

Non-Profit Organizations as Developers of Affordable Housing

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Prepared for:

Eastern Shore Family Resource Association
Atlantic Health Promotion Research Centre
Coastal Communities Network

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List of Acronyms

AHANS	Affordable Housing Association of Nova Scotia
AHPRC	Atlantic Health Promotion Research Centre
CCN	Coastal Communities Network
CMHC	Canadian Mortgage and Housing Cooperation
ESFRA	Eastern Shore Family Resource Association
NPO	Non-Profit Organization
RCIP	Rural Communities Impacting Policy
SHHS	Safe Harbour Housing Society
PDF	Proposal Development Funding

Preface

In the summer of 2003, Rural Communities Impacting Policy (RCIP) supported five summer student internships to examine policy issues facing rural Nova Scotia. RCIP is a three-year (since extended for an additional two years) project formed through a community-university partnership between the Coastal Communities Network (CCN) and the Atlantic Health Promotion Research Centre (AHPRC) at Dalhousie University. RCIP's goal is to increase the capacity of rural, community-based organizations to use social science research to influence policy that affects the health and sustainability of rural communities. One issue identified as of particular interest to CCN is the impact of the lack of affordable housing in rural communities.

The goals of this internship were to examine existing policy supports and resources that either assist or hinder non-profit organizations in taking on a new role as developers of affordable housing for rural, low-income families and to give recommendations for policy change.

Acknowledgements

I greatly appreciate the efforts and time given to this project by all those who contributed, including the sponsors, the informants, and others who participated in the process.

Thanks to the Eastern Shore Family Resource Association for sponsoring this project, and particular thanks to Leslie Hauck for her generous support.

I also gratefully acknowledge the assistance of Malcolm Shookner and Lynn Langille of RCIP for providing direction and feedback.

Executive Summary

A previous research study done by the Eastern Shore Family Resource Association (ESFRA) titled “Rural Affordable Housing for Single Mothers” provides a concise, up-to-date, and comprehensive picture of how low-income single mothers are living in rural areas. It also offers a firmly based understanding of the causes, experiences, and consequences of homelessness for low-income single mothers and their children, and the implications of this for communities in rural Nova Scotia.

Rural and urban perspectives of homelessness are different for various reasons. In rural Nova Scotia, the cultural component of a strong family support system is traditionally the first resource for help, but with changing social structures, demographics, economics, welfare rules, and the decline of traditional support systems, the issue of homelessness and its consequences for rural communities become more apparent. The provision of affordable housing options becomes crucial to the reduction of suffering.

Rural areas are under-serviced in a number of ways. Due to the general shortage of rental units and the lack of subsidized, affordable housing for low-income families, single mothers are often forced to leave their communities to find housing. Mothers and their children are not visibly living on the street, but increasing numbers find themselves without a home of their own, or even a rental residence. They are forced to stay temporarily with family members or friends until they can find housing. Frequently, when they do find shelter in rural areas, it is neither affordable nor adequate, so they are driven back to family or friends, or to urban areas.

Since the federal government cancelled its funding programs for affordable housing units in 1993, in order for housing developers to create affordable housing it has become increasingly important to build partnerships among provincial and federal governments, the private sector, and community groups.

In 2001, the federal government committed \$170 million annually over the following four years to address the need for affordable housing in Canada. The National Housing and Homelessness Network estimates that \$2 billion per year is necessary in order to have a significant impact on the problem.

It would be beneficial if not-for-profit organizations (NPOs) became more empowered to serve as developers of affordable housing, through both knowledge and financial assistance. As organizations working for those with housing difficulties, they have the broadest knowledge of local housing needs and are best suited to serve as advocates. And, NPOs can provide not only housing: they can also ensure sustainability through in-house support and services.

NPOs in rural Nova Scotia working with single mothers, seniors, or youth are showing an interest in taking on a new role as a developer of housing. They see the lack of safe and affordable housing on a daily basis and the consequent migration of community members to urban areas. The creation of affordable housing is a prerequisite for the physical and mental well-being of community members and, thus, for the survival of rural communities in Nova Scotia.

New government programs are intended to encourage both the private sector and NPOs to develop affordable housing by promoting partnerships, and by providing financial support and training. The policy changes these new programs represent are an

acknowledgement of the potential of NPOs as developers of housing. They are also a result of past successful housing developments by NPOs. Although it is too early to predict the impact of these new initiatives, conversations with representatives of NPOs and a review of the programs and policies, indicate that they are a step in the right direction. However, although they make some allowances for the special circumstances of NPOs, they also demonstrate unrealistic expectations of their abilities and a lack of understanding of their organizational structures. Though the programs are equally designed for private developers and NPOs, the interests and financial capacities of the two groups are dissimilar. NPOs are driven by commitment to community values: the private sector is driven by financial interest.

Existing NPOs would like to take on the role of affordable housing developers, but they also feel overburdened with their current mandate: in general, they are under-funded, under-staffed, overworked, and struggling to find members and volunteers. Voluntarism, historically the domain of women, has changed because of societal change: more women today are working outside the home than in the past and they are overburdened with child rearing and other responsibilities. This leaves them limited time and energy for volunteer work.

The development and management of housing by NPOs is a lengthy process requiring a long-term commitment from board members. It also carries financial risks, and this makes it even more difficult for NPOs to recruit volunteers. All government initiatives are, apparently, counting on voluntarism: none of the analyzed programs makes provision to pay staff for pre-development work, which would ensure more sophisticated and professional operations.

Policy changes advanced to date at the federal and provincial levels have not generally reduced the housing crisis, nor have they substantially addressed the need for affordable housing for the poor. By a generally accepted definition, if a family (or individual) has to spend more than 30 percent of their gross income on housing, their housing is considered “unaffordable.” So a rent payment of \$500 per month is considered affordable to a household earning \$20,000 per year. However, a single mother with one child on social assistance in Nova Scotia has an annual income of only \$11,253, so finding affordable housing is impossible for her. The current shelter allowance for a single mother with one child is \$550 per month, and this must cover rent or mortgage payment, property tax, household supplies, household maintenance, electricity, and heating fuel. The average rent in the Halifax-Dartmouth metropolitan area is \$582 for a two-bedroom apartment (CMHC, 1999). In rural areas, the cost is considerable higher because of older housing stock and thus higher heating costs.

Because most NPOs work with people on social assistance or the working poor, their definition of “affordability” is a rental payment equal to or lower than the shelter allowance from Community Services. This makes the task of developing such housing very difficult: it requires much creativity and effort.

The movement toward empowering NPOs to take on the role of affordable housing developers is a step in the right direction, but this study shows that, considering existing policy barriers, current programs are insufficient to develop the needed housing units. Thus, the task is left to the private sector, which had shown little past interest in the development of affordable housing, because it isn’t financially lucrative.

Government should adopt a strategic vision that promotes the development of affordable housing by NPOs and should implement policies that effectively address the needs of NPOs. This would not only solve the housing crisis, it would also prevent the ill effects of unsuitable housing on the health-care and welfare systems, and on rural communities.

The following recommendations are made in an attempt to identify such a vision:

- NPOs need financial assistance to pay professional staff for pre-development and development work, and for project management;
- NPOs need opportunities to increase knowledge and capacity;
- NPOs need capital-cost-reduction grants in order to develop housing for the poor.

1. Introduction

In response to past successful housing projects initiated by NPOs, the federal and provincial governments have introduced new programs and initiatives to encourage NPOs to develop affordable housing. Governments acknowledge, and want to draw on, the strengths of NPOs in order to address a growing housing crisis. NPOs have a broad knowledge of housing needs on a community level and a strong commitment to social issues. What they need most in order to take on the new role as affordable housing developers are skills, expertise, and financial support.

The purpose of this study is to examine existing policies, to investigate how those policies apply on a practical level, and to identify barriers that hinder NPOs in developing affordable housing. We will analyze two case studies of NPOs that are currently working on the development of affordable housing and are hoping to make use of the new initiatives.

The primary focus of this study is on rural Nova Scotia, so programs that are applicable only with Halifax Regional Municipality are not examined.

Objectives

This study was designed to:

- conduct key consultations and interviews with non-profit organizations;
- analyze research data and findings;
- make recommendations for policy change to support affordable housing.

Methodology

The methodology used in this research was guided by the principles of “participatory action research.” These principles are based on a community-based needs assessment designed to identify potential policy barriers for NPOs working to develop affordable housing for single mothers in rural Nova Scotia.

Semi-structured interviews were used to gather information from non-profit service providers that have developed housing or are planning to do so. These interviews were used to both evaluate the capacity of NPOs to take on the role of affordable housing developers and identify potential policy barriers.

Key perspectives on the issue were provided by semi-structured interviews with people in relevant positions in municipal governments, provincial and federal agencies, and the private sector. The results of these interviews helped us evaluate existing policies and identify potential supports for housing projects.

Both quantitative and qualitative data collection methods and analyses were used. Data analysis will include recommendations for policy changes that would support affordable housing in rural communities.

Data Collection and Analysis

Key interviews were used to collect information from members of non-profit organizations and people in relevant positions in municipal governments, government agencies, and the private sector. These interviews revealed in-depth and multiple perspectives on the experience of developing affordable housing and on the role of policy in supporting or inhibiting affordable housing.

2. Non Profit Organizations as Developers of Affordable Housing

Introduction

Two case studies are compiled from interviews with board members of housing societies currently working on the development of affordable housing. The purposefully detailed descriptions demonstrate the creativity, commitment, expertise, patience, and countless hours of volunteer work required from NPO board members in developing affordable housing.

These two examples have much in common regarding their vision, their histories, their organizational structure, their stage of housing development, as well the barriers they are experiencing.

Antigonish Women Resource Centre/Antigonish Affordable Housing Society

The Antigonish Women Resource Centre (AWRC) is a twenty-year-old community-based organization whose mandate is to work with individual women and women's groups to address women's concerns. AWRC provides information, support services, and programs for women of all ages and backgrounds in an environment that is sensitive to women's needs. It recognizes and addresses issues of concern to women and their families through community development, education, and research.

AWRC began their housing project in 1999. AWRC staff and volunteers brought together a founding group of women who were in need of affordable housing and applied for funding to research existing affordable housing models. But, the development of housing is not AWRC's mandate, and developing affordable housing would have both exceeded its organizational capacity and posed the risk of a conflict of interest. So, the

Antigonish Affordable Housing Society (AAHS) was soon formalized, and it has since developed both its organizational capacity and its vision of affordable housing in its community. AWRC and AAHS are both community-based organizations run by volunteer boards of directors.

The Town of Antigonish has donated a three-quarters-of-an-acre parcel of land to AAHS. The project will be self-sustaining and not-for-profit. There will be between ten and fourteen units of rental housing, which will provide very affordable, high-quality housing.

AWRC's main facilitator on housing for the past several years has been its Project Coordinator, Katherine Reed. She holds a Certificate in Developing Affordable Housing from Mount St. Vincent University (April, 2003) and has done considerable self-directed study and development work in this field.

AAHS have been operating successfully since the fall of 2000. AAHS applied for and managed grants (from the Nova Scotia Presbyterian, Lutheran, United Roman Catholic and Anglican Churches, from Environment Canada's Community Animation Program, and from both town and county municipalities), has conducted public relations initiatives, has secured financial support from local organizations and agencies, has raised funds through lotteries, and has developed a clear vision of its first housing project. The AAHS board of directors is made up of women who need affordable housing and of other community members who bring specific and relevant skills to the organization.

AAHS plans to make the housing affordable by engaging funding partners like the Canada Mortgage and Housing Association (CMHC), Housing Services Nova Scotia, local businesses and non-governmental organizations, as well as affordable housing developers around the province.

Housing Services Nova Scotia sees the possibility of securing a capital cost reduction grant under the new Federal/Provincial/Territorial Affordable Housing Agreement. And, there is a possibility of ongoing rent subsidy for specific qualified households. But at this point, nothing is certain. AWRC's Katherine Reed has summed up the current situation as follows:

This initiative cannot proceed without seed funding. A large, complex project like this must have knowledgeable, competent leaders able to coordinate AAHS volunteers, gather, record, and organize all relevant materials and information, coordinate dialogue with funding partners and resource persons, and coordinate the logical steps in the process, etc. There are capable resource persons who are available and willing to do this work, but we do not have a funding source. The AWRC does not have funding over and above its core operational grant from the Department of Community Services to pay a staff member to do this work, and core AWRC staff has no time within their regular work hours to dedicate to this intense and challenging piece of community economic development work. AWRC has been urging the federal and provincial government for a number of years to provide seed funding for organizations like ours to conduct this developmental work for which there is a critical need in Antigonish.

Eastern Shore Family Resource Association (ESFRA) / Safe Harbour Housing Society

The ESFRA is a community-based NPO that has been offering family-related programs since 1994. Its funding comes from the United Way of Halifax Region, the provincial Department of Community Services, and other sources. It serves approximately 250 families along the Eastern Shore. Currently, the ESFRA provides counseling and support services, skill-building programs for parents, early childhood development programs, and child-care support and services. It has two satellite sites for program delivery along the Eastern Shore. For the past few years, it has employed four part-time and two full-time staff members.

For the past year, the ESFRA has sponsored a research study about rural housing difficulties experienced by poor, single mothers. Funding has been provided through the Supporting Communities Partnership Initiative, part of the federal government's National Homelessness Initiative. The project has researched "invisible relative homelessness" experienced by rural, poor, single mothers and their children, and the feasibility of a financial and housing model through which the community could address the issue. This study showed a pressing and increasing need for safe, affordable, and supportive housing for single mothers with children in Musquodoboit Harbour. Appropriate housing was identified as a key factor for physical and mental well-being of mothers and their children. Appropriate housing is fundamental to improving educational levels, to finding employment, and, ultimately, to escaping poverty.

An increasing number of mothers in rural Nova Scotia find themselves without a home, and so are forced to live with friends or relatives, or in inadequate, unaffordable housing conditions. This often leaves them without money for the necessities of life, such as food, clothing, and medical attention. Some families are already homeless or are at risk of becoming so. Others are forced to move frequently, often leaving community, family, and friends behind. This constant uprooting has a significant impact on mothers and children, and on the viability of rural communities.

ESFRA's research study proposes a supportive housing model designed according to the assessed needs of single mothers through personal interviews, a focus group, as well as input from the need for shelter as well as the need for support for mothers and children, including the need to upgrade education levels. Single mothers in rural Nova Scotia find it almost impossible to upgrade their education levels and so escape the welfare system. Their identified barriers include a lack of transportation, a lack of child-care facilities, and low self-esteem.

ESFRA feels very passionate about this research and its proposed ultimate outcome – the creation of housing for this target population. However, it was unable to take on the project for the reasons outlined by ESFRA board member Janet Rymes:

This is not because they do not support the issue, nor because we do not see it as important. People believe in the project and the need for affordable housing. We have lost our main source of core funding and have yet to replace it. Finding a long-term replacement, via fundraising, grants, or government support will take considerable board and staff time. It would not be appropriate to offer support that we do not have – no time, no money, no extra staff and so on. As well, we too need to find a fundraising person, more board members and so on

We do not feel it is appropriate or responsible to add to this problem by taking on an additional project. We also cannot add to the work of existing board members (our meetings already last three hours) and executive members, such as the treasurer. With all the best intentions, an additional project of this size and scope will take time.

The Safe Harbour Housing Society (SHHS) was incorporated in 2003 with the objective of developing and managing the designed model in Musquodoboit Harbour. It has formed a partnership with ESFRA under which SHHS will take on the role of developer and landlord while ESFRA will be the support service provider. This organizational structure eliminates a future potential conflict of interest and will sustain the service component of the model, since ESFRA is a well-recognized, credible source of family resource programs in the community.

The members of SHHS are skilled individuals with the necessary backgrounds in various fields that will allow for the development and management of this housing project. They serve as board members of other organizations and have the ability to carry out the project's social mission.

Common barriers addresses by interviewees were:

- The difficulty of recruiting skilled and reliable board members;
- The difficulty of managing NPOs;
- The difficulty of securing funding for organization and housing project;
- The confusing nature of information and forms provided in the course of funding applications;
- Low awareness levels of housing issues in the community;
- The difficulty of finding information on available funding sources.

3. Service, Program and Policy Review

Introduction

The federal government cancelled its funding programs for affordable housing units in 1993. It counted on the private sector to fill the void, but this did not happen. This led to the current crisis involving the lack of affordable housing market and a growing number of homeless people.

NPOs, with closely with families and the poor. They see the consequences of unaffordable housing and homelessness on a daily basis and try to fill the void by developing affordable housing themselves. But because NPOs lack experience and operate on a voluntary basis with insufficient financing, it is a lengthy process. In response to these NPO initiatives and in light of the rising demand for affordable housing, the government introduced programs accessible to NPOs.

The following analysis of services, program, and policies shows their impact on NPOs working to develop affordable housing.

Canadian Mortgage and Housing Cooperation (CMHC) Seed Funding Initiative

In 2003, CMHC introduced a new Seed Funding initiative, which can provide financial assistance to NPOs and private sector groups wishing to develop housing project that are innovative, community-based, and/or affordable. Up to \$10,000 is available in the form of a grant for the early stages of developing a project proposal that will include a community needs analysis, the definition of objectives, and development of a business plan. An additional amount is available, up to \$ 10,000, in the form of a repayable interest-free loan to cover the costs of incorporation of a NPO, preliminary project design, and an analysis of the project's financial viability. This funding is offered in conjunction with CMHC's Development Training Initiative.

Analysis:

Because \$20,000 is far less than is necessary to pay professionals to carry out the necessary tasks, NPOs have to either engage in fundraising activities or find volunteers with the skills required to do the necessary work. But, they must do so utilizing only existing resources, because staff salaries, travel expenses, office supplies and equipment, and other such expenses are not eligible.

Project Development Funding (PDF)

PDF can provide up to \$75,000 in interest-free loans to help non-profit organizations prepare detailed proposals to develop affordable housing.

Analysis:

The amount available depends on the scope of the project and will not always cover all the costs of proposal development, so NPOs have to contribute at least ten percent of the cost of proposal development or find such funding elsewhere. Groups that are accessing funding through federal-provincial affordable housing agreements are not eligible for PDF.

Affordable Housing Program/New Rental Housing Initiative, Nova Scotia Department of Community Services and CMHC

This is a provincial program funded under a federal-provincial affordable housing initiative. It will provide forgivable loans to private or NPO landlords that intend to create at least three or more rental units. Rental rates for these units must be maintained at or below average market rates.

Analysis:

This program has the potential of creating new, affordable housing for low-income families. The final terms of the program have yet to be determined because the province has not yet allocated financial resources for this initiative. Program details were drafted in September 2002, but it remains unclear when the program will be accessible. This means uncertainty for NPOs currently working on housing projects and results in the delay of housing developments. It is still unclear how much money the provincial government will allocate to this project. It is also unknown whether housing in rural Nova Scotia will be eligible for support.

Professional Development Certificate Course: “Development of Affordable Housing” – Mount Saint Vincent University

The aim of this course, first offered in September 2002, was to enhance capacity of communities to take up funding as new federal-provincial housing programs come on stream.

Community Action on Homelessness offered the program in partnership with Mount Saint Vincent University, CMHC, and the Nova Scotia Department of Community Services, which made it possible to offer the course at no cost for the students.

The curriculum of this pilot project provided the participants development skills, the opportunity to network with other grass-roots organizations, and ultimately empowerment for community groups who are interested to address local housing needs. The university plans to offer this course again in the fall 2003, but the future beyond that is still under discussion.

Analysis:

Chaytor Consulting Services Ltd. Conducted focus-group discussions with course participants and made the following conclusion:

Generally, the participants found the course to be informative and of use to them in their work. The following recommendations are based on their suggestions and should be seen as suggestions to make a good course even better... Participants felt that the course was of such great value that it should definitely be offered ten to fifteen years, much of the expertise in this area has disappeared and so it is necessary to develop the skills in a new group. Offering the course does not provide the skills to a large enough group of interested people to create a critical mass of knowledge. However, they were also adamant that it should continue to be offered at no cost. There was strong sentiment that there would be a different group of people, not those working with the poor, attending if there were a cost. They noted that the course should be viewed as an investment in the future of affordable housing.

4. Conclusion and Recommendations

All the informants stressed the need for more affordable housing in rural communities and their willingness to work toward a solution, which is proven by the tremendous efforts and commitments demonstrated in the case studies.

The introduced programs seem that they might be attractive for the private sector but, unfortunately, they don't appear to provide enough support to help more NPOs develop affordable housing. They don't address the specific needs of NPOs and so don't help NPOs currently involved in developing affordable housing.

Demographic changes in family structure have implications for the housing market. There is increasing demand for affordable housing on the part of single-parent families, and these needs must be addressed. Empowering community groups to play a more considerable and active role as developers can help, because successful and sustainable development can best be achieved with the support and involvement of the community. The movement toward empowerment for NPOs to take on the role of developers is a welcome step in the right direction, but this study shows that programs and supports are

still insufficient to produce the required housing units. The demand for housing is high and housing is needed now, but due to insufficient funding, NPOs can't produce housing in a timely manner or on a larger scale.

The following recommendations address many of the barriers that currently hinder NPOs in their efforts to develop affordable housing:

- Increase the knowledge and capacity of NPOs interested in developing and managing affordable housing by continuing to offer skill-building courses;
- Ensure a continuum of the knowledge base. Expertise in affordable housing development is declining because veterans of past projects are reaching retirement;
- Create networking opportunities for NPOs interested in developing affordable housing;
- Make programs available for communities outside of Halifax Regional Municipality;
- Provide capital-cost-reduction grants to NPOs wishing to develop affordable housing;
- Provide funding for professional staff for pre-development, development work, and project management;
- Provide a comprehensible directory of all available funding sources and possible partners.

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Appendix A: Interview Guideline Questionnaires
INTERVIEW GUIDELINE QUESTIONS

(For organizations who developed housing in the past)

Organization

- 1 Name of Organization:
- 2 Address:
- 3 Contact Person:
- 4 Your position:
- 5 Phone number:
- 6 Email:
- 7 Please describe briefly the services your organization provides:

Development Experience

8. What kind of housing did your organization develop?

- Location:
- Target group:
- Form of tenure:
- Number of units:

9. How long was the development process take?

Barriers

10. How did you achieve affordability?
11. Who were the funding partners?
12. Which resources did you use?

- CMHC
- HRM
- AHANS
- Others (please state)

13. What barriers did you experience in developing affordable housing?

- organizational
- financial
- NIMBY
- Others : (please explain)

14. Do you feel your organization received sufficient support?

- yes no

If you answered no, please state what kind of support you would have needed:

15. Do you think that it is feasible for Non-Profit- Organizations to develop and manage housing?

(These are all the questions I have for you; do you have any for me?
I want to thank you for participating in this study; it was a pleasure to talk to you).

INTERVIEW GUIDELINE QUESTIONS

(For organizations who are planning or in the process to develop housing)

Organization

- 1 Name of Organization:
- 2 Address:
- 3 Contact Person:
- 4 Your position:
- 5 Phone number:
- 6 Email:
- 7 Please describe briefly the services your organization provides:

Development Experience

- 8 What kind of housing are you planning to develop?

Location:

Target group:

Form of tenure:

Number of units:

9. Since when are you working on the project ?
10. How are planning to achieve affordability?
11. Have you identified potential funding partners?

Yes

No

If yes , who are they and what kind of support do they offer?

12. Which resources are you using ?

- CMHC
- HRM
- AHANS

Others (please state)

13. What barriers do you experience in developing affordable housing?

- organizational
- financial
- NIMBY
- Others : (please explain)



14. Do you feel you receive sufficient support ?

- yes no

If you answered no, please state what kind of support you would need to achieve your goal :

15. Do you think that it is practical for non-profit organizations to develop and manage housing.

(These are all the questions I have for you; do you have any for me?
I want to thank you for participating in this study; it was a pleasure to talk with you).

**The Eastern Shore
Family Resource Association
Tel: 889-2218**

Appendix B: Letter of Informed Consent

Letter of Information and Consent Form for Non-Profit Organizations, Government Agencies and Lending Institutions Involved in the Development of Affordable Housing

Project Title:

Non-Profit Organizations as Developer of Affordable Housing

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Contact Person:

Leslie Hauck, Supervisor, Eastern Shore Family Resource Association, Musquodoboit Harbour, N.S. (see contact information above)

Sponsors:

This student research internship project conducted by the Eastern Shore Family Resource Association and funded the Rural Communities Impacting Policy Project (RCIP), a community- university research alliance of the Atlantic Health Promotion Research Centre (AHPRC) at Dalhousie University and the Coastal Communities Network (CCN).

Introduction:

Taking part in this study is voluntary and you may withdraw from the study at any time. The study is described below. This description tells you about what you will be asked to do, and any risk, inconvenience, or discomfort which you might experience. Participation in this study might not benefit you, but we might learn things that will benefit others. You should discuss any questions you have about this study with the researcher, Claudia Jahn.

Project Purpose:

The purpose for this project is to examine existing policy, supports and resources that assist or hinder non-profit organizations in taking on a new role as developers of affordable housing for rural low-income families.

Research Design:

We will interview board-members of non-profit service providers from rural Nova Scotia, to evaluate the capacity for taking on a role as developers of affordable housing and identify potential policy barriers.

Furthermore will we conduct key consultations with stakeholders (politicians, funding institutions, government agencies) to identify potential support for a housing model and to evaluate existing policies.

Who can participate in this project?

You can participate in the project if you are a member of a non-profit organization, trying to develop affordable housing or which developed affordable housing in the past. Or if you are an employee of a government agency or lending institution, which supports non-profit organizations in the development of affordable housing in any way.

Who will conduct the research?

Claudia Jahn will conduct the interviews.

The interviewer will report to the Project Supervisor, Leslie Hauck.

What will you be asked to do?

You will be asked to meet with an interviewer and answer question about your experience with developing affordable housing.

Before the interview begins, the interviewer will review the consent form (attached), answer any questions you may have, and ask you to sign the form.

A copy of the consent form will be left with you. The interview will take about 1 hour. With your permission, the interviews will be audiotaped.

Possible risks of participating in the project

There are no known risks of participation in the interviews. Participants will not be asked personal questions, but rather opinions on the issues of affordable housing and their organization's roles in relation to the provision of housing.

Possible Benefits Of Participation in the project

One possible benefit of your participation in this study is that it will give you an opportunity to talk with others about the challenges and experiences you face trying to develop affordable housing. There will be no other immediate personal benefit to you as

a participant. However, the information you provide will be used to identify barriers and to give recommendation for policy change.

Compensation

You will not be paid for your participation in this project.

Your Participation in this Project is Voluntary

Please remember that participation in an interview is completely voluntary. You may withdraw at any time if you so desire, or you may choose not to answer any of the questions in the interview.

Confidentiality

Your completed interview will be stored securely by the University for 5 years, post publication and will be only available to the researchers in this project. No personal information about you will be shared during any presentation or publication that arise from this research.

The name of your organization or agency will be only used in any discussion or publication about the research with your consent.

Questions:

If you have any questions about this research, please contact, Leslie Hauck, Project Supervisor, Eastern Family Resource Association, (902) 889 22 18.

Consent Form

- on ESFRA letterhead

I understand that:

- ✓ This project is being conducted by partners from the Eastern Shore Family Research Association and Rural Community Impacting Policy, a community-research alliance between the Atlantic Health Promotion research Centre and Coastal Communities Network.
- ✓ My participation is voluntary

- ✓ All information I provide will be kept confidential
- ✓ My name or home address will not be used in any discussion or publications about the research.
- ✓ The name of my organization or agency can only be used in any discussion or publication about the research with my consent.
- ✓ A potential risk of participating for me is that I
- ✓ I do not have to answer any questions if I choose and I can withdraw from the project at any time
- ✓ If I have any questions about this research project, I can contact Claudia Jahn, researcher at (902) 889 31 61, or Leslie Hauck, project supervisor, at (902) 889 22 18.
- ✓ In the event that I have any difficulties with , or wish to voice my concern about, any aspect of my participation in this study, I may contact:

The Human Research Ethics and Integrity Coordinator
Dalhousie University's Office of Human Research Ethics and Integrity
Dalhousie University
Halifax, N.S., B3H 4H6
(902) 494 1462
email: patricia.lindley@dal.ca

- ✓ I will keep a copy of this consent form for my records.

I have read and understand the information given to me about the research project. I have been given the opportunity to discuss the project and ask questions. I have been provided with enough information to make a decision as to whether or not I would like to participate. I am willing to participate.

Signature of Participant _____ Date: _____

Signature of Interviewer _____ Date: _____

I understand that the interview will be audiotaped and that the audiotaped will be destroyed after they have been transcribed. I agree to participate in the audiotaped interview.

Signature of Participant _____ Date: _____

I give my consent that the name of my organization or agency can be used in discussions or publications about the project.

Signature of Participant _____ Date: _____

I do not wish to have the name of my organization or agency used in discussions or publications about the project.

Signature of Participant _____ Date: _____

Please check her of you would like to receive a copy of the result of the project