



DMAH & DSP

Understanding Opportunities

Program Alignment & Key Questions

Community Housing Acquisition Program

- The CHAP helps community housing providers preserve and expand the supply of affordable housing. Community housing providers can apply to the Community Housing Acquisition Program for a **loan to help buy existing multi-unit residential properties for non-market (community) housing**. The program is specifically targeted at non-profits and housing cooperatives across Nova Scotia
- The program can **encourage non-profit service providers and community organizations** to create dedicated spaces for inclusive housing options with fixed-interest loans
- Program **eligibility changes** require a minimum of 5 self-contained units to be viable for funding access

CHAP Questions:

- Can a dedicated stream or contact be provided for DSP Service Providers considering expansion opportunities?
- Can eligibility be changed to accommodate smaller-scale projects to support DSP participants moving into the community? (ex: duplexes or triplexes)
- Is there an opportunity for DSP to engage with current CHAP applicants to understand if they can accept/hold spaces for DSP participants?
- Is there space for DMAH to encourage accessibility as a point for CHAP applications, allowing for accessible spaces to be established throughout the province?
- Program eligibility confirmation required from DMAH for DSP Service Providers looking to expand mixed-market opportunities, as the current program notes that residential care is ineligible for funding? Would persons being provided support in these homes be considered "residential care"

Program Alignment & Key Questions

Affordable Housing Development Program

- The Affordable Housing Development Program supports the creation of affordable housing. Private developers and community housing developers can apply for forgivable loans from the Affordable Housing Development Program to help fund the **construction of new housing or the conversion of non-residential buildings**. Both must include affordable rental units for households with low to moderate income.

AHDP Questions:

- Can a dedicated/priority stream be provided for DSP (RCF) Service Providers looking to convert existing facilities into MMH and Remedy complaint housing? (20 RCFs need to transition, this is a large opportunity for collaboration between DMAH and DSP here that can support both mandates)
- Can the application eligibility be expanded beyond private/community housing developers to allow DSP Service Providers who may be new to housing development, but have existing residential buildings?
- Is there space for DMAH to encourage accessibility as a point for AHDP applications, allowing for accessible spaces to be established throughout the province?

Program Alignment & Key Questions

Homeowner Rehabilitation Assistance Programs & Residential Rehabilitation Assistance Programs Programs

- The series of HRAP and RRAP programs offers grants and forgivable loans to low-income households and eligible groups to allow for **emergency home repairs as well as repairs related to health, safety and accessibility**. These series of programs include SCAP, HASI, ERP, RRAP, HRAP, Access-A-Home, and more.
- The program's **extensive waitlist and high uptake** could pose challenges for DSP applicants in accessing funding unless priority mechanisms are established between DMAH and DSP.

HRAP & RRAP Questions:

- Can a priority intake stream be established for DSP participants transitioning to community who require accessibility renovations? - (ex: DSP participants with accessibility needs pre-approved to the accessibility grant stream - aligned with access-a-home)
- Is there an opportunity to prioritize intake for DSP participants or DSP landlords/Landlords looking to support DSP participants to access funding for required renovations?
- As DSP expands its regional hubs and its mandate to provide support for persons with disabilities outside of the disability support program, is there potential to develop a direct contact or stream between Local Area Coordinators and DMAH to support access to this program?

Pre-Meeting Levelset & Key Questions

5

Secondary & Backyard Suite Incentive Program

- The Secondary and Backyard Suite Incentive Program helps homeowners create affordable housing on their property. Homeowners can apply for a loan to build a secondary or backyard suite on the property of their primary residence.
- The program can create housing opportunities for DSP participants, **providing opportunities for family members to establish additional living areas** for participants among existing infrastructure.
- **Great to see the changes that have been incorporated!!** The increased threshold to 40k - expanded the list of those eligible to live in and build these units. Family members living with disabilities, grandchildren, siblings, aunts, uncles, nieces and nephews are now eligible to live in or build suites.

SBYS Questions:

- Under the eligibility is there an opportunity for DSP Service Providers to access this funding even though they are not family, but supporting an individual with disabilities? (ex: building an independent basement suite for an ILS/IF participant)
- If additional funds are required to make specific accessibility enhancements - can this be combined with other grant programs, or is there an opportunity for top-ups in specific cases for DSP participants?



Agenda | Today's Goal

1. DMAH & DSP Opportunities
2. DMAH Overview & Mandate
3. Analysis Approach
4. DMAH Program Review
5. Leadership Questions & Next Steps

Objective:

The following will review **assessed opportunities for expansion and alignment between DSP and DMAH**, leveraging existing DMAH programs to support DSP in achieving required community transition targets.

The assessed DMAH programs and future partnerships can provide **opportunities to establish diverse market and service-based system enablers** for participants, families, and service providers.



Overview | DMAH & DSP Opportunities



- Over the Remedy timeframe, DSP is required to support approximately **1,000 individuals (Current ARC/RRC Placements: 425~ Current RCF Placements 341~)** to move into new community housing opportunities over the coming years (ARC/RRC/RCF/GH/DR)
- With the current housing situation in Nova Scotia and the court-ordered requirements from the Remedy, **finding community housing opportunities** for DSP participants is a noted risk to meeting the required transition targets
- DSP has initiated **exploratory meetings with DMAH leadership** to identify collaboration opportunities
- Before further partnerships can be developed a **clear understanding of how the DSP mandate can align** with current DMAH programs and services is required.

Work Done To Date:



Overview | DMAH Mandate & Overview



Department of Municipal Affairs & Housing:

The Department of Municipal Affairs and Housing provides programs, grants and funding to municipalities, individuals and community groups to support housing initiatives aligned with the Government's mandate. The Department also provides services and guidance to municipalities, towns and villages in many areas including safety and security, budget planning and finance, and policy and program development.

DMAH acts as a primary funding agent for varying groups to provide financial support and market incentives for housing initiatives. Within the context of DSP, these groups can be viewed as:

Renter/Homeowner Support



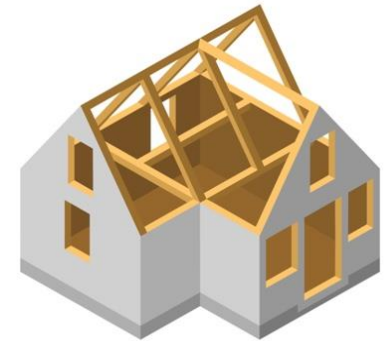
(Participants)

Landlord Support



(Landlords, Family Members & Service Providers)

Housing Developer Support



(Active Developers, Housing Groups, Service Providers)

DMAH Program Review

Program Review | Approach



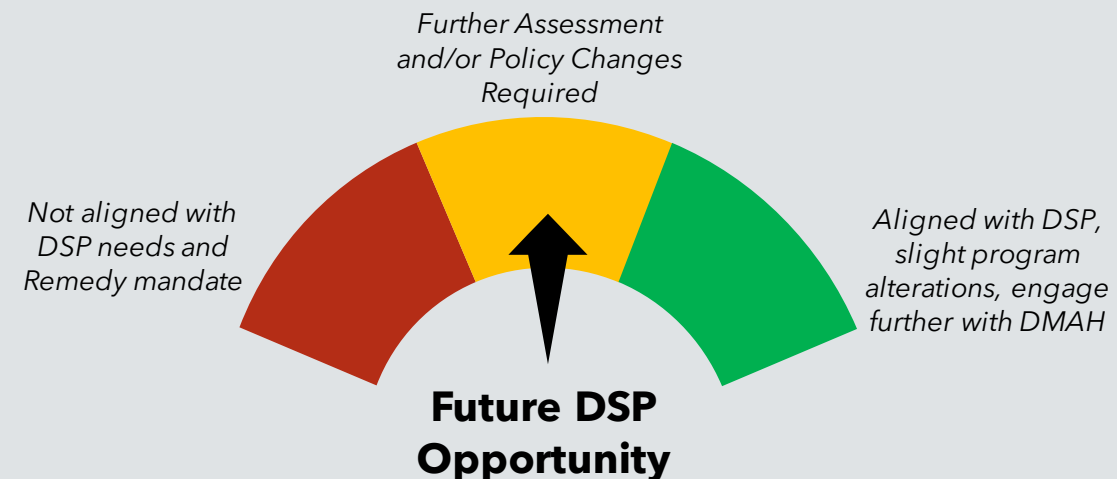
Initial Workshop Insights:

- Certain DMAH programs can provide opportunities for expanded eligibility or streamlined application channels to align with DSP's mandate and support remedy targets. These programs were subsequently prioritized by the working group as alignment opportunities.
- The competitive nature of the housing market and development might leave non-profits behind, mainly due to the systemic hurdles stemming from how these organizations are set up and the ability of private organizations to adapt faster.
- There is a need to create supportive systems for non-traditional landlords, like family members, co-ops and non-profits to provide additional housing solutions.

Workshop Review Questions:

- *How can DMAH Housing Programs provide expanded housing opportunities for DSP participants?*
- *In what ways could DMAH Housing Programs adapt their eligibility criteria or application processes to accommodate the needs of DSP participants?*
- *What are the key challenges /barriers that DSP participants may face in accessing current housing programs? How can these challenges be addressed or mitigated?*
- *How might modifications to existing Nova Scotia Housing Programs enhance opportunities and inclusivity for individuals transitioning into community living?*
- *How can collaborative efforts between DSP and DMAH expand opportunities for individuals with disabilities as they navigate the transition to community living arrangements?*










**The reviewed programs were ranked based on
Low /Medium/ High opportunity alignment
against DSP's mandate and the Remedy objectives**



Program Review | Overview



- Noted below is the DMAH program review conducted by the DSP specialists, which assessed whether existing DMAH programs can be expanded to support DSP in reaching its community transition targets or expand future housing opportunities for DSP participants.
- The following section will review the **prioritized program opportunities**, overview the assistance provided and frame how the specific programs can align with DSP's broader mandate.

Program	Summary	Alignment With DSP		
Community Housing Acquisition Program	CHAP assists providers in preserving and expanding affordable housing by offering loans for purchasing existing multi-unit residential properties for community housing purposes.			
Canada-Nova Scotia Targeted Housing Benefit	CNSTHB provides financial support of up to \$200 a month to homeowners/renters in severe housing need. Program is framed under a portable support structure.			
Affordable Housing Development Program	Supports the creation of affordable housing. Private developers and community housing developers can apply for forgivable loans from the AHDP to help fund the construction of new housing or the conversion of non-residential buildings.			
Land for Housing Program	The Land for Housing Program helps create affordable housing. Private developers and community housing developers can apply for provincially owned land available through the Land for Housing Program.			
Down Payment Assistance Program	Program helps Nova Scotians who pre-qualify for an insured mortgage to buy their first home. You can apply to the Down Payment Assistance Program for a loan of up to \$25,000 to help with the down payment.			
HRAP/RRAP Programs	Grants and forgivable loans for low-income households and eligible groups to allow for emergency repairs as well as repairs related to health, safety and accessibility. These series of programs include SCAP, HASI, ERP, RRAP, HRAP, Access-A-Home, etc.			
Secondary and Backyard Suite Incentive Program	The Secondary and Backyard Suite Incentive Program helps homeowners create affordable housing on their property. Homeowners can apply for a loan to build a secondary or backyard suite on the property of their primary residence			
Parent Apartment Program *	Creates affordable housing for senior family members by providing low-interest loans for renovations to existing single-family homes. The maximum loan available is \$25,000 and it must be repaid over a maximum of 10 years. The interest rate is established at the time of approval			
Rooming House Residential Rehabilitation Assistance Program	RHRRAP provides financial assistance to owners of rooming houses with accessible rent for people with lower incomes. RHRRAP program funds repairs and modifications to make sure Nova Scotians have access to affordable housing.			

* The parent apartment program was assessed by the project team, however, it has been replaced by DMAH with the expansion of the Secondary and Backyard Suite Incentive Program

Program Review | Community Housing Acquisition Program



Community Housing Acquisition Program

The CHAP helps community housing providers preserve and expand the supply of affordable housing. Community housing providers can apply to the Community Housing Acquisition Program for a loan to help buy existing multi-unit residential properties for non-market (community) housing. The program is specifically targeted at non-profits and housing cooperatives across Nova Scotia

Future Opportunities & Changes Required

- The program can **encourage non-profit service providers and community organizations** to create dedicated spaces for inclusive housing options with fixed-interest loans
- Program eligibility confirmation/changes required from DMAH for DSP Service Providers looking to expand mixed-market opportunities, as the **current program notes that residential care is ineligible for funding,**
- Program **eligibility changes will be required to support small-scale multi-residential units** and developments (the current program requires a minimum of 5 self-contained units to be viable for funding access, which would limit access for non-profits/co-ops wanting to establish a 4-unit multiplex for example)

Future Alignment Scenario: (DSP Service Provider & Non-Profits)

- DSP Residential Service Providers anticipate that participants are interested in staying in the local community can access CHAP funding to purchase and renovate market housing through fixed interest/amortized funding. Funding results in expanded mixed-market housing that can provide placement opportunities for DSP participants
- RCS/CLF engages with non-profit community housing providers who are engaged with the CHAP program to inquire about dedicating spaces in active developments to DSP participants interested in moving to the specific area, expanding community housing opportunities for DSP participants



Program Review | Affordable Housing Development Program



Affordable Housing Development Program

The Affordable Housing Development Program supports the creation of affordable housing. Private developers and community housing developers can apply for forgivable loans from the Affordable Housing Development Program to help fund the construction of new housing or the conversion of non-residential buildings. Both must include affordable rental units for households with low to moderate income.

Future Opportunities & Changes Required

- This program can provide opportunities for **repurposing existing DSP facilities (like RCFs) into affordable housing units**, supporting DSP participants and expanding housing opportunities across Nova Scotia.
- Opportunity to **streamline/prioritize funding access for RCF Service Providers looking to convert existing facilities into Remedy complaint housing opportunities**, expanding housing access for DSP participants while also increasing affordable housing across the province.
- Influence program to **prioritize accessibility alongside affordability**, ensuring new developments funded by DMAH can meet the needs of DSP participants and those with accessibility needs.

Future Alignment Scenario: (DSP Service Providers & Housing Developers)

- DSP RCF Service Providers access funding for the conversion of RCFs to affordable mixed-market housing. Funding is provided by DMAH to support eligible projects, once the renovation is completed, new units will open for DSP participants, expanding both community housing placements and affordable housing opportunities across the Province.
- Future funding provided for affordable housing development subsequently requires developers/housing providers to ensure that a certain allocation of units meet accessibility thresholds, expanding housing access for individuals with accessibility needs.



Program Review | HRAP & RRAP Programs



HRAP & RRAP Programs:

The series of HRAP and RRAP programs offers grants and forgivable loans to low-income households and eligible groups to allow for emergency home repairs as well as repairs related to health, safety and accessibility. These series of programs include SCAP, HASI, ERP, RRAP, HRAP, Access-A-Home, and more.

Future Opportunities & Changes Required

- Significant opportunity for these programs to fund accessibility renovations, expanding housing access for DSP participants. **DMAH is currently evaluating HRAP and RRAP's future**, offering a chance for direct alignment with DSP's mandate.
- Potential for **developing a streamlined application process for DSP-eligible participants** and **prioritizing program intake for DSP Landlords**, expanding housing access for DSP participants.
- Opportunity to **pre-approve DSP participants with accessibility needs** (e.g., individuals in wheelchairs) for specific grants, streamlining support during their transition to the community.
- The program's **extensive waitlist and high uptake** could pose challenges for DSP applicants in accessing funding unless priority mechanisms are established between DMAH and DSP.

Future Alignment Scenario: (DSP Participants, Service Providers & Rental Owners)

- DSP Service Providers access DMAH funding for accessibility renovations. Their applications are prioritized through the intake process, allowing prioritized funding. Approved contractors then conduct the renovations, resulting in expanded community placement options, enabling more community placements for DSP participants with accessibility needs.
- IPSCs work with participants transitioning to the community, identifying accessibility needs and referring them to HRAP programs. Pre-approved DSP participants receive tailored funding for accessibility renovations, enabling them to move to their community of preference. Approved contractors conduct renovations based on individual needs, expanding housing options and enabling community transitions.



Program Review | Secondary & Backyard Suite Incentive Program



Secondary & Backyard Suite Incentive Program

The Secondary and Backyard Suite Incentive Program helps homeowners create affordable housing on their property. Homeowners can apply for a loan to build a secondary or backyard suite on the property of their primary residence. The constructed suite can be for family members or to provide affordable housing for non-family members. Funding is available for up to 50% of eligible project costs, to a maximum of \$25,000.

Future Opportunities & Changes Required

- The program can create housing opportunities for DSP participants, **providing opportunities for family members to establish additional living areas** for participants among existing infrastructure.
- Potential to **prioritize applications, integrate accessibility needs, and possibly convert the loan to a forgivable format to alleviate financial burdens** on families seeking to modify homes to create placements for DSP participants.
- Funding noted as a primary barrier for program uptake, as **\$25,000 might not be sufficient to cover the costs of developing a secondary suite**, particularly in areas with high construction costs, or if accessibility renovations are required.

Future Alignment Scenario: (DSP Participants, Family Members & Service Providers)

- IPSCs work with participants transitioning to the community, identifying those previously restricted from returning home due to housing access. Family members apply for DMAH funding to construct a secondary suite or backyard unit with accessibility considerations in their homes, receiving financial support for renovations. Approved contractors conduct the work, creating new housing spaces in community for participants previously unable to move home.
- DSP Service Providers anticipate that participants are interested in staying within a specific community, and subsequently apply for DMAH funding to expand either a secondary suite or backyard unit with accessibility considerations in their homes. Approved contractors conduct the work, facilitating the creation of new housing spaces in community.



Program Review | Expanded Collaboration Opportunities



Outside of the conducted program review, DSP can look to further opportunities for cross-department collaboration with DMAH. **This can include:**

- **Communicating** and aligning DSP policy objectives with future DMAH program development through ongoing government roundtables
- **Advocating** for clear incentives for accessibility additions in developments being funded or supported through DMAH initiatives
- **Promoting** future alignment between DSP and DMAH with newly developed DSP roles of CLF/RCS to ensure that regional transition leads are actively aware of housing opportunities within their region
- **Designating** a singular DMAH representative to be the primary conduit between DMAH and DSP as DSP expands participant community transitions and seeks housing solutions across the province

Moving Forward

Moving Forward | Outstanding Questions



Question: How should DSP approach re-engaging with DMAH to assess the future viability of program expansion/alignment to support community transitions?

Question: Are there specific materials that may be useful to share in advance or are any additional meetings with different audiences required?

Question: Based on the assessed DMAH programs, are there specific opportunities that directly align with the Remedy that should be prioritized when engaging with DMAH?

Question: Do you have any additional feedback or questions pertaining to the reviewed DMAH programs?

