to age in place (Godfrey, 2021; Happipad, n.d.). Companion housing creates a family dynamic within the home with guests and hosts sharing meals, shopping together, and supporting each other.

Happipad is an organization founded in British Columbia which facilitates and oversees companion housing (Happipad, n.d.). Through Happipad, hosts and guests create a profile describing their personality, lifestyle, and habits. Guests can apply to rooms they like and then the host may connect with the guest if they wish. Before confirming the living arrangement, guests and hosts design and sign a contract together. While the host is responsible for setting

their own rent, Happipad does ensure that rent prices remain affordable, usually between \$600 to \$900. To avoid conflict, guests pay rent directly to Happipad, which is then relayed to the host.

The Aging Well Coalition and NSCC have been working together to bring Happipad to Pictou County, specifically with the aim of pairing senior homeowners with students looking to rent. Other populations who may benefit from companion housing include immigrants and female led households who are vulnerable to social isolation

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