

**CMHC- NOVA SCOTIA  
BILATERAL AGREEMENT UNDER THE 2017 NATIONAL HOUSING STRATEGY**

**SCHEDULE B: HOUSING NOVA SCOTIA –DELIVERED INITIATIVES (CMHC-FUNDED)  
ADDENDUM – SCHEDULE B.1: INITIATIVE 3 – CANADA - NOVA SCOTIA HOUSING BENEFIT  
EFFECTIVE AS OF APRIL 1, 2020**

	INITIATIVE	OBJECTIVE
3	Canada – Nova Scotia Housing Benefit	<p>CMHC and Housing Nova Scotia have agreed, in accordance with the FPT Housing Partnership Framework and NHS Principles, to co-develop and cost-share the Canada – Nova Scotia Housing Benefit (“HB”) based on the federal HB themes set out in this Schedule B.1 and local housing affordability challenges as described in the Action Plan.</p> <p>Recognizing the regional needs and priorities within Nova Scotia, the HB will provide direct affordability support to households in Housing Need in order to eliminate or significantly reduce Housing Need in accordance with the agreed-to Targets and Outcomes.</p> <p>Housing Nova Scotia is responsible for delivering the HB and shall be implemented starting April 1, 2020.</p> <p><b>Proponent Type:</b> The HB shall be paid directly to, or on behalf of, households in Housing Need as mutually agreed to in accordance with the Action Plan.</p>

1. This Schedule B.1 sets out the terms and conditions applicable to the HB.
2. All provisions of the Agreement apply to the Initiative in section 1 of this Schedule B.1, except as otherwise stated in the Agreement. Having regard to the co-development of the HB with a view to addressing local housing affordability challenges in Nova Scotia, the Parties agree that section 12.1 (Equality of Treatment) of the Agreement applies to the Initiative in section 1 of this Schedule B.1 provided that, with respect to any term(s) requested pursuant to section 12.1 of the Agreement, Nova Scotia will provide how another jurisdiction’s elements will help Nova Scotia more effectively

achieve their HB Targets and Outcomes. Schedule B to the Agreement does not apply to this Schedule B.1, except for section 6 (Payments of CMHC Funding and Information on Commitments) and section 7 (Disbursements). For greater clarity, section 5.5 of Schedule B to the Agreement applies to this Schedule B.1 as provided in section 8.1 of this Schedule B.1.

3. All references in the Agreement to the “Canada Housing Benefit” or “CHB” are deemed to be references to “Canada – Nova Scotia Housing Benefit” or “HB”.

#### 4. HB CO-DEVELOPMENT & COOPERATION

4.1. The Parties shall mutually agree to the co-development and Targets and Outcomes related to the HB. The Parties shall, in accordance with subparagraph 5.2 of the Agreement, regularly review the HB and course correct, if required, to realign priorities based on progress made to date. The terms and conditions of the mutually agreed-to HB, shall be reflected in the Action Plan, as well as any amendments to those terms and conditions.

#### 5. ACTION PLAN

5.1. Housing Nova Scotia shall amend the Action Plan for Fiscal Year 2019/20 before April 1, 2020 to reflect the mutually agreed-to HB.

5.2. The Action Plan must demonstrate consideration and alignment with the following HB themes:

- A. **Prioritization:** The HB shall prioritize households in Housing Need in the following order:
  - i. Vulnerable households: Housing Nova Scotia will prioritize vulnerable populations to address local housing challenges. NHS vulnerable populations include women and children fleeing domestic violence, seniors, Indigenous peoples, people with disabilities, those dealing with mental health and addiction issues, homeless individuals and those at risk of homelessness, veterans, racialized communities, and young adults. Housing Nova Scotia may also include other local vulnerable groups, which will be specified in the Action Plan.
  - ii. Households in existing or new Community Housing: this includes households in greatest need living in Community Housing that are not currently receiving affordability support such as rent supplements or shelter allowances. The HB may support households in Housing Need: (i) living in Community Housing; (ii) living in new community housing built under other NHS and Nova Scotia initiatives; or (iii) on community housing wait lists. Where there is no Community Housing or if Community Housing is

oversubscribed, the HB may support households in Housing Need living in the private rental market; and

- iii. Vulnerable Homeowners in Severe Housing Need: where Community Housing or affordable private rental market is limited or absent, the HB may support homeowners in Severe Housing Need provided that Housing Nova Scotia can demonstrate that the household is a vulnerable population in the Action Plan and subject to asset testing by Nova Scotia. Severe Housing Need means a household that is in Housing Need and that spends at least 50% of its before-tax income on Housing (“Severe Housing Need”).

- B. **Direct Household Support**: The HB shall be paid directly to households in Housing Need or on their behalf with consent. For greater clarity, the HB will not be tied to Housing, a Project or Unit.
- C. **Portability**: The HB will be portable within NOVA SCOTIA in order to provide greater flexibility and choice for HB Recipients to re-locate, subject to appropriate mitigations by Nova Scotia to reduce migration to markets with limited supply or inflation as specified in the Action Plan.

## 6. FINANCIAL PROVISIONS

- 6.1. Maximum CMHC Funding for the HB by Fiscal Year is set out below for the initial period beginning on April 1, 2020 to March 31, 2022:

Fiscal Year	CMHC Funding
2020-2021	\$3,786,000
2021-2022	\$4,854,700

- 6.2. CMHC Funding for the HB during the period from Fiscal Years 2022-2023 to 2027-2028 is the maximum amount of \$51,188,500 and will be allocated to Housing Nova Scotia in accordance with the relevant Action Plan Periods set out in Schedule C, subject to subparagraph 5.2 of the Agreement and appropriations by Parliament. The notional amount of annual CMHC Funding for the following years are set out below:

Fiscal Year	CMHC Funding
2022-2023	\$4,979,500
2023-2024	\$6,296,200
2024-2025	\$7,215,800

2025-2026	\$9,449,200
2026-2027	\$10,762,800
2027-2028	\$12,485,000

6.3. CMHC Funding cannot be reallocated among Fiscal Years without prior CMHC approval. In addition, CMHC Funding cannot be reallocated among Initiatives.

6.4. For greater clarity and in accordance with subparagraph 7.4 of the Agreement, CMHC Funding and Cost-Matched Funding for HB will not replace or displace the level of provincial or municipal spending in place on or before March 31, 2018. For the purposes of costmatching the HB, provincial or municipal spending from and after April 1, 2018 which contributes to the achievement of Targets and Outcomes may be recognized as CostMatched Funding in accordance with the co-developed HB program design.

6.5. Payment of CMHC Funding remains subject subparagraph 7.5 of the Agreement and the finalized Action Plan as set out in subparagraph 5.1 of this Schedule B.1.

## 7. COST-MATCHING

7.1. The requirements related to cost-matching set out in the Agreement apply to this Schedule and the HB, as more specifically set out below:

- (a) By March 31, 2022, the total Commitments of Cost-Matched Funding under this Schedule B.1 must at least be equal to the total of CMHC Funding paid pursuant to subsection 6.1 above, for the Fiscal Year ending March 31, 2021. By March 31, 2023, the total Commitments of Cost-Matched Funding under this Schedule B.1 must be at least equal to the total of CMHC Funding paid pursuant to subsection 6.1 above, for the Fiscal Years ending March 31, 2021 and March 31, 2022.
- (b) Nova Scotia Funding and Municipal Funding combined that are committed and disbursed of the total Cost-Matched Funding required by subsection 7.1(a) above shall be dollar for dollar cost-matching. Housing Nova Scotia shall outline and describe the HB cost-matching in the Action Plan. Any Housing Nova Scotia program that is used to cost-match the HB shall demonstrate consideration of and alignment with the HB themes as set out in subsection 5.2 above. For greater certainty, cost-matching for the HB shall not include Funding from Other Sources, in-kind contributions, or the shelter component of a social assistance program.

- (c) Housing Nova Scotia will refund to CMHC any amounts of the CMHC Funding paid for HB that exceed the totals of subsection 7.1(a) and (b) of this Schedule B.1 for Commitments of Cost-Matched Funding for HB.

**8. COMMITMENTS**

- 8.1. All provisions of section 5 (Commitments) of Schedule B to the Agreement that apply in respect of Recipients apply to this Schedule B.1, except paragraph 5.2.
- 8.2. Commitments of CMHC Funding may be made from and after April 1, 2020 to no later than March 31, 2022. Commitments of Cost-Matched Funding may be made only from and after April 1, 2018 to not later than March 31, 2023.

**9. REPORTING**

- 9.1. In accordance with section 8 of the Agreement and Schedule C, Housing Nova Scotia shall reflect the HB in the Progress Report.
- 9.2. The following tables will also be completed with aggregated information on the HB, and reported twice annually as part of the Schedule C: Progress Report process:

Table 1: Affordability assistance provided to households through the HB

<b>Affordability assistance provided to households through HB</b>								
		<b>TOTAL</b>		<b>Annual (in the year of the progress report)</b>				
		<b>Number of households assisted (from 2020-2021 to 2027-2028)</b>	Average number of months of assistance	Number of households assisted	Average number of months of assistance	Average monthly amount of assistance (\$)	Average monthly housing cost (\$)	Average annual income (\$)
Number of households in Severe Housing Need assisted	Renters							
	Homeowners							

Table 2: Number of households by Housing Type for which Housing Need has been addressed through HB by direct affordability assistance to the household

	<b>Housing Need is Addressed due to Affordability Support</b>		
<b>Housing Type</b>	<b>Canada- Nova Scotia Housing Benefit</b>		
	<b>Year Start</b>	<b>Mid-Year</b>	<b>Year End</b>
Community Housing			
Private Rental			
Homeownership			

Table 3: Number of households provided with direct housing affordability assistance through HB by Targeted Housing Program

<b>Targeted Housing Program (by Housing Type)</b>	<b>Canada-Nova Scotia Housing Benefit (# households)</b>		
	<b>Year Start</b>	<b>Mid-Year</b>	<b>Year End</b>
Non-targeted			
Women and Children Fleeing Domestic Violence			
Seniors			
Indigenous peoples			
Homeless			
People with disabilities			
Mental health/addictions issues			
Veterans			
Young adults			
Racialized groups			
Newcomers/Refugees			
Other mutually agreed-upon group(s) (please list):			
<b>Total</b>			

Table 4: HB assistance for Recipients in current year

	<b>Number of HB Recipients</b>
HB Recipients who are receiving HB for the first time	
HB Recipients who continue to receive assistance (received HB last year, and this year)	
HB Recipients who received HB in a previous year (received HB in a year other than last year, and this year)	
Total HB Recipients this year	
HB Recipients who received HB last year but did not receive it this year	

9.3. CMHC and Nova Scotia will work together to assess the Canada-Nova Scotia Housing Benefit’s impact on HB Recipients over the course of the HB, as well as to support research that covers the long-term impacts of the HB on households. Housing Nova Scotia and CMHC may work with a third party to ensure the privacy of household-level data is maintained. The results of this analysis will be available to both Housing Nova Scotia and CMHC.

**10. COMMUNICATION WITH HB RECIPIENTS**

10.1. In addition to the requirements in Schedule E, Housing Nova Scotia shall provide annual letters to HB Recipient, always recognizing the CMHC and Nova Scotia contribution in accordance subparagraph 2.4 of Schedule E.

**IN WITNESS WHEREOF**, the Parties have duly executed this Agreement.

HOUSING NOVA SCOTIA



per: \_\_\_\_\_

Nancy MacLellan,

Deputy Minister

Nova Scotia Department of Municipal Affairs and Housing

*[Signature page for the Addendum – Schedule B.1: Initiative 3 - Canada – Nova Scotia Housing Benefit under the 2017 National Housing Strategy between Canada Mortgage and Housing Corporation and Housing Nova Scotia]*

**IN WITNESS WHEREOF**, the Parties have duly executed this Agreement.

CANADA MORTGAGE AND HOUSING CORPORATION

per:  Pamela Hine,  
VP, Partnerships and Promotions

*[Signature page for the Addendum – Schedule B.1: Initiative 3 - Canada – Nova Scotia Housing Benefit under the 2017 National Housing Strategy between Canada Mortgage and Housing Corporation and Housing Nova Scotia]*