

History of AWRC&SASA Efforts to Address the Need for Affordable Housing, 1988-2013

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November 2019

Author's note: This is my account of the women's centre's involvement in addressing housing poverty in the Antigonish area. For over 30 years, we have advocated for better housing policy, and we have worked to inform local people and to develop new affordable housing. We have monitored national and provincial policy trends and market conditions. This piece is written from my own perspective, and it includes some general reflections of the experiences of other AWRC staff and the many volunteers who served on successive boards of the Antigonish Affordable Housing Society (originally Society for Affordable Community Housing in Antigonish). I have tried to write a balanced and fair account of this history as I reflect on a concern that has been pressing for me and for many other local residents, as well as for people working to address poverty. I invite others who have been involved in this work to offer up their own reflections in response to my account.

The Problem

The lack of affordable housing for people living on low income in Antigonish has been a major concern of the women's centre since 1988 when we began to assist a steady stream of women struggling to navigate the Antigonish rental market. Although very little study had been done on this problem up to that time, it was well-known that the high demand for rental housing generated by students preferring to live off-campus had the effect of inflating prices and eroding the condition of properties. It is one of the first things I was ever told about Antigonish. Local residents had no choice but to compete with students for available offerings. Students tended to share housing or rent rooms in Antigonish residents, neither of which was a viable option for families, couples, and individuals who could not afford local rents or homeownership. Students were typically blamed for the situation by community leaders and ordinary folk, but the truth was, and still is, that students living on low and modest income were as hard-pressed as local people. Antigonish's rental market is a "seller's market."

Early Efforts

Beginning in the late 1980s, AWRC staff and directors were hearing from and supporting women every day who were living in unaffordable, unsuitable, and poor-quality rental housing, and searching for something better, which had been my own fate since moving here. AWRC Executive Director, Lucille Harper, realized that in order to attract serious interest in the issue, and to legitimize this common knowledge, it would need to be carefully studied and documented, which would hopefully allow for clear and productive discussion and progress toward solutions. Our housing work is a perfect illustration of the way women's centre project planning emerges out of the experiences of local women who come seeking

HOUSING HISTORY TIMELINE

1988

~ staff changes at AWRC: Lucille Harper is Executive Director, Katherine Reed assists with programming & supporting women living in poverty. The need to address housing poverty is identified.

1989

~ research project on women's experience of renting housing in Antigonish

1991

~ 4 units of public housing added to local housing authority portfolio (Martin St.)

1992

~ *No Place for Home* published, Society for Affordable Community Housing in Antigonish forms

1993

~ first attempt (by SACHA) to build housing (semi-detached homes for sale) abandoned due to lack of interest from potential buyers following

our support. Lucille led the way by articulating the women’s centre’s general mission and by advancing many different initiatives that sought to improve the lives of women and their families in the Antigonish area.

In 1989, the AWRC received a “Section 25” grant through the federal Unemployment Insurance program (now “Employment Insurance”) to conduct a detailed survey of 187 Antigonish (Town) renters, rounded out by in-depth interviews with some of the women. Wendy Panagoupoulos, Jackie Foley, and Cindy Donovan worked for four months identifying all of the rental properties, selecting a random sample of tenants, and knocking on their doors and interviewing them. StFX sociology professor, Dr. Winston Jackson, provided guidance in designing the study and analyzing the results. To our knowledge, the AWRC’s 1991 research report *No Place for Home: Women and Housing in Antigonish* represented the very first and only in-depth investigation into this long-standing issue.¹ I believe the same can still be said all these years later. I find that to be an extraordinary fact.

The data gathered in this survey painted an arresting picture of women of all ages and personal circumstances living in housing that cost them more than a third of their meagre household income, and in many cases, more than half of their income. Some renters barely heated their homes in the winter because they could not afford the energy costs, and some lived in deficient and unsafe buildings that were often not at all suited to their needs. We found that 82 per cent of women and 62 per cent of men living in regular rental market housing were spending more than the federal government-recommended 30 per cent of gross household income on shelter (rent or mortgage, utilities, and taxes). Single mothers, senior women, and women who had disabilities were most affected.

Renters told our researchers in their own words how they were affected by this situation. This is a small sampling from *No Place for Home*:

I have to get out because it’s too cold and the thermostat is locked up somewhere. I might as well forget about talking to [the landlord] about it. I’m scared of him. I’m terrified to complain because he’ll put me out. I’m always scared of that. (p. 24)

¹ CMHC’s bi-annual *Small Town Rental Market Survey* (every five years after 2010), created a general picture of average rents and vacancy rates in small towns. They did not include any investigation of housing suitability or quality, nor were they necessarily interested in examining and addressing housing poverty. There are many deficiencies in this research, however it does provide a rough picture of the local housing market and some way to measure trends. *No Place for Home* was written by Wendy Panagoupoulos, Donna MacDonald, Lucille Harper, and Betty-Ann Fraser.

HOUSING HISTORY TIMELINE (cont...)

1995

~ last 2 family apartments (Viewville St.) added to local public housing portfolio (33 in all, most built in 1970 & 1980s)

1997

~ federal government withdraws from funding social & co-op housing, transfer s responsibility & funds to provinces

2000

~ kitchen meetings with women who need affordable housing, housing society reformed and renamed Antigonish Affordable Housing Society

2000

~ Sisters of St. Martha provide funding to AWRC to organize women experiencing housing poverty & to develop “need & demand study”

2004

~ second attempt to build new rental housing abandoned due to inadequate capital grants & lack of resource group funding

2007

~ Miloon Kothari, Special UN Rapporteur declares Canada’s housing situation “a national disaster.”

You can't get a decent place to live you can afford because of the attitudes of landlords and their discrimination because you're black. Some people take the man's side because he's white. (p. 24)

In the winter, the outside door freezes shut because of the way the drain pipe comes down. I'm afraid of this because of fire and I wake up at night in panic to check the doors to see if they're frozen. My father has had to come and help me get out of my apartment. (p. 23)

Dimensions of Housing Need

Housing policy experts recognize three dimensions of housing: suitability, adequacy, and affordability. The Canada Mortgage and Housing Corporation (CMHC) literature explains that suitability and adequacy mean that the home meets the occupants' requirements in terms of location, size, layout, accessibility, and the integrity of the building. Affordability is defined by the concept of "core need," which holds that if shelter expenses take up more than 30 per cent of gross household income, and housing that is adequate and suitable in that locality is not available for 30 per cent of their income (or less), the occupants are deemed to be in "core need." At over 50 per cent of gross income, they are considered "at risk of homelessness." CMHC's measures core need with this "shelter-to-income-ratio," or "STIR."

Housing Policy

We presented our report to all levels of government, and we organized a press conference in March 1992 to inform the public and to call for action. This was the time when the federal government was completing its retreat from the housing programs that had enabled community groups and government housing authorities to develop various forms of subsidized housing. (See Greg Suttor: *Still Renovating...*) Between the 1960s and the early 1980s, Canada's one and only significant flurry of subsidized housing development for low-income renters took place, led mostly by CMHC. This is the when almost all of the public housing for families and for seniors was built in Antigonish,² and when the co-ops were formed. Substantial contributions were made all across Canada to social, public, and co-op housing.³

2011

~ housing poverty included in Antigonish Poverty Reduction Coalition Five Year Plan, Rural Communities Foundation of Nova Scotia funds AWRC to resurrect AAHS & develop five-year plan to address need

2013

~ AAHS takes the reins in the development of housing project – AWRC no longer involved

2017

~ federal government launches a national housing strategy, but investment remains at half of what is needed to seriously address housing poverty: \$1 billion per year, instead of \$2 billion plus separate funding for Indigenous housing (called for by experts and advocates for decades)

2017-2018

~AAHS completes housing development in 2 phases (4 apartments + 10 apartments + community room) with funding from multiple sources

² The public housing is managed by Eastern Mainland Housing Authority. No public housing has ever been built for non-elderly singles or childless couples or non-traditional households (e.g., adult siblings or friends sharing a dwelling).

³ Social housing is not-for profit housing that is owned and operated by an organization or institution for the benefit of renters with special needs and/or low-income. Public housing is owned by government and is typically rented to low-income households at 25 or 30 per cent of their income. Co-op housing is collectively owned by the tenants, who are co-op members. They keep operating costs (and therefore, rents) low by managing their group's finances, facilities, tenant relations, and any other tasks normally done by landlords and property managers.

In spite of the obvious benefits of such investments, the federal government had begun dismantling these programs in the late 1980s, and by 1993, virtually all of the federal funds dedicated to affordable housing were for the maintenance of existing housing; not for creating new housing. Grant Wanzel of the Affordable Housing Association of Nova Scotia often pointed out that our province's housing stock was the second-oldest in the country (after New Brunswick's) and in critical need of replacement and renewal. He published a scathing analysis of Canadian housing policy shortly before our research report was published (Wanzel, G. 1989, "Homewreckers" in *This Magazine*). Several other publications made the same case at that time, and many have done so since. (See the list of recommended reading at the end of this article.)

Beginning around the time of the Great Depression, St. Francis Xavier University's Extension Department was leading the Antigonish Movement, and was very active in cooperative housing development and in influencing housing policy. In addition to leading housing projects, they participated in government committees and processes that tracked and responded to the situation. One of their major achievements came at the end of this period in the form of an economic development project in the Black communities of Guysborough County that included new builds and major renovation projects. Patricia Skinner was an Extension development worker involved in this project. She and I drove through Sunnyville, Lincolnville, Upper Big Tracadie, and Rear Monastery one day and she pointed out the many homes that had been built or improved during those few years. Most of the homes in the community got indoor plumbing, septic systems, wells, and foundations, whereas most people were living with dirt floors, outdoor toilets, and no running water in the home. Recently, Lisle Clarke, who conducted an in-depth evaluation of the project said to me, "I couldn't believe that in such a climate, people were living in houses with dirt floors!" Lisle grew up in Barbados.

The Extension Department served as the "resource group" that steered the community development work of planning and building housing projects, taking them from conception through to construction and occupancy – ideally with the involvement of the eventual occupants. Resource groups could apply for "CROP" funding from the federal government, which was designed specifically for them.⁴ This funding enabled field staff to assess the needs and priorities of the communities and deliver the benefits of the different federal and provincial housing programs (Rural and Native Housing Program, Residential Rehabilitation Assistance Program, Social and Co-op Housing Program, and others) to countless households facing severe housing poverty.

Once the federal government completely abandoned CROP and R&NH programs in 1993 (RRAP continues), replicating these achievements of the Extension Department became an impossible dream. With virtually no funding to support their housing work, save for one "second stage" housing development for survivors of spousal abuse, Extension turned to other issues. Much has been written about their admirable accomplishments in Nova Scotia and elsewhere in Atlantic Canada, including laments over the lack of replication of their model. Many fascinating documents relating to this work are preserved at the StFX University Archives.

Because AWRC staff and directors were just beginning to learn about affordable housing policies and programs in our early years, it took some time for us to clearly recognize the dismal policy landscape we faced. It was very difficult to accept the total absence of public investment in new affordable housing, especially considering that the entire country had just seen such compelling evidence of its benefits for so many people; a history that I learned about by reading the literature and

⁴ "CROP" was probably "Community Resource Organization Program," although it was not possible to verify this.

meeting people who had led the charge and the researchers who investigated and documented the issues. Governments rarely make clear statements about what they are failing to do, preferring in the case of housing policy to pitch phrases such as “creating partnerships to develop innovative housing solutions.” Around this time, the CMHC regional office in Halifax was re-named “the Atlantic Partnership Centre.” Little did we know that the ubiquitous “partnerships” and “innovation” language was a coded message to intrepid community-based affordable housing developers to find other sources of support for their work because the federal government had turned off the funding taps. Facing this rather unusual policy approach from the national government of a wealthy, industrialized country, we were, understandably, in a state of denial. We wondered, “Are we simply looking in the wrong places and talking to the wrong people?” Surely, our national and sub-national governments would not abdicate this important responsibility.

Our inability in the short term to secure “partnerships” – perhaps to find a philanthropist who was concerned enough about housing poverty to donate a building or enough money to purchase one – became a recurring theme over many years to come. Outside observers would ask, “But have you looked into _____?” or “Couldn’t you just try _____?” or “Surely there are funding programs for these things.” or “What about Habitat for Humanity? Would they come here and build something?” There were many, many perfectly reasonable questions and suggestions from concerned and well-meaning people who, like us, could not quite grasp that their governments were no longer willing to invest in decent homes for the country’s most disadvantaged people, thereby lifting them up and relieving some of the demand for other types of social spending.

Escalating rates of homelessness and food bank use were frequently reported in the national news, especially during the 1990s and early 2000s. Politicians spoke eloquently and convincingly about their concern for people trapped in poverty, earnestly affirming their intention to correct the situation. The Canadian economy was booming, national budgets showed billions of dollars in surplus, and the tax burden was significantly reduced for Canadian businesses and for middle-class and wealthy people who form the majority of the electorate. We came to understand that without strong government leadership, most voters give little or no thought to housing the poor. It also became apparent that for many obvious reasons, people suffering housing poverty tend not to organize, speak out, vote, or donate to political parties. Still, we were excited about the possibility that if we could organize people who need housing, bring some of their allies into the fold, and inform local people of the dismal situation, perhaps we could cultivate the capacity to address this problem. Little did we know!

First Housing Development Attempt

Shortly after *No Place for Home* was published, we initiated a collaboration with the Extension Department, who we hoped would be able to renew their involvement in affordable housing development and contribute their considerable expertise. Together, in 1992, we assembled and incorporated the Society for Affordable Community Housing in Antigonish (SACHA), made up of Extension Department staff, local church and businesses leaders, and ourselves. We fully expected that funding programs would soon be re-established by one or another level of government, or that Extension could find a funder; perhaps a foundation.

After some searching, we finally had to reckon with the absence of funding, and we turned to John Aylward, a consultant with People’s Housing Ltd., and launched an effort to build 12 self-financing modest townhouses without any government support. Our plan was to sell these to modest-income families, especially those who had been living in co-op housing. Co-op rents were (and are) substantially lower than market rents. We reasoned that some long-standing co-op members might

have been preparing to purchase their own homes. If we could attract them into these new semi-detached homes, vacancies would open in co-ops for the low-income renters we most wanted to assist – an indirect route to reaching the sort of renters found during our research and through providing services at the women’s centre. We saw it as a realistic first step to take while we waited for the reinstatement of funding programs that matched our core objective.

Developing this homeownership project would have helped us to gain the experience and credibility that could leverage the development of social or co-op rental housing once the policy landscape improved or perhaps some foundations could be persuaded to help. Hindsight makes it clear how overly optimistic this was. We had failed to recognize governments’ consistent preference since the creation of the country’s first housing policy in 1935⁵ for providing homeownership incentives to better-off households. Policy expert, David Hulchanski reported in 2007 that Canada’s housing policy history is primarily about “efforts targeted at the ownership sector. There was never a policy of tenure neutrality – assisting owners and renters equally.”⁶ Hulchanski explained that this approach answered a need to stimulate activity in the mortgage lending and home construction sectors when the national economy was at a low ebb. He notes that in most Western countries, the proportion of the housing market that is subsidized is between 15 and 30 per cent, whereas Canada’s is consistently less than 5 per cent, leaving Canada with an unusually high proportion of owner-occupied dwellings among industrialized nations. Until the federal government introduced a national housing strategy in April 2018, Canada was the only OECD⁷ country without one. Sadly, this strategy did not come with new money. According to the Office of the Parliamentary Budget Officer, funding levels remain the same or somewhat lower than they were under the Harper Conservatives and Chretien-Martin Liberals before them. Funding for Indigenous housing off-reserve is significantly lower.⁸

For about one year (1991-1992), the directors of the SACHA board vigorously pursued the organization’s development and planned our first project. We found a grant to hire then StFX undergraduate student, Tish Langlois, to promote the plan to prospective buyers. Unfortunately, there was very little interest. Potential buyers and observers told us that modest-income families would probably not be interested in owning semi-detached homes where they would live in such close contact with their neighbours. We learned that this explains the popularity in our region of mini-homes and mini-home parks. In spite of the higher cost of borrowing on these mortgages, higher heating costs, lower resale values, the crowding of homes in mini-home parks where there is little privacy and where renters must pay monthly pad rental fees, they were nevertheless preferred by people who could afford to buy a modest home. In a mini-home, there is at least a physical separation from neighbours, and if things are really not working out, the entire building can be re-located.

After expending considerable energy and finding only one or two potential buyers, we abandoned the project in the fall of 1993, just as the provincial government was taking over responsibility for affordable housing programs from the federal government. Again, we were hopeful. Tens of millions of dollars were transferred to Nova Scotia from Ottawa to assist with the transition, which successive provincial governments and bureaucrats saw fit to hold back until it was made an election issue by the Nova Scotia Liberal Party in 2013. It had been a badly kept secret up to that time.

⁵ The *Dominion Housing Act* was introduced in 1935. (Bacher, J. 1993. *Keeping to the Marketplace*)

⁶⁶ Hulchanski, J.D. (2007). Canada’s Dual Housing Policy: Assisting Owners, Neglecting Renters. *Centre for Urban and Community Studies, Research Bulletin #38*. (p. 2)

⁷ Organization for Economic Cooperation and Development

⁸ Federal Program Spending on Housing Affordability. (Office of the Parliamentary Budget Officer, 2019)

Having all routes to new affordable housing development apparently closed off, we spent the next seven years (1993-2000), advocating for better housing policy. We participated with like-minded national and provincial organizations in raising this issue with all levels of government. We monitored the local housing market and watched for any sign of improvement in affordable housing policy. I focussed on learning all I could about community-based affordable housing development – the history of the policies and programs, the leaders in the non-profit sector, and innovative models of development that had been tried. As much as possible, I shared that information with concerned individuals and my colleagues. I spent 10 Saturdays completing a course called “Developing Affordable Housing” sponsored by the Affordable Housing Association of Nova Scotia, Mount Saint Vincent University, and CMHC. From time to time, I used the news media and public speaking opportunities to inform local and wider audiences. I made presentations to all three levels of government, including to the Standing Committee on Finance during their national pre-budget public consultations.

It was enormously frustrating at this time to watch our federal government prioritize large annual budget surpluses and significant income tax cuts over alleviating the housing poverty that affected so many Canadians, including people who we knew in our community. These policies garnered much support from middle-class and wealthy and corporate voters who seemed quite poorly informed or simply unconcerned about the reality of low-income people in Canada, and who were probably influenced by glowing – and shamelessly misleading – communications from government officials and political parties about all they were doing and were proposing to do to alleviate poverty. For me, it was a long and agonizing study in propaganda.

Monitoring Market Conditions

Inadequately housed women continued to come through the women’s centre’s door every day. Their numbers were documented in 2000 by Louise van Wart, a master’s degree student in Dalhousie University’s architecture program. Louise researched the rental housing markets in several small towns in Nova Scotia, including Antigonish. Using data from the 1996 census and Small Town Rental Market Surveys, she established that between 18 and 31 per cent of families renting housing in Antigonish Town were in core need. That is a staggering statistic: almost a third of renting families within this small town were suffering housing poverty. No wonder we needed a food bank and all the other charities who addressed repeated financial crises of people in our community. Sadly, little has changed.

The Sable Off-Shore Energy Project pushed our town’s rental vacancy rate down to zero per cent when the infrastructure was being built in the late 1990s. Many of the construction workers rented housing here. This put a terrible strain on the women we were helping at the women’s centre, and on ourselves, given that we could do so little to help, and that very few political leaders seemed seriously interested. It was a severe situation for Antigonish renters who were trapped at the bottom of the market and in no position to buy a mini-home or to move to the rural areas where they could find less costly housing, but face a transportation problem. I prepared a brief on the situation and handed it to Paul Martin, then Finance Minister for Canada, when he visited the StFX campus for a political party event in the early 2000s. I told him that his celebrated federal budget surpluses in Ottawa stood in stark contrast to the reality of impoverished people here in Antigonish. He somberly promised to read the material and get back in touch with me. I never heard from him. In 2007, Miloon Kothari, the first United Nation Special Rapporteur on affordable housing, toured Canada to investigate housing poverty and homelessness. In his report, he declared the Canadian situation a “national disaster.”

Second Housing Development Attempt

In 2000, with a \$3,900 grant from what was then the Nova Scotia Department of Housing and Municipal Affairs, Oona Landry, (a founding member of the Antigonish Women's Association and the first AWRC Coordinator) and I worked with consultant, Debbie Ross-Munroe to organize "kitchen meetings" for women who could not afford market rents, and who might be interested in working to create a housing solution for themselves and others in similar circumstances. We asked them what they needed by way of better housing, and how they imagined that need could be addressed.

That fall, Oona, May Goring, Sara avMaat, and I – all of whom had experience in home construction and community organizing – along with most of the kitchen meeting participants (Linda Phee, Ella Gero, Yvette Pineau, Isabel Morris, Isabelle Steele, Michelle Cheney, and Rachel van de Sande), joined together and resurrected the organization (SACHA) that had been incorporated in 1992. We were later joined by lawyer, Catherine MacNeil-MacDonald, municipal councillors, Donnie MacDonald and Diane Roberts, and architect, Robert Day. We re-named it the Antigonish Affordable Housing Society (AAHS).

At this point, the only available capital funding that we could find was an obscure \$18,000-per unit CMHC grant that could be used to convert an existing house or other building into an apartment building with at least three units. Unfortunately, we did not own a building, and could not imagine where we might find the money to purchase one. There were no spontaneous offers of help, neither from within the community or elsewhere. In spite of our efforts to profile this situation, no philanthropist stepped forward and no government official had much to offer. We had an idea to ask the Sisters of Saint Martha for help. They generously granted the women's centre \$15,000 so that we could organize the women from the kitchen meetings and document the need and the demand for the kind of housing we and our kitchen meeting group – the future occupants – were envisioning. The Sisters' support has been steadfast.

As we struggled with the lack of funding programs, we gradually learned that foundations and businesses were not typically inclined to donate funds to capital projects; however worthy they might be. They preferred to fund programs. In particular, it seemed to us that local business owners were not inclined to support a non-profit, government-sponsored housing initiative. In an entrepreneurial mindset, one helpful business executive explained to me one day, the laws of supply and demand, risk and reward, and individual responsibility are incompatible with government funding for affordable housing. Subsidized housing changes the free market. It applies downward pressure on prices and upward pressure on the quality of offerings. I appreciated this clear insight. It seemed the most logical and compelling case that could ever be made for robust government investment in affordable housing: not only were the very well-off unlikely to provide significant resources (as many had suggested to me they might be), but their vested interests actually made them averse, and they used their political influence to discourage serious government responses to housing poverty. This goes a long way to explain our country's abysmal housing policy history over the past 85 years. The main point we learned was that fundraising for affordable housing is qualitatively different from fundraising for other worthy causes, and governments were not going to do much to fill the gap.

In the early days of our efforts to envision a workable housing solution, we were alerted by the Affordable Housing Association of Nova Scotia that the federal government had launched a new affordable housing funding program. The *Federal/Provincial/ Territorial Affordable Housing Agreement* had been enacted in Quebec City in November 2001. Nova Scotia signed on soon afterward and was ready to deliver their newly designed *Nova Scotia Affordable Housing Initiative (AHI)* program in the spring of 2004. The *F/P/T Agreement* provided federal transfers to each province and territory

on the condition that it be used for affordable housing development, and that it be matched dollar-for-dollar with provincial funds and in-kind contributions. The federal government required the provinces to administer the programs that would deliver the funds to both private and non-profit housing developers.

Under the agreement, the federal government would provide \$25,000 for each new rental housing unit created or for each existing unit refurbished. The provincial matching resources could be some form or combination of cash and in-kind contributions from any public or private source within the province. A total federal contribution of \$18.62 million was Nova Scotia's share of the first transfer of federal funding for the first three years of the agreement. Unfortunately, our provincial government decided that each project would only receive the federal funds and they would spread their matching funds as widely (and therefore, as thinly) as possible on other housing priorities. This was catastrophic news for community groups like ours with limited resources. The government of the day would focus on reporting to voters the highest possible numbers of completed projects, and no one would be in a position to give Nova Scotians a more complete and honest version of reality. I considered delving into the situation and doing a major expose, but virtually everyone around me discouraged this and pushed me to "be more positive," and questioned whether we were perhaps not having much luck because of my focus on what was lacking over what was possible. Unfortunately, most voters are poorly informed about government initiatives, and government officials always spin information to create an overly rosy picture of their activities. Program and policy descriptions rarely make for entertaining reading, so the average person is none the wiser.

When we protested that these capital contributions were inadequate, we were told to fundraise. We were also told that if our fundraising was successful, the amount of the government's contributions would probably be clawed back, unless we could be "creative" about how our successes were structured into the project, and later reported. We were reminded that this was all in the interest of spreading the available money as widely as possible, since there was so very little to go around. We should get busy finding partnerships, innovating, volunteering, and fundraising. The federal government continued to cut taxes and return budget surpluses in the billions of dollars.

We were encouraged around this time by a bright ray of hope that broke through in the form of our discovery in 2002 of a .75-acre parcel of land owned by the Town of Antigonish (now the site of the Antigonish Affordable Housing Society's 14-unit development) that the Town might be willing to donate to us. They formally agreed to do exactly that in January 2003, which generated considerable enthusiasm in spite of the other challenges. This kicked our activity into high gear. We worked with AAHS member and architect, Robert Day, to plan the buildings, and we prepared our business plan and application for the Nova Scotia *AHI*.

It was no surprise to me as the *AHI* was rolled out that take-up of the funds was sluggish, especially by community groups. Most of the funding was taken up by private developers, and by one large and well-funded institution – Northwood Inc. in Halifax, who built 66 apartments almost immediately. A very large proportion of Northwood's apartments were created for seniors. Although seniors living on low income often need affordable rental housing, they usually are much better-off than non-elderly single people and couples.⁹ It is easier for seniors to secure housing in the private market because they face little or no social class stigma from landlords. Also, for all of recent memory,

⁹ While the most disadvantaged single seniors have a basic monthly income of around \$1,400 at the time of this writing, many single adults of working age receive less than \$900 per month in social assistance benefits or income from sporadic, low-waged employment.

there has been a good supply of affordable seniors' public housing all over the province, including in Antigonish. Wait lists for seniors' housing are far shorter than those for family housing, and the number of available seniors' apartments is more than 10 times that of family apartments. In Antigonish, one of the tightest and most expensive markets in the province, exactly 33 family rental units have been built in the past 60 years, and none have been built for non-elderly singles and childless couples who struggle in the severest poverty of all. The non-elderly people who we hoped to house seemed not to be counted among "the deserving poor" by the public or by governments. Every now and then, I would hear a property owner say something like, "We don't rent to welfare people." Certainly, not all landlords took this position, but those who did helped to cultivate animosity toward people living in poverty and further restrict their already limited housing options. I have never heard a landlord say such a thing about seniors, who are generally considered to be desirable tenants.

The fact that for-profit developers and uniquely positioned community organizations were building a lot of seniors' apartments suggested a "low-hanging fruit" approach in program take-up. Our experience in Antigonish showed that the funding levels and program terms and conditions were onerous or completely unworkable for average community-based affordable housing developers seeking to create housing for non-elderly low-income renters. The problem became clear when a copy of a provincial cabinet document was quietly passed on to me in 2003 that clearly stated the obvious: this program would not provide sufficient capital grants to build homes for people living on very low income, including those on social assistance.

To reinforce my analysis of the situation, around this time, a seasoned and committed group of volunteers in St. Andrews (Antigonish County) built eight affordable apartments for their local seniors because they wanted to keep their aging and downsizing elders in the community. The impressive amount of volunteer labour and fundraising success that was marshalled for this initiative¹⁰ and the addition of eight more apartments a few years later was no doubt inspiring to onlookers. As wonderful as it was to see this project developed, it left me feeling even more demoralized, given what I had recently learned about the obstacles blocking the progress of our efforts in Antigonish. It was clear that we did not have the capacity that the St. Andrews group had cultivated over decades of entrepreneurship and community leadership which created their remarkably resilient and successful community. We also did not have the kind of moral support that they had because we were not going to be housing a group of respected and beloved elders. The large financial and in-kind contributions that the St. Andrews group gathered made it all the more clear to me what these government programs demanded of non-profit developers. I suspected that housing projects would be built in spite of the inadequate program, not because of it.

It was well-known among affordable housing developers that in the process of developing the *F/P/T Affordable Housing Agreement*, the federal government engaged a policy expert to survey affordable housing providers across Canada in order to estimate the amount of capital subsidy necessary to build financially viable housing projects to be rented at prices that people living on low income could afford. The consultant's report recommended grants of \$75,000 per unit. In spite of this, the federal government decided that only \$50,000 per unit would be provided – half from Ottawa and half from provinces and territories. About a year later, when the Province of Nova Scotia wrote the program through which these funds would be delivered, they offered only \$25,000 per unit – essentially, the federal portion. Provincial officials explained that any matching contribution they might

¹⁰ For more information about the St. Andrews development, visit <https://www.standrewscommunity.ca/the-seniors-apartments-sasha/>

make might possibly be doled out over 10 years to our tenants who qualified for rent supplements – but there was no guarantee, of course.

We had reliable advice at the time that put the cost of building a modest housing complex in Antigonish at between \$100,000 and \$130,000 per unit, so it was clear that more than three quarters of the capital would have to be either borrowed or donated – most likely borrowed, given our limited ability to raise funds. This meant that the rents would have to be high enough to service the large mortgage. We expected that the relatively high rents would hamper our efforts to profile the project in the community as “affordable” housing. Although we had no plan to fundraise hundreds of thousands of dollars, some fundraising would be necessary to build a fund for repairs, upgrades, and renovations over the longer term. Also, the province’s granting program favoured applicants who made some contribution to the project’s equity, so we would have to come up with something.

This situation conflicted with the AAHS vision of housing that originated in our kitchen meetings. If our mortgage payments forced us to raise our rents to an unaffordable level for our intended tenants, we could probably secure provincial rent supplements for our tenants. These are administered by the public housing authority. This rent-g geared-to-income (RGI) program involves needs testing to determine eligibility, and ongoing monitoring of the household’s composition and income. Under rent supplement arrangements, there is a perverse policy outcome that is similar to what is known as the “welfare wall.”¹¹ Our group had originally planned to provide stable, affordable rents that would support some or all of our tenants to improve their education and employment situations. It is well-known that affordable and stable rents serve as a foundation for people’s efforts toward a better standard of living. Yet, under rent supplements, if the tenants’ circumstances improved, their RGI calculation would force rent increases, and could ultimately require evictions for those whose incomes approached the eligibility threshold. Another fly in the proverbial ointment was that their household composition would have to be monitored, and the addition or removal of a household member could easily disqualify them for their housing, presumably requiring us to evict them. We, the directors of the AAHS board, were not interested in coordinating and overseeing such an ill-conceived arrangement. It flew in the face of our mission and vision, and it was a paternalistic, classist, demoralizing, scarcity-model approach to “helping” the poor. We considered what a homeowner would think if their banker called them up and demanded higher mortgage payments because the homeowner got married or got a salary increase.

The restrictive approach to funding proposed by the provincial government would allow them to create double the number of units that they could had they simply matched the funding so that \$50,000 per unit in capital grants would be delivered, as we were led to expect initially. The higher numbers would presumably make them appear to be good stewards of public resources when the next election campaign rolled around. What the public would not understand was that for our group and others like us, a virtually insurmountable pile of obstacles stood in the way of our plan to house some of the most marginalized members of our community. To add to the difficulties created by the low levels of capital subsidy, there still was no program to replace the former resource group funding. Through my reading and networking, I had learned that the typical timeline for non-profit housing projects was three to six years. It was hard to imagine who could dedicate themselves to coordinating

¹¹ The “welfare wall” is a term that captures the dilemma of low-income people being forced to pull back from seizing modest economic opportunities because of the threat of becoming ineligible for benefits that are crucial to their well-being, yet their new earnings would not cover the loss.

such a task without being paid for their work. At least a part-time position would need to be funded, and money for office expenses would not fall out of the sky.

At the women's centre, we knew from our own experience that most hard-working community organizations were minimally funded and in no position to re-assign staff to housing development, especially since it promised to be a long and labour-intensive effort. It also required a certain skill set that was not easy to find, especially at the low rates of pay that are common in the community sector. The province's implicit expectation was that private developers would come along and make up for the funding deficiencies by relying on their economies of scale and their existing operational capacity, and non-profit community organizations would provide minimal coordination and support to volunteers who would enthusiastically work hard for a worthy cause, figure things out as they went along, and fundraise and attract in-kind contributions. That message was actually spelled out quite clearly for me by a provincial government official, who was herself a private landlord. AWRC staff were already working beyond our capacity, often doing crisis management for the very women whose crises would abate if they lived in good quality, affordable housing. We were in no position to make up for the deficient program. It was not a sustainable plan, nor was it a reasonable expectation.

News of the low capital grants in 2003, after working so hard to advance our vision was a devastating shock for the AWRC and the volunteer directors of the housing society. Presumably, it had the same effect on other community groups in Nova Scotia who had already been finding it hard to plan realistic budgets based on the \$50,000 per unit assumption that was afoot during the 18-month lull between the signing of the agreement between Nova Scotia and Ottawa and the creation of the provincial program. We searched in vain for ways to fill the gaping holes in these programs. We were not able to identify foundations, philanthropists, or other government programs designed for related purposes that we might be able to stretch to accommodate our needs.

All of this was daunting, but we pressed on, encouraged by the Town's land donation and the support of the Sisters of Saint Martha. When those funds were exhausted, CMHC granted the women's centre "Seed Funding" in the fall of 2003, which offered us up to \$7,500 to pay consultants to update our need and demand study and create a detailed business plan for the proposed development. Just under \$4,000 of the Seed Funding was spent. The remainder stayed with CMHC.

During these years, I dedicated every spare minute I had to leading the housing initiative along with the other members of the Antigonish Affordable Housing Society. As much as funding opportunities would allow, I coordinated AWRC projects focussed on affordable housing and social assistance policy. I typically spent parts of these years unemployed, which allowed me to work on the project as a volunteer, preparing presentations, proposals and reports, researching affordable housing models, learning all I could about social housing policy and community development, and networking with others in the non-profit affordable housing sector as we called attention to the need for better housing policies and adequate funding.

Finally, the dismal prospects we faced forced us to abandon the initiative. With less than half of the capital investment necessary to bring rents down to affordable levels for low-income households, and with little funding – at times, none at all – to support us through the development process, sustaining the effort had become exhausting and deeply demoralizing. We returned ownership of the land to the Town and ceased AAHS activities in 2005. I wrote a three-page letter to the provincial cabinet minister responsible for the provincial program, describing in some detail our experience and our frustrations, and the reasons why we could not continue. He replied saying that his understanding

was that our project was halting because it did not meet the program's terms and conditions. That could not have been further from the truth, but there was no point in trying to convince him or anyone else of that. At that point, I shifted my focus away from affordable housing.

In 2010, a group of Antigonish area people gathered to talk about poverty in our community, which sparked the formation of the Antigonish Poverty Reduction Coalition (APRC). Paula Cameron was hired to work on the development of a five-year strategy to address poverty in the Antigonish area. This work was supported by funding donated to the coalition by the two Antigonish municipal governments, the Bergengren Credit Union, the Sisters of Saint Martha, and John Chisholm, owner of Nova Construction, Ltd. Paula organized a series of focus groups to get a clear sense of the most pressing needs of people living on low income in town and in the many small localities of Antigonish County, including the Black communities of Antigonish and Guysborough Counties. It was no surprise that the need for affordable housing was prominent among the seven themes identified.

One of Paula's accomplishments, under Lucille Harper's leadership, was a successful application to the Rural Communities Foundation of Nova Scotia for funding to design a strategy to address affordable housing need in our region. The women's centre sponsored this initiative, and I agreed to coordinate it. In the first year, I organized a consultation in each of the rural communities around Antigonish who had participated in the earlier APRC consultations, asking people who they thought most needed affordable housing, how they would like to respond to that need, and what resources they might know of that could support a viable affordable housing project in their locality. This process led us to the conclusion that building affordable rental housing in the Town of Antigonish, not in the surrounding rural area, was the best way to proceed. We knew from long experience about the transportation difficulties faced by people living outside of town if they could not afford a vehicle.

A new board of directors made up mostly of APRC members assembled under the existing AAHS incorporation. We applied to the Town of Antigonish to re-claim the land that the former AAHS had returned to them in 2005. We investigated innovative ways to gather different funding streams and compatible activities into a sustainable affordable rental housing development and subsequent developments over the coming five years. We envisioned creating a social enterprise that would take on local property management contracts, including for our own holdings. The Nova Scotia Department of Economic Development and Tourism provided a small grant for us to work with business consultant, Jamie Stewart to research the viability of building a laundromat into our housing development to serve the tenants' needs, and to generate income and create employment from coin-operated laundry machines and a laundry service that we would offer to local homes and businesses.

By 2013, funding for our staffing ran out, and attempts to find new funding through foundations and government programs were unsuccessful. However, the AAHS board was gathering steam and the planning of the housing development was going well. I left the project to seek other full-time work. By 2017, the group managed to develop four new apartments, and in 2018, 10 more were added. The land originally donated by the Town of Antigonish was finally being used for its long-intended purpose. It was very satisfying to see new affordable housing finally developed after so many years of struggle and unmet need. Given details from media reports of significant local donations, it seems that the federal capital grants comprised roughly one-fifth of the investment in the first four-unit phase. Funding for the development of affordable housing by all levels of government continues to be inadequate, and across Canada people continue to cry out for meaningful investment to end poverty and homelessness.

Recommended Reading

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